

Pensioner Talk

*Meet our new
Chief Financial Officer,*

**Ms Thandie
Mashego**



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Editor's Note

Welcome to our Autumn 2022 edition of Pensioner Talk. We are excited to share more interesting news and stories with you. In this edition we introduce you to our new Chief Financial Officer, Ms Thandie Mashego. A seasoned Chartered Accountant, she speaks to us about her journey in the finance and investment industry, her leadership style and ethos, and what attracted her to the Fund. Read more on pages 2 to 6.

Pension Preservation

It is said that the symbolic meaning of Autumn is 'preservation'. During this time, animals prepare for the winter by storing food and creating cozy hibernation spaces. Farmers work on their harvest by collecting a reserve of crops and we retreat indoors to a safe and comforting home.

In retirement, we talk about the importance of pension preservation. We share some tips on how you can be pension savvy, through fuel saving tips and compound interest.

Getting to Know our Pensioners

Under the Know Our Pensioner topic, we talk to one of our own pensioners, Mrs. Sarah Bergh. Mrs. Bergh shares a refreshing perspective of life as a retiree, and the real-life trials and tribulations we can all relate to. See pages 25 to 26.

We are more resilient than we think

After two challenging years of navigating our way through the Covid-19 pandemic, an end to the national state of disaster is announced. The greatest learning from the pandemic is that we cannot always control what happens in life. Though this is true, we can surely control how we react to events that leave us feeling uncomfortable and scared.

Resilience is the process of positive adaptation to adversity. It is what helps us to bounce back when challenged and it emerges when we feel seriously

threatened. We know now that we are more resilient than we think, and we have much of the innate toughness to overcome great challenges.

To find out how to help a loved one who may be having suicidal thoughts, read the article on page 15.

This year the Fund would love to feature our prominent and creative retirees more. If you have a very interesting hobby; have traveled extensively; are involved in community projects, or you'd simply like to tell us about yourself, we would like to hear from you. Please email us at EPPFCommunications@eppf.co.za to leave your contact details and one of our staff will contact you for an interview. Alternatively, send us a letter with all these interesting stories.

Happy reading!

Levern



Invested in our
members



A professional portrait of Ms Thandie Mashego, a Black woman with short braided hair, smiling at the camera. She is wearing a dark blue blazer over a white collared shirt. The background is a blurred office setting with a staircase and a sign that says 'WALK'.

*Meet our new Chief
Financial Officer,*
**Ms Thandie
Mashego**

Ms Thandie Mashego has been appointed
as the Chief Financial Officer of the Eskom
Pension and Provident Fund.

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members



1. Congratulations on your appointment as Chief Financial Officer of the EPPF. What attracted you to the Fund the most?

I feel privileged to be part of the EPPF family. EPPF plays a critical role in the allocation of capital to opportunities that unlock economic growth and help create shared prosperity for its members, employees, and the society at large. I was attracted by the role that the Fund plays, its influence in the Financial sector, its longevity, values, and the team's credible track record. I found the CFO role quite attractive in that it aligned to my existing skills and experience and further presented opportunities for new challenges and growth.

2. You've served on various boards throughout your career. What are the three key learnings from that experience, that you'll apply in your new role as CFO?

I must say, each company is unique, and the complexity of operations vary from one to the next, however overall, I think serving on boards helps enhance one's strategic focus and wholistic view of the organization, including a deeper understanding of the competitive levers that help position companies for success. Furthermore, it helped broaden my understanding of the other critical functions of the business and not just my area of expertise, including other factors that may affect sustainability of the organization, beyond the financial metrics, such as ESG, Diversity and Inclusion and stakeholder management. Lastly, I have learnt to appreciate the critical role that management plays in fostering trust and creating an enabling environment in which the Board can discharge of its fiduciary responsibilities effectively. I think all these learnings will be helpful in my role as CFO, where I can leverage what I have learned over the years, to add value across the Fund.



3. Looking at your track record, you've contributed positively to steering a few organisations out of financial difficulty. What do you believe winning organisations excel at?

Winning organizations are not necessarily those who have experienced financial difficulties; however, I think the same factors would apply to any entity that needs to make a strategic shift or respond to changes in the operating environment. I believe winning organizations are those that can successfully meet and exceed expectations of their customers (members in the case of the Fund) on a consistent basis.

In my view, winning organizations excel on four key dimensions – leadership quality, culture, talent, and structure. Winning organizations are steered by strong, agile leaders, who can create a clear vision of the future possibilities, and who can articulate their visions and get buy-in from the different stakeholders. A winning culture promotes innovation, learning, empowerment and accountability and strong performance. In addition, winning organizations embrace diversity and inclusion, and have clear strategies on talent attraction, development, and retention. Lastly, the organizational structures and processes are fit for purpose and enable the organizations to respond swiftly to external opportunities.



4. Strong leadership and management are key to the management of a support area such Finance and Investment Administration. How would you describe your leadership style and how do you keep the employees that you lead motivated and engaged?

Throughout my leadership journey, I have led teams with varying levels of skills and experience and there is no one size fits all approach, each individual and situation is unique, and I tailor my management and/or leadership approach to suit the team and situation. I am mostly an empowering leader who believes in partnering with the team to align on key objectives, desired outcomes, and key deliverables. I always allow the team space to do their work but where the situation requires a more hands-on approach then I get involved in the details.

I believe in being authentic as a leader, and leading with empathy, compassion, and humility whilst driving high performance, accountability, and ownership.

I think most employees are motivated by roles where they can learn and grow, where their contributions are valued and where high performance is recognized and appreciated. My role as a leader is to create an environment where all team members get opportunities to realize their full potential and where dialogue and different views are encouraged. I am someone who regularly challenges the team to look for solutions to problems (solution driven).

Lastly, on decision making, I am largely democratic, engaging and consultative (in order to get views from the team, especially on decisions that will impact them), however if the situation requires swift decision making, I adapt my style accordingly.

5. In your most recent role, how did you foster ethical behavior in your team?

Ethics are non-negotiable for any organization, and more importantly for the Finance Function, which is inherently high risk due to the nature of

the function. It's important to put in place proper processes to manage ethical risks. This include stringent hiring processes, on-going training and clear messaging on ethics, internal processes to prevent and detect unethical behavior, etc. In addition, I foster the right ethical tone by living the core values of honesty, integrity, fairness, and transparency, and that's how I have always approached this. In addition, employees need to be encouraged to make use of the different platforms that are available to report unethical or wrongful conduct, including whistleblowing platforms where they can raise concerns confidentially (create a "speak out" culture).

6. How do you go about collaborating with direct reports to solve difficult problems?

As mentioned under the leadership question, I am someone who encourages the team to look for solutions to problems (solution driven). I understand that I am not the only person in the room with the solutions, and through encouraging dialogue and guiding the team to think outside the box, they will find solutions. People who are at the forefront of the issues have a clearer understanding of the problem and where the environment is supportive, they will find their creativity and innovation. It's also important to promote and drive teamwork and break any silo approaches, as more minds on a problem are better than one. Keeping the team engaged and contributing throughout the process is important.



7. The Fund has set out the EPPF 2024 Strategy, which focuses on five pillars, one of which is “sustainability”. What do you believe should be the key focal areas in managing the Fund’s financial resources?

I believe that strong discipline in financial resource management is crucial for any organization due to scarcity of capital, and as such, there will always be competing opportunities for resources. To ensure sustainability, the Fund must be able to meet and exceed its targeted returns over the medium to long term. I therefore believe that the Fund should continue to focus on investing capital prudently in opportunities that generate alpha returns (above the fund’s targeted returns) and on managing investment performance. In addition, part of the Fund’s financial capital goes towards the operating costs of the Fund, and we should ensure that we allocate resources efficiently to capabilities that will help us deliver on the 2024 strategy. So, driving cost efficiencies through process optimization should continue to be another focal area.

8. The Fund is a member-centric organisation and a lot is often said about this – in our communication and positioning, as well as in our tagline. What does being a member-centric organisation mean to you?

For me, being member centric means the Fund puts the member at the center of everything it does and delivers consistently on its promises to members. This requires a continuous review of our performance against the promises we made to our members (e.g. investment returns and member benefits, service delivery etc.) to ensure that we truly live up to the promises. It also requires regular engagement with members to understand their experience; and enhancing/maturing our capabilities to respond accordingly. I also believe that the member-centric value should be lived across the organization, even in support functions that are not necessarily client facing. So as Finance and Investment Administration, we should

understand how our role enables the Fund to deliver on its member-centric promise, and in turn, we should focus on areas that help the Fund achieve its promise.

9. The EPPF is one the largest pension funds, in South Africa with over R184 Billion in assets. What do you believe would be the biggest challenge facing the Fund in delivering on our promise of member-centricity? Furthermore, do you believe we are poised to deliver on this promise?

The biggest challenge for all investors, and not just the Fund, is the protracted weak economic conditions in South Africa, as well as global events that impact market volatility and investment performance from time to time. The challenge for the Fund would be if we do not reach our investment objectives (medium to long term), which may in turn undermine the promises to members (sustainability of retirement benefits). Notwithstanding the challenge, I believe the Fund is properly positioned to deliver on its promise, as demonstrated by good funding (solvency) ratios, as well as a credible track record of meeting and exceeding return targets over a sustained period of time. This is further bolstered by strong, matured, and robust investment, portfolio management and risk management processes.

10. As women, we are professionals, but a lot of the time we are so much more. Mothers, caretakers, sisters, wives, daughters, community leaders, mentors, comforters, and the list goes on. How would you like to be remembered – what legacy would you like to leave behind?

Firstly, I would like to be remembered as a great mother and nurturer, I think it is a great privilege to be a mom and to be responsible for another human being, and often times we downplay the commitment required to fulfil this role. Secondly, I would like to be remembered as someone who gave freely of her time to help others. I believe the greatest gift we can give, is our time.





11. There are very few women in the financial industry, what can be done to promote the inclusion of more women in finance?

We need more women in leadership roles who can sponsor talent strategies that seek to promote the inclusion of women. There is also a need to unpack and address some of the factors that may inhibit women from having successful careers in the financial industry. I must say, some organizations have adopted policies and working models that provides more flexibility and work-life balance, however there is still a lot more that can be done to further unpack and address the root causes. Institutional investors like the EPPF play a critical role in the financial industry and their voices on issues of diversity and inclusion is quite impactful and we are starting to see that gradual shift.

12. What would you advise those who are still coming up in the industry?

My advice is to remain focused and not let disappointments deter you on your long term career path (e.g. if you don't land that lucrative investment banking job, consider other options, the financial industry is quite broad and there are multiple paths to reach your ultimate goal).

You also need strong resilience and agility. The financial industry must deal with constant change, and you should be able to embrace and adapt quickly. Lastly, try and get a good mentor or someone who can serve as a sounding board to guide you as you navigate the corporate ladder.



Getting to know Ms Mashego

What motivates you?

"I am driven by the desire to see my actions impact others in a meaningful way, whether it is in delivering value to the stakeholders we serve, nurturing and unleashing growth of our young talent or helping others in my community. "

How do you respond to change?

"I see change as an essential part of growth and thrive in an environment where new ideas are encouraged and where we continuously put our "thinking hats" on to find new solutions.

How do you deal with criticism?

"I welcome constructive criticism and see it as an essential part of personal growth and maturity, especially as a leader."

If you weren't a CFO, what do you think you would do to earn a living?

"It will probably be a career in Academics – I have an inquisitive mind and am very passionate about developing others to realize their full potential. "

Which five influential people would you invite to a dinner party? And why?

Warren Buffet, insights on his successful investment philosophy and tips on living a simple yet purposeful life.

Malala Yousafzai (Female Education Activist) – insights on how I can enhance my own leadership skills to lead with courage.

Steve Jobs (if I could) – insights on his visionary leadership – the power to dream big, innovate and change the world.

Jacinda Arden – For her insights on leading with courage, empathy, and humility and on life work balance.

Trevor Noah – To lighten the mood a bit at the dinner table, everyone needs a few laughs in between the hard conversations.

Quick facts about Ms Mashego

What is your favourite dish or meal?

"I have two comfort meals - chicken curry served with dumpling, and tinned fish (chili pilchards) prepared in tomato gravy and served with pap."

Of all the books you have read, which one changed your life and why?

"I read True North (discover your authentic leadership) by Bill George, in my early leadership journey and found it quite insightful. It helped me embrace my unique attributes as a leader, which is shaped by my upbringing and core values, and influenced by my strengths and passions. The book covers five dimensions that are important for cultivating and leading authentically, including self-awareness, living your values, finding your sweet spot, your support team, and living an integrated life. In summary, we lead best when we understand and lead from our purpose. "

What do you do for fun?

"Leisure travel, interior décor, photography, books, hiking and spending time with family and friends."

Favourite Quote?

"Success is not final; failure is not fatal: it is the courage to continue that counts" by Winston S. Churchill



YOUR FINANCES:

*Compound Interest
is one of the strongest
forces on earth*

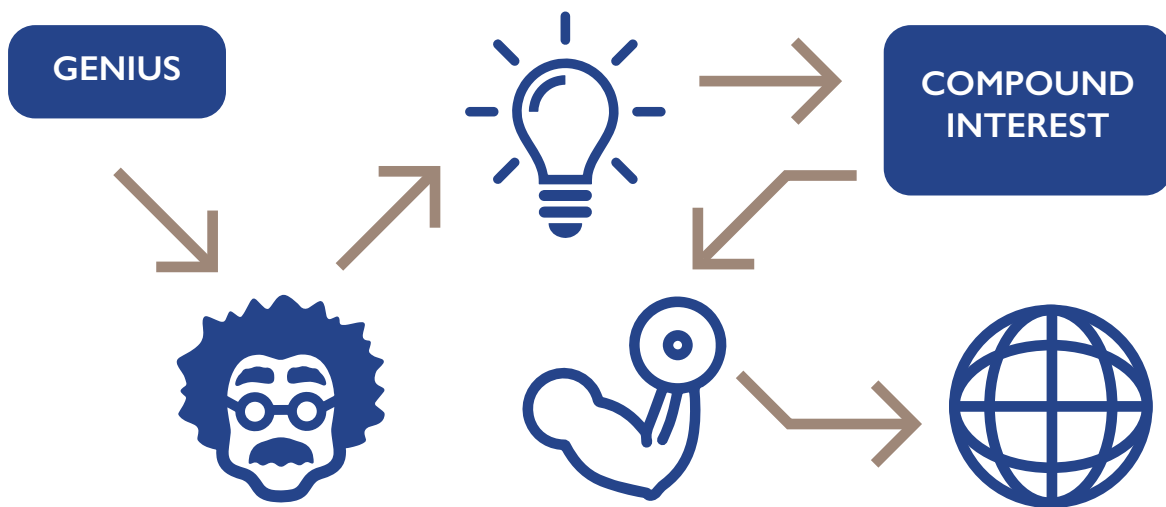


Albert Einstein said that compound interest was one of the strongest forces on earth, this is why!

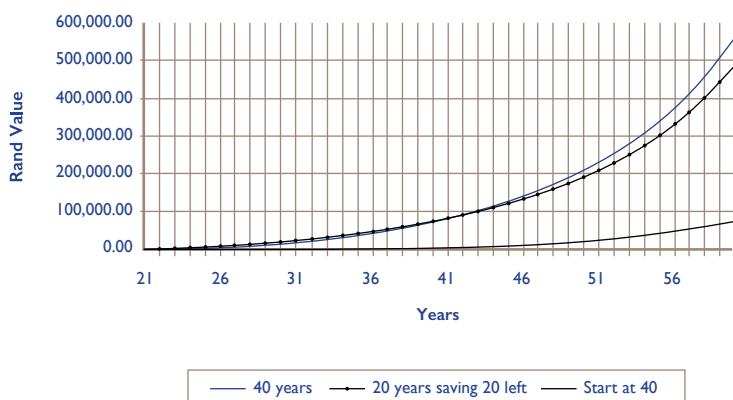
If you save R100 per month for 40 years at 10% compound interest per annum you would have accumulated almost R600 000 at the end of the

period. If you saved R100 per month for 20 years and then left the money to grow for another 20 years your money would grow to almost R500 000. But if you only start saving the same amount for 20 years from age 40, you will only have saved approximately R90 000.

Compound Interest



Time and Compound Interest 10% pa R100 pm contribution



The difference between the two who started at age 20 and the one who started at age 40 shows the power of compound interest. The golden rule of saving for retirement is to save as much as you can, for as long as you can.



JOU FINANSIES

*Saamgestelde rente is een
van die sterkste magte
op aarde*

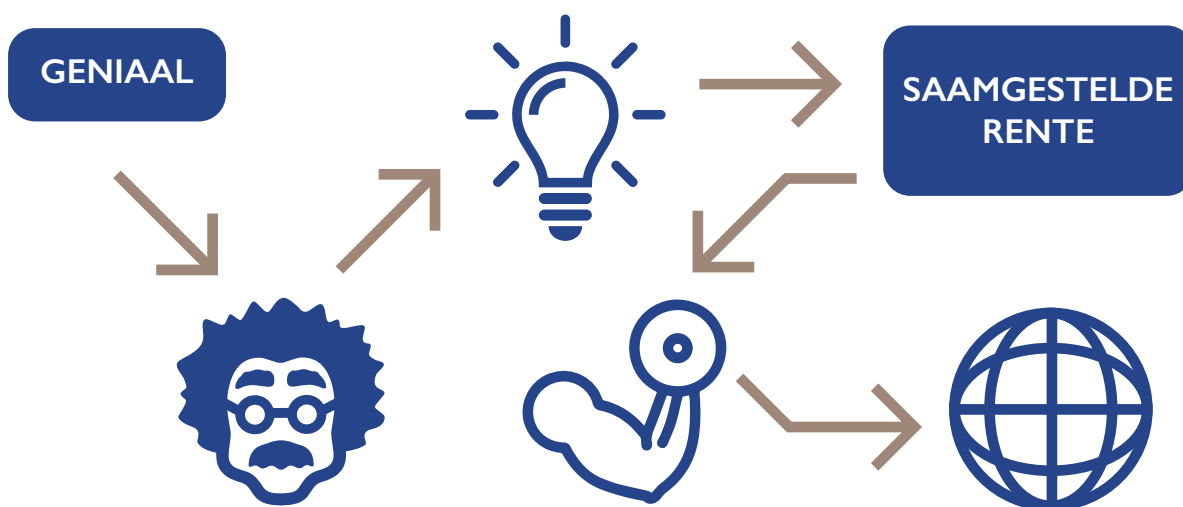


Albert Einstein het gesê dat saamgestelde rente een van die sterkste magte op aarde is, en hier volg die rede daarvoor!

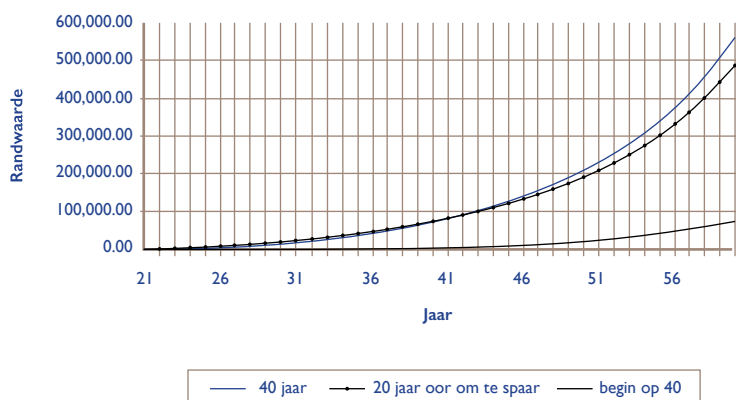
As jy 40 jaar lank R100 per maand spaar teen 10% saamgestelde rente per jaar, sal jy teen die einde

van die 40 jaar byna R600 000 bymekaargemaak het. As jy 20 jaar lank R100 per maand gespaar het, en die geld dan nog 20 jaar lank gelos het om te groei, sal jy byna R500 000 hê. Maar as jy dieselfde bedrag eers vanaf die ouderdom van 40 vir 20 jaar lank spaar, sal jy omtrent net R90 000 gespaar het.

Saamgestelde Rente



Tyd en Saamgestelde Rente 10% p.j. R100-bydrae p.m.



Die verskil tussen die twee wat op die ouderdom van 20 begin het en die een wat op die ouderdom van 40 begin het, wys net watter mag saamgestelde rente het. Die goue reël wanneer jy vir aftrede spaar, is om soveel as wat jy kan vir solank as wat jy kan te spaar.

TJHELETE YA HAO

*Ka moo tswala
e phaellang e leng
matla ka lefatsheng*

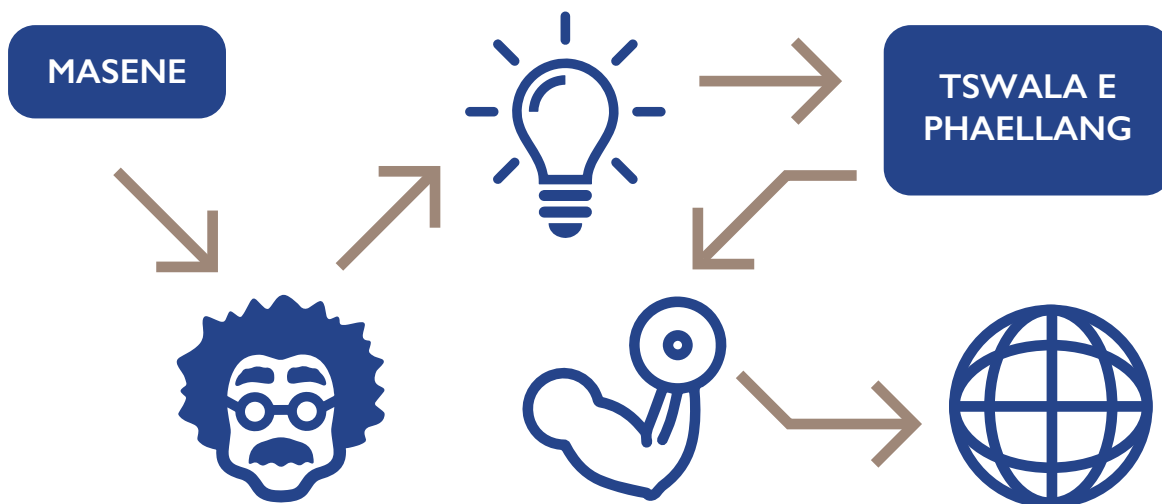


Albert Einstein o ile a re tswala e phaellang e matla hoo ho se nang ntho e ka lekannwang le yona lefatsheng. Lebaka ke lena!

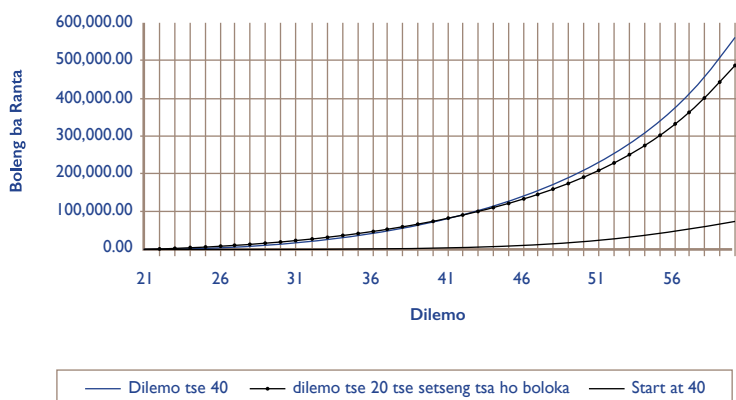
Haeba o boloka R100 kgwedi le kgwedi ka tswala e phaellang ka 10% selemo le selemo, mme o e boloka

ka dilemo tse 40, qetellong ya dilemo tseo tjelele ya hao e tlole ba R600 000. Haeba o boloka R100 kgwedi le kgwedi ka dilemo tse 20 ebe o tlohela tjelele hore e tswale hape ka dilemo tse ding tse 20, tjelele ya hao e ka ba R500 000. Empa haeba o qala ho boloka tjelele e tshwanang ka dilemo tse 20 ho tloha o le dilemo tse 40, o tla ba le tjelele e kang R90 000.

