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9

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4

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BORN ON THIS DAY June 23

- 1894** - Alfred Kinsey, American biologist, sexologist, and professor of zoology and entomology. He is credited with founding the Indiana University's Institute for Sex Research in 1947
- 1929** - June Carter Cash, American singer-songwriter, author, comedian, actress, and dancer. In 2003, she was named in Country Music Television's 40 Greatest Women of Country Music list
- 1989** - Ayana Taketatsu, Japanese voice actor known for her work in anime/manga series such as Sword Art Online and Guilty Crown. She has also dubbed for movies such as The Angry Birds Movie 2 and is part of the band Hokago Tea Time
- 1940** - Wilma Rudolph, American sprinter made history by becoming the first female athlete to win three track and field gold medals in a single Olympic game
- 1990** - Lim Ji-yeon, South Korean actress best known for her portrayal of Jong Ga-heun in the 2014 erotic romance film Obsessed, for which she received awards, such as the Best New Actress award at the Buil Film Awards and Grand Bell Awards

NewsBriefs

Beware of self-serving politicians – Mphaka

...as the new CBL governor faces interference



Legendary chartered accountant and analyst, Sam Mphaka

NEO SENOKO
business@maserumetro.com

MASERU – The newly appointed governor of the Central Bank of Lesotho (CBL), Dr Maluke Letete should develop wisdom in handling politicians and ensuring that there is no interference in carrying out the bank's mandate, says legendary chartered accountant and analyst, Sam Mphaka.

He said Dr Letete would encounter many challenges along the way – including favoritism, nepotism, inefficiency, interference - from the powers that be.

"There's no question he will encounter problems doing his job," Mr Mphaka told Maseru Metro in an interview.

He said one of the major challenges facing parastatals was the politicisation of the work environment.

"As a result, many state-owned entities are characterised by bureaucracy," he said. "The CBL is no exception to such impediments and lack political will."

He warned the new governor to remain vigilant when working with politicians, adding he should ensure that they did not interfere with the bank's monetary policy mandate.

Following the departure of former governor, Dr Retšelisitsoe Matlanyane whose tenure ended in January, Dr Letete was appointed as the new head of the bank with effect from June 1.

The newly appointed deputy governor, Lehlomela Mohapi acted in this position after Dr Matlanyane left office.

Mr Mphaka further advised Dr Letete to grow a thick skin, warning him to always make the right choices and persuade government to offload the CBL by establishing relevant specialised regulatory bodies in the financial market.

"This will facilitate prompt response to the emerging market opportunities in the financial sector," he said. "Otherwise, it will perpetuate the current business stalemate and retardation of the financial industry."

Mr Mphaka said another notable challenge Dr Letete would face was the workload the CBL was having with various responsibilities, which had gradually increased.

"The CBL's mandate has expanded a lot only to render it inefficient," he said. "For example, the bank does not only regulate the banking industry, but it also regulates a whole range of other activities in the financial spectrum such as micro finance, insurances, stock market, dealership, and brokerage and asset management. It has also become the regulator of the communication sector in relation to mobile money."

He said some of these activities were highly specialised, complex and rapidly developing and evolving such that the central bank could not cope.

"In fact, due to the broadness of its scope of work and complexities surrounding the various specialised areas, the CBL has become an obstacle to progress and innovation," said Mr Mphaka.

Dr Letete holds a Doctor of Philosophy (PhD) in Economic Science, Financial Economics, Political Economy and Institutional Economics from the University of Cape Town.

FastFACTS

There are more twins now than ever before.

You might think twins are a rarity, but they're actually becoming more common than ever. "From about 1915, when the statistical record begins, until 1980, about one in every 50 babies born was a twin, a rate of 2 percent," writes Alexis C. Madrigal of The Atlantic. "Then, the rate began to increase: by 1995, it was 2.5 percent. The rate surpassed 3 percent in 2001 and hit 3.3 percent in 2010. [That means] one out of every 30 babies born is a twin." Scientists believe this trend is due to the fact that older women tend to have more twins, and women are choosing to start families later. Fertility treatments such as in-vitro fertilisation likely also play a role.

On This Day in History

1939



Italian protectorate of Albania 1939
June 23

The Italian protectorate of Albania, also known as the Kingdom of Albania or Greater Albania, existed as a protectorate of the Kingdom of Italy. It was practically a union between Italy and Albania, officially led by Italy's King Victor Emmanuel III (pictured) and its government: Albania was led by Italian governors, after being militarily occupied by Italy, from 1939 until 1943. During this time, Albania ceased to exist as an independent country and became an autonomous part of the Italian Empire. Officials intended to make Albania part of a Greater Italy by assimilating Albanians as Italians and colonizing Albania with Italian settlers from the Italian Peninsula to transform it gradually into an Italian land.

In the Treaty of London during World War I, the Triple Entente had promised central and southern Albania to Italy as a reward for fighting against the Central Powers. In June 1917, after Italian soldiers seized control of substantial areas of Albania, Italy formally declared a protectorate over central and southern Albania; however this was overturned in September 1920 when Italy was pressured to withdraw its army. Italy was enraged with the minimal gains that it received from peace

ALL JOKES ASIDE

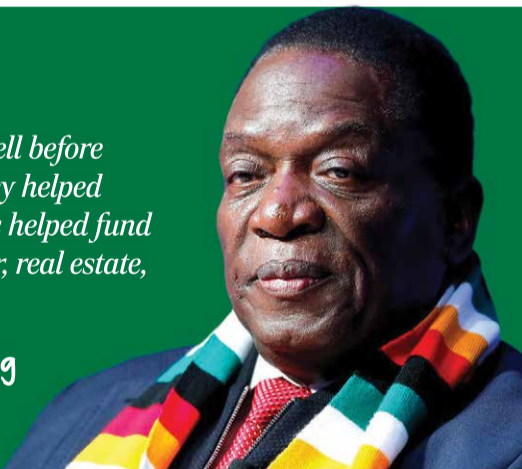
Joke my grandad told me :

Two men, a Irishman and an Englishman where talking when they learnt that at the moment there was a massive demand for crocodile skin shoes, wanting to take hold of this opportunity the Irishman and the Englishman bought two guns and set sail to Africa, when they arrived they went they're separate ways, after many days the Englishman hadn't seen a single crock and returned to the Irishman to tell him of his trouble and ask him how he was doing, the Irishman replied "well I've shot about 30 crocks but none of them were wearing any shoes?"

Quotes & Quips!

"Unlike Western interests which have been exploiting our continent even well before its formal occupation, the Chinese have now come back to the continent they helped liberate us as new, non-traditional investors. Here in Zimbabwe, China has helped fund and implement several projects in the sectors of energy, air transport, water, real estate, industrial value addition, mining and defense,"

says Zimbabwean President Emmerson Mnangagwa, referring to Beijing's backing of Zimbabwe's independence war against white minority rule



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M105 million Qacha-Matatile road to boost tourism

4 ●

Metro BUSINESS

CURRENCIES

(How Lesotho's Loti fared against world major currencies this week)

Loti/SDR	Special Drawing Right (SDR)	21.11
Loti/Dollar	United States (US\$)	15.88
Loti/Rands	South African (ZAR)	1.00
Loti/Euro	European Union (€)	16.82
Loti/Yuan	Chinese (¥)	2.37
Loti/Yen	Japanese (¥)	0.12
Loti/Pound Sterling	British (£)	19.54

COMMODITIES

STOCKS

S&P500	3,792.78
NASDAQ100	11,704.14
Nikkei225	26,149.55
Dow Jones30	30,670.74
FTSE 100	7,096.94
JSE	65,762.00
Hang Seng	21,008.34

PRECIOUS METALS (Rates in US Dollars)

Gold p/ounce	1,840.58
Platinum p/ounce	936.05
Silver p/ounce	21.52
Copper p/ounce	3.90
Brent Oil p/barrel	107.15

EQUITIES

Bonds	18.44
Treasury Bills	3.67
Interest Rates	91

AGRICULTURE (Rates in Maloti/Rands)

Maize Meal p/kg	M7.00	Eggs p/tray	M45.00
Wheat Meal p/kg	M10.00	Milk (fresh) p/litre	M16.00
Cabbage p/kg	M14.00	Milk (sour) p/litre	M20.00
Potatoes p/kg	M10.50	Rice p/kg	M30.00
Brown Bread p/loaf	M10.00	White Sugar p/kg	M22.00
White Bread p/loaf	M11.00	Brown Sugar p/kg	M25.00
Sorghum Meal p/kg	M25.00	Beef p/kg	M85.00
Brown Beans p/kg	M30.00	Mutton p/kg	M90.00
Tomato p/kg	M15.00		

ENERGY (Rates in Maloti/Rands)

Petrol Unleaded 93 p/litre	M16.35
Unleaded 95 p/litre	M16.55
Diesel 50PPm p/litre	M16.65
Paraffin p/litre	M12.00
Water (Domestic) p/litre	M5.53
Water (Industrial) p/litre	M15.03
Electricity (Domestic) p/unit	M1.38
Electricity (Industrial) p/unit	M0.26
Gas p/kg	M20.00

30 percent taxi fares increase finally here

ministry wished to inform the public that the new transport fares would be effective from Friday, June 24.

