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# PensionerTalk

DECEMBER 2012

## EDITOR'S NOTE

The year 2012 has been quite eventful in the Fund! We began the year with Trustee elections where members and pensioners of the Fund were given the opportunity to elect your representatives on the Board. Now that the process is complete we take a moment to chat with your pensioner Trustees in this edition of *Pensioner Talk* and give you an opportunity to get to know them a little better.

The Fund embarked on our administration system replacement in July this year. Change is not always easy or comfortable and we wish to take the opportunity to thank you for your patience through the changes that have taken place over the last few months. In the long term as we settle into the new system we will improve our efficiencies which will be to the benefit of all our pensioners and members.

Impacts of the change in our administration system have also meant a change in how we go through the annual Evidence of Survival (EOS) form process. In this edition we remind you again of the changes in the EOS form process. We've already received many EOS forms back and thank those of you who have returned them already. We encourage those of you who have not completed a form to do so before the cut off date. If you have not received a form please contact the Fund immediately.

Year-end also means bonus time – we give you a few tips on how to make your bonus work for you! And with that we wish you well over the festive season. We hope you will stay safe over this period and enjoy well-deserved time with family and friends!

Regards  
The Editor

## Getting to Know Our Pensioner Trustees

As you are all aware the Fund went through a Trustee election process at the beginning of the year for members and pensioners to elect a new Board of Trustees. In particular two pensioner-trustees, Dr Wessel Swart and Mr Ted Green, were re-elected to the Board to represent pensioners' interests. We caught up with them to get to know a bit more about them.

### MR TED GREEN

**You have recently been re-elected as a pensioner Trustee of the Fund. Why did you feel it was important for you to stand for election again?**

In the best interest of the pensioners I felt it was important to make myself available for re-election because of projects that still needed to be completed. These projects are important as they directly impact the beneficiaries of the Eskom Pension and Provident Fund.

**In your view what makes the role of pensioner Trustees important?**

The Trustees of the Fund have an obligation to understand

(Cont'd on page 2)



**MR TED GREEN**

(from page 1)

the important role that they must fulfil in ensuring that the Fund is under the Trustees' control and is managed according to the law. Trustees must take all reasonable steps to protect the interests of the pensioners.

**What impact and contribution would you like to make to the Board of Trustees and the pensioners of the Fund?**

The existing Board of Trustees is an excellent team. The following are fundamental duties that I feel strongly about which must be taken seriously by every Trustee:

- Taking reasonable steps to protect the interests of pensioners
- Acting with due care, diligence and good faith; and
- Ensuring good governance of the Fund e.g:
  - Ensure adherence to the Code of Conduct
  - Read all audit reports carefully
  - Check risk assessments
  - Ensure maintenance of proper control systems
  - Ensure the Fund is totally transparent
  - Ensure I.T. systems are in place to support Fund operations
  - Ensure books of account and all such records etc. are properly maintained

**How long have you been retired?**

I have been retired for 10 years. I relocated from Kyalami in Gauteng to Ballito in KwaZulu Natal following my retirement.

**What did you do whilst working for Eskom?**

I joined Eskom in 1966 as an internal auditor. I spent most of my career in Internal Audit. Over the years my responsibilities included carrying out Eskom audits throughout South Africa auditing suppliers and contractors overseas and taking responsibility for the audit of Eskom London, Frankfurt and Atlanta offices.

I am married and my wife has been very supportive during the years. The highlight of my last five years in Eskom was working directly for Mr. Allan Morgan, the then Chief Executive and subsequent to his retirement, Mr. Thulani Gcabashe.

**What do you do in your spare time?**

I love reading and going to gym. I am an ardent supporter of Liverpool football club. I am also in the process of preparing a dissertation in Forensic Psychology.

**DR WESSEL SWART**



**You have recently been re-elected as a pensioner Trustee of the Fund. Why did you feel it was important for you to stand for election again?**

For me the issue was not about standing for an election but rather being nominated for my strengths and capabilities. To my knowledge I was re-elected with the highest number of votes recorded in the EPPF history.