Tswala e Phaellang



Nako le Tswala e Phaellang Tlatsetso ya kgwedi le kgwedi ya 10% ka selemo



Matla a tswala e phaellang a bonahala ka ho hlaka phapang pakeng tsa ya qadileng ho boloka tjelele a le dilemo tse 20 le ya qadileng a le dilemo tse 40. Sephiri sa ho ipolokela tjelele ya penshene ke hore o boloke tjelele e ngata ka moo ho kgonehang, mme o e boloke nako e telele ka moo ho kgonehang.



IZIMALI ZAKHO

*Inzalo ehlanganisiwe
ingenye yamandla
amakhulu emhlabeni*



U-Albert Einstein wathi inzalo ehlanganisiwe ingenye yamandla amakhulu emhlabeni, yingakho!

Uma wonga u-R100 ngenyanga kuze kube iminyaka engu-40 nenzalo ehlanganisiwe engu-10% ngonyaka, ekupheleni kwaleso sikhathi uyobe

sewuqongelele cishe u-R600 000. Uma wonga u-R100 ngenyanga kuze kube iminyaka engu-20 bese uyiyeka leyo mali ikhule eminye iminyaka engu-20, imali yakho iyokhula cishe ifike ku-R500 000. Kodwa uma uqala ukonga leyo mali iminyaka engu-20 wena uneminyaka engu-40 ubudala, uyobe sewonge nje kuphela cishe u-R90 000.

Inzalo Ehlanganisiwe

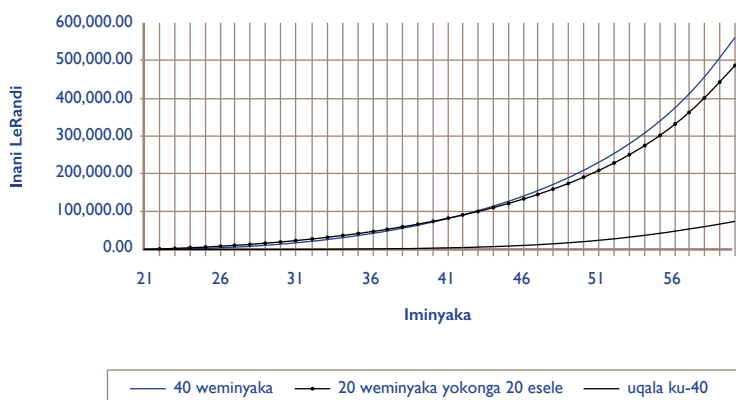
UNGQONDONGQONDO



INZALO
EHLANGANISIWE



Isikhathi Nenzalo Ehlanganisiwe 10% ngonyaka ubeka R 100 ngenyanga



Umehluko phakathi komuntu oqala eneminyaka engu-20 nalowo oqala eneminyaka engu-40 ubonisa amandla enzalo ehlanganisiwe. Umthetho wegolide wokongela umhlalaphansi uwukonga kaningi ngendlela ongenza ngayo, inqobo nje uma usakwazi



SUICIDE

What to look out for and how to help a loved one

In this edition, we talk about suicide. Although strongly linked to mental disorders (in particular, depression and alcohol use disorders), it is believed that many suicides happen impulsively in moments of crisis with a breakdown in the ability to deal with life stresses, such as financial problems, relationship break-up or chronic pain and illness.

According to the World Health Organisation, every year more than 700 000 people take their own life globally. In recent years, suicide was reported to be the second leading cause of death in South Africa among young people aged 13 – 19 years.

The following may be warning signs for suicide:

- Talking about dying: any mention of dying or

- disappearing, or other types of self-harm
- Suffering a recent loss: through death, divorce, separation, broken relationship, self-esteem, hobbies or activities previously enjoyed
- Change in personality: sad, withdrawn, irritable, anxious, tired, indecisive, and apathetic
- Change in behaviour: inability to concentrate on school, work or routine tasks
- Change in sleep patterns: sleeping too much or too little, or having frequent nightmares
- Change in eating habits: eating too much or too little, weight gain or weight loss
- Low self-esteem: feeling worthless, shame, overwhelming guilt, self-hatred
- No hope for the future: believing things will never get better, or that nothing will ever change



Risk factors for suicide include:

- Previous suicide attempt
- History of mental disorder, including substance abuse (especially bipolar disorder and depression)
- Access to methods or means of attempting suicide
- History of childhood sexual or physical assault or violence
- Family history of attempted or completed suicide
- Family history of mental disorders

*How to help someone who is suicidal***Seek the help of a mental practitioner**

Do everything in your power to get a suicidal person the help he or she needs. Call a crisis line for advice and referrals if necessary and encourage the person to see a mental health professional. They will be able to do a proper medical assessment to see if there are any underlying mental health conditions that need treatment, and will advise on the best course of action.

Help them remain treatment compliant

If the doctor prescribes medication, make sure your friend or loved one takes it as directed. Remember that it may sometimes take time and persistence to find the medication or therapy that's right for a particular person, so it is important not to get discouraged.

Be proactive

People thinking about committing suicide often don't believe they can be helped, so you may have to be more proactive at offering assistance. Saying, "Call me if you need anything" may be too vague. Don't wait for the person to call you or even to call you back. Drop by, call again, and make sure that they are alright.

Encourage healthy lifestyle changes

This may include a balanced diet, plenty of sleep, and spending time with friends or family. Exercise is also very important because it releases endorphins, relieves stress, and promotes emotional well-being.

Make a safety plan

Help the person develop a set of steps they promise to follow during a suicidal crisis. The safety plan should identify any potential triggers that may lead to a suicidal crisis, like the anniversary of a loss, alcohol, or stress from relationships or school. Also include contact numbers for the person's doctor or therapist, as well as friends and family members who will help during an emergency.

Remove potential means of suicide

Remove pills, knives, razors, or firearms. If the person is likely to take an overdose, keep medications locked away or give out only as they need them.

Continue your support over time

Even after the immediate suicidal crisis has passed, stay in touch with the person, by checking in or dropping by. Your support is vital to ensure your friend or loved one remains on the recovery track and knows that they are supported and cared for.

If you are suicidal and need help or are unsure how to help someone in need, contact one of the 24-hour crises lines below:

SADAG Suicide Crisis Line; 0800 567 567; SMS 31393
Lifeline National Counselling Line; 0861 322 322



SELFMOORD

*Waarvoor om op die
uitkyk te wees en hoe
om 'n geliefde te help*

In hierdie uitgawe praat ons oor selfmoord. Hoewel selfmoord sterk verband hou met geestesiektes (veral depressie en alkoholgebruik-versteurings), word daar gemeen dat talle selfmoorde impulsief gebeur in tye van krisis wanneer 'n mens die vermoë verloor om die stres van die lewe te hanteer, soos finansiële probleme, verhoudings wat op die rotse loop of chroniese pyn en siekte.

Volgens die Wêreldgesondheidsorganisasie neem meer as 700 000 mense wêreldwyd jaarliks hulle eie lewe. In onlangse jare is daar gerapporteer dat selfmoord die tweede grootse oorsaak van sterftes in Suid-Afrika is onder jongmense van 13 tot 19 jaar oud.

Die volgende kan waarskuwingstekens van selfmoord wees:

- Praat van die dood: enige melding dat hulle wil sterf of

wil verdwyn of ander soorte selfskade

- Onlangse verlies: deur dood, egskeiding, skeiding, gebroke verhouding, selfbeeld, stokperdjies of aktiwiteite wat hulle vroeër geniet het
- Persoonlikheid verander: hartseer, teruggetrokke, geïrriteerd, angstig, moeg, besluiteloos en apaties
- Gedrag verander: kan nie op skoolwerk, werk of roetine-takies konsentreer nie
- Slaappatrone verander: slaap te veel of te min, of het baie nagmerries
- Eetgewoontes verander: eet te veel of te min, tel gewig op of verloor gewig
- Lae selfbeeld: voel waardeloos, skaam, uitermatige skuldgevoelens, self-haat
- Geen hoop vir die toekoms nie: glo dinge sal nooit beter word of dat niks ooit sal verander nie



Risikofaktore vir selfmoord sluit in:

- Vorige selfmoordpoging
- Geskiedenis van geestesiekte, wat middelmisbruik insluit (veral bipolêre versteuring en depressie)
- Toegang tot metodes of middele om te probeer selfmoord pleeg
- Geskiedenis van seksuele of fisiese teistering of geweld as kind
- Familiësgeskiedenis van poging tot selfmoord of selfmoord
- Familiësgeskiedenis van geestessteurnisse

Hoe om iemand te help wat selfmoord- gedagtes het

Verkry die hulp van 'n geestesgesondheidswerker

Doen alles in jou mag om vir iemand wat selfmoordgedagtes het die hulp te verkry wat hy of sy nodig het. Bel 'n krisislyn vir raad en verwysings, indien nodig, en moedig daardie persoon aan om 'n geestesgesondheidswerker te gaan sien. Hulle sal 'n behoorlike mediese assessering kan doen om te sien of daar onderliggende gesondheidstoestande is wat behandel moet word, en hulle sal raad gee oor die beste plan van aksie

Help hulle om met hulle behandeling aan te gaan

As die dokter medikasie voorskryf, moet jy seker maak dat jou vriend of geliefde die medikasie neem soos voorgeskryf. Onthou, dit neem soms tyd en volharding om die medikasie of terapie te vind wat reg is vir 'n spesifieke persoon, en daarom is dit belangrik om nie mismoedig te raak nie

Wees proaktief

Mense met selfmoordgedagtes glo dikwels nie dat hulle gehelp kan word nie, en daarom sal jy dalk meer proaktief

moet wees met die hulp wat jy aanbied. Om te sê: "Bel my as jy iets nodig het", is dalk te vaag. Moenie wag dat die persoon jou bel of jou selfs terugbel nie. Gaan loer in, bel weer en maak seker dat hulle oukei is

Moedig gesonde leefstylveranderinge aan

Dit kan dinge insluit soos 'n gebalanseerde dieet, baie slaap en tyd saam met vriende of familie. Oefening is ook baie belangrik, want dit stel endorfiene vry, verlig stres en bevorder emosionele welstand.

Maak 'n veiligheidsplan

Help die persoon om 'n stel stappe te ontwikkel wat hulle belowe om te volg wanneer hulle 'n selfmoordkrisis beleef. Die veiligheidsplan moet enige potensiële oorsake identifiseer wat tot 'n selfmoordkrisis kan lei, soos die herdenking van 'n verlies, alkohol of stres van verwantskappe of skool. Sluit ook kontaknommers in vir die persoon se dokter of terapeut, asook dié van vriende en familie wat gedurende 'n noodsituasie sal help.

Vermy potensiële selfmoordmiddele

Verwyder pille, messe, lemme of vuurwapens. As die persoon dalk 'n oordosis sal neem, hou medikasie opgesluit of gee dit net wanneer hulle dit nodig het.

Hou aan om ondersteuning te gee

Selfs nadat die onmiddellike selfmoordkrisis verby is, moet jy in kontak met die persoon bly deur te bel of in te loer. Jou ondersteuning is noodsaaklik om te verseker dat jou vriend of geliefde op die pad van herstel bly en weet dat hulle ondersteun word en dat iemand vir hulle omgee.

As jy selfmoord wil pleeg en hulp nodig het of onseker is oor hoe om iemand te help wat dit wil doen, kontak een van die 24-uur-krisislyne hieronder:

SADAG Selfmoordkrisislyn; 0800 567 567; SMS 31393
Lifeline Nasionale beradingslyn; 0861 322 322



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HO IPOLAYA

*Dintho tseo o lokelang ho
di ela bloko le tsela ya
ho thusa eo o mo ratang*

Tokollong ena, re bua ka ho ipolaya. Le hoja ho ipolaya ho amahangwa haholo le mafu a kelello (kgatello ya maikutlo le tshebediso e mpe ya jwala ka ho kgetheha), ho dumelwa hore batho ba bangata ba ipolaya ka lebaka la ho nkeha maikutlo ha ba thatafallwa ke ho sebetsana le maemo a hatellang kelello, a kang mathata a tjelele, ho arohana le moratuwa kapa bohloko bo sa foleng le bolwetse.

Mokgatlo wa Lefatshe wa Bophelo o re batho ba fetang 700 000 ba ipolaya selemo le selemo lefatsheng lohle. Dilemong tsa morao tjena, ho tlalehilwe hore sesosa sa bobedi se bolayang batjha ba dilemong tse pakeng tsa 13 ho isa ho 19 naheng ya Afrika Borwa ke ho ipolaya.

Matshwao a batho ba batlang ho ipolaya ke ana:

- Ho bua ka ho shwa: puo e akarelletsang ho shwa kapa ho nyamela, kapa mofuta o mong wa ho ikutlwa bohloko
- Tahlehelo e sa tswa etsahala: ka lefu, tlhalo, karohano, setswalle se fedileng, seriti, mesebetsi eo motho a neng a e thabela
- Botho bo fetohang: ho hlonama, ho ikgula, ho teneha, ho tshwenyeha, mokgathala, ho hloleha ho etsa diqeto, le ho hloka thahasello
- Mekgwa e fetohang: ho hloleha ho tsepamisa kelello sekolong, ho hloleha ho sebetsa kapa ho etsa mesebetsi e tlwaelehileng
- Ho fetola mekgwa ya ho robala: ho robala ho tlola kapa hanyane haholo, kapa ho phofa kgafetsa
- Ho fetola mekgwa ya ho ja: ho ja ho tlola kapa hanyane haholo, ho eketsa mmele kapa ho fokola mmeleng
- Ho hloka seriti: ho ikutlwa o se na thuso, o swabile, molato o feteletseng, ho itlhoya
- Tshepo e lerootho: ho hloka tshepo ya hore dintho di tla loka, kapa hore dintho di ke ke tsa fetoha



Matshwao a kotsi a ho ipolaya a akarelletsa:

- Ho leka ho ipolaya nako e fetileng
- Lefu la kelello, ho akarelletsa le tshebediso ya dithethefatsi (haholoholo lefu la ho ferekana kelellong le kगतello ya maikutlo)
- Ho batla mekgwa ya ho leka ho ipolaya
- Ho hlekefetswa bongwaneng ka motabo, kapa ka dikgoka
- Ba lelapa ba lekileng ho ipolaya kapa ba ipolaileng
- Ba lelapa ba nang le mafu a kelello

Tsela ya ho thusa motho ya batlang ho ipolaya

Batla thuso ya ngaka ya mafu a kelello

Ikhetlaetse ho batlela motho ya batlang ho ipolaya thuso eo a e hlohang. Letsetsa mohala wa tsietso ho fumana keletso le diphetisetso haeba ho hlokeha mme o kgothalletse motho eo ho ya ngakeng ya mafu a kelello. Dingaka tseo di tla etsa ditlhahlobo ho bona haeba ho na le kalafo e ka fanwang ho thusa bolwetse ba kelello, mme di eletse ka mehato e lokelang ho nkwa.

Ba thuse ho tshepahalla pheko eo ba e fuweng

Haeba ngaka e fana ka ditlhare, etsa bonnete ba hore motswalle kapa moratuwa wa hao o e nwa ho latela ditaelo tse fanweng. Hopola hore ka dinako tse ding ho nka nako ho fumana ditlhare kapa kalafo e nepahetseng bakeng sa motho ka mong, ka hoo ke ha bohlokwa ho boloka boikutlo bo botle.

O nke kgato esale pele

Batho ba nahang ho ipolaya hangata ba nahana hore ba ke ke ba thuswa, ka hona o lokela ho nka bohato esale pele ka ho iketsa ya fumanehang ho thusa. Ho re feela, “Ntsetse haeba o hloka ho itseng” ha ho a lekana. O se ke o a letela hore motho eo a o letsetse pele kapa a

kgutlele ho wena ka mohala. Mo hlwele, o mo letsetse hape mme o netefatse hore o ntse a le hantle.

Mo kgothalletse ho itlhokomela

Sena se ka akarelletsa ho ja hantle, ho robala nako e lekaneng, le ho qeta nako le metswalle le ba lelapa. Ho bohlokwa hape ho ikwetlisa hobane ho tla mo thusa ho lokolla di endorphins, ho fokotse kगतello ya kelello mme ho be le ntlafatso maikutlong.

Etsa moralo wa tshireletseho

Mo thuse ho theha mehato eo a tshepang ho e latela ha a ikutlwa eka o batla ho ipolaya. Moralo wa tshireletseho o lokela ho hlwaya dintho tse ka etsang hore a batle ho ipolaya, jwalo ka ho hopola letsatsi la ho hloka hallwa, jwala, kapa ho imelwa kelellong ho bakwang ke dikamano le batho ba bang kapa sekolong. Kenya le dinomoro tsa mohala tsa ngaka ya hae, le ya metswalle le ba lelapa ba tla ba boemong ba ho thusa nakong ya tshohanyetso.

Tlosa dintho tse ka etsang hore a ipolaye

Tlosa dipidisi, dithipa, mahare kapa dithunya. Haeba ho bonahala eka o tla nwa ditlhare tse ngata ho feta tekano, ntlella ditlhare tseo kapa o mo fe tseo a tla di hloka feela.

Tswela pele ho fana ka tshehetso

Le haeba boemo ba ipolaya bo fetile, o nne o ikopanye le yena ka ho mo letsetsa kapa o mo etele. Tshehetso ya hao ke ya bohlokwa ho thusa motswalle kapa moratuwa hore a nne a fole le hore a dule a hopola hore o tsheheditse ebile o a ratwa.

Haeba o na le boikutlo ba ho ipolaya kapa ha o tsebe hore na o thuse motho ya batlang ho ipolaya jwang, letsetsa e meng ya mehala e bontshitsweng tlaase mona e sebetsang dihora tse 24:

SADAG Suicide Crisis Line; 0800 567 567; SMS 31393
Lifeline National Counselling Line; 0861 322 322



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UKUZIBULALA

*Okufanele ukubheke
nendlela yokusiza
umuntu omthandayo*

Kulolu hlelo, sikhuluma ngokuzibulala. Nakuba kuhlobene kakhulu nokuphazamiseka emqondweni (ikakhulukazi, ukucindezeleka nokusebenzisa kabi utshwala), kukholelwa ukuthi ukuzibulala okuningi kwenzeka kungalindelekile ngezikhathi zosizi lapho umuntu engasenalo ikhono lokubhekana nezingcindezi zokuphila, njengezinkinga zezimali, ukuwohloka kobudlelwano noma izinhlungu ezingapheli nokugula.

NgokweNhlango Yomhlaba Yezempilo, minyaka yonke abantu abangaphezu kuka-700 000 bayazibulala emhlabeni wonke. Eminyakeni yamuva nje, kuye kwabikwa ukuthi ukuzibulala kuyimbangela yesibili yokufa eNingizimu Afrika phakathi kwentsha eneminyaka engu-13 kuya ku-19 ubudala.

Okulandelayo kungase kube yizimpawu eziyisixwayiso zokufuna ukuzibulala:

- Ukukhuluma ngokufa: noma yikuphi ukukhuluma ngokufa noma ukunyamalala, noma ezinye izinhlobo zokuzilimaza
- Ubuhlungu bokusanda kulahlekelwa: ngokufa, ngedivosi, ukuhlala ngokuhlukana, ukuphela kobudlelwano, ukulahlekelwa ukuzethemba, izinto zokuzilibazisa noma ezinye izinto abezijabulela
- Ukushintsha kobuntu: ukudumala, ukufuna ukuba wedwa, ukucasuka, ukuba nexhala, ukukhathala, ukuhluleka ukunquma nokungabi nandaba
- Ukushintsha kokuziphatha: ukuhluleka ukugxilisa ingqondo esikoleni, emsebenzini, noma emisebenzini yansuku zonke
- Ukushintsha indlela yokulala: ukulala ngokweqile noma ukulala kancane noma ukuba namaphupho ethusayo njalo
- Ukushintsha imikhuba yokudla: ukudla ngokweqile noma ukudla kancane, ukukhuluphala noma ukwehla komzimba
- Ukungazethembi: ukuzizwa ungelutho, unamahloni, ukudliwa isazelo ngokweqile, ukuzizona
- Ukungabi nathemba ngekusasa: ukukholelwa ukuthi izinto azisoze zaba ngcono, noma ukuthi azisoze zashintsha



Izinto eziyingozi yokuzibulala zibandakanya:

- Umzamo wangaphambilini wokuzama ukuzibulala
- Umlando wokuphazamiseka komqondo, okubandakanya ukusebenzisa kabi izidakamizwa (ikakhulukazi ukuguquka kwemizwelo nokucindezeleka)
- Ukuthola kalula izindlela zokuzama ukuzibulala
- Umlando wokuhlukunyezwa ngokocansi noma emzimbeni noma wodlame
- Umlando womndeni wokuzama ukuzibulala noma ukuzibulala
- Umlando womndeni wokuphazamiseka emqondweni

Indlela yokusiza umuntu ofuna ukuzibulala

Thola usizo lochwepheshe bezempilo yengqondo

Yenza konke okusemandleni akho ukutholela umuntu ofuna ukuzibulala usizo aludingayo. Shayela ucingo inombolo yezinkinga ukuze uthole iseluleko nokudluliselwa phambili uma kudingeka bese ukhuthaza umuntu ukuba abonane nochwepheshe bezempilo yengqondo. Bazokwazi ukwenza ukuhlola okufanele kwezokwelapha ukubona ukuthi zikhona yini izimo zempilo yengqondo ezicashile ezidinga ukwelashwa, futhi bazokweluleka ukuthi yisiphi isinyathelo esingcono sezokwelapha.

Basize baqhubeke bethobela ukwelashwa

Uma udokotela ekhipha imithi, qiniseka ukuthi umngani wakho noma othandekayo wakho uyiphuza njengoba eyalelwe. Khumbula ukuthi kungase kuthathe isikhathi nokuphikelela ukuthola imithi nokwelasha okulungele umuntu othile, ngakho kusemqoka ukungapheli amandla.

Thatha isinyathelo

Abantu abacabanga ukuzibulala bajwayele ukungakukholelwa ukuthi bangaluthola usizo, ngakho kungase kudingeke uthathe isinyathelo kuqala ekunikezeni usizo. Ukumane uthi, “Ungithinte uma udinga noma yini” kungase kungasho lutho. Ungalindi ukuthi umuntu akuthinte noma akushaye ucingo. Dlula kuye, mshaye

ucingo, bese uqiniseka ukuthi kusahamba kahle.

Khuthaza ushintsho endleleni yokuphila ibe nempilo

Lokhu kungase kubandakanye ukudla kahle, ukulala ngokwanele, nokuchitha isikhathi nabangani noma nomndeni. Ukuvivinya umzimba nakho kubaluleke kakhulu ngoba kukhipha ama-endorphin, kwehlisa ukucindezeleka, kuthuthukise nempilo engokomzwelo.