The fares hike come on the back of the continual increase in the global prices of fuel due to the ongoing war between Russia and Ukraine.

Road Transport Board chairperson, Limema Phohlo previously said research indicated that local economists had argued the 30 percent increase was a fair rate and justified in line with the ongoing economic conditions.

"We have resolved to increase fares due to the ongoing tough economic conditions that include increasing food commodities as well as increases in petrol prices in order to allow the industry to keep growing and sustain the current situation," Phohlo had then said during a media briefing.

For commuters, it means the cost of living which was already high, is getting even higher and likely to worsen the shocking high inequality in income distribution in Lesotho.

Last week, government responded to a long time outcry from both motorists and the business community by putting aside M30 million a month for the next six months as subsidy to petroleum products.

Government decided to maintain prices of petroleum products at fixed prices effective from July to December in an effort to mitigate the impact of high fuel prices.



The main taxi terminal in Maseru

NEO SENOKO

business@maserumetro.com

MASERU - Friday will finally see the much anticipated 30 percent taxi fare increase, a sigh of relief to hundreds of taxi operators who are feeling the pinch

of industry regulation by government.

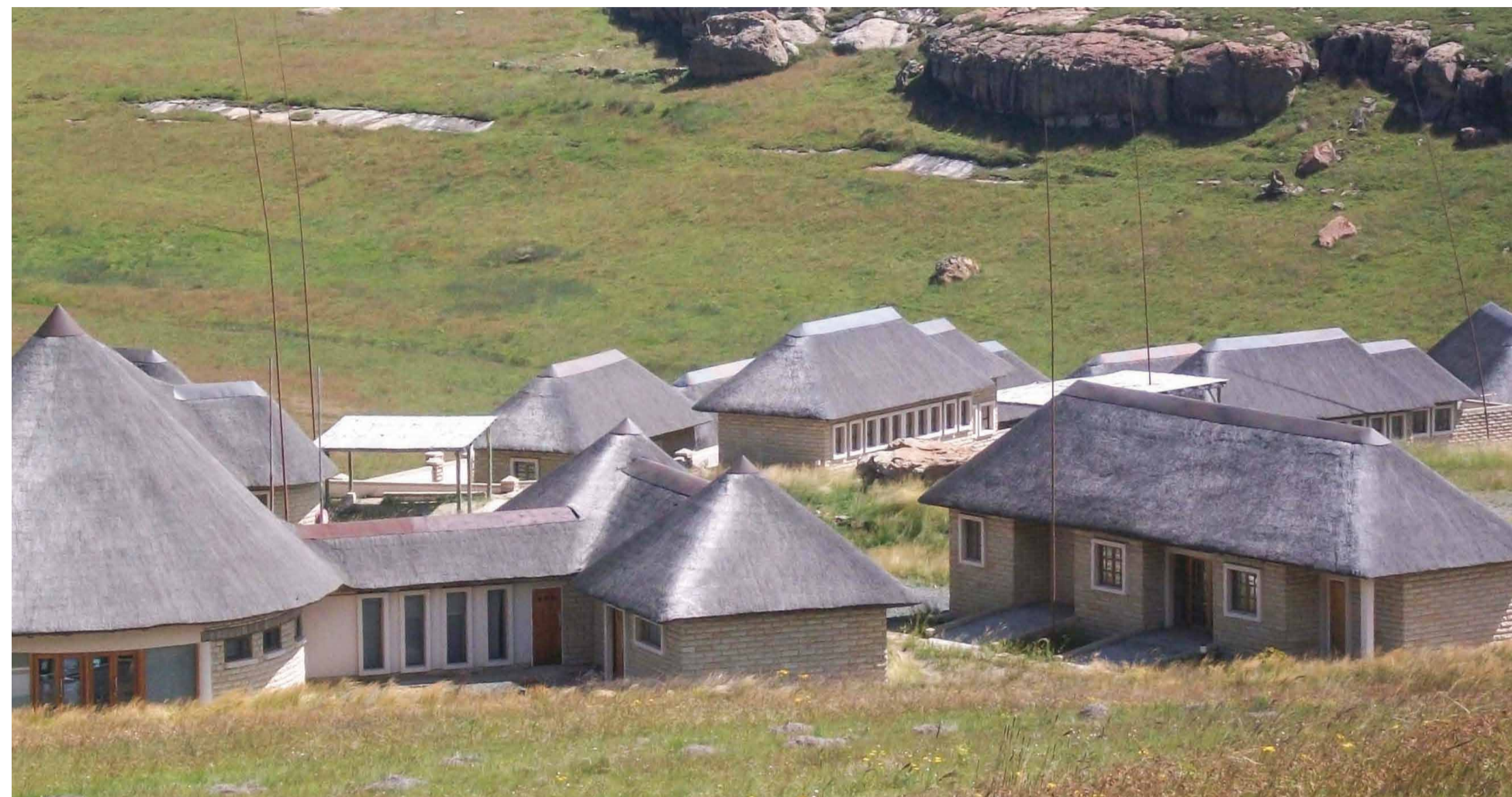
The new fares structure will see commuters pay M12 for a taxi ride for a distance of up to 10 kilometers, up from the current M8.50 for the same distance. Those using the 4+1 taxis (cabs) will have to pay M12.50, up from

the current M9.

The Ministry of Transport on Tuesday confirmed the imminent surge in transport fares and said the new price list was available to the public. It said following the announcement of transport fares increase on May 24, the

Business

M105 million Qacha-Matatiele road to boost tourism ...as SA awards tender to SANRAL



The Sehlabathebe National Heritage Centre in the heart of Qacha's Nek

ANGRY WHOPPER
NOT A SIMPLE BURGER

Angry onions

Jalapeno

Pepperjack cheese

BURGER KING

KARABO MASOABI

MASERU - A plan to upgrade the road between Matatiele and Qacha's Nek for an estimated M105 million is expected to bring about a windfall of investment to a growing Lesotho tourism industry.

The Managing director of the Maluti Drakensberg Tours, Tlhakanelo Mosoeu said the road infrastructure, through intensive construction and modernisation, would boost both growth in tourism and employment between the two countries.

This follows the news that the South African government plans to continue with the construction of the T12 road between Matatiele and Qacha's Nek.

Executive member of the Eastern Cape provincial government, Weziwe Takana-Gxothiwe told the media that the tender had been officially awarded to SANRAL to take over the construction.

The 35-kilometre road will increase access to the Sehlabathebe Park in Lesotho and increase levels of tourism in towns through which it will pass, the Matatiele Local Municipality stated in its published tourism plan document.

Qacha's Nek borders on the Eastern Cape Province of South Africa and is the only practical entry point from this province.

The municipality located in the northern part of the province adjoins the district to the north. Near the little village of Sehlabathebe is the well-known Sehlabathebe National Park with its 500 hectares of grasslands and alpine flora. Mosoeu said the road could be a significant value-add to the economy of the district.

Activities and attractions in Qacha's Nek are nature inspired and the region also offers a wonderful spectrum of visitor accommodation.

Facilities in the region include bed and

breakfasts, self-catering units, guest houses and camping sites. The beauty of Qacha's Nek is that there is always something new to discover.

Tourists have a choice between many shops, products, souvenirs, stalls and restaurants. This densely tree-populated area has an important airstrip available for tourists who wish to explore the highlands of Lesotho. Masilo Shata of the Qacha Mountain Tours said the Drakensberg Mountains in the region were a scenic spectacle, offering a wide-range of soft and hard adventure activities and contemporary and historical culture attractions of the Basotho and Zulu people.

The Lesotho Tourism Development Corporation (LTDC) has reported that over the years, the tourism sector has played a pivotal role in Lesotho's economy and has been earmarked as one of the key sectors that could stimulate economic growth and create jobs.

South Africa remains Lesotho's largest source of visitors in the country's tourism market.

