



Safevue Windscreens

Safevue
WINDSCREENS

P G Glass has over the years returned your car to its original condition by replacing the windscreen with a genuine Shatterprufe windscreen part. Shatterprufe windcreens are an OE (Original Equipment) quality windscreen with SABS approval.

Safevue is a new addition to the PG Glass automotive glass product range. Safevue is an affordable option which is aimed at the cash strapped motorist needing a windscreen replacement. Safevue is a quality SABS approved windscreen that is manufactured locally in South Africa.

Manufacturing Process

There is no compromise on the quality of the windscreen, as it is manufactured using the same raw materials as a genuine Shatterprufe windscreen. Safevue is not made in accordance with OE (Original Equipment) specification, as this standard

vehicles in the South African carpark. Safevue is however manufactured according to the SANS 1191 (SABS) is not applicable to aftermarket replacement windcreens for certain insured vehicles as well as the older according to the SANS 1191 (SABS) and European E Mark (ECE R43) standard.

Value Add Components

Safevue is factory fitted with all the necessary beadings and mouldings, mirror brackets, rain sensors, light sensors, and antenna sensors where required to support a quality fitment.

Difference between OE (Original Equipment) and SABS Approved

The SABS is a provider of standards, management systems and business improvement processes. Original Equipment (OE) products are manufactured according to specific specifica-

tions from the Original Equipment manufacturer eg FORD.

Difference between Shatterprufe windcreens and OEM logo'd glass

The manufacturing process and quality control process for an original Shatterprufe® windscreen is the same as stipulated specifications from Original Equipment manufacturers eg Ford, Toyota and quality control process for an original Shatterprufe® windscreen is the same as stipulated specifications from Original Equipment manufacturers eg Ford, Toyota.

Is there any difference in the fitting of Shatterprufe, SafeVue and OE Logo'd windcreens?

There are no short cuts when it comes to the safe fitment of the windscreen. Safevue is fitted safely the same way an original Shatterprufe windscreen is fitted. By using

Safevue Windscreens Continued

expertly trained technicians you still have the peace of mind that you have the fitment done by the masters in glass fitment.

Benefits of Safevue windscreens for the Motorist

- An affordable option of a safe windscreen
- Perfect for older vehicles (older than 5 years old) and out of warranty
- Some parts will be available to the insured customer – with no excess (depending on the insurer)
- Large range of windscreen parts available
- Mobile service available for convenience and speed of service

Benefits of Safevue for Trade (Used Car Dealers and Panelbeaters)

- Affordable product (competitively priced) to secure the deal
- Large range of windscreen parts available
- Mobile service available for convenience and speed of service

Customer Experience

Safevue is available from the PG Glass network (119 Fitment Cen-

tres nationally). PG Glass remains committed to offering a great customer experience from initial enquiry, administration, scheduling, mobile or comfortable fitment centre installation and after sales service. Our Customer Contact Centre and website are available to find the nearest Fitment Centre for fast, friendly service.

Warranties and Guarantees

Manufacturers Warranty

Safevue comes with a Lifetime manufacturer's warranty which states that the windscreen will be fit for purpose, durable and compliant with manufacturer specifications. The warranty covers delamination and bubbling – terms and conditions apply.

Workmanship Guarantee

PG Glass offers a Lifetime Guarantee on workmanship for Safevue – the guarantee covers leaks, whistling and wind noise – terms and conditions apply.

Terms and conditions

1. This guarantee excludes rust, UV damage, wear and tear.
2. The guarantee is valid for as long as the vehicle owner owns

the vehicle – the guarantee is non-transferrable.

3. The original invoices serves as the guarantee. For the guarantee to be valid, the vehicle owner must produce the original invoice corresponding to the work to be done.

4. Any tampering with the windscreen in any form or manner will render the warranty and guarantee null and void.

Environmental Issues

- Safevue is environmentally friendly as broken windscreens will be recycled through the Group's recycling facility.