Yenza uhlelo lokuphepha

Siza umuntu asungule isethi lezinyathelo athembisa ukuzilandela uma sekuthi akazibulale. Uhlelo lokuphepha kufanele lusho izinto ezingase zivuse isifiso sokuzibulala, njengalapho kuhlanguka unyaka kwenzeka ukulahlekelwa, utshwala, noma ukucindezeleka kobudlelwano noma kwesikole. Faka futhi nezinombolo zokuthinta udokotela womuntu noma umelaphi, kanye nezabangani namalungu omndeni azosiza esimweni esiphuthumayo.

Susa izinto angase azisebenzisele ukuzibulala

Susa amaphilisi, imimese, izinsingo, noma izibhamu. Uma umuntu kungenzeka aphuze amaphilisi aweqise, beka imithi endaweni ekhiywayo kude noma uwakhiphe kuphela uma edingeka.

Qhubeka umeseka isikhathi eside

Ngisho nalapho ukuzama ukuzibulala sekudlulile, thintana nalowo muntu, ngokumhlola noma ngokudlula kuye. Ukumeseka kwakho kusemqoka ukuqinisekisa umngani wakho noma othandekayo wakho ekutheni alulame futhi azi ukuthi uyasekelwa futhi uyakhathalelwa.

Uma ufuna ukuzibulala futhi udinga usizo noma ungaqiniseki ukuthi ungamsiza kanjani othile oludingayo, thinta enye yezinombolo zethu zezinkinga ezisebenza amahora angu-24 ngezansi:

SADAG Inombolo Yezinkinga Zokufuna Ukuzibulala;
0800 567 567; SMS 31393
Lifeline Inombolo Yokwelulekwa Kazwelonke;
0861 322 322



Invested in our
members



EPPF DIGITAL TRANSFORMATION

*Building Platforms
to serve you better*

As an organisation that is entrusted with our members and pensioners life savings, we are committed to building our platforms to serve better, keeping up with industry trends as well as deliver member centricity through operational excellence.

As part of our information technology strategy, enhanced many of our old systems, introduced several new systems and processes.

Our commitment is to deliver a better member experience by building platforms that simplify our working environment for you our valued members and pensioners.

As part of the of our digital strategy, the IT team also rolled out the below self-service and assisted channels.

**WEBSITE:** www.eppf.co.za.

We have redesigned our public website which offers a much easier interface, navigation, and more information than ever before. An all-round better user experience.

**MOBILE APP:**

We have added new and exciting features to our mobile app. The improved app is convenient and provides you with access to your information 24/7 at your fingertips. The app is available on both IOS and Android.

**CALL CENTRE PORTAL:**

Our new portal supports our agents with more information and functionality. Improving our call centre turnaround times and the overall caller experience.

**TELEPHONY DIGITAL SOLUTION:**

0800 11 45 48

This exciting system offers a virtual call centre, mobility to work on any device at any time and at any location. With access to your office365 mailboxes, digital enabled reporting, and advanced call centre functionally.





QUERY AND COMPLAINTS MANAGEMENT SOLUTION:

0800 11 45 48

This system has been built with the intention to improve our turnaround times for addressing our member complaints and queries with refined escalation tracking.



WEBCHAT/CHATBOT:

Is a self-service function to assist members and pensioners in answering questions and resolving frequently asked questions. The intention is for our Webchat bot capability to evolve into an AI (Artificial Intelligence) driven Chatbot, to offer a more seamless human centred approach and omnichannel experience.



AGENT CHAT:

An assisted channel used to deliver a live chat between our call centre and members/pensioners without any voice calls. When a chat is established, an agent is allocated to the chat and interacts live with the member/pensioner.



USSD: *120*1037#

A convenient and cost effective way to create two-way conversations with members and pensioners in real time. With the dial of a simple short code, it allows for quick, simple, and interactive access to the Fund's services from any mobile device.

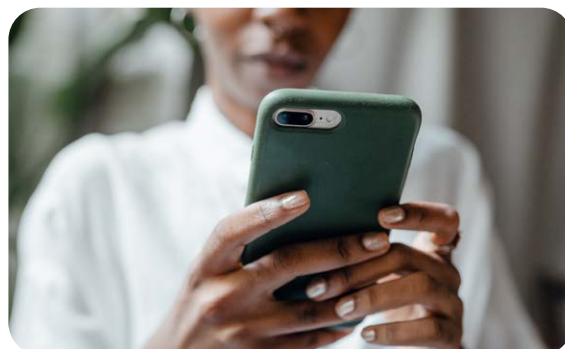


EVIDENCE OF SURVIVAL (EOS)

USSD: *134*20072#

A convenient and effective way for our pensioners to submit their EOS in real time. It allows for quick, simple, and interactive EOS services from any mobile device.

Watch the space for more exciting technology coming.



**STAND A CHANCE TO WIN
ONE OF 4 GIFT CARDS
TO THE VALUE OF R2,000**



To win, simply communicate with the EPPF via any of the following new digital platforms. Download the EPPF Mobile app via your applicable app store, chat to us on WhatsApp, USSD, Agent chat or Webchat and you will automatically be entered into the competition to win a Gift Bucks Cards to the value of R2000.

This competition runs from 09 May 2022 until 24h00 on the 30 June 2022. Winners will be published on the EPPF website.

The competition rules and the competition terms and conditions can be found on the EPPF website www.eppf.co.za



KNOW YOUR PENSIONER

Talking to Mrs Sarah Bergh



In this edition, we get to know Mrs Sarah Bergh, one of our very own pensioners. Mrs Bergh talks to us about her personal career journey and her life as a retiree. She speaks freely about her fondest memories and reflects on her darkest days.

What we love and appreciate about Mrs Bergh's story is that it is REAL. We admire her courage, loyalty, and fierce tenacity. Her story inspires us to forge ahead and work hard even through times of adversity, and to stop occasionally to enjoy that cuppa.

Where did you work before you retired and how long?

It is so wonderful when I think back to my working life at Eskom. Those years we also went through Transition at Eskom. I was paid by Kelly Girl but working for Eskom for 18 Months. I was appointed by Eskom on 01 August 1982 as the Telephonist Receptionist for Office Services in Southern Life Plaza in the heart of the Pietermaritzburg City across from the City Hall. After six years with the Office Services Department, I applied for a position as a secretary within the Protective Services Department. I was performing duties between Office Services and Protective Services for about 6 months, I was then permanently employed as a secretary for the Protective Services Department in 1990. Eskom went through a major transition when some divisions merged with into others. I worked in various teams and eventually became part of the Environment Team. I was employed as an Environmental Officer for the Transmission Environmental Department and I retired from Eskom on 30th November 2018, after 36 years of service.

What do you enjoy most about retirement?

Waking up every morning is exciting, as I have been spared by 'Our Lord' yet another glorious day. I can do what I want, whenever I want and for as long as I want. I am busier than when I was working. I love DIY projects in and around the house. I am also a trustee for the Body Corporate at my place of residence. I take care of the entire complex's electricity meter readings. I meet new people, visit and have a cuppa any time of day. I can chillax whenever I want to. There's no rushing to be at a substation for an incident or audit, a meeting or conference. I have calmed down much more since I've retired.

What do you enjoy most about retirement?

Not being able to do things when I was younger and able to, like waking at 5:00 in the morning, and as they say in Afrikaans "Brille en meer pille".

Is there anything that you were not prepared for going into retirement?

Unfortunately, my late husband and I had plans to travel to places in South Africa which we have not seen whilst working. My darling husband passed on very suddenly on 21 January 2019 which left me heartbroken and very lost for a while being on my own on the farm. My late husband used to run the farm and his workshop from the farm. Suddenly, I was responsible for the maintenance of the property all 9,2512 Hectares.



I had to make a plan to secure the property for my own safety whilst living alone and had an electric fence installed, with cameras and beams around the house to be safe. I had to take care of all the 'husband' things, and it was 'make or break'. I had to eventually decide to sell the property with some help from my children and brothers. I had to sell furniture that was too much to handle, considering at once stage we were 7 people in our home, now? It was down to only me.



What were your challenges in adjusting to retirement?

There are always many 'Pitfalls' in our everyday lives. To name a few:

- Being alone and my children not living close by, I found it difficult at first being alone and on my own.
- The winding up of my late husband's estate and all his affairs that dragged on for 2 years and 11 months.
- Having to plan for home improvements on the farm, with only savings at the time. I was not receiving any pension at this stage.
- Selling the farm, searching for a property in town and going through the selling and buying process of property.
- I had to make sure that I plan everything meticulously in limits with my budget, I always had to remember, I only have my pension to depend upon.

What do you do for fun, hobbies, pastimes?

Aside from my DIY projects and trustee work, I enjoy working from my home office. I work on my own terms.

We don't like to talk about our own death, much less plan for it, but I started preparing for my own death as if it would be tomorrow. NO, I do not have suicidal thoughts, I am preparing for my dearest family that will be left

behind when I am no longer with them. I call it my 'Deceased Project'. It keeps me very busy at the best of times, due to all the life changes we must face from day to day.

Do you have any advice for fellow pensioners or people preparing for retirement?

Save, save, save as much as you possibly can, instead of spending your money on goods that will depreciate even before you retire. I started planning my retirement at least a year or more before I set the plan for retirement in motion and made sure that I paid off all my creditors. I started with those nasty little credit cards that leave you distraught at month end and made sure that my 'then' scheme vehicle was fully settled before I retired. A bonus was that I could register the vehicle in my name after retirement. Going into retirement debt free was a huge burden off my shoulders.

Please share with us an inspirational quote, belief or book that has kept motivated and has driven you in life?

I believe that "Beauty and Strength Comes from Within" and "Stop living at work and start working at living"

Should you be looking at retiring, this book is for you: 'The Best Pocket Guide EVER for a Financially Secure Retirement' Author – Jillian Howard.

Our Rottweiler (Bubese) when we lived on the farm



We want to hear from you!

If you have an interesting story to share and want to be featured in the next edition of Pensioner Talk, let us know. Whether it is an interesting hobby, a travel adventure or a life event – we would like to hear from you. Send an email to eppfcommunications@eppf.co.za and we will be in touch.



HOT TOPIC

8 Tips for adjusting to retirement



This new phase of your life may be a little difficult to navigate at first

It is true that you thought and dreamt about the day you will retire, to enjoy your golden years. But there's a good chance you never thought much about the psychological effect it might have on you. Retirement often means a loss of identity. Whether you worked as a banker, cook or teacher, retirement can cause you to question who you are and how you will navigate this new phase of your life.

Other issues that accompany retirement—such as more time and less money—can also make for a difficult adjustment. Some retirees experience mental health issues, such as depression and anxiety.

If you're in the early stages of retirement and feeling somehow lost, you're not alone. Many retirees find the transition to be stressful.

Following these eight tips might help you adjust so you can feel fulfilled and happy during this well-deserved chapter of your life.

1 *Expect to go through stages of emotions*

There's an emotional process that most people go through when adjusting to retirement. At first, there's a feeling of freedom. It's like you're on a vacation that will last forever.

That sense of novelty wears off, however, and you will settle into a slower lifestyle. There might be a stage that involves a lot of, "Oh, no! What did I do?" thoughts, followed by anxiety and boredom. You might even feel guilty for not enjoying retirement as much as you thought you would.

Suppressing your emotions or denying your feelings can lead to unhealthy coping strategies—like relying on alcohol or food. Allow yourself to experience a wide range of emotions, whatever those emotions may be. Look for healthy ways to deal with those feelings. You might find walking, reading, writing, talking to others, or yoga helps you deal with your emotions.

2 *Structure your days*

If you enjoy structure, you might establish a routine that helps you plan your days. Experiment with various activities and time slots to see how it makes you feel.

Pencil in time for lingering over the newspaper and enjoying a cup of coffee, but add in regular time for exercise, social activities, volunteer opportunities, and family meals. While your days don't need to be rigid, having a set wake-up time and routine will help you feel more in control of your days.

3 *Set small goals*

Your pre-retirement life was measured in meeting deadlines, finishing projects, or getting a promotion. You can still focus on goals after you retire, though they might be a little different than they were before. Working on goals can give you a sense of purpose. And, accomplishing new things can give you a sense of achievement.

Think about what milestones you might want to reach in the first month, six months, or one year after your retirement and write them down. Do you want to become more active, lose weight, eat healthy foods or start reading more books? Setting goals can be fun.

4 *Set small goals*

There's a significant risk of becoming isolated during retirement. After 30 years of mingling with colleagues and a certain circle of friends, it might not be as easy to keep up with those you hold dear or to make new acquaintances.

This can play into the restructuring of your daily routine—ask a certain friend to meet you for lunch every Monday, another to go walking in the neighbourhood on Wednesday and a third to go for a coffee date on Friday afternoons.



If you and your spouse are friends with other couples, aim to invite them over for dinner or board games at least once a month.

Do some research on any programs/classes offered at your church or a local community centre, or find a group of like-minded individuals who share an interest in your favourite hobby, whether it's golf, crafts, painting or cooking.

5 *Consider a secondary job*

When you retire, it does not mean you have to leave the workplace completely. A number of retirees opt for a less stressful, secondary career, either part-time, full-time or even doing something from home.

Research finds that these individuals are often in better health, both mentally and physically, and report higher levels of contentment. Look around your community or search the internet for work opportunities that may be of interest to you.

6 *Create a new budget*

Even the savviest of investors might have to make some spending adjustments after retirement. In an ideal world, you should have saved enough to last 20 to 30 years, but if you are the average Joe, there's a good chance you might not be able to maintain the lifestyle you were accustomed to before retiring.

Prioritize what is really important to you and what you can do without and then draw-up your budget accordingly. For example, money you previously spent on business clothing can now be cut in half. You might need to add a category for membership fees and/or activity classes and supplies needed for hobbies.

7 *Schedule volunteer shifts*

Whether you choose to help out at your local library or you decide you'd like to volunteer at a school or children's home, look for ways to get involved in your community. You might find that volunteering your time can be rewarding in so many ways.

The perks might be related to the expanded social ties that volunteering provides or the sense of purpose you feel when committing your time to charitable causes. It's not only going to boost your psychological well-being, but it could improve your cardiovascular health and lower the risk of hypertension.

Studies show that seniors who incorporate a low to medium level of volunteering in their life report more satisfaction with life in general and fewer symptoms of depression than those who do not volunteer.

8 *Allow yourself the time to adjust*

You might think that you want to spend your retirement painting, cooking, and reading, but then realise that all the time spent at home doesn't fulfil the lifestyle you dreamed about. After 30 years in the workplace, you finally have time to experiment with what you really feel passionate about.

There are many different ways you can spend your time. Fortunately, there's no need to figure it all out right away. It will likely take a fair amount of experimenting to help you find just the right balance. You can always increase social activities later or develop new hobbies if you want to stay occupied.

The joy of retirement is that you'll have plenty of opportunities and the time to experiment. You may choose and create the type of lifestyle that is perfect for you. The added luxury is that you may change your mind at any given time.



HOT TOPIC

*8 wenke oor hoe om
by aftrede aan te pas*



Hierdie nuwe fase in jou lewe kan dalk in die begin 'n bietjie moeilik wees om te hanteer

Dit is natuurlik so dat jy nog altyd gedink het aan en gedroom het van die dag van jou aftrede wanneer jy jou goue jare kan geniet. Maar jy het waarskynlik nie juis veel gedink aan die psigologiese uitwerking wat dit dalk op jou kan hê nie. Aftrede beteken dikwels dat 'n mens jou identiteit verloor. Of jy nou 'n bankier, kok of onderwyser was, aftrede kan jou laat bevraagteken wie jy is en hoe jy by hierdie nuwe fase in jou lewe gaan aanpas.

Ander kwessies wat met aftrede gepaardgaan – soos meer tyd en minder geld – kan ook hierdie aanpassing moeilik maak. Party afgetredenes ervaar geestesgesondheidsprobleme, soos depressie en angstigheid.

As jy in die vroeë stadium van jou aftrede is en 'n bietjie verlore voel, is jy nie alleen nie. Baie afgetredenes vind hierdie oorgang stresvol.

As jy hierdie agt wenke volg, kan dit jou dalk help om aan te pas sodat jy gelukkig en tevrede kan voel gedurende hierdie welverdiende hoofstuk in jou lewe.

1 *Verwag verskillende stadiums van emosies*

Die meeste mense gaan deur 'n emosionele proses wanneer hulle by aftrede aanpas. Aan die begin ervaar jy 'n gevoel van vryheid. Dit is asof jy op 'n vakansie is wat vir ewig gaan aanhou.

Maar daardie lekker gevoel gaan verby, en jy sal aan 'n stadiger lewenspas gewoond moet raak. Daar sal dalk 'n stadium kom waar jy baie keer dink: “Ag nee! Wat het ek gedoen?”, gevolg deur tye wanneer jy angstig of verveeld voel. Jy voel dalk selfs skuldig omdat jy nie jou aftrede soveel geniet soos wat jy gedink het jy sal nie.

As jy jou emosies onderdruk of jou gevoelens ignoreer, kan dit lei tot ongesonde hanteringsmeganismes – soos om op alkohol of kos staat te maak. Laat jouself toe om hierdie verskillende emosies te ervaar, ongeag wat hierdie emosies is. Soek na gesonde maniere om hierdie gevoelens te hanteer. Dink aan dinge soos stap, lees, skryf of gesprekke met ander, of selfs joga om jou te help om jou emosies te verwerk.

2 *Beplan jou dae*

As jy van struktuur hou, kan jy dalk 'n roetine vestig wat jou help om jou dae te beplan. Eksperimenteer met verskillende aktiwiteite en tye om te sien hoe dit jou laat voel.

Maak tyd om rustig te sit en koerant lees en 'n koppie koffie te geniet, maar maak ook seker jy beplan gereelde tyd vir oefening, sosiale aktiwiteite, vrywillige werk en gesinsmaaltye. Hoewel jou dae nie volgens 'n vaste rooster hoef te verloop nie, kan dit jou tog help om meer in beheer van jou dae te voel wanneer jy altyd op dieselfde tyd ontstaan en 'n roetine het.

3 *Stel klein doelwitte*

Voordat jy afgetree het, het jou lewe bestaan uit sperdatums, projekte wat moes klaarkom of om 'n promosie te kry. Jy kan nog steeds op doelwitte fokus nadat jy afgetree het, maar dinge sal 'n bietjie anders wees as voorheen. As jy doelwitte stel en dit bereik, kan dit jou 'n gevoel van doelgerigtheid gee. En wanneer jy nuwe dinge regkry, kan dit jou die gevoel gee dat jy iets bereik het.

Dink aan watter mylpale jy in die eerste maand, ses maande of jaar na jou aftrede wil bereik, en skryf dit neer. Wil jy meer aktief wees, gewig verloor, gesond eet of begin om meer boeke te lees? Dit kan pret wees om doelwitte te stel.

4 *Vergroot jou vriendekring*

Daar is 'n groot risiko dat 'n mens geïsoleer kan raak gedurende aftrede. Nadat 'n mens 30 jaar lank saam met jou kollegas en 'n sekere vriendekring was, is dit dalk nie so maklik om kontak te behou met mense vir wie jy omgee of om nuwe mense te leer ken nie.

Jy kan dit deel maak van die nuwe struktuur van jou daaglikse roetine – vra 'n sekere vriend om jou elke Maandag vir middagete te ontmoet, vra 'n ander een om



op 'n Woensdag saam met jou in die omgewing te gaan stap en vra 'n derde persoon om Vrydagmiddae saam met jou te gaan koffie drink.

As jy en jou huweliksmat vriende is met ander paartjies, kan julle hulle ten minste eenkeer 'n maand vir ete nooi of om te kom bordspeletjies speel.

Doen 'n bietjie navorsing oor enige programme/klasse wat by julle kerk of plaaslike gemeenskapsentrum aangebied word of vind 'n groep mense met dieselfde belangstellings en stokperdjies as jy, soos gholf, kuns, skilder of kosmaak.

5 *Beplan 'n sekondêre loopbaan*

Wanneer jy aftree, beteken dit nie dat jy die werkplek heeltemal moet verlaat nie. Heelwat pensioenarisse verkies dit om 'n minder stresvolle sekondêre loopbaan te begin – voltyds, deeltjies of selfs om iets van die huis af te doen.

Navorsing toon dat hierdie persone dikwels gesonder is – verstandelik en fisies – en dat hulle baie meer tevrede voel. Kyk rond in jou gemeenskap of soek op die internet na werksgeleenthede waarin jy dalk belangstel.

6 *Skep 'n nuwe begroting*

Selfs die vaardigste beleggers sal dalk hulle besteding effens moet aanpas wanneer hulle aftree. In 'n ideale wêreld behoort jy genoeg geld te gespaar het om jou 20 tot 30 jaar te hou, maar as jy Jan Alleman is, is daar 'n goeie kans dat jy dalk nie die lewenstyl sal kan handhaaf waaraan jy gewoond was voordat jy afgetree het nie.

Stel prioriteite vir dinge wat regtig vir jou belangrik is en dinge waarsonder jy kan klaarkom, en stel dan jou begroting daarvolgens op. Byvoorbeeld, die geld wat jy voorheen op werksklere spandeer het, kan met die helfte gesny word. Jy sal dalk nog 'n kategorie moet byvoeg vir lidmaatskapsfooie en/of aktiwiteitsklasse en voorraad wat jy nodig het vir jou stokperdjies.

7 *Werk as 'n vrywilliger*

Soek na maniere om betrokke te raak by jou gemeenskap; jy verkies dit dalk om by julle plaaslike biblioteek uit te help of besluit moontlik om vrywillige werk by 'n skool of kindershuis te doen. Jy vind dalk dat dit op baie vlakke lonend is as jy van jou tyd vir ander gee.

Die ekstra voordele hiervan kan wees die uitgebreide sosiale bande wat jy smee wanneer jy vrywillige werk doen of die gevoel van genoegdoening wat jy geniet wanneer jy van jou tyd vir liefdadigheid gebruik. Dit gaan nie net jou psigologiese welstand 'n hupstoot gee nie, maar dit kan ook jou kardiovaskulêre gesondheid verbeter en die risiko van hoë bloeddruk verlaag.

Studies toon dat seniors wat 'n lae tot matige vlak van vrywillige werk in hulle lewe inkorporeer, oor die algemeen meer tevrede is met die lewe en dat hulle minder tekens van depressie toon as dié wat nie vrywillige werk doen nie.

8 *Gee jouself tyd om aan te pas*

Jy dink dalk dat jy jou hele aftrede lank gaan skilder, kook en lees, maar dan kom jy tot die besef dat die tyd wat jy by die huis spandeer nie die lewe is waarvan jy gedroom het nie. Ná 30 jaar in die werkplek, het jy uiteindelik tyd om te eksperimenteer met dít waarvoor jy regtig 'n passie het nie.

Daar is baie maniere waarop jy jou tyd kan spandeer. Gelukkig hoef jy nie dadelik 'n antwoord vir alles te hê nie. Jy sal natuurlik heelwat moet eksperimenteer om jou te help om die regte balans te vind. Jy kan altyd later jou sosiale aktiwiteite uitbrei of nuwe stokperdjies ontwikkel as jy besig wil bly.