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Open a business to earn passive income – Lesotho Post Bank advises

- Bus fares have spiked, and so have paraffin prices
- The supply of oil in the international market is low

NEO SENOKO
business@maserumetro.com

MASERU - THIS week, Maseru Metro held a meeting with the Lesotho Post Bank financial planners to discuss how best Basotho could spend their money during these trying and hard times when food and fuel prices are skyrocketing.

Bus fares have spiked, and so are paraffin prices, posing a serious threat to the lives of the Basotho nation. Here are excerpts:

Maseru Metro: What is your advice to consumers during this difficult time?

PostBank: This time calls for a behavioural change in the manner in which people should spend their money. Basotho have to know where we are today because of the on-going Russia/Ukraine devastating war. Russia produces crude oil in large quantities and so sanctions on its raw materials have had a debilitating impact on most countries including Lesotho. Now the supply of oil in the international market is low. Oil is an input that is essential in almost every production process.

Now the demand for oil is high and the supply is low. Because of this, the price will have to shoot up. It is for this reason that prices for all crude oil products have gone up. Amid the crisis, we advise Basotho to employ a couple of behavioural changes when spending their monies.

For example, India has entered into a future contract where Russia has agreed to trade with India for a certain period of time without increasing prices. The two countries have agreed to lock prices. This is a good initiative taken by the Indian government to protect its people.

But Lesotho does not have big companies that could have contracted agreements with Russia.

Maseru Metro: What advice could you give to Basotho?

PostBank: This is a wake-up call for Basotho. This has sent a strong message to Basotho to shun dependency syndrome. Basotho have to produce what they can afford here at home so that they do not rely solely on other countries. They should desist from being involved in non-productive debt such as having clothing accounts. Now they should

focus specifically on what they need most.

Also, family members should avoid using different cars when they travel. They should use just one car when they take trips to save fuel. They should only buy food that they need to survive. Cooking a lot of food at a time also helps to save fuel.

Another way to stay afloat during these hard times is to buy food in bulk because prices of goods marginally go down with extra unit. Buying non-perishable goods could help save people from sinking into debt.

People should also compare prices at the shops when they go out shopping. Any difference in prices could help them save money.

For those who use electricity at home, they should save on switching off lights when it's not needed. This time, people have to do everything to see to it that they cut costs.

Maseru Metro: How could Basotho turn this crisis into opportunity?

PostBank: Basotho should not wholly look at this as a crisis. They should see what opportunities could

be extracted from this experience. For example, at the time when the Covid-19 pandemic hit, some companies benefited a lot through the production of Personal Protective Equipment (PPE). The same should happen now. Basotho should see what they could do. They should not sit down and watch themselves wallowing in poverty.

Now the Central Bank of Lesotho (CBL) has increased the repo rate for the commercial banks. This means that the commercial banks will give loans to the clients with high interest rates. Doing this also helps to attract investors to see that Loti is still strong. It gives the investors the confidence to come and invest in Lesotho.

But it is a sad reality for the clients because they will be charged high interest when they apply for the loans at the banks. This is the opportune time for Basotho to start-up businesses so they could have some passive income. Relying solely on income is impossible given the dire economic situation around the world and in Lesotho in particular.

The debilitating economic

situation has sent a signal to Basotho that they should have multiple streams of income so that they stay cushioned during this crunch time. It is the right time for Basotho to do away with just one source of income.

Maseru Metro: Do you have programmes as a bank where you sensitise people on how they could save money during this time.

PostBank: Yes we do, so far we have radio programmes where we warn people that they could survive the crisis. We are yet to have out-reach programmes for the people. We want to help to build relationships with their finances so that they could be solution oriented. Basotho should be in a position to protect themselves from the unknown. No one knew that we would have Covid nor the Russian/Ukraine war.

Businesses are now in a down-swing owing to the on-going war and there will be a time when they are on an upward swing. This should be a lesson for businesses on how to stay resilient when things are bad.



Managing Director of PostBank, Molefi Leqhace

Still baking & delivering your essential

BLUE RIBBON

during lockdown.






Comments & Letters

Young people are struggling

The Editor,

Young people in Lesotho have been struggling with the burden of mental health problems associated with poverty, disrupted learning, unemployment and even the Covid-19 pandemic.

Mental health conditions such as anxiety and depression concern young adults. These issues require the attention of education institutions, bursary providers, student and youth organisations and the government.

Helping our young people makes the most of these precious years of learning and lays the foundation for good health in adulthood with the added benefit of producing graduates who know how to manage their stress in the work environment.

Our youth also play a critical role in breaking down mental health stigmas. All stakeholders should support them with services and information that aids greater awareness and condition management. Tertiary students have already faced enormous challenges with the pandemic, and there is an opportunity to change the system for the better. They're asking for our help – it's time to heed their call.

Mosa Maoeng
Roma, Maseru

Respect everyone, despite their level of education

The Editor,

Respect is important because it contributes to a context of safety, openness, and reflection; this context is crucial for the brain to effectively process and encode academic material, as opposed to being preoccupied with emotional concerns.

Although educators genuinely intend to foster respect, and spend much time identifying and following a wide variety of programmes for doing so—disrespect and bullying continue to be rampant in many schools.

If we are putting so much effort, money, and commitment into creating respectful school cultures, then why are bullying rates still so high?

Many factors, including broken families, poverty, exposure to violent media, and an increasing amount of pressure on students, have been proposed as explanations for high bullying rates.

A closer look at these factors can be quite discouraging because we, as individuals, have little power to change them. There is, however, an overlooked factor that can give us

noteworthy levels of control and influence over school culture: staff members' well-being and professional relationships.

It is fascinating to visit schools that spend many precious resources on anti-bullying programmes but where staff members are burned out, unhappy, stressed, and resentful. Such feelings often lead them to be impatient with and disrespectful of their students in spite of their good intentions.

We should not underestimate how much a teacher's or principal's mood can affect students. Even when you think you're hiding negative feelings, or at least containing them, your very status as a teacher or principal magnifies the little you express.

Whether we like it or not, creating a school culture of respect starts deep in the heart of a staff's well-being and professional relationships.

The buzz in the staff lunchroom can be as telling of school culture as the suspension rate. What are teachers talking about? Are they divided into groups that never mingle? How many teachers prefer to eat in their classrooms instead?

Moahloli Ntho
Boribeng, Mophale's Hoek

Speak OUT! Your opinions matter. This page is dedicated to those who wish to express their views.

EDITOR'S NOTE

Taxi operators are on their own

...as regulation noose tightens

Often, government intervenes in the market of goods and services to control abnormal profits, where monopoly is usually the culprit.

Yet for many years, government has tightened the noose around the taxi industry that you begin to wonder if it is meant to prevent the abuse of market power or to kill the industry altogether.

It is not clear how controlling taxi fares to a point where many operators run out of business helps to achieve a more efficient allocation of resources unless the policy is an end in itself. State's intervention in controlling taxi fares has failed to keep up with inflation and, up to now, it is unclear how they arrive at the prices.

Obviously, one of the few indigenous businesses that has been able to create jobs for hundreds of Basotho, where government has failed, the rules and regulations are not conducive to the taxi industry business if price controls cannot be cost reflective.

It seems government has no slightest idea what it takes to run the taxis. If you look at the taxi fares, you realise there is no economic basis on which they are founded. At face value, the taxi fares cannot present a positive cash flow considering the cost of fuel whether or not it is subsidised. It should not take a rocket scientist to observe that the paltry fares cannot cover running expenses like wages, fuel, and periodic maintenance of tear and wear. In fact, going into the taxi business is an absolute risk given the apparent distortions of such price controls that have become blunt instruments for an ailing economy. Government needs to find solutions to commuters earning living wages instead of sitting on taxi prices, making the industry a scapegoat. It is worrying that for years none of the ruling policymakers have been able to fix the economy except to fix maximum or ceiling taxi fares. Demand and supply are the key words in any economy and it means any sort of interference including regulation will tamper with the market forces.

The emphasis is on government doing analytical study of the taxi industry for fairness before they can fiddle with prices. Setting prices below equilibrium is a highly inefficient way of assisting poor commuters at the expense of taxi operators. It also means employers who are supposed to pay better salaries so that commuters can pay cost reflective fares are protected and manage to make extra profits when taxi operators suffer losses.

Taxi operators are on their own as consumers, employers, trade unions, politicians are all impressed with what is going on and are satisfied with the flat taxi fares. Everybody is in a comfort zone, which has let government to relax since there is no pressure to intervene in other sectors of the economy to relieve the taxi industry. While the taxi operators continue to suffer under all the regimes for bad prices, in the end, it is their families that are getting poorer.