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- communicator@iing.co.za

IING President's Message



Wynand Louw, President IING.

We have reached that time of the year where there are just end year functions, examinations, and celebrations of all kinds because the year is drawing to an end, and the holidays lie ahead.

Some of us might still be battling to catch up on the stuff that we could not finish last year— and here we are at the end of another one. As if you do not have enough on your plate, you still have to work in a holiday work session somewhere as well. If you have this struggle, I can truly empathise with you. It was an extremely busy and surprising year on numerous fronts. With last year's deadlines to finish all the Rep and KI examinations behind us, most of us might have had the feeling and the hope for a better and less busy but profitable year. I do not know about you but for me it seemed that despite these good hopes, the year was turned on its head on the both personal and business fronts.

Despite all these challenges you might have faced, the year is drawing to a close – but not without new challenges on the eve of the release of the long overdue and promised Retail Distribution Review (RDR). As if that is not enough to ponder on and have an idea of how it will influence your business in the future, SARS decided not to go ahead with the implementation of certain aspects of the Retirement Reform, due to Union and Labour pressures.

Many funds and employers have started to implement these changes in their businesses, payrolls and the like. Funds have changed their rules to be in line with these anticipated changes. Many of these changes I believe was done this year to make the changeover for the new Fiscal Year in February easier. A lot of work was done behind the scenes in this regard. For those involved, hopefully everything was not in vain. You will get a chance to implement this hard work, but according to SARS this might only happen in 2016 or 2017. This means that you will have to wait a bit longer. See article elsewhere

in this newsletter. For events planned for the first quarter, see the calendar of events elsewhere. I want to thank all our members and sponsors for their loyal support throughout 2014, and trust that we can rely on your support in the years to come.

Thank you to my team of fellow committee members for your hard work and dedication this year. I really appreciate the fact that despite your busy schedules, you made time to still make a difference for our members. There is a saying that if you want something done, give it to a busy person and it will be done. I salute you for your loyalty. All of you who are going on holiday, please drive safe and arrive alive. To those of us who will be working, “vasbyt” – your holiday time is around the corner! And if you go on holiday out of season, it is normally cheaper as well. Good luck with the matric and examination results if you still have children studying.

May God bless you all and keep you safe.

**Wynand Louw
President IING 2013/2014**

How to Have a Safe New Year

Welcome to January 2015. A month of hopeful resolutions; optimistic gym memberships and renewals; reluctant crawls back to work; and lingering regrets over saying "yes" to second helpings all holiday season long. And, as so many of us make New Year's resolutions to shed a few kilograms (or at least to get back to the same shape we were at the end of November), here are a few suggestions on how you can burn some calories as well as on keeping your possessions and yourself safe this year.

Clean the gutters before the rains come

Getting up on a ladder to check the state of your gutters and clean out any old leaves will not only reduce your risk of water damage, but you'll also burn 172 calories while you are at it (that is half a burger gone already).

Reduce the rush on the road

Always speeding to make the next meeting, or to get the children to school on time? Well, driving burns around 130 calories an hour! So leaving early, slowing down, and spend-

ing more time behind the wheel may not be as bad as it sounds. In addition to a light workout (yes, really) you will also give yourself more time to watch out for hazards and other (less cautious) road users. While you are in the car, it is also useful to know that just putting on your seatbelt burns 15 calorie, sand walking around to the boot of the car to put your phone out of reach will burn 12 !more – every little bit helps!

Catch up with the neighbours

While everyone is still feeling friendly from the holiday season, pop over and say 'hi' to your neighbours, swap phone numbers, and ask them to listen out for your alarm or barking dogs. Having the people around you looking out for your property is one of the best crime deterrents around. And if you refuse all offers of tea, biscuits, and staying for a braai you will have burnt off around 78 calories just from the walking. The neighbours should be commenting on your new, trim self any moment now!

Install a fire alarm

If you have the kind of hi-tech security system that would

impress the CIA, but not even the most basic fire alarm – now is the time to get back up on that ladder, and install one. It could save lives, and at the very least you will have shed 86 calories in the process.