Die vreugde van aftrede is dat jy baie geleenthede sal hê en ook die tyd om te eksperimenteer. Jy kan die tipe lewenstyl kies en skep wat perfek is vir jou. En die ekstra luukse daarvan is dat jy van gedagte kan verander net wanneer jy wil.



HOT TOPIC

*Dikeletso tse 8 tse tla
o thusa bophelong ha
o se o behile meja fatshe*



Qalong ho ka ba boima ho tlwaela karolo ena e ntjha bophelong ba hao

Ke nnete hore o ile wa nna wa nahana mohla o behang meja fatshe e le hore o thabele bophelo dilemong tsa boqheku. Empa ho ka etsahala hore ha o a ka wa nahana ka tsela eo e tla o ama ka yona kelellong. Hangata ho penshena ho bolela hore o lahlehelwa ke boitsebahatso. Hore na o ne o sebetsa bankeng, o le sephehi kapa titjhere, penshene e ka etsa hore o ipotse na o mang le hore na o tliho phela jwang karolong ena e ntjha bophelong ba hao.

Dinthe tse ding tse ka amang ho tlohela mosebetsi wa hao, tse kang ho ba le nako e ngata le tjelele e fokolang, ho ka etsa hore ho be boima ho tlwaela. Mapenshenara a mang a ameha kelellong, mohlomong ka ho ba le kगतello ya maikutlo le ho tshwenyeha.

Haeba hase kgale o behile meja fatshe mme o ikutlwa eka o lahlehile, ha o mong. Mapenshenara a mang a iphumana a imelwa kelellong ke ho tlwaela diphetoho tsena.

O tla ikutlwa o na le morero ebile o thabile bophelong haeba o latela dikeletso tsena tse robedi

1 *O lebele ho ba le maikutlo a fapakaneng*

Ha batho ba bangata ba penshena, ba eba le maikutlo a fapaneng ha ba ntse ba leka ho tlwaela bophelo ba botjha. Qalong, o ikutlwa o lokolohile. Ekare o phomolong e ke keng ya fela.

Le ha ho le jwalo, boikutlo ba bophelo bo botjha bo a fela ebe o tlwaela ho phela bophelo bo itekanetseng. Ho tla fihla nako eo o ipotsang, “Jo oe! Ke entse eng?”, ebe o ikutlwa o tshwenyehile ebile o tshwarwa ke bodutu. O ka nna o a ikutlwa o le molato hore ha o thabele bophelo ba penshene jwalo ka ha o ne o nahanne.

Ho ka ba kotsi haeba o kwalla maikutlo a hao kapa o sa iphe nako ya ho sebetsana le ona, o ka qetella o itshetlehile ka jwala kapa dijo. Iphe nako ya ho sebetsana le maikutlo a fapakaneng, ho sa tsotellehe hore na ke maikutlo afe. Nahana ka ditsela tse molemo tsa ho sebetsana le ona. Mohlomong ho tsamaya, ho bala, ho ngola, ho bua le batho ba bang, kapa yoga e ka o thusa ho sebetsana le maikutlo a hao.

2 *Hlophisa matsatsi a hao*

Haeba o motho ya hlophisehileng, o ka theha tlwaelo e tla o thusa ho hlophisa matsatsi a hao. Leka mesebetsi e fapaneng le dinako tse fapaneng mme o bone di o ama jwang.

O ka kenya nako ya ho qhanolla o ntse o bala koranta kapa o nwa kofi, empa o kenye hape nako e tlwaelehileng ya ho ikwetlisa, ho thabela botswalle, menyetla ya ho ithaopa le ya ho thabela dijo le ba lelapa. Le hoja o ke ke o a beha melao e thata nakong ya hao, empa ho ba le nako e behilweng ya ho tsoha le tlwaelo ya letsatsi ho ka etsa hore o ikutlwe o na le taolo bophelong ba hao.

3 *Eba le sepheo seo o batlang ho se finyella*

Ha o ne o ntse o sebetsa, o ne o amehile ka ho finyella dinako tse behilweng, ho qeta diprojeke kapa ho nyollwa mosebetsing. O ntse o ka ba le sepheo ka mora ho tlohela mosebetsi, le hoja e le sepheo se fapaneng le ha o ne o sebetsa. Ho ba le sepheo ho ka o thusa hore o ikutlwe o na le morero bophelong, mme ha o ntse o finyella dinthe tse itseng o tla ikutlwa o kgotsofetse.

Nahana ka dinthe tseo o batlang ho di finyella kgwedi ka mora ho beha meja fatshe, ka mora dikgwedi tse tshelletseng, kapa ka mora selemo mme o di ngole fatshe. Na o batla ho ba motho ya mafolofolo, ho theola mmele, ho ja dijo tse phepo e ntle kapa ho bala dibuka tse eketsehileng? Ho monate ho ba le sepheo seo o batlang ho se finyella.

4 *Eba le metswalle e eketsehileng*

Ho kotsi ho itshehla thajana. Ka ha o ne o tlwaetse ho buisana le basebetsi mmoho le metswalle e meng ya hao ka dilemo tse 30 o ntse o sebetsa, ho ka o thatafalla ho tswela pele o ikopanya le batho bao o ba ratang kapa ho ba le metswalle e metjha.

O ka kenya metswalle dinthong tseo o di etsang letsatsi le letsatsi, o ka mema motswalle e mong hore le je dijo tsa tinara ha mmoho ka Mantaha, e mong o ka mo kopa ho



tsamaya kapa ho matha le wena sebakeng sa heno ka Laboraro, mme o ka thabela nako ya ho nwa kofi le e mong Labohlano motshehare.

Haeba wena le mohatsa hao le na le metswalle e meng ya banyalani, etsang hore bonyane hanngwe kgwedding le ba mema dijong tsa mantsiboya kapa ho papala dipapadi tsa lapeng.

Etsa dipatlisiso ka mananeo kapa ditelase tse tshwarwang kerekeng ya heno kapa setsing sa setjhaba, kapa o batle batho ba thabelang dintho tseo le wena o di thabelang, mohlomong ke kolofo, ho qapa, ho penta kapa ho pheha.

5 Nahana ka ho etsa mosebetsi o mong

Ha o tlohela mosebetsi, ha ho bolele hore ha o sa tla sebetsa letho ho hang. Mapenshenara a mang a etsa mosebetsi e sa ba imeleng kelellong haholo, mohlomong ka ho sebetsa matsatsi a itseng, kapa matsatsi ohle, kapa ho sebeletsa lapeng.

Dipatlisiso di bontsha hore batho bao ba phela hantle kelellong le mmeleng, ebile ho tlalehwa ba kgotsofetse. Batla menyetla ya mosebetsi eo o e thabelang sebakeng sa heno kapa inthaneteng.

6 Eba le tekanyetsokabo

Esita le batho ba kgonneng ho boloka tjehelete ba ntse ba hloka ho etsa diphetoho ka tsela eo ba sebedisang tjehelete ka yona ha ba se ba tlohetse mosebetsi. Ho hakanngwa hore tjehelete eo o e bolokileng e tla o jara dilemo tse 20 ho isa ho tse 30, empa maamong a tlwaelehileng, ho ka etsahala hore o se ke o a kgona ho phela ka tsela eo o neng o phela ka yona pele o tlohela mosebetsi.

Nahana ka dintho tsa bohlokwa le dintho tseo o sa di hlokenge ebe o etsa tekanyetsokabo. Ka mohlala, o ka fokotsa tjehelete ya ho reka diaparo tsa mosebetsi ka halofo. O ka hloka ho kenya ditshenyehelo tsa ho ba setho sa tlelase kapa tsa ditlhoko tsa mosebetsi e itseng.

7 Kenya letsoho mosebetsing wa ho ithaopa

Batla menyetla ya ho ithaopa sebakeng sa heno, e kang ho thusa laebraring ya setjhaba kapa ho ithaopa sekolong kapa lehaeng la bana. Ho ithaopa ho ka o tswela molemo haholo.

O ka thabiswa ke bonngwe ba setjhaba ka lebaka mosebetsi wa ho ithaopa kapa o ikutlwe o na le morero bophelong hobane o behile nako eo o e sebedisang ha molemo ho thusa batho ba bang. Sena se tla o thusa hore o phele hantle kelellong, hape o tla ba le bophelo bo botle ba pelo mme o fokotse dikotsi tsa ho ba le kgateello e phahameng ya madi.

Diphuphutso di bontsha hore batho ba baholo ba ithaopang ba kgotsofetse bophelong mme ba bontsha matshwao a fokolang a kgateello ya maikutlo ho fapana le ba sa ithaopeng ho hang.

8 Iphe nako ya ho itlwaetsa diphetoho

Mohlomong o ne o nahanne ho sebedisa nako ya penshene o penta, o pheha, ebile o bala, empa o hlokomela hore nako eo o e dutseng lapeng ha e o thuse ho finyella dintho tseo o neng o di nahanne. Ka mora ho sebetsa dilemo tse 30, jwale o na le nako ya ho etsa dintho tseo o hlileng o thabelang ho di etsa.

O ka sebedisa nako ya hao ka ditsela tse ngata. Ka lehlohonolo ha ho hlokehe hore o tsebe ho etsa jwalo hang hang. Ho tla nka nako ha o ntse o leka mekgwa e fapaneng e le hore o tsebe ho lekanya nako ya hao hantle. O ka etsa mosebetsi e meng ya setjhaba ha morao kapa o a ithuta dintho tse ntjha haeba o batla ho dula o phathahane.

Monate wa penshene ke hore o tla ba le nako le menyetla e mengata ya ho leka dintho bophelong. O ka kgetha le ho iketsetsa bophelo boo o bo thabelang. Ho thabisang hape ke hore neng kapa neng o ka fetola monahano wa hao.



HOT TOPIC

*Amacebiso angi-8
okuzivumelanisa
nomhlalaphansi*



Lesi sigaba esisha sokuphila kwakho singase sibe nzinyana ukubhekana naso ekuqaleni

Kuyiqiniso ukuthi wacabanga futhi waphupha ngosuku oyothatha ngalo umhlalaphansi, ujabulele iminyaka yakho yokukhula. Kodwa maningi amathuba okuthi awuzange ucabange kangako ngokuthi lokhu kuyokuthinta kanjani engqondweni. Umhlalaphansi ngokuvamile usho ukulahlekelwa ubuwena. Kungakhathaliseki ukuthi wawusebenza ebhange, ungumpheki noma unguthisha, umhlalaphansi ungakwenza uzibuze ukuthi ungubani nokuthi uzobhekana kanjani nesigaba esisha sokuphila kwakho.

Ezinye izinkinga ezihambisana nomhlalaphansi - njengokuba nesikhathi esiningi nemali encane - zingabangela ubunzima bokujwayela isimo. Abanye abantu asebethathe umhlalaphansi baba nezinkinga zempilo, njengokuba nokucindezeleka nexhala.

Uma usanda kungena ezigabeni zomhlalaphansi futhi uzizwa ungazazi, awuwedwa. Abantu abaningi abathathe umhlalaphansi bakuthola kucindezela ukudlula kulesi sigaba.

Ukulandela la macebiso ayisishiyagalombili kungase kukusize uzilungiselele ukuze uzizwe wanelisekile futhi ujabule phakathi nalesi sigaba esihle sokuphila kwakho.

1 *Lindela ukudlula ezigabeni ezihlukene zemizwa*

Kunenqubo yemizwa abantu abaningi abadlula kuyo lapho bejwayela ukuphila komhlalaphansi. Ekuqaleni, uzizwa unenkululeko. Kufane nokuthi useholidini elingenasiphelo.

Kodwa lowo muzwa wokuphila okusha uyaphela, uzobe usuzinza ekuphileni okushaya ngolonwabu. Kungase kube nesigaba esikukhungathekayo, uzithole usucabanga, “Oh, he! Ngenzeni?” bese kulandela ixhala nomzwangedwa. Ungase uzizwe unecala nokungawujabuleli umhlalaphansi wakho ngendlela obucabanga ngayo.

Ukuyivalela ngaphakathi imizwa yakho noma ukuyiphika kungenza ukuba ubhekane nayo ngendlela engenampilo - njengokuthembela otshwaleni noma ekudleni. Zivumele ukuba ubhekane nale mizwa engafani, kungakhathaliseki ukuthi injani. Funa izindlela ezinempilo zokubhekana naleyo mizwa. Ungase uthole ukuthi ukuhambahamba, ukufunda, ukubhala, ukukhuluma nabanye, noma ukwenza i-yoga kuyasiza endleleni ozizwa ngayo.

2 *Hlela izinsuku zakho*

Uma uyijabulela indlela ohlele ngayo, ungase wenze uhlelo oluzokusiza uhlele izinsuku zakho. Zama imisebenzi engafani nezikhathi zokwenza ukuze ubone ukuthi kukwenza uzizwe kanjani.

Bhala phansi nesikhathi sokuziphumulela ufunde iphephandaba ujabulele nenkomishi yekhofi, kodwa faka nesikhathi sokuzivocavoca njalo, ukuzijabulisa nabanye, amathuba okuvolontiya, nokudla nomndeni. Nakuba kungadingeki izinsuku zakho zikubophe ngqi, ukuba nesikhathi esiqondile sokuvuka nohlelo lokwenza izinto kuzokusiza uzilawule kakhudlwana izinsuku zakho.

3 *Beka imigomo emincane*

Ngaphambi kokuba uthathe umhlalaphansi ukuphila kwakho kwakusekubambeni izinsuku eziwumqamulajuqu, amaprojekthi okudoba, noma ukukhushulwa emsebenzini. Usengakwazi ukugxila emigomweni nangemva kokuthatha umhlalaphansi, nakuba ingase ingafani naleya yangaphambili. Ukusebenzela ukufinyelela imigomo kungakunika injongo ekuphileni. Futhi, ukufinyelela izinto ezintsha kungakwenza uzizwe ufeze okuthile.

Cabanga ngezinto eziyingqophamlendo ongase uthande ukuzifinyelela enyangeni yokuqala, ezinyangeni eziyisithupha, noma onyakeni ngemva kokuthatha umhlalaphansi bese uzibhala phansi. Ungathanda yini ukuba matasa kakhudlwana, ukwehlisa umzimba, ukudla kahle noma ukuqala ufunde izincwadi kakhudlwana? Ukubeka imigomo kungajabulisa.

4 *Khulisa inani labangani bakho*

Kunengozi enkulu yokuba unkom'idla yodwa ngesikhathi somhlalaphansi. Ngemva kweminyaka engu-30 unozakwenu emsebenzini nabangani abathile, kungase kungabi lula ukuqhubeka nalabo bantu abathandekayo noma ukuqala ukujwayela abantu abasha.

Lokhu kungase kukucabele indlela yokuhlela kabuhla uhlelo lwakho lwansuku zonke—cela umngani othile



ukuba adle nawe isidlo sasemini njalo ngoMsombuluko, omunye ukuba ahambahambe nawe endaweni ngoLwesithathu bese umuntu wesithathu ehamba nawe niyophuza ikhofi ngoLwezihlano ntambama.

Uma wena noshade naye ninabangane nabantu abashadile, bamemeni bazodla nani isidlo sakusihlwa noma nizodlala imidlalo yebhodi okungenani kanye nenyanga.

Yenza ucwaningo nganoma iziphi izinhlelo/amakilasi atholakala esontweni lenu noma esikhungweni somphakathi sasendaweni, noma uthole iqembu noma abantu abathanda izinto nawe ozithandayo, kungaba yigalofu, imisebenzi yezandla, ukupenda noma ukupheka.

5 Cabangela umsebenzi wokwenezela

Uma uthatha umhlalaphansi, akusho ukuthi sekufanele ushiye konke ngomsebenzi. Iningi labathathe umhlalaphansi likhetha umsebenzi ongenangcindezi kakhulu, umsebenzi wokwenezela, kungaba owesikhashana, owesikhathi esigcwele noma ngisho lenze okuthile ekhaya.

Abacwaningi bathola ukuthi laba bantu bavame ukuba nempilo engcono, kokubili engqondweni nasemzimbeni, futhi babika amazinga aphezulu okwaneliseka. Bheka endaweni yangakini noma useshe ku-inthanethi amathuba omsebenzi ongase uwathande.

6 Yakha ibhajethi entsha

Ngisho nabatshali bezimali abakhaliphe kakhulu kungase kudingeke balungise indlela abasebenzisa ngayo imali ngemva kokuthatha umhlalaphansi. Ngokwendlela efiselekayo, kufanele ngabe uyobe sewongele iminyaka engu-20 ukuya kwengu-30, kodwa uma unguJoe nje ojwayelekile, maningi amathuba okuthi ngeke wakwazi ukugcina ukuphila kwakho kusezingeni obulijwayele ngaphambi kokuthatha umhlalaphansi.

Beka kuqala lokho okubaluleke ngempela kuwe nalokho ongaphila ngaphandle kwakho bese emva kwalokho ubhala ibhajethi yakho efanele. Ngokwesibonelo, imali obuyisebenzisela ukuthenga izimpahla zasebhizinisini manje usungayihlukanisa phakathi. Kungase kudingeke ufake uhla lwemali yobulungu kanye/noma imisebenzi yasemakilasini nezinto ozidingela ukwenza izinto zokuzilibazisa.

7 Hlela amashifu okuvolontiya

Kungakhathaliseki ukuthi ukhetha ukusiza emtapweni wezincwadi wangakini noma ukhetha ukuvolontiya esikoleni noma ekhaya lezingane, funa izindlela zokubamba iqhaza emphakathini wakini. Ungase uthole ukuthi ukuvolontiya ngesikhathi sakho kungakuvuza ngezindlela eziningi.

Izinzuzo zingase zihlobane nobudlelwano obukhulu bomphakathi obutholakala ngokuvolontiya noma umuzwa wokuba nenjongo owuthola lapho uzibophezela ukusebenzisa isikhathi sakho ngezinhloso zokunikela ngesihle. Ngeke nje kuthuthukise isimo sakho esingokwengqondo, kodwa kungathuthukisa nempilo yenhliziyayo yakho nemithambo yegazi futhi kwehlise nengozi yokuba nomfutho wegazi ophakeme.

Ucwaningo lubonisa ukuthi abantu abadala abenza ukuvolontiya okuncane kuya kokusesilinganisweni ekuphileni kwabo babika ukwaneliseka okukhudlwana ngempilo yabo futhi banezimpawu ezimbalwa zokucindezeleka kunalabo abangavolontiyi.

8 Zinike isikhathi sokujwayela isimo

Ungase ucabange ukuthi ufuna ukusebenzisa isikhathi somhlalaphansi upenda, upheka, futhi ufunda, kodwa bese uthola ukuthi sonke isikhathi osichitha usekhaya asikugculisi lokhu kuphila owawuphupha ngakho. Ngemva kweminyaka engu-30 usebenza umlungu, ekugcineni usunesikhathi sokujabulela konke owawulokhu ufisa ukukwenza.

Ziningi izindlela ongasebenzisa ngazo isikhathi sakho. Okujabulisayo ukuthi asikho isidingo sokuzithola zonke ngesikhathi esisodwa. Kuzokuthatha isikhashana ukuthola okukufanele. Ungalokhu uyikhulisa imisebenzi yomphakathi ngokuhamba kwesikhathi noma uqale indlela entsha yokuzilibazisa uma ufuna ukuhlala umatasa.

Injabulo yokuthatha umhlalaphansi iwukuthi unamathuba amaningi nesikhathi sokwenza izinto. Ungakhetha futhi uzakhele uhlobo lokuphila olukulungele kahle. Ngaphezu kwalokho ibhonasi wukuthi ungashintsha umqondo noma nini.



INDUSTRY NEWS

Recap on SARS changes to tax deduction (PAYE) for pensioners earning taxable income from other sources in addition to their EPPF Pension

Some pensioners in receipt of more than one source of income often end up accumulating a large tax debt which they need to pay to SARS at the end of the tax year due to insufficient tax having been deducted from their various monthly incomes during the tax year.

SARS has announced that, in an effort to assist these pensioners to manage their tax commitments better, it'll introduce a process where an updated

tax rate is provided to the EPPF for affected pensioners so that a more accurate tax deduction is applied to the EPPF pension. This will result in the tax deducted from the EPPF pension to be higher as it will take into account the pensioner's other income sources as contained in the SARS tax system. The more accurate tax rate deduction will apply to affected pension payments from 1 March 2022 onwards.



How does this affect Pensioners?

1. This ONLY applies to pensioners who receive taxable income from sources other than their EPPF pension. Pensioners are required to ensure that their records with SARS are accurate and are up to date.

If your pay slip has a message about the flat rate, you are requested to please contact SARS to ensure that your records with SARS are accurate and are up to date.

2. Providing SARS with an accurate PAYE deduction amount may mean that the tax deduction will increase resulting in some pensioners receiving less pension (after

deductions). However, in return, you are unlikely to be faced with an unexpected tax bill at the end of the tax year.

3. The rate provided by SARS is valid for the entire tax year being 1 March 2022 to 28 February 2023.

Pensioners had until 16 April 2022 to communicate their option to the fund.

Contact Us

For any further enquiries, or further clarity on the various tax changes, please contact our Call Centre 0800 11 45 48 or info@eppf.co.za.



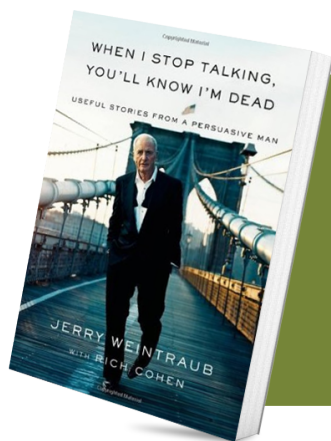
BOOK REVIEW

Motivational books to read

Do you know that glowing feeling you get after you finish the last couple pages of a really inspirational book?

You know, that sense of wonder, the goose bumps, the moment when your creativity seems to know no limits and you imagine yourself facing all of your challenges – and succeeding.

We should have that feeling more often. Here are three recommended books for you to enjoy this winter:



When I stop talking, you'll know I'm dead

Author: Jerry Weintraub

"The person who makes it is the person who keeps on going after everyone else has quit".

4.6
Rating



Why is this book such a motivational read?

When I read this book I was constantly laughing, nodding, shaking my head in disbelief and my jaw dropped in awe more than once. This is a book that elicits real feelings and you will replay the truths of this book in your mind, over and over again.





The Miracle Morning

Author: Hal Elrod

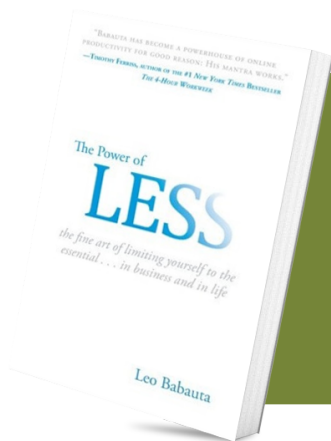
"The moment you accept total responsibility for everything in your life is the moment you claim the power to change anything in your life."

4.8
Rating



Why is this book such an inspiring read?

The book starts with Hal's story of the accident and the events leading up to his depression and discovery of the morning ritual, including a tip on how you can stop hitting the snooze button (which might be your biggest problem at first). Then he breaks down the six steps of the Miracle Morning in detail, with several options and tips on how to practice each in the best way.



The Power of Less

Author: Leo Babauta

"Limit yourself to fewer goals, and you'll achieve more."