Understanding Fear: how it can be build, and some of its real life examples 4

Scientists often experiment with animals to understand things about human beings. They carried out one such experiment with five monkeys, a ladder and bananas in a cage. Monkeys feed from bananas and we know how much they like bananas. This experiment may also help us to understand more about fear, how it can be instilled, to what major life-impacting ends it can be used, how it can play itself out, and its implications for our own lives.

It may help us to understand organisational culture, and human behaviour even at the level of nations or society. An experimenting scientist enclosed five monkeys inside a cage, put a ladder at the centre of the cage, and placed bananas at the top of the ladder. Every time a monkey tried to climb the ladder to get the bananas, the experimenter sprayed the rest of the monkeys with ice-cold water.

The experimenter inflicted pain to instill fear and begin the process of hardwiring the brains of the monkeys. Eventually, every time a monkey tried to climb the ladder, the rest of the monkeys pulled him down and beat him up so they could avoid the ice-cold spray. On their own the monkeys were now engraining the new behaviour to become an enduring habit.

Ultimately, all the monkeys learned not to try and climb the ladder – learned not to try and get the bananas at the top of the ladder, and would not dare to. The experimenter then substituted one of the monkeys with a new monkey – began the process of passing the curse of (excessive) fear to younger generations. Uninterrupted, fear would then become a trait of monkeys that live in this cage. As we would expect, the first thing the new monkey did was to try and climb the ladder and get bananas from the top of the ladder.

Again, as we would expect by now, the other monkeys pulled this new one down and beat her up. She would try again after some time; and again she would be pulled down and beaten up. She soon realised and learned the group norm or culture. Except she did not know why she would not be allowed to get bananas. She had not (directly) experienced being sprayed with icy water. However, she understood that that behaviour would not be tolerated.

The experimenter kept substituting the original monkeys with new ones, one at a time. The process repeated until the five monkeys in the cage were only new monkeys who had never experienced the icy water. Yet, every time a new monkey came and tried to get the bananas, the rest of the monkeys pulled him down and beat him up.

So, the monkeys that lived in that cage would not try to reach for (the) bananas, although none of the new generations knew the actual reason for it.

Pain was inflicted to instill fear on the monkeys. They had no control over the root cause of their source of pain. The pain and the repression it represented pushed them to seek to prevent it. I imagine that if they knew the root cause and had the ability – know how – to uproot it, they would have opted for that so that they could still have access to their sustenance. They had to deal with their immediate threat –

to avoid the penetrating pain that they feared. They could only use the best way they know to deal with such a threat. The best way, or only way, I believe, they had available to them was to also inflict pain on the other, who they believed was responsible for their pain, and instill fear in them. Outside of this response they could not influence the source of their pain – could not influence their environment – that also happens to deny them sustenance. They had lack of agency – a sense of victimhood that may develop when a society is subject to long-term repression, reinforcing a sense of apathy that individuals cannot influence their surroundings.

The experimenter tempered adversely with the monkeys' natural capacities to ensure their own survival and survival of their species. By inflicting pain and instilling fear, the experimenter actually locked their natural brain potential for thinking about and accessing sustenance for both basic survival and growth; and only left them with the very base (self-) protection and instinctual reflex capacity of the primitive brain.

Locking their mental potential and volition to act in their best interests disrupted the monkeys' main economic activity and source of livelihood and also turned them into violence.

There are other connected symptoms of excessive fear and destructive stress, although not played out yet or reported on in the experiment, that we have discussed in earlier articles which we often see in human society. Imagine that you are another scientist who is charged with reversing the behaviour of monkeys in the setting of the cage back to what is normal for monkeys.

What are the key things you would think of looking at and experimenting with? Next week we shall start discussing the second way in which we can improve our performances and become high achievers in our lives in lasting ways.

SUSTAINING QUALITY

PEACE & RESILIENCE

BY MAFOLE SEMATLANE



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Save early to retire comfortably



The endowment policy

It is up to you to start saving early in life to be able to live comfortably when you reach retirement age. This week, we continue with insurance products that grow with your savings and we shall look at various products that provide for growth such as an endowment policy.

This is a savings vehicle much like a bank account (but less flexible) and it allows you to save money. The purpose is to achieve maximum growth by the end of the term. These policies have a specified term (10, 15 or 20 years) and they offer a maturity value at the end of the term.

Otherwise, the minimum term for an endowment policy is five years. If you are the life assured, the policy will pay out to your beneficiary, which you nominated, in case you die. There are additional features of an endowment policy: At the end of the policy term, the maturity value will be payable tax-free; you can take a loan, a cash withdrawal or you may surrender the policy; you can make the policy paid up (stop paying premiums) if there are sufficient funds in the policy; and if you die before the end of the chosen term, the insurer will pay out the funds accumulated in the policy to your nominated beneficiary.

The sinking fund policy

A sinking fund policy allows you to save money but it is a little different from an endowment policy. Firstly, the sinking fund policy does not have a life assured, and secondly, this policy has a fixed premium paying term (minimum five years) and after this term, the policy becomes open-ended. In the event of the death of the investor of the policy, the ownership of the policy is transferred, in terms of a beneficiary nomination to a new owner.

You can make regular contributions or lump sum payments into the above types of policies. Profits made in these policies are taxed in the hands of the investment company and are paid by the company. The policies will not be subject to Capital Gains Tax in the hands of the original policyholder.

Retirement funds

As we mentioned, you need to save for old age when you cannot be able to work to earn an income. There are products available specifically to meet this type of need. These products are governed by the Pensions Funds Act and the Income Tax Act. In fact, to get a complete cover to meet your needs, it is important to have an overview of these products.

The following are the products that meet your needs to save for old age: retirement annuities; pension funds;

provident funds; and preservation funds.

As a client, investing in any of these types of

retirements has certain tax benefits. Only a few Basotho can retire comfortably and the government has put tax benefits in place to encourage clients to save for their old age. As a few can retire financially independent, the rest of us

are mostly dependent on the government for the little M850 a month grant. Make sure that you save early.

Personal Finance

By Mr Lekhetho Ntsau



New Shoes, New You

Tekkie Town

Next Adventure Sports

Lapis La Zuli

Sneaker Planet

Ellen Bee

Studio 88

The Hanger



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M2 billion spent on GBV per annum

...as women and girls battle domestic violence

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MASERU - The country loses over M1.9 billion per year in initiatives geared towards the fight against Gender Based Violence (GBV), says the United Nations (UN) Resident Coordinator in Lesotho, Amanda Khozi Mukwashi.

Costs, she said in terms of healthcare, lost production, education, food security and all other things were incurred when women and girls experienced violence, unable to produce, work and be productive due to GBV.

"They are also a cost to government," Ms Mukwashi said during the 2gether 4 SRHR amplification workshop held on behalf of the UN agencies in Maseru this week.

"They need health care and additional psycho-social support while children drop out of school because of the issues of violence. This is where victims and families also suffer as they also covered costs of treatment and in some instances funeral costs where deaths occurred as a result of GBV."

The Principal Secretary in the Ministry of Health, Khothatso Tsooana said sexual and reproductive health was an essential component of human life, adding that the COVID-19 pandemic and dramatic increases in climate driven disasters demonstrated the value of having integrated sexual and reproductive health services.

He said essential health service delivery was affected including services related to SRH/HIV and GBV when COVID-19 broke out in 2020.

"This has been the case even in drought situations where services including maternal health services were affected," Mr Tsooane said, adding that the participating UN agencies - UNAIDS, UNFPA, UNICEF and WHO, had worked with government and multiple stakeholders such as civil society organisations, youth groups, existing community structures and the private sector to empower adolescents, young people and the rest of the population.

He said stakeholders had made strides in shaping up the SRHR, HIV and GBV programs, where relevant ministries of health, local government, law and police came together to ensure there were appropriate tools in tackling GBV.



UN Resident Coordinator in Lesotho, Amanda Khozi Mukwashi

mortality and family planning problems," he said.

2gether 4 SRHR is a joint United Nations programme that combines the efforts of UNAIDS, UNFPA, UNICEF and WHO to improve the SRHR of all people. Funded by Swedish International Development Cooperation Agency (SIDA), the goal is to improve SRHR of all people in Lesotho, particularly women, adolescent girls, young people and the population at large.

The funding has brought together the collective and combined strengths to the ministry of health through its family health division and the four UN agencies and entities. The programme aims to fast-track the attainment of the 2030 targets of Sustainable Development Goal (SDG 3) to improve the health and well-being for all at all ages, and SDG 5, to achieve gender equality and empower all women and girls.