### **In your view what makes the role of pensioner Trustees important?**

One should distinguish between appointed Trustees and elected Trustees. With appointed Trustees there is an underlying and indirect responsibility to whoever appoints them for their efficiency and effectiveness. The pensioner-elected Trustees are publicly elected and their roles are governed by the provisions and terms of relevant acts and the time honoured position of trustees. Pensioners do not have formal structures to ensure that their interests are adequately addressed, having contracted through conditions of service with their previous employer to generate funds for their golden years. Trustees have the fiduciary duty to ensure that wisdom prevails.

### **What impact and contribution would you like to make to the Board of Trustees and the pensioners of the Fund?**

My impact and contribution will be found in my judgemental, technical and analytical abilities. My value system dictates that I take a position not necessarily in line with social and political current situations but in the realisation that Trustees are entrusted with the investments made by pensioners and members and that decisions are taken to overcome the struggle of poverty.

### **How long have you been retired?**

I retired five years ago in November 2007.

### **What did you do whilst working for Eskom?**

I joined Eskom in 1985. Having worked for multi-nationals, I was in the Engineering Group during the successful capital expenditure programme. Thereafter I worked in Generation and Eskom Enterprises and retired as a Group Commercial Consultant.

### **What do you do in your spare time?**

I honestly do not have spare time as I am a workaholic. I am an active farmer and am also doing further research on renewable energy topics. I am also actively involved in issues of environmental planning and local government practices.



## **Fund to Conduct Communications Research**

Every few years the Fund likes to take the time to get to talk to our members and pensioners to understand how they feel about how the Fund communicates with you. In the first half of 2013 the Fund will be undertaking a communications research project. This will involve getting in touch with some of you to ask you a few questions. You may either receive a phone call and be asked a few questions on behalf of the Fund or you may receive a survey via the post, which you will be asked to complete and return back to us.

The Fund will use the information which you will provide to improve our interactions with you and to provide an even better service to you. We encourage you to please participate in the research when the Fund gets in touch with you. This will go a long way in helping us to offer a better service to you!





### We Meet Our Pensioners Around the Country

Every so often, the Fund likes to keep in touch with our pensioners through regular pensioner functions around the country. Recently, the Fund hosted pensioner functions in Phuthaditjhaba, East London, Sebokeng, Soshanguve and Uitenhage in October and November.

The purpose of the pensioner functions is to update pensioners, widows, guardians and dependants of deceased members on matters in the Fund such as Evidence of Survival (EOS) forms, educate and guide pensioners, widows, guardians and dependants on processes and procedures to follow when making claims, filling nomination forms and address any other problems they may encounter with the Fund.

Look out for a pensioner function invitation in your area in the post!

## Evidence of Survival Forms

It's that time of the year again to complete the yellow Evidence of Survival (EOS) forms. The EOS forms were already sent out in September. Thank you to all who have sent back your EOS forms to the Fund.

We would also like to remind those of you who have not completed your EOS forms to please complete them and return them to the Fund. **Please remember that an EOS form must now be completed for every person in the household who receives a pension from the Fund.**

### EOS CLOSING DATE

Please note that the closing date for EOS forms is 12 April 2013. Please remember that if we do not receive your EOS form by 12 April 2013, your pension payment for May 2013 will be suspended. You are welcome to contact the Fund to confirm whether we have received your EOS forms on 0800 11 45 48, toll free from a landline or send an email to [info@eppf.co.za](mailto:info@eppf.co.za)



# Deceased Pensioners

It is always with sadness that we inform you of the passing on of fellow EPPF pensioners. The list below is of pensioners who passed away between July 2012 and October 2012.