4.0
Rating

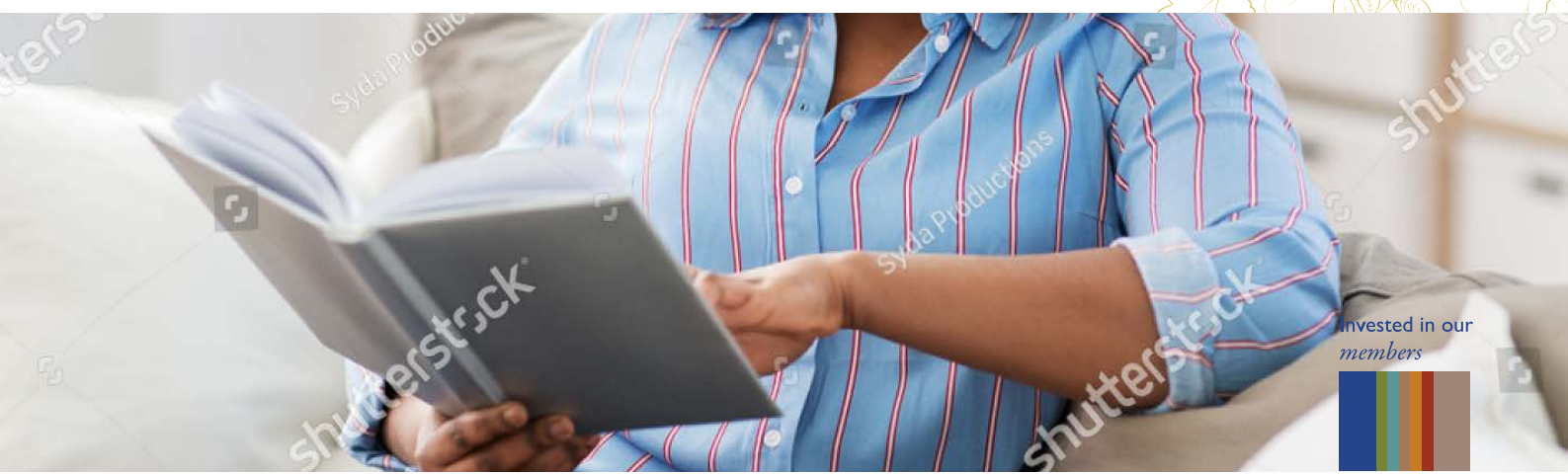


Why is this book such a motivational read?

Now, before you think this is another book that'll make you feel free and light-hearted by simply cutting back on the things you're doing (which it totally is), let me make another point: This book accounts for your sense of accomplishment. By doing 3 projects instead of 7 your chances of finishing all 3 of those successfully and in time go way up, meaning you do more, relatively speaking.

Extract from: The 31 Best Motivational Books Ever Written

<https://fourminutebooks.com/best-motivational-books/>



Invested in our
members





Our Mission is to demonstrate that we are a member-centric Fund, delivering sustainable value to our membership.

The Family is *growing*

MEET THE CLASS OF 2022



The EPPF is proud to welcome our Internship and Learnership participants of 2022. Amid the high unemployment rate and skills deficit in South Africa, through our corporate social investment programme, we pledge to play a part in addressing some of the socio-economic challenges facing our country. We are proud that these aspiring young individuals (and future leaders) have accepted the opportunity to start their careers at the EPPF and we wish them a meaningful learning journey at the Fund.

The skills held by these talented future leaders will be a definite asset to the Fund, and we hope to achieve great things together. We are looking forward to providing a blended learning experience which is aimed at developing our trainees for the future world of work.

We are pleased that they have accepted the opportunity to start their careers at the EPPF. We welcome them into the EPPF family and wish them a meaningful learning journey at the Fund.



First Name	Surname	Role	Department
Cebo	Mkhize	Human Capital Business Partner	Human Capital
Lebogang	Mogashoa	Company Secretary	Legal & Corporate Secretariat
Lesego	Mokele	Call Centre Agent	Pension Administration
Thato	Au	Call Centre Agent	Pension Administration
Kennedy	Ramosebudi	Portfolio Manager	Investment Management Unit
Thobelani	Maluleka	Human Capital Business Partner	Human Capital
Primrose	Vezi	Benefits Supervisor	Pension Administration
Tshepang	Makhoana	Procurement Administrator	Finance
Mandy	Dikotla	Junior Legal Advisor	Governance and Assurance
Kanyisa	January	Benefit Administrator	Pension Administration
Phumelele	Nakane	Call Centre Agent	Pension Administration
Lamukanyani	Mantshimuli	Investment Risk Specialist	Investment Management Unit
Kgabang	Moloedi	Private Market Analyst	Investment Management Unit
Nkagisang	Motalaote	Facilities Supervisor	Finance
Itumeleng	Pheelwane	Fund Administrator	Pension Administration
Qaqamba	Mgijima	Private Market Analyst	Investment Management Unit
Constance	Montsho	Benefits Administrator	Pension Administration
Sam	Van Der Grijp	Social Worker	Pension Administration
Thandie	Mashego	Chief Financial Officer	Finance
Katlego	Makgotla	Fund Administrator	Pension Administration
Mohau	Mokonoto	Fund Administrator	Pension Administration
Seema	Ramnarain	Communication Manager	Communications
Themba	Gwejela	Executive of Communications	Communications

Our Pledge to C.A.R.E



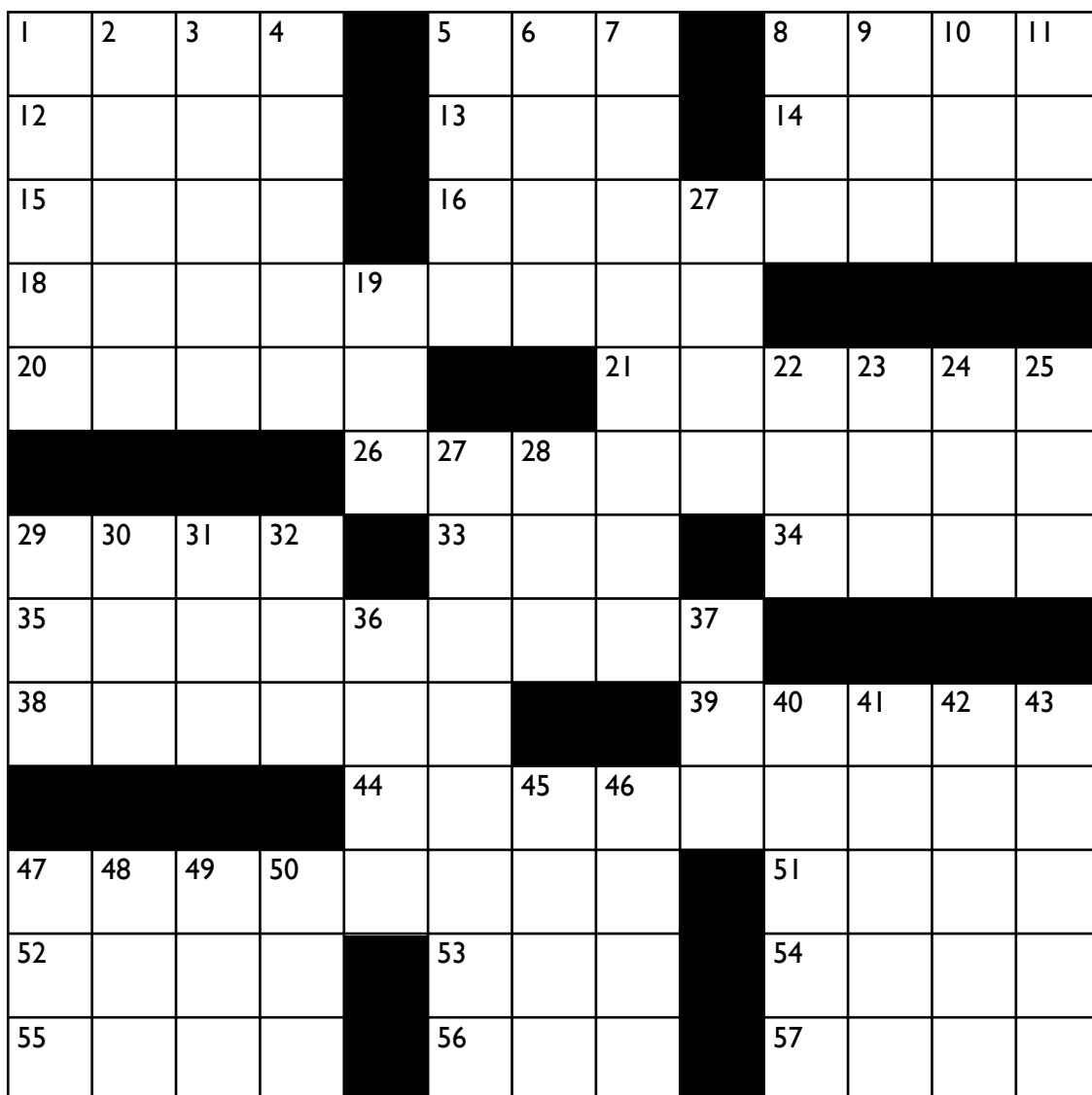
Invested in our
members



Crossword Puzzle

In this crossword puzzle below, you can find words from this edition's content hidden horizontally and vertically. Test your skills and see how quickly you find all 57 words.

Good luck and enjoy!



Horizontal: Ship's pole; Baby's seat; Norwegian port; Docile; Can.'s neighbor; Metal spike; Desertlike; Paid attention; Enact laws; Wash away; School playtime; Most like milk fat; Basketball rim; Shade tress; Precinct; Jakarta's country; Make sorrowful; Parties; Intricate; Nullify (a veto); Wind instrument; Casino city; Visit; Join together; Most; excellent; Recipe measure (abbr.); Friend

Vertical: Like old bread; Kitchen gadget; Friend (Sp.); Remodelled; Calm; The orient; Seasoned beef; Dollar bill; _____ Juan; Fib; Elderly; Be abundant; 1/60th of a minute (abbr.); Spy org.; Poet's eternity; Compass point (abbr.); Amtrak stop (abbr.); Sign up again; Raised railways; Masculine pronoun; Out _____ limb (2 wds.); Not even; Pea capsule; At no time, poetically; In the past; Scent ; Name tag; Lagoon's boundary; Shabby; Fruit drinks; Horn's; sound; Globe; Neckline style; Navy officer (abbr.); Disintegrate



PENSIONER SAVVY

Driving tips to improve fuel efficiency

Amidst rising fuel prices, every motorist in South Africa can adopt fuel efficient driving techniques that will save money at the fuel pump. This article offers fuel efficient driving and car maintenance tips that will keep more of your money in your pocket.

There are many ways to improve fuel efficiency, no matter what car you drive. Here are some driving tips to improve fuel efficiency.

Change Your Driving Habits

Drive Slower

The faster you drive, the more energy (fuel) is required to maintain speed. If you drive slower, your car will use less energy and overall fuel consumption will be drastically reduced.

Drive Smoother

Accelerating and braking quickly or unnecessarily increases fuel consumption. To reduce fuel consumption, rather accelerate slowly and smoothly. When braking, apply the brakes gently or alternatively take your foot off the accelerator.

Change Gears Properly

Changing gears at the right time can reduce fuel consumption. It's important to change gears without putting the engine under unnecessary strain. Don't over rev the engine while changing gears, rather change gears smoothly to reduce fuel consumption.

Read the Traffic

Anticipating the traffic and road ahead can reduce fuel consumption. For example, if a robot in the distance turns red, don't speed up to the robot and brake suddenly to a stop. Rather reduce your speed or coast towards the robot. Be aware of traffic and the road ahead of you and drive accordingly to improve your fuel efficiency.



- **Avoid Excessive Idling**

Idling consumes fuel. If you are idling for longer than one minute, rather turn your engine off. The amount of fuel used to restart your engine is minimal compared to idling for long periods of time.

- **Use Cruise Control**

If your car has cruise control, use it. Using cruise control while driving on the highway will help you maintain a constant speed and will increase your overall fuel efficiency.

- **Plan and Combine Trips**

Planning and combining your everyday driving trips can reduce your overall fuel consumption. A single, combined trip is more economical than several, separate trips.

- **Minimize Use of Air Conditioning**

Air conditioning systems can increase fuel consumption. Only use air conditioning if you really have to, otherwise rather turn it off.

- **Reduce Drag**

Bicycle racks, roof racks or driving with windows open increases drag which ultimately increases fuel consumption. If you are not using your bicycle or roof rack, rather take it off. Also, rather drive with windows partially open.

- **Lose Excess Weight**

Extra, unnecessary weight in your car can drastically increase fuel consumption. Remove all unnecessary items from your car to improve fuel efficiency.

- **Plan a Different Route**

Use a road map to plan an easier, less congested route to your destination. Try and avoid heavily congested roads or areas with lots of traffic lights as they will only increase your fuel consumption.

Maintain Your Car

- **Regular Services**

A car that is rarely or poorly serviced will have increased fuel consumption. Service your car regularly and make sure that the oil and air filters are changed on a regular basis.

- **Use the Right Motor Oil**

Make sure that when you top-up your motor oil that you are using the correct grade motor oil for your particular car. Refer to your owner's manual to see what motor oil is suitable for your car.

- **Use the Right Fuel**

Using the wrong fuel for your car can impact fuel consumption negatively. Check your owner's manual to see what fuel your car is designed to use.

- **Keep Tyres Inflated**

Check your tyre pressure on a regular basis. Poorly inflated tyres contribute significantly to higher fuel consumption. Refer to your owner's manual to see what tyre pressure is ideal for your car.

Saving money on fuel is something you can achieve by simply changing your driving habits and keeping your car well maintained. Follow these fuel-efficient driving tips and you will start saving money on fuel today.



PENSIONER SAVVY

Betsuurswenke om brandstofdoel treffendheid te verbeter

Te midde van stygende brandstofpryse kan elke motoris in Suid-Afrika doeltreffende bestuurstechnieke aanleer wat geld by die brandstofpomp sal spaar. Hierdie artikel gee wenke oor hoe om brandstof te spaar terwyl jy ry en wenke om jou motor in stand te hou wat jou sal help om meer van jou geld in jou sak te hou.

Daar is baie maniere om brandstofdoeltreffendheid te verbeter, maak nie saak watter soort motor jy bestuur nie. Hier volg 'n paar bestuurswenke om jou te help om brandstof te spaar.

Verander jou bestuursgewoontes

● **Ry stadiger**

Hoe vinniger jy ry, hoe meer energie (brandstof) het jy nodig om spoed te behou. As jy stadiger ry, sal jou motor minder energie gebruik en algehele brandstofverbruik sal drasties verlaag word.

● **Ry gladder**

As jy vinnig of onnodig versnel of remme aanslaan, verhoog dit brandstofverbruik. Om brandstofverbruik te verlaag, moet jy lewer stadiger en gladder versnel. Wanneer jy rem, moet jy die remme sag trap of anders jou voet van die versneller afhaal.

● **Verander ratte reg**

As jy ratte op die regte tyd verander, kan dit brandstofverbruik verlaag. Dit is belangrik om ratte te verander sonder om die enjin onder onnodige druk te plaas. Moenie die enjin opjaag terwyl jy ratte verander nie, maar verander eerder die ratte glad om brandstofverbruik te verminder.

● **Lees die verkeer**

As jy die verkeer en die pad voor jou in gedagte hou, kan dit brandstofverbruik verlaag. Byvoorbeeld, as 'n robot rooi word in die verte, moenie na die robot toe jaag en dan skielik by die robot vinnig remme aanslaan nie. Verlaag eerder jou spoed of laat jou motor vryloop tot by die robot. Hou die verkeer en die pad voor jou in gedagte en bestuur daarvolgens om brandstofdoeltreffendheid te verbeter.



- **Vermý uitermatige luiering**

Luiering gebruik brandstof. As jy jou motor vir langer as een minuut moet laat lui, moet jy liever die enjin afskakel. Die hoeveelheid brandstof wat jy gebruik om weer jou motor aan te skakel, is minimaal in vergelyking daarmee om dit vir lang tydperke te laat lui.

- **Gebruik spoedreëling**

As jou motor spoedreëling het, gebruik dit. As jy spoedreëling op die hoofweg gebruik, sal dit jou help om jou spoed konstant te hou en sodoende jou algehele brandstofdoeltreffendheid verbeter.

- **Beplan en kombineer ritte**

As jy jou alledaagse ritte beplan en kombineer, kan dit jou algehele brandstofverbruik verlaag. 'n Enkele, gekombineerde rit is meer ekonomies as 'n paar afsonderlike ritte.

- **Beplan en kombineer ritte**

As jy jou alledaagse ritte beplan en kombineer, kan dit jou algehele brandstofverbruik verlaag. 'n Enkele, gekombineerde rit is meer ekonomies as 'n paar afsonderlike ritte.

- **Verminder lugweerstand**

Fietsrakke, dakrakke of oop vensters terwyl jy ry, verhoog die windweerstand en dit verhoog dan brandstofverbruik. As jy nie jou fiets- of dakrak gebruik nie, haal dit liever af. Maak ook die vensters net gedeeltelik oop wanneer jy bestuur.

- **Maak die vrag ligter**

Ekstra, onnodige gewig in jou motor kan jou brandstofverbruik drasties verhoog. Verwyder alle onnodige items uit die motor om brandstofdoeltreffendheid te verbeter.

- **Beplan 'n ander roete**

Gebruik 'n padkaart om 'n makliker roete met minder verkeer te kies om by jou bestemming te kom. Probeer om paaie te vermy waar die verkeer opgehoop is en waar daar baie verkeersligte is, want dit sal net jou brandstofverbruik opstoot.

Hou jou motor in stand

- **Gereelde dienste**

'n Motor wat selde of swak gediens word, sal meer brandstof gebruik. Laat jou motor gereeld diens en maak seker dat die olie- en lugfilters gereeld vervang word.

- **Gebruik die regte motorolie**

Maak seker dat jy, wanneer jy motorolie bygooi, die regte graad motorolie gebruik vir jou spesifieke soort motor. Kyk na jou eienaarshandleiding om te sien watter motorolie geskik is vir jou motor.

- **Gebruik die regte brandstof**

As jy die verkeerde brandstof vir jou motor gebruik, kan dit jou brandstofverbruik verhoog. Kyk na jou eienaarshandleiding om te sien watter soort brandstof jy vir jou motor moet gebruik.

- **Hou wiele styf**

Gaan jou banddruk gereeld na. Pap wiele veroorsaak dat jy heelwat meer brandstof gebruik. Kyk in jou eienaarshandleiding om te sien wat die ideale banddruk vir jou motor is.

Jy kan wel geld op brandstof bespaar deur bloot jou bestuursgewoontes te verander en jou motor goed in stand te hou. Volg hierdie bestuurswenke vir doeltreffende brandstofverbruik, en jy sal vandag al begin om geld op brandstof te spaar.



PENSIONER SAVVY

Dikeletso tsa ho kganna e le hore o boloke mafura

Ka ha theko ya mafura e ntse e phahama, mokganni e mong le e mong naheng ya Afrika Borwa o lokela ho itlwaetsa mekgwa ya ho kganna e tla mo thusa ho boloka mafura. Sehlooho sena se na le dikeletso tsa ho kganna le ho hlokomela koloi ka tsela e tla o bolokela tjehelete.

Ho na le ditsela tse ngata tsa ho boloka mafura ho sa tsotellehe koloi eo o e kgannang. Dikeletso tse ding tsa ho boloka mafura ke tsena.

Fetola Tsela eo o Kgannang ka Yona

● **Kganna Butle**

Ha o kganna ka lebelo le hodimo, o hloka mafura a mangata ho laola lebelo leo. Ha o kganna butle, koloi ya hao e tla sebedisa matla a seng makae mme tshebediso ya mafura e tla fokotseha.

● **Kganna o Iketlile**

Ho hata lefura kapa mariki ka pele kapa ho sa hlokehe ho sebedisa mafura haholo. Ho fokotsa tshebediso ya mafura, hata lefura butle o iketlile. Ha o hata mariki, a hate o iketlile kapa o ka tlosa leoto la hao lefureng.

● **Kenya Dikere Hantle**

O ka fokotsa tshebediso ya mafura ha o kenya dikere ka nako e nepahetseng. Ke ha bohlokwa hore o kenye dikere o sa kgame enjini. O se ke o a kgama enjini ha o kenya dikere, empa o kenye dikere o iketlile ho fokotsa tshebediso ya mafura.

● **Ela Hloko Sephethephetha**

Ho ba hlokolosi ka sephethephetha le tsela eo o kgannang ho yona ho ka fokotsa tshebediso ya mafura. Ka mohlala, haeba diroboti di eba kgubedu, o se ke o a leba ho tsona o potlakile ebe o hata mariki ka pele. Ho ena le hoo, fokotsa lebelo la hao kapa o kganne butle o iketlile ha o lebile dirobotong. Ela hloko sephethephetha le tsela eo o kgannang ho yona mme o kganne ka tsela e loketseng ho boloka mafura.



- **Qoba ho Dumisa Koloi Nako e Telele**

Ho dumisa koloi ho ja mafura. Haeba koloi e duma nako e fetang motsotso, ho molemo hore o mpe o e time. Mafura a jehang ha o dumisa koloi hape a a fokola ha a bapiswa le ha koloi e sa tingwa ho hang.

- **Sebedisa Cruise Control**

Haeba koloi ya hao e na le cruise control, e sebedise. Ho sebedisa cruise control leetong le letelele ho tla o thusa ho boloka lebelo le tshwanang mme ho ntlafatse tsela eo mafura a bolokilweng ka yona.

- **Rera Maeto Mme o a Kopanye**

Ho rera maeto le ho a kopanya letatsi le letsatsi ho ka fokotsa tshebediso ya mafura. Leeto le le leng le yang dibakeng tse fapaneng le boloka mafura ho feta ho ya dibakeng tse fapaneng ka nako e sa tshwaneng.

- **Fokotsa Tshebediso ya Air Conditioning**

Ho sebedisa air conditioning ho eketsa tshebediso ya mafura. Sebedisa air conditioning haeba ehlile ho hlokeha, ntle ho moo e time.

- **Fokotsa Dintho tse Hulanyang Koloi**

Diraka tsa dibaesekele, diraka tsa marulelo kapa ho kganna o butse difenstere ho hulanya koloi mme ho ka eketsa tshebediso ya mafura. Haeba ha o sebedise baesekele kapa raka ya marulelo, e tlose. Hape, ho molemo ho kganna o butse difenstere hanyane.

- **Fokotsa Morwalo**

Morwalo o mongata o sa hlokeheng ka koloing ho ka eketsa tshebediso ya mafura. Tlosa dintho tsohle tse sa hlokweng ka koloing e le ho boloka mafura.

- **Kgetha Tsela e Fapaneng**

Sebedisa mmapa ho kgetha tsela e bonolo, e seng nang sephethephethe, e tla o lebisa moo o rerileng ho ya. Leka hore o qobe ditsela tse sephethephethe se sengata kapa dibaka tse nang le diroboto tse ngata hobane di tla eketsa tshebediso ya mafura.

Hlokomela Koloi ya Hao

- **E Hlahlobe Ka mehla (Service)**

Koloi e hlahlojwang ngope se tshoha kapa ho hang ho eketsa tshebediso ya mafura. Hlahloba (service) koloi ya hao ka mehla mme o etse bonnete ba hore ka mehla mafura le sefella moya (air filters) di a tjhentjhoa.