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Don't mix acetaminophen with alcohol

Acetaminophen should not be taken along with alcohol as this concussion can lead to liver damage. When consumed together, liver becomes less able to handle acetaminophen which leads to increase in toxic amounts of acetaminophen enzymes which further leads to hepatotoxicity. According to the University of California, safe dose of 4grams of acetaminophen, when ingested along with alcohol within 24 hours can cause severe hepatotoxicity.

No Clinical Reason

There's no medical reason, based on symptoms and available information, to continue treatment, therapy, or hospitalization, because continuing would probably provide no

further benefit. There are also many non-clinical reasons for hospitals cancelling operations, such as; no beds are available on the ward, no critical care beds are

available, staff are not available, such as the surgeon, anaesthetist or operating theatre staff or an emergency case had to take priority in the operating theatre etc.

HIV hits labour force

...as more female workers get infected

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MASERU - Disproportionately high HIV prevalence continues to threaten the female labour force participation and it may also complicate the

COVID-19 response, says the International Monetary Fund (IMF) in its latest report.

The IMF said the HIV prevalence rate among women remained notably higher than that among men, adding that it has been increasing in recent

years partly due to GBV, particularly child marriage.

It said civil law and customary law coexisted under the dual legal system, and provided a legal loophole for child marriage.

"The negative impacts of child



IMF boss, Kristalina Georgieva

marriage cascade to lower education and poor health outcomes for girls, with significant setbacks to economic growth," said the IMF boss, Kristalina Georgieva in a statement.

"Eliminating child marriage would increase long-term annual per capita real GDP growth in emerging and developing countries by 1.05 percentage."

Since 2000, a key legislation to protecting females from GBV, the Domestic Violence Bill, has been under consideration by parliament and it is yet to be enacted into law, further hampering women's ability to take precautions against HIV infection.

The bill is currently under consideration by the National Assembly.

The IMF said the estimated economic cost of violence against women and girls in Lesotho was as high as 5.5 percent of GDP in 2017 (Commonwealth Secretariat 2020).

It said the pandemic had likely only made matters worse, as civil society organisations and the Child and Gender Protection Unit suggested that the incidence of domestic violence had escalated since the COVID-19 outbreak.

Lesotho has a slightly larger female population than male, and it has reduced the gender disparity in sex ratio at birth and healthy life expectancy, so that the global gender gap in these two dimensions has been closed./At 544 deaths per 100 000 live births, relative to 391 for the East and Southern Africa region, the maternal mortality rate remains high compared to regional peers.

While the adolescent birth rate is 94 per 1000 girls, the fertility rate is 3.1 children per woman, only 60.9 percent of women make their own informed reproductive health decisions, and women's healthy life expectancy at birth is 48 years, compared to 45 for men.

Additionally, health statistics show that in 2018, two of the top three causes of female adult admissions to hospitals were incomplete and threatened abortions, totaling 42.6 percent of female inpatients.

"These alarming health outcomes can have a significant impact on the quality of the labour force and on female labour force participation," the IMF further showed.



garant boya
Hər rəngi sevəcəksiniz!

BRIGHTEN UP YOUR LIFE

Lesotho gets accolades in recognition of discriminated groups

...as churches are called to take action



UNFPA East-Southern Africa's Richard Delate

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MASERU - Lesotho is the only country that has included the key populations to address SRHR/HIV and GBV issues amongst the countries which are implementing the 2gether 4 SRHR programme.

Key populations are defined as groups who, due to specific higher risk behaviours, are at risk of HIV, irrespective of the epidemic type or local content.

UNFPA East-Southern Africa's Richard Delate said this was the same group of people who were abused and discriminated because of who they were and what they did.

"Generally, when one looks at key populations, they think about high levels of HIV, and STIs, forgetting that these are the people who are at risk of violence from the societies, as well as discrimination," he said.

"Key populations, especially female sex workers, are exposed to high level of unintended teenage pregnancies and unsafe abortions. With the programme, they are trying to keep them safe from HIV, and they need to

be looked at holistically. Their health needs have to be dealt with holistically, and bearing in mind that they are humans like any other. We also know that for many key populations, access to health services is quite difficult."

Mr Delate said sometimes stigma by healthcare providers made it difficult to access service but Lesotho had been able to

integrate the whole package services around key populations.

"This is one of the few programmes that have been able to focus on them," he said. "In order to accommodate this group in everyday life, people need to stop identifying each other

in groups. They are Basotho - they need health services as their rights, need jobs and food security like everybody else".

He said part of what needed to be done was to have open discussions with community leaders, together with key populations on their needs.

"It's also important for the church to bring greater understanding to people, and make people accept them as part of the society," he added.

“

Generally, when one looks at key populations, they think about high levels of HIV, and STIs, forgetting that these are the people who are at risk of violence from the societies, as well as discrimination

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The world in 10 minutes

SOUTH AFRICA

Gauteng ANC's conference will showcase the party at war with itself

The ANC's Gauteng province is due to go to a conference this coming weekend, with strong indications that it could be split through the middle by two candidates with strong support.

The current deputy leader, Education MEC Panyaza Lesufi, is contesting against the Cooperative Governance and Human Settlements MEC, Lebogang Maile. It is not clear if either of them, should they win on the weekend, will be able to convince voters to come out and support the ANC in two years' time, an important sign and symbol of the party's apparent decay.

There can be no doubt of the importance of Gauteng to our elections. In a country rapidly urbanising, the province has the highest population and is an economic powerhouse on the continent.

It is also likely to be the most highly contested in terms of political parties in two years' time. This is where the ANC will have to fight against the DA, the EFF and Action SAs attacks. All three opposition parties may bring strong candidates for the position of premier.



FRENCH

Macron loses absolute majority in parliament

French President, Emmanuel Macron lost control of the National Assembly in legislative elections on Sunday, a major setback that could throw the country into political paralysis unless he is able to negotiate alliances with other parties. Macron's centrist Ensemble coalition, which wants to raise the retirement age and further deepen EU integration, was on course to end up with the most seats in Sunday's election. But they will be well short of the absolute majority needed to control parliament, near-final results showed. A broad left-wing alliance was set to be the biggest opposition group, while the far-right scored record-high wins and the conservatives were likely to become kingmakers.

Finance Minister Bruno Le Maire called the outcome a "democratic shock" and added that if other blocs did not cooperate, "this would block our capacity to reform and protect the French."

A hung parliament will require a degree of power-sharing and compromises among parties not experienced in France in recent decades. There is no set script in France for how things will now unfold.



ISRAEL

Lapid to become new prime minister as Israel heads to election

Israeli lawmakers will vote next week to dissolve parliament, opening the way for the country's fifth election in three years, after Prime Minister Naftali Bennett could not contain the rising pressure on his fragile ruling coalition. Bennett will step aside to be replaced by Foreign Minister Yair Lapid, his partner in the unlikely coalition of opposites that ended former Prime Minister Benjamin Netanyahu's record 12-year rule 12 months ago.

Lapid, a former journalist who heads the largest party in the coalition, will serve as interim prime minister until new elections can be held.

"We are standing before you today in a moment that is not easy, but with the understanding we made the right decision for Israel," Bennett said in a televised statement as he stood alongside Lapid.

A vote will be held in parliament next week, after which Lapid will take over the premiership, according to Bennett's spokesperson.

The move comes just weeks ahead of a planned visit by U.S. President Joe Biden which the government had been counting on to help boost regional security ties against Israel's longtime enemy Iran.



NETHERLANDS

Dutch are reviving coal power amid Russian gas squeeze

The Netherlands removed any limits on power production from coal-fired plants to help ensure energy security, joining other European countries in turning to the heavily polluting fossil fuel to stave off potential shortages of Russian natural gas.

The Cabinet will immediately change a law that forced coal-fired power stations to operate at a maximum 35% of capacity in order to limit carbon-dioxide emissions. Climate and Energy Minister Rob Jetten said during a press conference Monday in The Hague. The plants now can operate at full capacity through 2024.

"Without additional measures, it is no longer guaranteed that we, in Europe and the Netherlands, will be able to fill the gas storage facilities sufficiently in preparation for the winter," Jetten said.

The decision comes amid similar moves by the German and Austrian governments, which revived coal production in response to a cut in Russian gas supplies. Moscow slashed deliveries through the Nord Stream pipeline to just 40% of capacity, an apparent retaliation over Europe's support for Ukraine.



COLUMBIA

Colombia's new president aims to reset relations with US

Gustavo Petro's victory in Colombia's presidential elections on Sunday opens a new page in the history of the country's relations with the US.

The nation – which has never had a left-wing president – has been Washington's closest ally in the region for decades. But the election of leftist former guerrilla Petro to the country's highest office could radically change that relationship.

In an interview with CNN last week, Petro said he intends to renegotiate Colombia's trade deals with the US.