Have a great year– and please Be Safe Out There!

Please note: Calorie figures are approximate, and have been sourced from <http://www.livescience.com/40524-how-many-calories-am-i--burning-infographic.html>

This feature is brought by Santam.



The Top Emergency Numbers Every South African Should Have

We have put together a few tips, along with the three emergency numbers we believe every South African should have to help you through most situations.

I'VE GOT AN EMERGENCY...WHAT NOW?

Try to stay calm, and make sure you have these details ready:

1. The nature of the emergency;
2. Exact location of the incident (including nearby landmarks); and
3. Details about any injuries.

Remember: never hang up until you are told to do so.

Nationwide Emergency Response - 10111

Dial the telephone number 10111 from anywhere in South Africa, and a call centre operator will answer the incoming call, take all necessary particulars, and assign the complaint to a Flying Squad patrol vehicle, or the local police station to attend to the incident.

Cell phone emergency - 112

For emergencies, you can call 112 from any cell phone in South Africa. You will then reach a call centre, and they will route you to an emergency service closest to you.

When you dial this number, you will reach an automated menu. Don't let this frustrate you.

The menu acts as a form of triage (priority of treatment) control, and filters out abuse of the medical and emergency system.

It is very easy to get caught up in distress, but remember to stay calm and make sure the emergency medical services team knows exactly how to reach you.

Ambulance -10177

This number can be used in the case of a medical emergency, and can be called in conjunction with both the fire and police department respectively, depending on whether or not there are casualties.

If you do not have them stored already, we recommend that you put these three numbers on your phone. In fact, you may want to store them all under 'Emergency' as follows:

- Emergency - Ambulance (10177)
- Emergency - Cell phone (112)
- Emergency - National (10111)

This feature is brought by Santam.



Tax Changes Delayed

In the third quarter, Communicator shared the new changes in tax laws regarding retirement funds that were to be implemented from 01 March 2015.

The National Treasury recently announced that tax changes affecting retirement funds due to come into effect on 1 March 2015 have now been delayed until 2016, in order to allow for further consultations at NEDLAC (National Economic Development and Labour Council). Should there be no agreement by NEDLAC by mid-2015, the implementation date could be moved to 1 March 2017.

The final Taxation Laws Amendment Bill was tabled in Parliament on Wednesday 22 October 2014. Summarised below are the changes that will not come into effect as well as those that will:

The following changes will no longer come into effect on 1 March 2015:

- Tax harmonisation regarding pension, provident, and RA funds (i.e. the new 27,5% contribution system)
- Contributions made to a provident fund from 1 March 2015 for members under 55, where only one third will be allowed to be commuted on retirement
- Increased commutation limit on small retirement interests (from R75 000 to R150 000)

The following changes will still come into effect on 1 March 2015:

- The taxation of disability income protector policies (also employer-paid premiums taxed as fringe benefits and not deductible by employee; but benefits tax-free) have not been adjusted in the Bill. These will therefore still be implemented on 1 March 2015, i.e. premiums will no longer be deductible, and the benefits will be tax-free.
- The implementation date of the tax-free investment savings remains 1 March 2015 as in previous version of the Bill.

Reference: National Treasury Notification

Compiled by: Wynand Louw (FIISA)

Aquilla Financial Solutions

Rock Away Celebrating 60 Years

Pink Cadillacs, spiked milk shakes, rock and roll, and roller blades. The annual IING yearend function was themed “Sixties” in celebration of the IING’s 60th birthday.

On 30 October, 230 guests rock and rolled the stress and worries away of what can be described as a challenging year, with numerous changes relating to legislation in the insurance industry– and quite a few lurking around the corner in 2015.

The function was held at the beautiful Diep in die Berg Conference Centre in Wapadrand. The guests relaxed in the courtyard, with the aroma of freshly popped popcorn and pink Cadillac’s in the background, and with green, pink, and blue spiked milkshakes reminding them of the carefree years of the sixties.