- **Sebedisa Mafura a Nepahetseng (Grade Motor Oil)**

Etsa bonnete ba hore ha o tshela mafura koloing ya hao o sebedisa mofuta o nepahetseng wa mafura. Sheba buka ya koloi ya hao ho tseba mofuta o nepahetseng wa mafura ke ofe.

- **Sebedisa Mafura a Nepahetseng (Fuel)**

Ho tshela mafura a fosahetseng koloing ya hao ho ka ama tshebediso ya mafura hampe. Sheba buka ya koloi ya hao ho tseba mafura a nepahetseng ao o lokelang ho a tshela.

- **Boloka Dithaere di Tletse Hantle**

Hlahloba dithaere tsa hao kgafetsa. Dithaere tse sa tlang hantle di eketsa tshebediso ya mafura. Sheba buka ya koloi ya hao ho tseba ka moo dithaere di lokelang ho tlatswa ka teng.

O ka kgona ho boloka tjhelete mafureng haeba o fetola tsela eo o kgannang le ho hlokomela koloi ya hao ka yona. Latela dikeletso tse na tsa ho kganna e le hore o boloke mafura mme o tla ipona o boloka tjhelete hona jwale.



PENSIONER SAVVY

Amacebiso okushayela athuthukisa ukongiwa kukaphethiloli

Phakathi nokwenyuka kwentengo kaphethiloli, wonke umshayeli eNingizimu Afrika angakwazi ukuba nezindlela zokushayela eziwusebenzisa kahle uphethiloli ezizokonga imali lapho efaka uphethiloli. Lesi sihloko sinikeza amacebiso okushayela ngendlela eyonga uphethiloli nawokunakekelwa kwemoto okuzokwenza ukuba usale nemali ephaketheni.

Kunezindlela eziningi zokuthuthukisa ukongiwa kukaphethiloli, kungakhathaliseki uhlobo lwemoto oyishayelayo. Nawa amanye amacebiso okushayela ngendlela eyonga uphethiloli.

Shintsha Imikhuba Yakho Yokushayela

● **Shayela Ngesivinini Esiphansi**

Uma ushayela ngesivinini esikhulu, nemoto idinga amandla (uphethiloli) kakhulu ukuze ibambe leso sivinini. Uma isivinini siphansi, imoto yakho iyosebenzisa amandla amancane futhi kuyokongeka uphethiloli wakho ngendlela emangazayo.

● **Shayela Ngokushelala**

Ukunyathela amafutha nokubhuleka ngokushesha noma ngokungadingekile kwandisa ukusebenza kukaphethiloli. Ukuze unciphise ukusebenza kukaphethiloli, nyathela amafutha kancane kancane ngendlela eshelelayo. Uma ubhuleka, nyathela amabhuleki ngesineke noma ususe unyawo lwakho emafutheni.

● **Shintsha Amagiya Kahle**

Ukushintsha amagiya ngesikhathi esifanele kunganciphisa ukusebenza kukaphethiloli. Kubalulekile ukushintsha amagiya ngaphandle kokufaka ingcindezi enjinini ngokungadingekile. Ungawanyatheli kakhulu amafutha ngesikhathi ushintsha amagiya, kunalokhoshintsha amagiya ngendlela eshelelayo ukuze unciphise ukusebenza kukaphethiloli.

● **Bheka Izimoto Ezisemgwaqeni**

Ukulindela izimoto nomgwaqo osengaphambili kunganciphisa ukusebenza kukaphethiloli. Ngokwesibonelo, uma irobhothi eliphambi kwakho lishintsha liba bomvu, musa ukujahela erobhothini bese ubhuleka ngokushesha ukuze ume. Kunalokho nciphisa isivinini sakho uye ngakulo irobhothi. Bheka izimoto nomgwaqo ongaphambili bese ushayela ngendlela efanele ukuze uthuthukise ukongeka kokusebenza kophethiloli wakho.



• Kugweme Ukuyidumisa Ngokweqile Imile

Ukuduma imile kudla uphethiloli. Uma uzoyidumisa ngaphezu komzuzu owedwa, kungcono uyicishe imoto. Uphethiloli owusebenzisela ukustata imoto yakho mncane uma uqhathaniswa nowokuduma imile isikhathi isikhathi eside.

• Sebenzisa I-Cruise Control

Uma imoto yakho ine-cruise control, isebenzise. Ukusebenzisa i-cruise control uma ushayela emgwaqeni owuthela wayeka kuzokusiza ulondoloze isivinini esisodwa futhi kuyothuthukisa ukongeka kwawo wonke uphethiloli wakho.

• Hlela Ukuluhlanganisa Uhambo

Ukuhlela nokuhlanganisa uhambo lwakho lwansuku zonke kunganciphisa ukusebenza kukaphethiloli wakho uwonke. Uhambo olulodwa oluhlangene konga kakhulu, kunokuthatha uhambo oluhlukene izikhathi eziningi.

• Kunciphise Ukusebenzisa Umshini Ophephetha Umoya

Amasistimu omshini ophephetha umoya angakhulisa ukusebenza kophethiloli. Sebenzisa umshini ophephetha umoya kuphela uma kudingeka ngempela, uma kungenjalo ucishe.

• Nciphisa Ukudonsa

Izinsimbi zokubamba ibhayisikili, noma zokulayisha phezulu noma ukushayela uvule amafasitela kwandisa ukudonsa okudla uphethiloli kakhulu. Uma ungazisebenzisi izinsimbi zokubamba ibhayisikili noma zokulayisha phezulu, kungcono uzisuse. Futhi kungcono ushayele amafasitela evulwe kancane.

• Yehlisa Isisindo Eseqile

Umthwalo oweqile nongadingekile ungayikhulisa ngendlela eyisimanga indlela uphethiloli osebenza ngayo emotweni yakho. Susa zonke izinto ezingadingekile emotweni yakho ukuze uthuthukise ukonga kokusebenza kukaphethiloli.

• Hlela Indlela Ehlukile

Sebenzisa ibalazwe lomgwaqo ukuhlela kalula, indlela engaminyene kakhulu ukuya lapho uya khona. Zama ukuyigwema imigwaqo eminyene ngokweqile noma izindawo ezinamarobhothi amaningi ngoba zizokhulisa indlela uphethiloli wakho osebenza ngayo.

Nakekela Imoto Yakho

• Amasevisi Asikhathi Sonke

Imoto okuthuke isewiswa noma engaseviswa idla uphethiloli kakhulu. Sevisa imoto yakho sikhathi sonke futhi uqiniseke ukuthi uwoyela nezicwengi zowoyela zishintshwa njalo.

• Sebenzisa Uwoyela Wemoto Ofanele

Qiniseka ukuthi lapho ugcwalisa imoto yakho ngowoyela usebenzisa okuyiwona wezinga laleyo moto. Bheka imanuwali yomnikazi ukuze wazi ukuthi iluphi uhlobo lowoyela olulungele imoto yakho.

• Sebenzisa Uphethiloli Okuyiwona

Ukusebenzisa uphethiloli ongewona emotweni yakho kungathinta indlela uphethiloli osebenza ngayo. Bheka imanuwali yomnikazi ukuze ubone ukuthi yiluphi uhlobo lukaphethiloli olulungiselelwe ukusetshenziswa yimoto yakho.

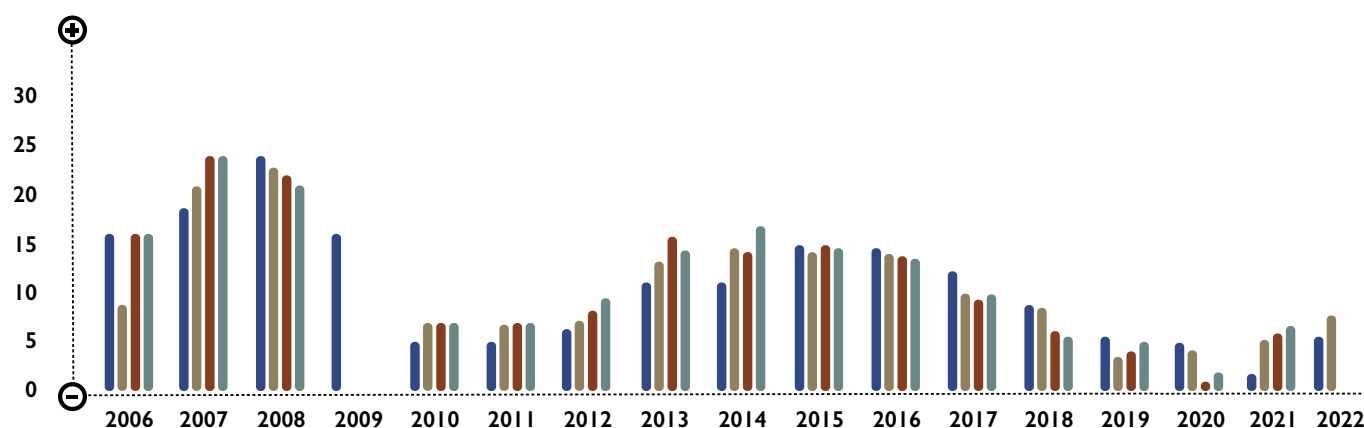
• Gcina Amasondo Enomoya

Hlola umoya emasondweni akho njalo. Amasondo angafuthiwe kahle umoya angenza uphethiloli usebenze kakhulu. Bheka imanuwali yomnikazi ukuze ubone ukuthi ongakanani umoya odingwa amasonto emoto yakho.

Ukonga imali ngophethiloli kuyinto ongayenza ngokumane ushintshe imikhuba yakho yokushayela nokugcina imoto yakho inakekeleka kahle. Landela la macebiso okonga uphethiloli lapho ushayela futhi uzoqala namuhla ukonga imali ngophethiloli.



FUND INTEREST RATE



Year	Quarter 1	Quarter 2	Quarter 3	Quarter 4
2006	16%	16%	16%	16%
2007	18.5%	21%	24%	24%
2008	24%	23%	22%	21%
2009	16%	0%	0%	0%
2010	5%	7%	7%	7%
2011	7%	7%	7%	7%
2012	6.5%	7.25%	8.25%	9.5%
2013	11.5%	13.5%	16%	14.7%
2014	14.5%	14.7%	14.63%	17.15%
2015	14.9%	14.5%	15.16%	14.84%
2016	14.93%	14.19%	13.96%	13.87%
2017	12.52%	10.25%	9.64%	10.18%
2018	9.13%	8.40%	6.21%	5.78%
2019	5.92%	4.06%	4.54%	5.09%
2020	5.07%	4.42%	0.24%	3.06%
2021	3.05%	5.34%	6.28%	6.43%
2022	5.88%	7.51%		

Please note that the interest rate is applicable for the period 1 April 2022 to 30 June 2022



Update of Personal Information

It is important for the Fund to have accurate and up-to-date records of your personal information. We use this information to communicate with you and to be able to correctly administer your pension. We urge you to keep us informed if any of this personal information changes, including the correct spouse's date of birth and other personal details.

Should you experience a significant life event, such as a divorce, please ensure that you update the Fund with this information.

To update your personal information, call 0800 11 45 48 or visit our website and make the changes on our recently revamped member portal.

Werk jou persoonlike inligting by

Dit is vir die Fonds belangrik om akkurate rekordste hê wat jou jongste persoonlike inligting bevat. Ons gebruik hierdie inligting om met jou te kommunikeer en jou pensioen reg te administreer. Ons moedig jou ten sterkste aan om ons daarvan in kennis te stel as enige van hierdie persoonlike inligting verander, onder andere jou eggenoot se korrekte geboortedatum en ander persoonlike besonderhede.

As daar 'n groot verandering in jou lewe is, soos 'n egskeiding, moet jy seker maak dat jy hierdie nuwe inligting vir die Fonds stuur.

Om jou nuwe persoonlike inligting vir ons te gee, bel 0800 11 45 48 of gaan na ons webtuiste en doen die veranderinge op ons ledeportaal wat onlangs opgeknip is.



Ukunikeza imininingwane yomuntu yamuva

Kubalulekile ukuba i-Fund ibe nemininingwane yakho enembile futhi yamuva. Sisebenzisa lemininingwane ukuze sixhumane nawe futhisikwazi ukulawula impesheni yakho. Sikunxusa ukubahlale usazisa uma kukhona imininingwane yakho eshintshayo, kuhlange-nise nemininingwane enembile ngosuku lokuzalwa koshade naye neminye imininingwane yakho.

Uma kwenzeka ukuphila kwakho kushintsha ngendlela ephawulekayo, njengokuthi udivose, sicela uqiniseke ukuthi uyayazisa i-Fund ngaleyo mininingwane.

Ukuze uthuthukise imininingwane yakho, fonela u-0800 11 45 48 noma uvakashele ingosi yethu ukuze wenze izinguquko ohlwini lwamalungu ethu.

Ho fana ka tlhahisoleseding ya moraorao mabapi le wena

Ho bohlokwa haholo hore Letlole le be le ditlaleho tse nepahetseng le tsa moraorao tsa tlhahisoleseding ya hao. Re sebedisa tlhahisoleseding ena ho buisana le wena hape e re thusa hore re sebetsane le ditaba tsa penshene ya hao ka tsela e nepahetseng. Re kopa hore o dule o re tsebisa haeba tlhahisoleseding ena ya hao e fetoha, ho akarelletsa le letsatsi le nepahetseng la tswalo ya molekane wa hao le tlhahisoleseding leha ele efe e nngwe mabapi le wena.

Haeba ho ka ba le ntho e kgolo e fetohang bophelong ba hao, jwaloka ho hlalana le molekane wa hao, ka kopo netefatsa hore o tsebisa Letlole ka tlhahisoleseding ena.

E le hore o fane ka tlhahisoleseding ya hao ya moraorao, letsetsa 0800 11 45 48 kapa o etele webosaete ya rona ebe o etsa diphetoho leqepheng la ditho tsa rona le sa tswa ntlafatswa.



POPIA Notice

Protection of Personal Information Act

In 2013, certain sections of the POPIA came into effect. The POPIA seeks to regulate the processing of personal information by responsible parties, in this case, the Fund. The purpose of the POPIA is to ensure that all South African institutions conduct themselves in a responsible manner when they are in possession of another entity or person's personal information. This includes prohibiting the sharing of a member's personal information with third parties without the consent of the member. The Fund complies with the POPIA to ensure that our members' information is secure and protected. Therefore, the EPPF does not provide pension information to third parties (e.g; financial advisers) unless authorised by the member or compelled to do so by law.

POPIA came into effect on 1 July 2020, As an organisation which places its members, and the safeguarding of their personal information high on our priorities list, we embarked on a journey towards POPIA compliance some time ago. The remaining provisions of POPIA came into effect on 1 July 2021.



Contact us



Register on www.eppf.co.za
to access your payslip



Please update your personal details
before the payroll closing date



Please update your personal details
before the payroll closing date

Eskom Pension and Provident Fund Contact Details

Call Centre Toll-free Number: 0800 11 45 48
Website: www.eppf.co.za
Email: info@eppf.co.za
Postal address: Private Bag X50, Bryanston, 2152
Website address: www.eppf.co.za
Fax: 0866 815 449

Head Office and Walk-in Centre

Isivuno House, EPPF Office Park
24 Georgian Crescent East
Bryanston East
Johannesburg, 2191
Tel: 011 709 7400
Mobile: 067 429 0042

Emalahleni Walki-in Centre

House no 27, Eskom Park,
Visagie Street, Emalahleni, 1035
Tel: 013 693 3240 / 013 693 3918
Mobile: 067 429 0035 / 067 429 0030

Cape Town Satellite Office

60 Voortrekker Road, Belville, 7530
Tel: 021 915 2721
Mobile: 067 429 0210

East London Satellite Office

Sunilaws Office Park, Block A
Corner Quenera Drive and Bonza Bay Road,
Beacon Bay, East London 5241
Tel: 043 703 5772
Mobile: 067 429 0034

Durban Satellite Office

25 Valley View Road, New Germany 3620
Tel: 031 710 5206
Mobile: 067 429 0114

Limpopo Satellite Office

66 Hans Van Rensburg Street,
Polokwane Central, Polokwane 0700
Tel: 015 230 1392
Mobile: 067 429 0035



WhatsApp 072 741 7774



USSD *120*1037#



EOS USSD *134*20072#



Web Chat www.eppf.co.za

Third-party contact Details

INDWE

(Car & Home Household Insurance)

Telephone number: 011 912 7300
Email: indwe@indwe.co.za
Claims: newclaims@indwe.co.za

SANLAM SKY

(Voluntary Burial Scheme)

Telephone number: 0860 302 922
Email: Eskomservicing@sanlamsky.co.za
Whatsapp chat: 0860 222 556
Claims: Eskomclaims@sanlamsky.co.za

MEDICAL AID CLAIMS AND AUTHORISATIONS

Bonitas Medical Aid

0860 002 108

Bestmed Medical Aid

0860 002 378

Sizwe Medical Aid

0860 100 871

Medihelp Medical Aid

0860 100 678

Discovery Medical Aid

0860 998 877

MEDICAL AID CONTRIBUTIONS

Email: medicalaidqueries@eppf.co.za

Invested in our
members





Deceased
PENSIONERS

Invested in our
members



TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MEV	MIRIAM LOUISE	ABRIE	71	17/08/2021
MR	RONALD JAMES ANDREW	ADONIS	85	25/08/2021
MR	STEPHANUS	ALBERTS	63	28/12/2021
MEV	ELSIE	ALEXANDER	72	27/08/2021
MR	RUDOLPH	APRIL	67	08/12/2021
MR	CYRIL BERNARD BOOTH	ATTWELL	94	27/12/2021
MR	JAN	BAADJIES	67	27/12/2021
MRS	JACOBA JOHANNA CATHARINA	BAILEY	92	03/09/2021
MRS	JENNIFER ANN	BAKER	77	09/09/2021
MR	SIKHETO ELIAS	BALOYI	75	01/09/2021
MNR	PETRUS STEPHANUS	BARKHUIZEN	74	22/09/2021
MR	CYRIL GODFREDT	BARNES	83	16/12/2021
MS	SHIRLEY CAROLINE	BASSON	67	28/12/2021
MRS	NERINA	BEGG	64	01/02/2022
MRS	NERINA	BEGG	64	01/02/2022
MRS	LEAH	BELELIE	88	04/12/2021
MR	DIRK JACOBUS RICHARD	BERRY	82	26/08/2021
MRS	CHRISTINA PETRONELLA	BESTER	68	28/12/2021
MR	LODEWYK CHRISTIAAN	BEYERS	65	13/09/2021
MNR	JOHAN CHRISTIAAN KRIEK	BEZUIDENHOUT	87	11/12/2021
MR	ERNEST BERTRAM	BEZUIDENHOUT	63	06/01/2022
MRS	MAGDALENA CATHARINA PETRONELLA	BEZUIDENHOUT	71	20/08/2021
MS	NGITHENI PRIZA	BHENGU	63	26/08/2021
MR	BUTI SIMON	BITTERBOS	80	04/01/2022
MNR	MATTHYS JOHANNES	BLOM	77	01/12/2021
MRS	SUZANNA MARIA IZABELLA	BODENSTEIN	82	03/01/2022
MR	MANTUTUSE FRANS	BOJOSI	71	19/12/2021
MS	PATRICIA LEBOHANG	BOJOSIE	51	23/12/2021
MR	MISILE DAVID	BOKISA	67	12/01/2022
MRS	MARY LYDIA SUSANNA	BOOTH	83	14/01/2022
MEV	BETTIE FEITJIE	BOOYSEN	60	03/01/2022
MNR	NEVILLE SYDNEY	BOOYSEN	78	29/08/2021
MR	PETRUS	BOOYSEN	65	25/08/2021
MEV	JACOBA MAGRETHA	BOSHOF	86	25/01/2022
MR	CLIVE RICHARD	BOSWELL	77	17/08/2021
MEV	MARIA HELENA SOPHIA	BOTHA	80	29/11/2021
MNR	ANDRIES HENDRIK	BOTHA	90	13/10/2021
MNR	JACOBUS JOHANNES	BOTHA	72	24/01/2022

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MR	JOHANNES THEODORIS	BOTHA	77	21/12/2021
MRS	SUSANNA MAGDALENA	BOTHA	78	12/12/2021
MS	AVIS WINONA	BOTHA	82	14/09/2021
MRS	SUSANNA MAGDALENA	BOUWER	72	28/09/2021
MR	WILLIAM	BREDENKAMP	62	08/11/2021
MRS	CHARLOTTE COLLEEN	BRIEL	60	02/11/2021
MRS	JOHANNA SUSANNA	BRITS	74	03/09/2021
MNR	ADOLF JACOBUS JONKER	BRITTEN	78	20/08/2021
MNR	JOHANNES STEPHANUS	BRITZ	80	19/12/2021
MR	JACOBUS JOHANNES	BRITZ	61	10/09/2021
MR	BRIAN TERENCE	BROWN	73	06/09/2021
MR	HEDLEY JAMES	BROWN	69	24/01/2022
MR	ROBERT WILLIAM JAMES	BRUCE	85	11/01/2022
MNR	JACOBUS FREDERIK CORNELIUS	BURR - DIXON	89	24/08/2021
MRS	NOMQWASHU FAULINA	CALATA	89	06/02/2022
MISS	SPHINDILE SHAWN	CELE	27	27/01/2022
MRS	CATHARINA	CHAPMAN	78	04/10/2021
MRS	QHAMUKILE EUNICE	CHAUKE	57	06/01/2022
MRS	AGNES HAZEL	CHEETHAM	90	11/09/2021
MRS	PHUMAPHI ELSIE	CHILI	62	28/01/2022
MR	PHUTI FRANK	CHOKWE	84	26/02/2022
MRS	PULENG EMILY	CHONCO	71	11/09/2021
MRS	NTOMBIZA BAFIKILE	CHONCO	63	13/01/2022
MRS	DINAH NOMHLE	CIDRAAS	70	03/10/2021
MNR	ARIE WILLEM	CLAASSENS	75	21/09/2021
MNR	WILLEM	CLEOPHAS	77	30/08/2021
MNR	DAWID JACOBUS	CLOETE	82	15/01/2022
MRS	CECILIA AGATHA	CLOETE	62	07/10/2021
MR	PIETER JOHANNES	COERTZE	70	25/08/2021
MRS	RENSKE SUSANNA GERTRUIDA	COETZER	87	06/02/2022
MNR	GERT JOHANNES	CRAFFERT	85	25/09/2021
MRS	PUTUNYWA	CUBU	68	02/12/2021
MR	PETER EDWARD	DALE	76	29/09/2021
MNR	TITUS	DANIELS	91	18/08/2021
MRS	SUSANNA JOSINA	DANNLER	54	19/01/2022
MR	MICHAEL ROBERT	DAVIES	79	31/12/2021
MRS	TUTU VIRGINIA	DAWETI	79	28/11/2021
MRS	IRMA ADILE	DE BEER	82	18/11/2021
MR	DESMOND MICHAEL JOHN	DE BLIQUEY	75	01/09/2021
MRS	HELENA CATHARINA	DE BRUIN	89	25/09/2021
MR	GERHARDUS JOHANNES	DE BRUYN	78	07/02/2022