He also plans to open dialogue around three main issues: protection for the Amazon rainforest; ending the war on drugs; and moving the Colombian economy away from extractive projects such as fossil fuels.

His future conversations with US President Joe Biden are likely to be tough, with the two leaders diametrically opposed on issues such as relations with Venezuela.

Although he tried to distance himself from the regime of Venezuelan strongman Nicolas Maduro on the campaign trail, Petro does support recognizing the authoritarian leader as the country's president, something the White House is firmly against.



SOUTH KOREA

South Korea launches its first satellites into orbit on homegrown Nuri rocket

South Korea successfully launched satellites into orbit with its homegrown Nuri rocket on Tuesday, a significant step for the country's burgeoning space programme after a failed attempt last year.

The three-stage rocket, more than 47 meters (154 feet) long and weighing 200 tons, was launched from the Naro Space Center in the country's southern coastal region at 4 p.m. local time.

It was topped with five satellites that will carry out Earth observation missions, such as monitoring the atmosphere, for up to two years, as well as a 1.3-ton dummy satellite, according to the country's Science Ministry. "The road from South Korea to space has opened now," said President Yoon Suk Yeol after the launch. "It's the fruit of the difficult challenges of the past 30 years. Now, our Korean people and our young people's dream and hope will reach toward space."

Metro Motoring

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Be Car-Smart

Inspect your vehicle regularly

Take a walk around your vehicle at least once every week. While you take a walk, inspect your car and look for body damage. You should also inspect your tyres for any wear, punctures or cuts and test every lock, window and even the sunroof.

Check your air filter

A lot of car problems arise when your air filters are clogged or if they fit loosely. Air filters block dust, pollen and other contaminants to keep your engine healthy. But when dirty, the air filter can reduce the airflow into the engine, robbing your vehicle of power, reducing performance and fuel economy. It's recommended that you replace your air filter every 12,000 miles.

Check your tyre pressure regularly

Tyre pressure can impact the fuel economy. It also affects the comfort and

handling. Your car's owner manual will have the recommended tyre pressure mentioned on the owner's manual. Generally, the tyre pressure check should be done every week.

Clean your engine's exterior

It's equally important to clean your car's exterior engine as much as it's important to keep the interior engine clean. If not cleaned properly, even minor debris in the wrong place can do damage to your engine. For example, while checking your brake fluid, some grease might fall into it. Due to this, there can be damage to the brake. Thus, ensure you check your brake fluid levels at least once every month.

Protect your headlights

Turn on your headlights once a month when you park in front of a flat surface to check if both headlights are working properly

and well-positioned. Visually inspect both turn signals by walking around your car and see and your parking lights. You can even ask a friend to stand behind the car while you engage the brakes to be certain that your brake lights are functional.

Check your battery

Your car battery is one of the most important components required for it to run. The car's battery is responsible for providing a large amount of electrical current for the starter, engine and other electronic accessories in the vehicle. Extreme temperatures affect the performance of the battery so regular battery testing will ensure that the battery will perform when you need it to.

Change your spark plugs

Spark plugs could affect the efficiency of your car's engine. They're responsible for igniting the gas and air mixture that ultimately powers your vehicle. Thus, when the spark plugs don't function properly, it causes the engine to lose power and it won't function at its optimal capacity. So get a professional to

check your spark plugs so that those plugs are replaced if faulty. Get your tyres rotated and balanced

Tyre rotation is important to maintain the safety and performance of your vehicle. It gives your vehicle a quicker steering response and a smoother ride of course. Rotating your tyres gives them a chance to even out their wear and helps extend the life of the tyres. Ensure that you check the tyre pressure of your car once every month and even before you take long trips or when you carry an extra load in your car. Your car's manual will tell you how much air pressure the car tyres require.



Five tips to success when applying for your car loan

In the current economic climate, with increased living costs and the stresses of everyday life in lockdown, many consumers are fearful of being turned down when applying for credit. Whether it's a house, credit card or a new vehicle, banks are bound by law, through the National Credit Act (NCA), to ensure that consumers can afford the financial commitments into which they enter. While credit should never be used to live beyond one's means, it can be a necessity - as in the case with financing a car, which is a major financial commitment.

"While there's no guarantee that a customer's application will be approved, there are best practices to follow that can improve one's credit health and greatly increase the chances of being granted credit," says Lebogang Gaoaketse, WesBank Head of Marketing and Communication.

1. Establish your affordability

The first step in calculating your budget is finding out how much you can afford to spend on a car. To do this, simply take your income (after taxes and deductions) and subtract all your monthly expenses such as food, rent, airtime, subscriptions, insurance and the like. All these costs need to be deducted from your total income to arrive at your disposable income. This is the money that can be used for luxuries, savings or essential credit, such as monthly car instalments.

Carrying out this budget exercise at home gives you a clear picture of how much you can spend on car instalments - you can also go online or download the user-friendly WesBank App and use the WesBank affordability calculator to help you. When you then submit your vehicle finance application online or at a dealership, you will already have this breakdown at hand for the bank to assess if you can indeed afford the loan repayments on your selected vehicle.

2. These extras aren't optional

Remember that affording a car isn't just about settling the monthly instalment. If you have calculated that you have R5 000 to spend on a vehicle after paying all other monthly expenses, you will need to use that amount to cover the instalment as well as other essentials. Fuel and comprehensive insurance cover are examples of ongoing monthly expenses that need to be budgeted for. If your vehicle doesn't have a service or maintenance plan, you should also consider putting some money aside each month to cover regular maintenance costs.

These items form part of the overall cost of vehicle ownership and should be included in your budget when submitting your finance application. If your budget allows for these costs, you do improve your chances of your application being approved for a car loan.

In general, WesBank advises allocating between a half and two thirds of your budget to the vehicle instalment, with the remainder allocated to the additional costs. For example, if you only have R5 000 a month to spend on a car, between R2 500 and R3 000 should be used for the instalment repayment, with the remainder going towards fuel, insurance and maintenance costs.

3. Save up for a deposit

If you've demonstrated to the bank that you can budget responsibly, you'll impress them further if you can put down a deposit payment. While it's not absolutely necessary to pay a deposit, doing so will work in your favour in the long-term. Paying a deposit reduces the amount of credit required for the transaction, which means lower monthly repayments, less interest and improved affordability. Your ability to afford the monthly repayments is one of the

biggest drivers when banks assess your finance application.

Financial responsibility also reflects well on your credit profile, which will also go some way to ensuring your finance application will be approved.

4. Settle as many debts as possible

Your credit profile or credit history shows banks how you use credit. This includes clothing accounts, overdrafts, home loans, personal loans and credit cards. As long as you make your monthly payments on these accounts, your credit profile will be spotless and banks will view you as a reliable borrower.

According to the NCA there are two main types of credit agreements. The first is a credit transaction such as a personal loan, which is taken out and paid off, with interest, over a certain period. With each payment, the outstanding balance reduces over the agreed loan period.

The second type of credit agreement is a credit facility such as an overdraft or a credit card. These are revolving facilities with a maximum amount but also require a monthly repayment of an agreed amount.

When applying for credit, the bank takes all your current and available credit into account. For example, if you have a personal loan that you have been paying off for two years, with a balance of R15 000 and instalments of R1 000, these figures are used in assessing your affordability.

If you have credit facilities such as a credit card with a limit of R50 000 and an overdraft with a limit of R25 000, these amounts are also included in the assessment - whether they are fully used or have a zero balance. These facilities remain in place even after your vehicle finance has been approved and if you do use them then your monthly affordability has to include their

repayments. For this reason, the NCA requires the bank to take all credit facilities into account.

The best advice here is to have as little debt as possible, which frees up money in your monthly budget. Once you've paid off an account, it is a good idea to close it - or lower the total limit for the facility. The fewer credit facilities you have in your name, the better it looks for your credit profile and your future finance applications.