Fun photos taken in the portable photo booth made sure that memories were captured for posterity. MC for the evening, Ed Jordan entertained the guests and made sure that all the sponsors who helped made the evening possible were thanked. The President of the IING also collaborated; and every guest brought a soft toy as entry fee. The toys will be donated to three orphanages in the Pretoria region over the festive season.

From Elvis to Marilyn Monroe were represented among the theme dressed up guests. Reliving the sixties by means of the IING 60th birthday surely was a celebration to remember.

Natasjha du Plessis



IING Ladies Day Pamper Picnic

Women's Day is one of the days in a year where we are allowed to remind those ladies in our lives about how much we truly value every tiny detail they contribute to our lives. From a simple hug to conducting a meeting, women have truly always been the backbone of every family, team, company, and even country. This world is filled with the most influential women history has ever seen, so it would only be fitting to give them the love and recognition they truly deserve.

This year, our team of ladies at the IING decided to do things a little differently and host a combined event to celebrate both Women's Day as well as Secretaries' Day by way of one glorious day away from the hustle and bustle of everyday life. The 19th of September was the perfect day for the "IING Ladies Day Pamper Picnic", hosted on the lush green lawns of "Diep in die Berg" and it truly was a pamper session. Weather wise we could not have asked for a more perfect day. Although it started out rather chilly, the day just manifested into this beautiful spring day.

All our ladies were required to wear a hat of their choice, which resulted in an array of hats in all shapes and sizes, resembling a flower garden when viewed from a distance. Every lady was presented with a "Welcome Pack" upon arrival (compliments of Zurich) containing all sorts of wonderful treats designed to send even the most active sportswoman's diet into a frenzy! Not to even mention the glorious sweets from heaven table, which got more attention than a Red Hangar Sale at Edgars. Levi Jeans was there in full force to treat our ladies to an expert personalised fitment, and advice on their wide range of apparel to suit each and every figure.

The ladies were then treated to a fashion consultation by our guest speaker, Glam Guru Stylist Sunet Vermaak. Sunet has had many years of experience in the fashion industry as well as image consulting, which resulted in the fashion consultation being very well received by all. Laughter could be heard ringing out from every picnic blanket, garden chair and



umbrella around the lawn, especially when everybody was asked to take a "selfie".

Sunet Vermaak also offered her own range of handbags, scarves, jewellery and more. Topics covered colours for your figure, body shapes, hats, scarves, suits, dressing for occasions, and even what your shoe size tells about you. Let me be first to inform you, gentlemen: men have a lot to learn about women's fashion...and this will help you understand why women can spend hours in a single store and literally walk out with nothing at all; yet can walk into a store and walk out with bags full of items. It is a skill that cannot be taught, merely adapted.

The day was concluded by a lucky draw followed by a delicious lunch of finger foods, with many ladies forming groups comparing notes and discussing what they had gained from the presentation well after it had ended. Our Ladies Day Pamper Picnic was truly successful, and a special thank you goes out to all our sponsors and guests who assisted in making this day the great success it was.

Thank you to the following sponsors:

Zurich, Santam, PG Glass, Customer Loyalty Consultants, Levi Jeans



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email membership@iing.co.za

Date	Event
12 February 2015	Fellows and Past President's Lunch
24 February 2015	Ladies Golf Day
04 March 2015	REI / 5 Training
12 March 2015	Cocktail Function
20 March 2015	AGM
16 April 2015	President's Inauguration
06 May 2015	CPD Training
11 June 2015	10 Pin Bowling
22 July 2015	CPD Training
28 July 2015	President's Golf Day
19 August 2015	CPD Training
04 September 2015	Ladies Day
TBA September 2015	Egoli Golf Challenge
13 October 2015	Charity Golf Day
29 October 2015	Year End Function
11 November 2014	REI / 5 Training

Committee Meetings: 3rd Friday of Every Month