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MNR	HENDRIK	DE JAGER	73	25/09/2021
MR	FRANCISCUS	DE KOK	94	06/02/2022
MR	ADRIAAN JOHANNES	DE KOKER	75	09/11/2021
MRS	CATHERINE	DE MEILLON	73	16/12/2021
MEV	SUSARA MAGDALENA	DE RIDDER	82	30/12/2021
MRS	ATHENA	DE VILLIERS	92	01/02/2022
MR	EWALD ESSELEN	DE VRIES	84	30/11/2021
MNR	JACOBUS JOHANNES	DELPORT	69	25/11/2021
MS	ROSLIND RUTH	DESWART	66	24/11/2021
MR	PIETER JOHANNES LAUBSCHER	DEYZEL	77	07/01/2022
MISS	PHILISIWE SELINAH	DHLAMINI	63	08/02/2022
MRS	THOKOZILE LEGINA	DHLAMINI	74	08/09/2021
MS	CHAZILE FLORENCE	DHLANGAMADHLA	58	14/09/2021
MR	BADINI MALACHIUS	DIDI	71	22/08/2021
MRS	MARIA JOHANNA ALETTA	DIRKS	58	02/12/2021
MR	MLONDI LUYANDA	DLAMINI	21	04/10/2021
MR	GIFT SIZWE	DLAMINI	20	26/09/2021
MR	MDUDUZI ROY	DLAMINI	62	22/01/2022
MRS	THOLANI	DLAMINI	87	31/08/2021
MRS	NOSINDISO SILVIA	DLAMINI	69	15/09/2021
MRS	GLADYS PHILE	DLAMINI	57	31/08/2021
MNR	JAN GEORGE	DU PLESSIS	73	24/12/2021
MR	ERNEST	DU PREEZ	66	29/01/2022
MRS	EMMERENTIA CORNELIA	DU TOIT	81	10/02/2022
MS	MARIA	DU TOIT	84	25/09/2021
MRS	MAVIS ELIZABETH	DUFFIELD	85	10/02/2022
MNR	ABRAHAM THEODORE	DUMINY	79	25/09/2021
MR	MGCINENI KLAAS	DUNTENI	79	03/01/2022
MEV	JUBAIDA	EBRAHIM	84	13/01/2022
MRS	GWYNNNITH EDNA	EDWARDS	84	11/09/2021
MR	AREND	EILERS	72	26/12/2021
MR	JOHANNES HERMANUS	ELS	66	17/09/2021
MEV	LYDIA	ERASMUS	74	27/01/2022
MRS	SUSANNA DINA CHRISTINA	ERASMUS	68	03/09/2021
MR	PATRICK MOFFAT	FEGEN	83	02/09/2021
MRS	NOBLAWUZI	FELE	77	25/08/2021
MR	FERNANDO MARTINS	FERNANDES	68	03/12/2021
MRS	ANNA SUSANNA	FERREIRA	77	11/12/2021
MNR	STEPHANUS LAMBERT	FICK	86	16/10/2021
MRS	NOPASILE	FIVA	89	03/12/2021
MRS	NOFEZILE	FOKWANA	73	18/12/2021
MRS	EMMELIE EMMARA	FOURIE	83	16/08/2021

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MR	WILLIAM JOHN	FOXCROFT	76	08/02/2022
MR	RODNEY BERTRAM	FRIEND	72	23/12/2021
MRS	FAY MAY	GAILEY	87	22/09/2021
MRS	LILLIAN NOMATOKAZI	GAMANYE	74	05/10/2021
MS	ESME MARY	GARNER	78	23/09/2021
MR	FANIE	GEMPIES	68	17/08/2021
MNR	DAVID MATTHYS JOHANNES	GERICKE	94	25/09/2021
MS	JANNITA	GLAD	74	19/10/2021
MRS	SINDISIWE GWINNET	GOBA	66	04/12/2021
MRS	MONICA ANNE	GRANT	95	05/02/2022
MRS	ELBINAH BUKELWA	GREYLING	61	17/12/2021
MR	CARL	GRIESEL	66	12/10/2021
MR	ANDRE BURGER	GROENEWALD	70	26/10/2021
MR	MUVIMBI DANIEL	GULUBE	70	25/08/2021
MR	MADALA AARON	GUMEDE	72	25/08/2021
MRS	VULAMEHLO	GUMEDE	69	28/09/2021
MR	KENNETH PATRICK VINCENT	GUNNELL	85	08/01/2022
MR	MANKUNKUNKU	GWANTSHU	89	06/09/2021
MS	PATRICIA	GWEGWE	64	23/08/2021
MR	MALINGA	GXABANA	67	20/08/2021
MR	MATTHEWS MEKU	GXALA	70	02/01/2022
MR	ABRAM JOHANNES	HAASBROEK	77	04/01/2022
MR	LEONARD	HAMPSON	77	29/12/2021
MR	CHARLES PETER DERRICK	HARMON	78	22/12/2021
MRS	CERESIA SONIA	HARMSWORTH	75	14/09/2021
MRS	BERTHA JACOBA	HARTLEY	73	25/09/2021
MRS	ELIZABETH CATHARINA JOHANNA	HARTZENBERG	91	29/01/2022
MNR	ABRAHAM DE VRIES	HATTINGH	82	22/08/2021
MNR	HENDRIK JOHHANNES	HEFER	91	10/01/2022
MNR	ACHMAT	HENEKE	78	07/12/2021
MRS	SARAH	HERANDIEN	81	13/12/2021
MR	EUGENE FRANCOIS	HEUNIS	84	22/10/2021
MNR	RONALD ARTHUR	HIBBERT	85	08/02/2022
MRS	MARA MARIA	HIRSCH	90	21/12/2021
MRS	TIKANA	HLATSWAYO	89	04/11/2021
MR	ZIDLELE	HLOKWANA	76	26/08/2021
MEV	MARTHA MARIA CORNELIA	HOARE	80	06/10/2021
MRS	TIKI SELINA	HOBE	80	24/08/2021
MR	CHARL JOHANNES	HOFFMAN	71	08/09/2021
MR	WILLEM JACOBUS DANIEL RUDOLPH	HOLLENBACH	73	26/08/2021
MEV	ANNA CAROLINA	HOOLE	76	21/10/2021
MNR	DIRK CORNELIS HENDRIK	HUBINGER	86	05/11/2021

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MR	ROBIN NICHOLAS	HUTCHINGS	75	22/08/2021
MRS	MARGARET ISABELLA	JACKSON	87	15/09/2021
MEV	MARTHA JEANETTE	JACOBS	85	25/01/2022
MEV	MARIA ELIZABETH	JACOBS	77	09/09/2021
MNR	ERROL EDWARD ANTHONY	JACOBS	77	02/11/2021
MRS	ENGELA SOPHIA HELENA	JACOBS	79	01/11/2021
MRS	MAGRIETA	JAFTHAS	80	29/08/2021
MR	JABULANI GEORGE CECIL	JALI	62	18/09/2021
MRS	THANDI AUDREY	JALI	77	05/09/2021
MR	WATITI JAMES	JAMES	75	09/12/2021
MRS	MARTHA SUSANNA JACOBA	JANSE VAN RENSBURG	85	22/08/2021
MR	HENDRIK PETRUS	JANSE VAN VUEREN	72	08/09/2021
MNR	DAVID ZACHARIAS	JANSEN VAN VUUREN	74	27/09/2021
MNR	EDWARD JOSEPH	JANUARY	68	11/01/2022
MRS	NOMZONKE	JENETE	81	23/09/2021
MR	ELIAS PAULUS	JIYANE	68	19/11/2021
MRS	NOMASONTO IDAH	JIYANE	87	31/01/2022
MR	IDWAL OWEN	JONES	95	25/10/2021
MR	ALBERT RICHARD	JONES	72	07/09/2021
MNR	PIETER WILLEM	JORDAAN	80	14/09/2021
MR	FRIKKIE	JORDAAN	65	24/01/2022
MRS	MARIA CATHRINA ALETTA	JOUBERT	87	21/12/2021
MRS	RESHMA	JUNGBAHADUR	47	10/12/2021
MR	MONWABISI CLEMENT	JWILI	74	13/02/2022
MRS	LINDI LIZZIE	KAMANGA	64	21/08/2021
MR	CHRISTIAAN	KAMMIES	66	28/08/2021
MS	KANI JOYCE	KAPTAIN	66	04/12/2021
MR	CHALABJE	KAWA	65	19/10/2021
MNR	PIERRE CORSTIAAN	KEDZIERSKI	80	13/01/2022
MR	MOROKA BENJAMIN	KGOTHULE	76	25/10/2021
MR	MPAYIPHELI LUCAS	KHAMBULA	76	04/01/2022
MR	LIKOTSO JAFTA	KHANG	72	19/01/2022
MR	LINDIMPI ALIAS	KHOZA	70	18/09/2021
MRS	NWADLEDLELA DORA	KHOZA	76	17/01/2022
MRS	NAKI JOYCE	KHOZA	63	05/09/2021
MRS	SIBONO MARIA	KHUMALO	93	17/09/2021
MRS	KHETHEBANI PHILDA	KHUMALO	76	16/01/2022
MRS	ELISA MOTSHIDISI	KHUMALO	67	17/10/2021
MR	CHRISTIAN GERT THOMAS	KIRTSSEN	78	06/09/2021

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MR	LULAMO WILSON JERRY	KLAAS	73	10/02/2022
MS	KLARA	KLEIN	71	11/12/2021
MEV	MARTHA ELIZABETH	KLEYNHANS	84	01/09/2021
MRS	MARGARETHA GERTRUIDA ELIZABETH	KLOPPERS	76	18/08/2021
MR	NICOLAAS CORNELIUS	KOEGELENBERG	66	30/01/2022
MRS	THERESA GOMIAS	KOEN	79	18/11/2021
MRS	NOMATHEMBISA IRENE	KOLWANE	78	03/09/2021
MR	HLAJANE FRANK	KOMANE	66	22/12/2021
MRS	SUSARA SUSANNA	KOTZE	80	05/11/2021
MR	ZAMUXOLO	KOYINGANA	48	25/11/2021
MNR	PIETER ERNST	KRUGER	85	15/02/2022
MR	ELIJAN MKHETHENI	KHUBEKA	61	14/09/2021
MR	JOEL JOHANNES	KUHN	70	24/11/2021
MR	JABULANI HENRY	KUMALO	63	18/08/2021
MR	QHEYANA QHIYONGO	KWETA	71	30/12/2021
MR	JACOBUS STEPHANUS JOHANNES	LABUSCHAGNE	79	20/08/2021
MEV	JEZINA MARIA	LAMBRECHTS	74	04/09/2021
MNR	JOHAN CHRISTIAN	LAMPRECHTS	80	14/09/2021
MEV	JACOBA FRANCINA SUSANNA	LANDRY	79	30/08/2021
MR	NICHOLAS JACOBUS	LE ROUX	69	07/01/2022
MR	JOHANNES PETRUS HENDRIK	LE ROUX	69	23/12/2021
MRS	MAMORAKE DINAH	LEFAO	95	14/09/2021
MRS	KEKO ELSIE	LEKGAWU	90	07/12/2021
MRS	PHOKOANE ARCILIA	LEMPE	79	21/12/2021
MRS	RACHEL RAMASELA	LETSOALO	77	22/08/2021
MS	PETRONELLA MARIA	LIGTHELM	73	29/11/2021
MS	HORNBY	LIZO	83	02/09/2021
MRS	CATHARINA ELIZABETH	LLOYD	72	06/12/2021
MNR	KAREL JACOBUS	LOMBARD	78	15/10/2021
MS	DORA VIOLET	LOMBARD	72	04/11/2021
MRS	SUSANNA JOHANNA HERMINA	LOOTS	63	05/09/2021
MR	PETRUS	LOUW	78	22/09/2021
MR	PIETER CHRISTOFFEL	LOUW	67	28/11/2021
MRS	ANNA CHRISTINA WILHELMINA	LOUW	73	11/02/2022
MR	PIETER JOHANNES HENDRIK	LUBBE	71	13/12/2021
MRS	HENDRINA JOHANNA	LUCKAY	66	20/01/2022
MR	PETRUS JOHANNES	LUKHELE	79	18/09/2021
MR	MUSA MOSES	LUKHELE	61	25/08/2021
MR	ANTHONY NEVILLE	LUTZ	78	29/12/2021
MR	ISHMAEL PHAKAMILE	LWANA	66	04/09/2021
MR	MBOMA ASHEN	MAABANE	73	07/10/2021

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MR	BADUMELENG NAITA	MAABOI	72	5/01/2022
MR	RUDOLF ERIC	MAARTENS	53	15/10/2021
MRS	NOMZANZI CATHERINE	MABASO	83	17/12/2021
MR	ZAKHELE ESROM	MABIZELA	80	13/01/2022
MR	CHIMANE ALPHIUS	MABOKE	77	20/09/2021
MRS	LEKO MARIA	MABUSA	84	22/01/2022
MR	MANDLA CAIPHS	MABUZA	76	11/12/2021
MR	HASHA KELSON	MABUZA	71	15/12/2021
MRS	JOSEPHINE THABILE	MABUZA	59	24/01/2022
MRS	ELSIE DELISIWE	MABUZA	56	19/10/2021
MR	THABISHA ABRAM	MACAME	81	04/01/2022
MR	MASOKONI	MADHLALA	87	19/08/2021
MR	DALOKWAKHE	MADLALA	75	21/08/2021
MR	HATU HALTON	MADOLO	89	29/09/2021
MS	NOMANDLA EUNICE	MADUNA	55	28/11/2021
MR	JONGA CLAMENT	MADZIDZELA	71	27/08/2021
MRS	TSHAVHUNGWE AZWIDOHWI	MAFHARA	71	24/12/2021
MRS	NGWAMABOLEDI	MAFOKOANE	87	29/12/2021
MR	VADLAZA JOSHUA	MAGAGULA	70	01/02/2022
MRS	HLAMBASE CHRISTINAH	MAGAGULA	63	30/12/2021
MRS	EMMA	MAGOA	70	28/11/2021
MR	KLEINBOOI MPHAGAHLA	MAHLABA	87	12/12/2021
MR	MAJOHN JOHN	MAHLANGU	81	11/12/2021
MR	AARON	MAHLANGU	66	25/01/2022
MRS	MARTHA MARIA	MAHLANGU (VILAKAZI)	72	22/08/2021
MRS	SALETSENG MAGDALINE	MAIKHOSHO	69	23/08/2021
MR	MAMPANE PIET	MAILA	73	30/08/2021
MRS	MAPHELADI FLORA	MAILE	69	08/12/2021
MRS	MMANGAKANE MARIA	MAISELA	82	14/12/2021
MRS	NOBANTU WINNIE	MAKABANE	72	21/11/2021
MR	TITI MARTIENS	MAKGAE	68	16/12/2021
MR	RATODI FRANS	MAKGAE	66	03/11/2021
MR	RODGER DAMASES	MAKHASI	71	03/12/2021
MRS	ZUNGEZILE HARRIET	MAKHATHINI	79	01/09/2021
MRS	NKMOSI ELIZABETH	MAKHATHU	87	07/09/2021
MR	SONTAGA SIMON	MAKHINA	66	12/09/2021
MRS	MALETSATSI ANNIE	MAKHOWANE	80	21/09/2021
MRS	KHUBANA FRANCINA	MAKHUBELA	81	29/08/2021
MR	MATOME SYDNEY	MAKHURA	69	21/08/2021
MR	TOLBERT	MAKHWELANA	78	14/11/2021
MR	MOLFETE	MAKOBA	69	15/09/2021
MRS	PULENG PAULINA	MAKUKULE	72	14/09/2021
MR	MAHAKABANI ABRAM	MALAJI	77	19/12/2021
MR	ELLIOT STORRY	MALANGENI	71	01/11/2021
MRS	LEGODIMO	MALATA	85	04/09/2021
MR	MSUME RANIOS	MALEKANE	75	11/09/2021

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MRS	MATSHELANE GEORGINA	MALESOENE	71	10/01/2022
MR	TAU ESAU	MALOKOTSA	88	31/12/2021
MRS	ZONDEKILE ANNIE	MALUBANE	78	30/11/2021
MR	SEKUTUDI PHILLIMON	MAMOSHI	70	18/09/2021
MR	NKUBU JAMES	MAMUSHI	68	16/11/2021
MR	MMBULAHENI JOSEPH	MANALA	58	13/09/2021
MRS	NOTINI NOPUMZILE	MANGASA	81	06/10/2021
MR	GARY RENAULD	MANSON	75	27/12/2021
MS	THEMBA AUDREY	MANYETHELA	75	06/02/2022
MR	BEKANI ROBERT	MANYONI	66	26/08/2021
MR	LESETSHA DAVID	MAPAILA	71	25/01/2022
MRS	CATHERINE MVULAZANA	MAPAILA	69	26/10/2021
MR	SEFAKO PATRICK	MAPHANGA	59	07/10/2021
MS	NTOMBENTSHA JOSLINAH	MAPHUNDU	70	01/01/2022
MR	MOHOLWA SAMUEL	MAPITI	63	06/09/2021
MRS	FRANSINA HENDRIEKA	MARAIS	91	05/10/2021
MR	JAN	MAREE	61	18/08/2021
MS	MAGDALENA	MARITZ	79	01/02/2022
MR	KRZYSZTOF ANDRZEJ	MARSKI	77	21/08/2021
MRS	ELIZABETH	MARTHINUS	79	21/11/2021
MR	TONYAN SANDREW	MARTINS	88	04/12/2021
MRS	HENDRINA HELENA	MARX	82	21/12/2021
MR	LESLIE	MASANGO	62	31/08/2021
MR	JAMES ERIC	MASEKO	80	26/12/2021
MRS	EMMA	MASELELA	74	31/08/2021
MR	JOSIAS LESIBA	MASEMOLA	71	09/10/2021
MR	PHALEDI	MASHABA	64	24/10/2021
MR	LESETJA PETER	MASHIANE	64	30/08/2021
MR	BOY PHINES	MASHIANOKE	80	21/02/2022
MR	MOKUDISENI ERNEST	MASHIGO	82	05/02/2022
MR	MKILA LUKAS	MASHILO	69	18/12/2021
MRS	MALEPE	MASHILO	83	20/08/2021
MR	MBUTI BEN	MASHILOANE	77	16/11/2021
MRS	LOMBANGO RUTH	MASHWAMA	69	30/09/2021
MRS	NOQONDILE	MASIBA	77	13/12/2021
MR	JOHN	MASILELA	74	12/11/2021
MR	MAKULA DANIEL	MASINA	65	05/11/2021
MR	MESHACK	MASITENG	65	18/10/2021
MRS	GLADYS	MATHIBELA	60	22/09/2021
MR	NIMROD VUSUMUZI	MATHOBELA	69	13/10/2021
MRS	MATHABATHE	MATIBIDI	88	02/02/2022
MR	TIMOTHY	MATIMBA	66	15/01/2022
MR	FUNWAPHI DANIEL	MATSHIGA	73	16/12/2021
MRS	MALITHA FIKILE	MAVUSO	89	29/12/2021
MR	MNCEDISI PITTWELL	MAZAMISO	73	23/08/2021
MR	MASHAYITAFULA	MAZIBUKO	83	08/10/2021
MR	VUSUMUZI HARRY	MAZIBUKO	74	10/09/2021
MRS	BEAUTY EUNICE	MAZIBUKO	71	31/08/2021
MRS	SHONISILE MELTA	MAZIBUKO	66	09/10/2021

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MR	BEN PHUMULANI	MAZUBANE	69	23/09/2021
MS	NONTINAM CORNELIA	MBAMBANI	60	23/12/2021
MR	MLUNGISI ALBERT	MBANJWA	77	22/08/2021
MRS	MHLEKAZI	MBEJE	92	10/12/2021
MR	MBONENI JUDA	MBELE	69	29/09/2021
MR	MICHAEL SIKHUMBUZO	MBELE	65	06/09/2021
MR	BUTI MATCHIES	MBENGE	67	19/10/2021
MRS	FLORIDA	MBOMBELA	83	02/09/2021
MRS	MASHIGO MONICA	MBONANI	80	01/01/2022
MR	KILWANE GILBERT	MBULI	92	13/10/2021
MRS	CHILIZILE MARIA	MCHUNU	80	05/09/2021
MS	SHOLIPHI	MCHUNU	73	13/09/2021
MRS	KUPHILE THOLAKELE	MCINEKA	67	17/11/2021
MRS	LYNETTE ALECIA	MCKIE	73	03/12/2021
MR	ALEXANDER GEORGE HENDERSON	MCMASTER	84	06/12/2021
MR	MUNTUKATHENJWA BHEKUYI	MDHLULI	72	19/10/2021
MR	BRIAN RAYMOND	MEIER	84	18/12/2021
MRS	BARBARA ANNE	MESSINA	74	09/12/2021
MS	JOHANNAH THEMBI	MGABHI	75	06/09/2021
MR	BHEJAMINI	MGIDI	65	25/08/2021
MR	MAJALIMANE BOY	MGWENYA	80	26/12/2021
MRS	THOLIWE LIZA	MHLONGO	63	13/09/2021
MR	GERT	MIGGEL	72	18/10/2021
MRS	ANNA SUSANNA	MILDENHALL	77	26/08/2021
MS	ALETTA JOHANNA	MINNIE	71	10/10/2021
MRS	THEMBENI EVELINA	MKHABELA	72	01/10/2021
MRS	SIKHATHELE	MKHATSHWA	81	25/11/2021
MR	KHEKHEVU AGRIPPA	MKHIZE	84	01/02/2022
MR	MNTUWANI	MKHIZE	76	16/12/2021
MR	VULAMEHLO	MKHIZE	68	07/11/2021
MR	THOKOZANI MOSES	MKHWANAZI	58	02/01/2022
MRS	THOKOZILE MARGARET	MKHWANAZI	63	14/12/2021
MRS	PRECSEDES NOMAGUGU	MKULISI	56	02/10/2021
MRS	NOMSA LIFLINA	MLANGENI	85	09/09/2021
MR	MTUTUZELI STANFORD	MLOMO	89	30/12/2021
MRS	MAESHIBE RAHAB	MMAKO	72	20/01/2022
MRS	MAKWENA GEORGINA	MMATSAKA	83	17/11/2021
MR	TRAYISHILE PETER	MNGCONGO	70	10/01/2022
MS	JOYCE WINNY	MNGUNI	51	29/10/2021
MR	DUMA DAVID	MNISI	68	31/08/2021
MR	PHASA SIMON	MNISI	67	01/11/2021
MRS	AGNES ZANDILE	MNISI	58	14/09/2021
MR	THEMBA COLLEM	MNTAMBO	67	31/12/2021
MRS	THOMBI	MNTUNGWA	75	18/10/2021
MR	MPHAHLELE ENAS	MOAGI	70	19/10/2021
MR	MATOME MATHEWS	MODIPA	73	14/02/2022
MR	POPOLOSI JOHN	MOEKETSI	73	06/02/2022
MR	THABO ISRAEL	MOEKETSI	66	22/09/2021