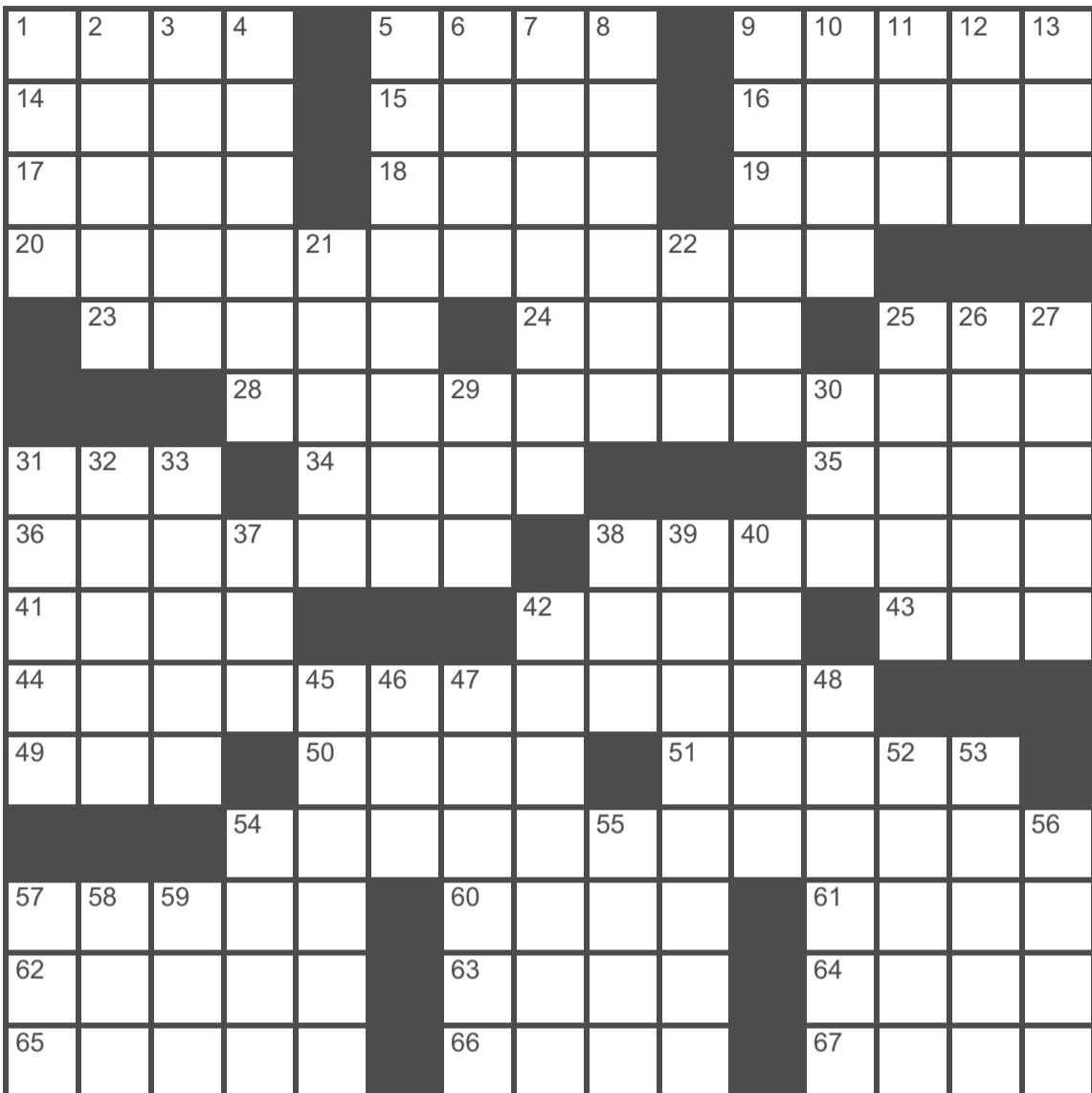
5. Trading in for the best deal in town

Once you've completed the budgeting exercise and calculated what you could afford in a vehicle, you're ready to visit a reputable, WesBank-approved dealership. One other thing to consider if you own a vehicle is trading in your existing car. If you've had your current car for more than four years, chances are that its trade-in value will be more than the money you still owe the bank. This means you've passed the breakeven point for your vehicle loan. It also means that the money you make from trading in your car can be used as a deposit towards your new vehicle purchase. The same is true if your car is paid off: the money you receive from that trade-in deal can be put down as a substantial deposit on the cost of your new car.

If your vehicle's trade-in value is less than the amount you owe the bank, it means you have not yet reached the trade-in value. In this scenario, you will either have to keep your existing vehicle for another couple of months, or you could use some of your savings to assist in settling the existing vehicle loan - though that is not ideal. Of course, having a trade-in where you don't have to pay in additional money is going to greatly benefit your car loan application.

"The last thing to keep in mind is to be patient and shop around for the best deal. The new vehicle market is very competitive and, with the current low interest rates, manufacturers have some very attractive offers - some that could help you afford a car and others that offer better value. Find a deal that suits your budget and your needs, and use the advice provided to assist you with your next finance application. If you've carefully considered your expenses, calculations and affordability range, your application for finance should be approved," says Gaoaketse.

General Crosswords



Across

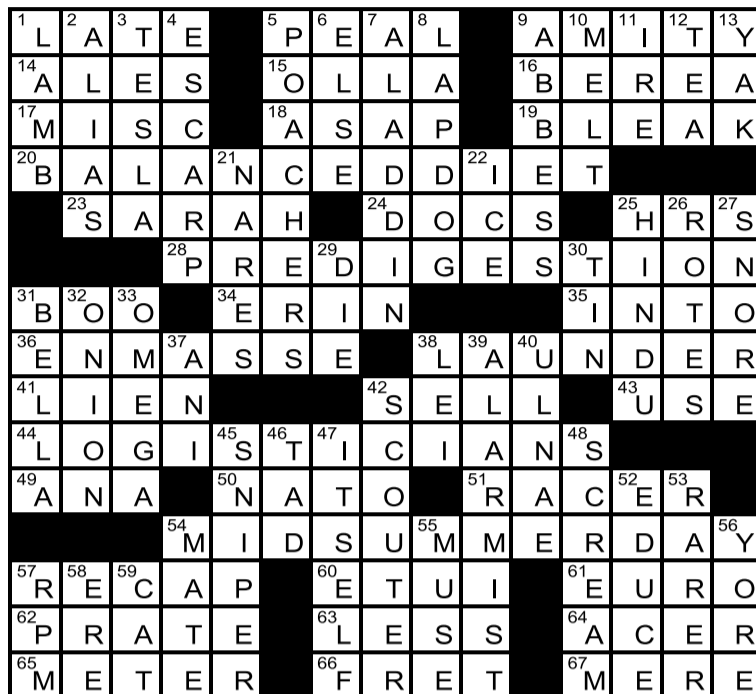
- 1. Film crew member
- 5. Go belly up
- 9. Resting
- 14. City near Lake Tahoe
- 15. Cousin of a mandolin
- 16. Eagle's home
- 17. Reunion attendee
- 18. Acreage
- 19. Used a broom
- 20. Relieve
- 23. Star
- 24. Oppositionist
- 25. Grassland
- 28. Navigating sport
- 31. Wood sorrel
- 34. Small change
- 35. Shade of black
- 36. Breezes
- 38. Sideways
- 41. Give or take
- 42. Catch a glimpse of
- 43. Pigpen
- 44. Neck of the woods
- 49. Feminine suffix
- 50. Continental currency
- 51. Of service
- 54. Study of pesky organisms
- 57. Moth repellent
- 60. It ebbs and flows
- 61. Spur (on)
- 62. Oodles
- 63. "... happily _____ after"
- 64. Adolescent

- 65. Pool problem
- 66. Caribbean and others
- 67. Concludes

Down

- 1. Sheepskin holder
- 2. Archaeological find
- 3. Occupied, as a lavatory
- 4. Big citrus fruit
- 5. Softer in the middle
- 6. Heavenly glow
- 7. Repeating
- 8. Absorbed, in a way
- 9. Young girl
- 10. Evergreens
- 11. Intense anger
- 12. Chill
- 13. Pick up
- 21. Compassion

Last Week's Solution



- 22. Took the cake?
- 25. Kings of beasts
- 26. Make into law
- 27. Askew
- 29. Lt.'s inferior, in the Navy
- 30. Color TV pioneer
- 31. Kind of layer
- 32. Goddess of agriculture
- 33. Orbital point
- 37. Monopolize
- 38. Baseball bat wood
- 39. Chatterboxes
- 40. Former capital of Japan
- 42. Wearing
- 45. Final transport
- 46. Sticker
- 47. Spiels
- 48. Weaken
- 52. Actress Sophia
- 53. Encouraged, with "on"
- 54. Family man
- 55. Brainstorm
- 56. Hankerings
- 57. When doubled, a dance
- 58. Electrifying swimmer
- 59. Nobelist Hammar skjold

So You Think You are Geneius

Question (Answer next week)

Tree-Tent is a logical game in which your mission is to locate all of the tents in the grid. Each tree is exactly connected to only one tent. A tent can be found in a horizontally or vertically adjacent square of a tree. Tents are never placed adjacent to each other, neither vertical, horizontal, nor diagonal. The numbers outside the grid give the total number of tents in the corresponding row or column. A tree might be next to two tents, but is only connected to one, and vice versa.