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MR	SIMON	MOELA	77	09/09/2021
MR	MORAMANG	MOFOKENG	74	15/01/2022
MRS	MATHABELO ELIZABETH	MOFOKENG	67	09/10/2021
MRS	MAMOLEJOA ANNA	MOHLABI	86	04/01/2022
MR	FENESWAMA MACKSON	MOHLALA	80	30/08/2021
MR	JOSEPH	MOHLAMME	77	03/12/2021
MR	MOEKETSI ZACHARIA	MOHOLO	82	13/01/2022
MR	MOOROSI PETROS	MOKOATALA	65	12/12/2021
MR	JOSEPH	MOKOBORI	72	16/11/2021
MR	NTJA JOSHUA	MOKOENA	70	01/02/2022
MR	SELLO ROBERT	MOKOENA	69	14/01/2022
MR	ROBERT THOBI	MOKOENA	68	20/11/2021
MRS	MAMORENA PAULINA	MOKOENA	70	17/08/2021
MRS	MAUWANI	MOKOLO	79	26/09/2021
MR	TITUS	MOKWANA	66	02/09/2021
MRS	NOMTSHINI EMMA	MOKWENA	75	26/10/2021
MR	SIMON TABUKO	MOLABA	83	16/12/2021
MR	MMOLAWA DAVID	MOLALE	80	24/12/2021
MRS	MABELETI	MOLATO	68	26/12/2021
MR	PIETER WILLEM	MOLLER	87	09/12/2021
MRS	JENNET	MONAGENG	59	11/12/2021
MS	NGOAKOONA ANNA	MONYELA	80	08/10/2021
MRS	ESTHER FIHLIWE	MOOI	63	20/11/2021
MRS	JOHANNA NELLIE	MOOLMAN	84	14/01/2022
MRS	NUKU SANA	MOPHUTING	68	10/02/2022
MRS	NELLY ZANELLE	MOREU	49	30/11/2021
MR	OBAKENG MICHAEL	MOSOEU	68	27/01/2022
MR	MBEKWA JACOB	MOTAUNG	70	05/12/2021
MR	MALESELA CHARLES	MOTHIBA	66	03/09/2021
MRS	MATSETSA SUZAN	MOTSAPI	74	19/11/2021
MRS	MARGARET LUMKA	MOTSISI	71	06/09/2021
MRS	MOKGAETJI ANN	MPHAHLELE	83	09/01/2022
MRS	MAKWENA CHRISTINA	MPHERWANE	70	27/12/2021
MRS	KENEILOE MARTHA	MPHIVIME	88	01/09/2021
MR	MABULANE CHRISTOPHER	MPIKA	73	18/02/2022
MRS	ALBERTINA THENJIWE	MPIYONKE	74	19/12/2021
MR	THOMAS BONAKELE	MPONDO	82	30/01/2022
MR	MZINEMALI CHRISTOPHER	MSANE	67	28/01/2022
MRS	DUNGILE EMMELINA	MSEZANE	66	08/01/2022
MR	MNINTWA FANIE	MSIZA	68	21/12/2021
MRS	NTOMBINI	MSOMI	81	01/10/2021
MRS	NOMFANELO ELIZABETH	MSUTU	84	23/09/2021
MR	MHLUPHEKI JACOB	MTHEMBU	72	12/09/2021
MRS	JOSEPHINE NOSIMBI	MTHIMONYI	87	09/01/2022
MR	BANANA SIMON	MTHIMUNYE	69	06/12/2021
MRS	NOMCIRELO KATE	MTHIMUNYI	95	14/09/2021
MRS	BERTHA SILVASIA	MTOLO	67	11/11/2021
MRS	NAMGETSHA MARIA	MTOMBENI	73	23/11/2021

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MR	TITI JOHANNES	MTSWENI	64	21/09/2021
MRS	BANGISIWE	MTUNGWA	77	16/12/2021
MRS	MUDJADJI MAFANATO	MUDAU	73	09/01/2022
MRS	JOEY	MULDERS	90	01/10/2021
MRS	LORRAINE	MULLER	77	30/11/2021
MR	NYAMBENI SAMUEL	MUNGANI	68	19/08/2021
MR	MASHUDU	MUNYAI	62	29/01/2022
MR	MBUDZENI DAVID	MUVHANGO	73	27/12/2021
MR	TWAYI ALPHEUS	MWELASE	67	03/01/2022
MR	SIPHIWE SYDNEY	MYENI	80	05/09/2021
MRS	LASIWE	MZAYIFANI	83	05/01/2022
MRS	NOMVUYO GLADYS	MZINYATHI	68	24/12/2021
MR	MODISOGOOREKWE GEORGE	NALEDI	74	10/01/2022
MRS	JOHANNES JOCHEMUS	NAUDE	84	03/09/2021
MR	MEI	NCANA	65	20/01/2022
MR	MAGAMANE JAMES	NCHABEENG	75	20/10/2021
MS	LETTITIA NOMAFAKU	NDEMA	69	20/08/2021
MR	MORWA PETRUS	NDHLOVU	69	08/10/2021
MRS	NOKUSOLWA ANIYAH	NDLANGAMANDLA	67	03/12/2021
MRS	BUSISIWE EMILY	NDLELA	65	03/12/2021
MR	BENJAMIN	NDLOVU	71	17/01/2022
MR	BHEKINDAWO SIMON	NDLOVU	68	01/10/2021
MRS	TENESE LIZZIE	NDLOVU	97	13/11/2021
MRS	DEMBI AGNES	NDLOVU	88	06/10/2021
MRS	IRENE	NDLOVU	69	14/10/2021
MRS	NYAMUTSHAGOLE SARAH	NDOU	90	19/08/2021
MR	LAWRENCE WELILE	NDZABELA	85	11/09/2021
MS	IRENE NONTUTUZELO	NDZUBE	66	03/09/2021
MR	TISMAN	NELANA	73	09/09/2021
MR	RATSHILUMELA LAZARUS	NETSHIVHAZWALU	73	28/08/2021
MRS	ALILADI	NETSHUNGANA	89	02/09/2021
MR	HERBERT PHILLIP	NEWTON	76	14/12/2021
MR	NGATI AMOS	NGALA	78	29/08/2021
MR	MZIWENDODA	NGCEBETSHA	72	18/09/2021
MRS	DUDUZILE NIKIWE	NGCOBO	67	20/11/2021
MRS	THULELENI ALBERTINA	NGCOBO	62	26/08/2021
MRS	MAYIBASE BETTY	NGELE	93	20/09/2021
MR	JOHNSON WELILE	NGESI	70	24/12/2021
MRS	LINDIWE GAIL	NGESI	67	03/10/2021
MR	MBEKISISENI BI	NGIDI	69	22/10/2021
MR	MACDONALD SIMON	NGOBE	81	02/11/2021
MRS	TAMATI MARIA	NGOBESE	63	23/11/2021
MRS	MERCY	NGODINI	58	13/01/2022
MRS	MILIAH	NGOMANE	80	12/11/2021
MR	MZWANDILE	NGOYI	82	15/11/2021
MR	BHEKISISA	NGUBANE	70	08/12/2021
MR	DOUGLAS BONGA	NGUBO	64	27/08/2021
MR	MDUWA ELMON	NGWENYA	74	23/10/2021
MISS	GUQILE ALICE	NHLENGETHWA	51	30/01/2022

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MR	GERT ABRAHAM	NIENABER	69	15/01/2022
MR	VUSUMUZI MORRIS	NKABINDE	74	17/01/2022
MR	NJIWANJI DANIEL	NKAMBULE	79	30/12/2021
MR	MFANA	NKOMO	86	21/08/2021
MR	WILLIAM MAFIKA	NKONDE	82	11/10/2021
MS	THANDI	NKONTSHANE	38	28/12/2021
MR	PHENGULA JOHN	NKOSI	80	12/09/2021
MR	JOLOZA DANIEL	NKOSI	79	24/08/2021
MR	FANYANE SOLOMON	NKOSI	75	10/01/2022
MR	KING ABBY	NKOSI	72	28/10/2021
MR	ELPHAS MKHULUNYELWA	NKOSI	71	21/08/2021
MR	ZANDLA MANDLENKOSI	NKOSI	71	18/11/2021
MR	VUSUMUZI ISAIAH	NKOSI	64	20/12/2021
MRS	NOMGCIBELO JOSTINA	NKOSI	80	01/09/2021
MRS	NOBUQILI	NKOSI (ZULU)	66	06/09/2021
MR	NYADZA JONAS	NNDWAMBI	80	09/01/2022
MR	MAFUKUZELA COUNCIL	NONDABULA	84	17/10/2021
MR	SERA JONAS	NTAKO	90	27/10/2021
MRS	MENANA GRACE	NTLHORO	83	11/12/2021
MRS	NONEZILE NTUKANE	NTLUKANE	87	21/08/2021
MRS	LAWUKAZI EMMA	NTOMBANA	76	25/12/2021
MR	WISEMAN MANQOBA	NTOMBELA	61	26/09/2021
MRS	MABALIMO MERRIAM	NTSHINGILA	69	24/11/2021
MRS	SIPHIWE GETRUDE	NTULI	91	06/10/2021
MRS	VIRGINIA NOMBASA	NTUTU	70	24/11/2021
MS	CELIWE KHANYISILE	NXUMALO	42	28/01/2022
MRS	NOMANDLA SONIA	NYAKATI	72	10/12/2021
MR	VELA ELLIOT	NYANDENI	83	31/08/2021
MRS	CATHARENA WILHELMINA CHRISTINA	NYLAND	85	30/10/2021
MR	SIMON MAKULUMANA	NZAMA	78	09/12/2021
MRS	ANNA MARIA MAGDELENA	OBERHOLZER	91	22/08/2021
MR	LOUIS	OLIVIER	60	31/12/2021
MISS	BINILA DEVI	OMPARSAD	50	08/10/2021
MRS	ISABELLA HESTER CECILIA	OOSTHUIZEN	97	10/01/2022
MRS	SUSSARA MAGRIETA JACOBA	OOSTHUIZEN	57	24/09/2021
MR	ISAK	OPPERMAN	71	05/01/2022
MR	GERHARDUS STEPHANUS	PANSEGROUW	70	04/09/2021
MRS	JENNIFER MARY	PAUL	73	21/09/2021
MR	JOSEPH WILLIAM	PAYNE	67	12/11/2021
MR	FREDERIK PIETER JACOBUS	PAYNTER	78	20/01/2022
MRS	CHRISTINA ELIZABETH	PEDRO	71	08/11/2021
MR	BONISILE	PETER	82	15/11/2021
MR	JEFFREY GERALD	PETZER	75	14/11/2021
MRS	MPELEGENG JEANETTE	PHAHLANE	61	31/12/2021
MRS	NOMCHIKI ELIZABETH	PHAKANE	91	08/10/2021
MR	SEMAKALENG WILLIAM	PHANTSI	59	01/11/2021
MS	MONYENNYE ANNAH	PHEKONYANE	82	25/09/2021
MRS	BOTSITSI NELLY	PHELE	72	05/02/2022
MR	NDLAVELA JOSEPH	PHONGWAYO	74	16/12/2021

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MRS	ELIZABETH JOHANNA	PIENAAR	82	17/01/2022
MR	PIETER	PIETERSE	56	29/11/2021
MR	CHRISTJAN	PLAATJIES	76	19/11/2021
MR	MATATI JOHN	POLOLO	79	29/08/2021
MR	POGISHO	POONYANE	48	14/01/2022
MR	ANDREW EYBERS	POTGIETER	87	11/12/2021
MR	WILLEM FREDERIK	POTGIETER	72	26/09/2021
MR	JOHAN FREDERIK	PRINSLOO	71	17/12/2021
MR	HENDRIK MARTHINUS	PRINSLOO	68	30/01/2022
MR	RAYMOND WALTER	PURCELL	83	16/08/2021
MRS	THEMBEKILE JOYCE	RABANYE	50	23/12/2021
MR	JOHANNES MBUTANA	RADEBE	75	01/01/2022
MR	ABRAHAM CHRISTOFFEL	RADLEY	79	24/01/2022
MR	FRANK JARA	RAFUTHO	84	04/02/2022
MRS	SESINYANA EMA	RAKGALAKANE	95	26/09/2021
MRS	NOZUKO	RALA	65	19/09/2021
MISS	MAJEMISE VICTORIA	RAMABELETSA	62	22/12/2021
MRS	MORONGWA ROSINA	RAMAKHOLA	93	02/12/2021
MR	KHOROMBI PETER	RAMALATA	72	24/01/2022
MR	LESETCHA ALPHEUS	RAMASOBANE	93	24/08/2021
MR	FIELDING REUBEN	RAMBA	70	17/01/2022
MR	MAFUNZWAINI PETRUS	RAMBUWANI	81	02/10/2021
MR	MAPUTLA JOHN	RAMOGAYANE	84	24/08/2021
MR	CHIMANE JOHN	RAMPEDI	69	14/10/2021
MR	LUCAS NICOLAAS	RAUBENHEIMER	75	30/01/2022
MR	GERT HENDRIK	RAUTENBACH	76	03/02/2022
MRS	CHRISTINA DOROTHEA	RICHTER	76	13/10/2021
MR	CORNELIUS JOHANNES	RIEKERT	68	25/12/2021
MRS	MARTHA	ROOS	69	23/08/2021
MR	ALEXANDER GORDON	ROSS	89	22/12/2021
MR	VINCENT SUNDAYI	RUNGANGA	85	13/10/2021
MS	ELEANOR	SARELSE	37	31/10/2021
MRS	AMIENA	SCALA	89	03/02/2022
MR	JURIE JACOBUS	SCHLEBUSCH	61	27/09/2021
MR	JACOBUS JOHANNES	SCHOEMAN	80	25/02/2022
MR	CORNELIUS COENRADUS	SCHOLTZ	71	15/11/2021
MRS	ROSELLA LILIAN	SCHUTTE	74	06/11/2021
MR	SAGABELANE SCOTCH	SEBULELE	65	12/10/2021
MRS	MOLATELO FLORINAH	SEDUWA	51	22/01/2022
MR	MASHEGO PIET	SEGAFA	72	14/01/2022
MRS	MARIA NTOMBI	SEKGANE	57	28/10/2021
MR	BEN	SEKHOPA	68	25/12/2021
MR	LERATO JOHANNES	SEKHOSANA	67	18/08/2021
MRS	SELINA	SELEPE	72	30/08/2021
MRS	DIKELEDI	SENELO	58	23/09/2021
MR	AIFHELI FRANK	SENGANI	75	24/01/2022
MR	KHOMELA GEORGE	SERUWE	68	23/09/2021
MR	MVESHA JOHANNES	SHONGWE	81	14/01/2022
MR	KLEINBOOI MGANELENI	SIBANYONI	84	11/12/2021

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MR	MGANELENI KLEINBOOI	SIBANYONI	84	11/12/2021
MR	MOSES MOSSIE	SIBANYONI	70	25/11/2021
MRS	CHRISTINAH VERONICA	SIBEKO	56	29/12/2021
MR	MBEZU MPENDULENI	SIBIYA	78	09/12/2021
MRS	CINELELE ALPHONAH	SIBIYA	72	03/02/2022
MR	TSEKE DAVID	SIKHOSANA	65	02/09/2021
MRS	NOLISITI MNKAMKHWITSHO	SIKOTI	82	27/01/2022
MR	MFANAWENDLELA JOSEPH	SILINDA	71	29/12/2021
MRS	NURSE SARAH	SILUMA	73	01/01/2022
MR	CABLE	SIMANGO	66	13/09/2021
MRS	ROSET SIYEGANGAPHI	SIMELANE	84	16/11/2021
MRS	LETTIE GLADYS	SIMELANE	63	11/09/2021
MS	NKOSINGIPHILE JOYCE	SIMELANE	64	10/01/2022
MR	SONNY RICHARD	SIMELANI	66	14/10/2021
MRS	NOHANTAM	SINEKELO	76	01/10/2021
MR	DERRICK	SINGLETON	61	12/01/2022
MRS	VICTORIA NOMCIMBI	SIPONDO	74	10/09/2021
MISS	KHOSI LEYA	SITHOLE	49	08/09/2021
MRS	KHULUMILE	SITHOLE	75	15/10/2021
MR	ABIE ABRAM	SKOSANA	74	25/12/2021
MRS	THABILE SOPHY	SKOSANA	78	27/11/2021
MR	NTOKOZO MILTON	SKOSANA	31	01/02/2022
MR	ADRIAAN MAREE	SLABBERT	73	12/10/2021
MS	HENRIETTE	SMIT	57	31/08/2021
MR	PETRUS	SMITH	67	04/09/2021
MRS	JOAN MARY	SMITH	97	28/12/2021
MRS	KATHLEEN JOMIMA	SMITH	57	05/12/2021
MR	THAMI ROBERT	SOHLEZI	74	30/09/2021
MR	VELILE	SOYIS	92	11/01/2022
MR	BRIAN ALLAN	SPELLER	88	02/12/2021
MR	JACOBUS STEPHANUS CHRISTIAAN	STASSEN	70	20/12/2021
MS	RYKIE HESTER	STEENKAMP	79	11/11/2021
MRS	SUSAN	STEPHENS	81	03/09/2021
MR	BENJAMIN JOHN	STEVENS	73	14/11/2021
MR	THOMAS	STEWART	76	15/12/2021
MR	DIEDERIK JOHANNES	STEYN	70	21/09/2021
MR	HENRY WILLIAM	STRINGER	88	16/08/2021
MRS	MARIA JOHANNA SOPHIA	STRUWIG	75	20/11/2021
MR	ZINGISILE FERGUSON	SUKWANA	75	08/01/2022
MRS	MAPIMELA ELIZABETH	SUNDLANA	81	30/12/2021
MRS	HENDRIENA HELENA JACOBMINA	SWANEPOEL	73	16/08/2021
MR	WILLEM JOHANNES	SWANEPOEL	68	22/09/2021
MR	CHRISTIAAN FRANS JACOBUS	SWART	70	07/10/2021
MRS	HESTER MARIA	TAYLOR	84	15/09/2021
MR	MOTLOUNG EPHRAIM	TELEKO	67	14/10/2021
MR	KHUMWANA SOLOMON	THEJENI	79	22/01/2022
MR	JOHANNES JABULANE	THELA	60	19/08/2021
MR	LERATO SERGEANT	THOMAS	66	08/10/2021

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MRS	MARIA ELIZABETH	THYS	68	15/01/2022
MRS	DAWN ELIZABETH	TIDBURY	87	21/10/2021
MRS	SIBONGILE MARIA	TIMANE	103	01/12/2021
MR	FOTO ELIJAH	TOTOSE	77	03/09/2021
MRS	MOSHIYANA MERIAM	TSEBESEBE	63	16/11/2021
MR	KHAMBELENI ROBERT	TSHABALALA	72	31/12/2021
MISS	NOBONILE EUNICE	TSHALI	61	01/10/2021
MR	NALAMOTSE ISAAC	TSHEHLA	82	29/11/2021
MR	THIVHULAWI SAMUEL	TSHIFULARO	70	14/10/2021
MR	NTAVHANYENI ALFRED	TSHIKALANGE	80	30/10/2021
MR	RODNEY WAYNE KIDGER	TUCKER	63	01/10/2021
MR	CYPRIAN	VAN AS	67	25/10/2021
MRS	ELSABE LUITJIE	VAN DEN HEEVER	86	21/11/2021
MRS	RINA	VAN DEN HEEVER	77	19/01/2022
MR	ANDRIES WILHELMUS ARNOLDUS	VAN DER BERG	74	09/12/2021
MR	HUMAN DU PLOOY	VAN DER LINDE	82	24/02/2022
MRS	ANITA	VAN DER MERWE	69	10/01/2022
MR	CHRISTOFFEL PETRUS	VAN DER MERWE	67	20/10/2021
MRS	REBEKKA SUSANNA ELIZABETH	VAN DER NEST	79	22/09/2021
MRS	MARYNA MARIA	VAN DER VYVER	83	20/11/2021
MRS	MARIA ANNETTE	VAN DER WESTHUIZEN	76	28/01/2022
MR	CHRISTOFFEL JOHANNES	VAN DER WESTHUIZEN	65	02/01/2022
MRS	ELAINE	VAN EEDEN	70	15/01/2022
MS	SUZAN	VAN HEERDEN	53	28/11/2021
MR	FRANCOIS PETRUS JACOBUS JOHANN	VAN NIEKERK	83	26/09/2021
MR	GIDEON MACHIEL	VAN NIEKERK	68	02/11/2021
MRS	ALIDA MARIA JOHANNA	VAN NIEKERK	69	20/01/2022
MR	PHILLIPPUS JOHANNES	VAN ROOYEN	81	17/02/2022
MR	CLIVE JOHN	VAN ROOYEN	67	18/10/2021
MR	GERRIT	VAN SCHALKWYK	85	19/02/2022
MR	GABRIEL JACOBUS	VAN STADEN	78	15/01/2022
MRS	JOYCE AUGUSTA VERA	VAN WINSEN	96	30/09/2021
MRS	YVONNE	VAN WYK	82	28/10/2021
MR	HENDRIK	VAN WYK	61	04/10/2021
MRS	CECILIA	VAN WYK	71	19/08/2021
MR	ZAGARIAS	VAN ZYL	63	09/10/2021
MR	JOHANNES BAREND	VENTER	76	06/01/2022
MR	GABRIEL ERNST	VENTER	70	16/09/2021
MR	MATTHEUS VAN AS	VERMEULEN	72	20/09/2021
MR	JOHN ANTON	VIENINGS	75	19/12/2021
MR	THEMBA WILLIAM	VILAKAZI	67	19/11/2021
MRS	HENDRINA ELIZABETHA	VILJOEN	84	03/11/2021
MR	ZALISILE HEADMAN	VIMBAYO	72	12/12/2021
MR	PIETER	VINK	89	29/01/2022
MR	DAVID	VISAGIE	56	30/01/2022
MR	FREDERIK JOHANNES	VISSER	82	22/01/2022
MR	GEORG FREDERIK	VIVIERS	74	08/09/2021
MR	JOHANNES PHILLIPUS	VON STADE	73	17/12/2021

TITLE	FULL NAMES	SURNAME	AGE	DATE OF DEATH
MR	JOHANE	VOORMAN	68	01/09/2021
MR	JOHN DOUGLAS	WATLING	84	17/11/2021
MR	JOSEPH BENJAMIN	WEIDEMAN	71	02/09/2021
MR	WARREN JAMES	WHITE	69	25/08/2021
MS	NOVUMILE	WHITE	70	09/12/2021
MR	CUPIDO JOHANNES	WILLIAMS	68	10/09/2021
MR	JACOB JOHANNES	WINDUM	67	30/12/2021
MR	MAYEKISO	XAM	82	18/01/2022
MR	TOBOLOLO	XAMBA	80	09/09/2021
MRS	KUKULE MARIA	XOTONGO MORRIS	69	18/08/2021
MR	NDI TIMOTHY	XULU	84	30/10/2021
MR	JOSEPH GEORGE	YOUNG	82	27/09/2021
MRS	MANTWA SELINA	ZIEM	62	16/09/2021
MRS	DELIWE NELLIE	ZITHA	69	02/02/2022
MRS	NOWINASE MANTOZANA	ZITHO	72	20/08/2021
MRS	KHOMBISILE MIRRIAM	ZONDO	73	15/09/2021
MR	NKOSENYE JEROME	ZULU	68	18/09/2021
MR	MADEVU BONGUKUFA	ZWANE	81	21/01/2022
MR	MALOBISA PETRUS	ZWANE	80	03/12/2021
MR	MKHAWULENI ROBERT	ZWANE	70	29/12/2021
MR	DUMISA ENOCK	ZWANE	69	24/09/2021
MR	BHOMBA WILLIAM	ZWANE	66	19/09/2021
MR	MPOSTOLI JOHANE	ZWANE	60	22/01/2022