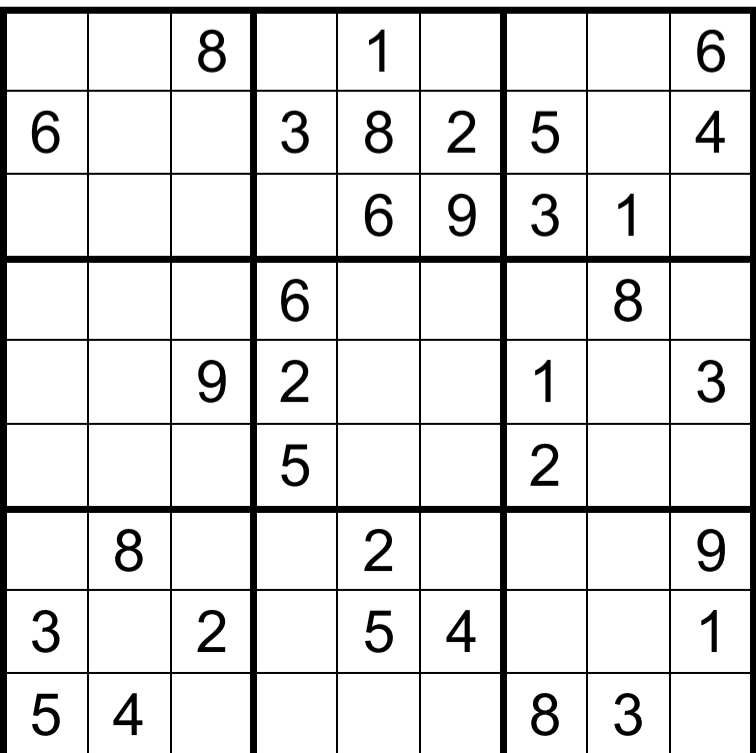


Last Week's Answer



A hyena.

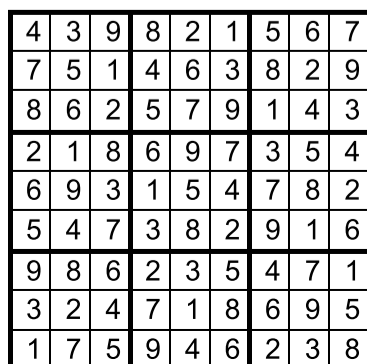
Sudoku Puzzle



Fill in all the squares in the grid so that each row, each column and each 3x3 square contain all the from 1-9

This is the Quick Sudoku for the solver in a hurr: target time, ten minutes.

Last Week's Solution



Metro SPORTS



Matlama FC, the 2020/21 Vodacom Premier League winners

PLMC, Vodacom hold end of the season awards

MASERU - The Premier League Management Committee (PLMC) and the sponsors of the Lesotho Premier League, Vodacom will this weekend hold the end of the season award to reward outstanding individuals from the 2020/21 season.

Vodacom made a return as the sponsors of the Premier League in December last year, in a three-year deal worth M8.5 million.

PLMC will be getting M2.5 million in the first year of the sponsorship, M2.8 million in the second year and the amount will increase to M3.2 million in the third season.

PLMC communications and marketing manager, Qamako Mahao confirmed that the league body in collaboration with Vodacom will be holding the awards this Friday at Maseru Avani.

"This Friday, we will be holding the end of the season awards and we have invited our Minister of Sports, the Lesotho Sports and Recreation Commission (LSRC), leadership of the Lesotho Football Association and clubs, other companies sponsoring our tournaments as well as the

media to be part of the event," he said.

"The event will be led by Vodacom as our sponsors as this will be the night, where we reward the players for the hard work shown throughout the long season."

Premier league giants, Matlama had a total dominance throughout the season and went all the way to capture their record 11th league title, enjoying a 10-point advantage over second-placed LDF.

Their coach, Molebatsi Mothobi, who started the campaign as the assistant coach, before replacing Charles Manda, who was sacked in the early stages of the campaign, is the favourite for the coach of the season accolade after leading the club to the league title success to win his first ever trophy with Tse Putsoa.

The Sea-Point-based outfit's key players such as Monaheng Ramalefane, Salebone Lekhoaoa and Jane Thabantšo, who were influential in the club winning the league title this past season are expected to be among a host of players that will be in contention for the awards.

Likuena striker, Katleho Makateng is set to pocket the top goal scorer award after an impressive campaign for LDF, in which he netted 20 goals to beat the race from veteran LCS forward, Makara Ntatsane, who finished as the runner-up in the contest for the golden boot.

The 23-year-old LDF striker, who was prolific in his first ever season of topflight football is likely to be a contender for other big awards on Friday.

Other categories that will be up for grabs include the player of the season award, which will be the biggest accolade of the night along with the players' player of the season.

There are also awards like the young player of the season, midfielder of the season, defender of the season, goalkeeper of the season as well as the referee and assistant referee of the season.



Coach, Molebatsi Mothobi



The genius of Clive Barker the coach



Clive Barker is one of South Africa's most successful coaches, having won league and cup titles at club level and lead South Africa to African Cup of Nations glory in 1996.

He was the first South African coach to qualify for the World Cup.

He is now well into his fourth decade as a professional coach and offers a wealth of experience at both club and national team level.

As a player he had a distinguished career at Durban City and Durban United, making his professional debut at just 17 years of age. He was on the verge of signing for Leicester in England but a serious knee injury put pay to his playing career.

In 1973 he started his coaching career with amateur team Fynnlands, before joining the professional ranks with AmaZulu in 1974.

In 1976 he won his first title, as Pinetown Celtic won the NFL Second Division league championship and promotion to the top flight. He returned to the amateur ranks a year later with

Juventus.

Between 1981 and 1983 he coached a highly successful Durban City side, which won the National Soccer League title in 1982 and successfully defended the title a year later.

The league titles elevated him into the national spotlight and he was enticed away from the club to join city rivals Durban Bush Bucks and in 1984 won his third league title in three years.

Over the next 10 seasons he would coach at AmaZulu elevating the once sleeping giant into a dominate league-contender. While the league title would elude him he won the Coca-Cola Cup in 1992 beating Kaizer Chiefs in the final.

That year saw South Africa return to the international fold after years of isolation and received a rude awakening suffering crushing defeats to Nigeria and Zimbabwe in official World Cup and Nations Cup qualifiers.

In 1994 Clive was given the reigns and quickly turned their fortunes around, establishing the team as an African powerhouse, easily topping

their 1996 Nations Cup qualifying group.

South Africa were awarded the rights to host the tournament after initial hosts Kenya withdraw and the team went on to win the tournament on home soil, beating Tunisia 2-0 in the final.

The team rose to the number one ranked team in Africa and the top 20 in FIFA's World Ranking system holding their own against the likes of Germany, Holland, Czech Republic, France and Argentina and in 1997 famously led a star-studded Brazil 2-0 at half time, before succumbing 3-2 at the final whistle. They went on to qualify for the 1998 World Cup in France.

As African champions South Africa took part in the Confederations Cup, but administrative bungling saw second-string teams compete in the warm up matches and the tournament itself. Losses to UAE and Uruguay saw SAFA place pressure on Clive to resign, which he did.

The national team has since then been on a downward spiral, and unlikely to reach the same heights again.

After returning to AmaZulu in 1998, Clive joined Santos two years later and won the Bob Save SuperBowl with the Cape Town team in 2001, beating Sundowns in the final.

Stints with Zulu Royals, Manning Rangers, Santos and AmaZulu followed

before he took a back seat from coaching in 2010 and acted in a technical director role at AmaZulu.

At the beginning of 2013 he was enticed out of semi-retirement to take charge at Bidvest Wits, helping them finish an impressive fourth on the Absa Premiership table.

At the beginning of the 2013/14 season he joined Black Aces, finishing the newly promoted team in seventh position, qualifying the team for the lucrative MTN Top8 competition.

The following season he took on a role as development coach for the club overseeing the junior structures

He is considered the father of coaching, with a recent Kick Off Magazine report highlighting the fact that more than 70 percent of the players that were capped at national level under him have remained in the football, as coaches and administrators.

Club coaches such as Clinton Larsen (Golden Arrows), Steve Komphela (Kaizer Chiefs), Gavin Hunt (Wits), Eric Tinkler (Supersport United) Shaun Bartlett (Tuks) and Andre Arendse (goalkeeper coach at Wits) all played under Clive at some stage and recognize Clive's coaching style as an inspiration to their own coaching careers.

His nephew, Steve, is the highly rated coach at Stellenbosch University.