SURNAME	FIRST NAMES	DATE OF PASSING
APHANE	JOHANNES LEKGOWA	4/8/12
ARENDSE	MAGDALENA	22/8/12
BADENHORST	ANDRIES JACOBUS	26/7/12
BADENHORST	JOHANNES FREDERICK PETRUS	21/9/12
BATSI	HONI PETRUS	3/8/12
BEKKER	SARAH MARGARETHA BOTHA	24/7/12
BEUKES	GERTRUIDA JOHANNA HENDRIKA	5/7/12
BEYL	JOHANNES JURGENS	19/9/12
BEZUIDENHOUT	JACOBA PETRONELLA	9/9/12
BHADASHE	XOLILE	16/9/12
BONTEKONING	MARGARET ISABELLA	8/8/12
BOOYSEN	JOHANNA HELENA	17/7/12
BOSCH	JACOBA SUSANNA FOURIE	6/7/12
BOSCH	JOSIAS JOHANNES	11/9/12
BOSHOF	SUSANNA CATHARINA PETRONELLA	18/7/12
BOSHOF	PETRUS HENDRIK	1/8/12
BOSMAN	SALLY	30/9/12
BOUWER	HENDRIK DANIEL JOHANNES	31/10/12
BOWEN	HEPHZIBAN MARY	21/9/12
BRADBURY	NOREEN MARY	7/9/12
BRAND	CHRISTINA JACOBA	8/8/12
BRENNON	ANITA	30/7/12
BRITS	HENDRIK PETRUS	21/7/12
BROODRYK	ANNA CATHARINA	10/8/12
BROWN	DESMOND ROLAND	17/8/12
BUNCE	ELIZABETH WILHELMINA JOHANNA	18/7/12
BUTHELEZI	MINENHLE ANDILE	31/8/12
BUTHELEZI	HLOMOZAKA	12/9/12
CAROLUS	GERT STEPHANUS JACOBUS	28/7/12
CARSTENS	HELENA CATHERINA	31/7/12
CHAUKE	MATIMBA SOPHIE	3/9/12
CHONCO	ELEANOR	27/7/12
CILIZA	BEKIYISE SIMON	23/7/12
CLAASE	JAN ANDRIES PETRUS	13/10/12
CLOETE	GERT JOSEPH	24/10/12
CLOSE	HENRY WILLIAM	18/8/12
COERTZE	ROELOF CHRISTIAAN	2/7/12
COETZEE	ZANDRA	27/7/12
CRAUSE	PETRUS JOHANNES	24/7/12
CRONJE	PHILIP RUDOLF	20/7/12
DANIELS	MARIA	23/9/12
DANISA	MZOBANZI PHILLIP	18/8/12
DAVHANA	TAKALANI ERIC	1/7/12
DE WEE	CHRISTIAAN JAKOBUS	26/10/12
DE WET	JANE LUCY	10/9/12
DHLADHLA	MBUTI MOSES	18/7/12
DINKO	MONNAMOHLO DAVID	19/8/12
DIOLE	ESTHER VIOLET	10/8/12
DIXON	EVAN HUGH	26/7/12
DLAMINI	MZWANDILE SAMUEL	5/7/12
DON	WILLEM	6/7/12
DORNEY	MOSCOPIA	4/7/12
DU PLESSIS	WILHEMINAH JACOBA	29/7/12
DU TOIT	FRANCOIS PIERRE	14/7/12
DU TOIT	JACOBUS	28/7/12
DUMAPHI	NOMBULELO	4/10/12
DYUBELE	NOCAMBRIDGE NOYEKANI	30/8/12

SURNAME	FIRST NAMES	DATE OF PASSING
E SILVA	MARIA JOSE MONTEIRO	29/9/12
ELLIS	DAVID MATTHYS CHRISTOFFEL	20/8/12
ELS	JAN ADRIAAN JOHANNES	7/10/12
ENGELBRECHT	ANNA SOPHIA	27/8/12
ERASMUS	FRANCES ALICE	25/7/12
FAIRHURST	ANTONY	9/7/12
FAKUDE	MKHIPHENI	15/9/12
FOUCHE	JAN ABRAHAM	3/7/12
FOURIE	PIETER ANDRIES HENDRIK	10/7/12
FRASER	ISABELLA BROWN	20/7/12
GEDULD	JAFTA	12/7/12
GERICKE	CORNELIS JOHANNES	11/9/12
GLYNN	WALTER HUGH	1/9/12
GOUWS SNR	GERHARDUS CORNELIUS	20/7/12
GRAHAM	LILLIAM ISABELLA ELLIS	7/7/12
GREYLING	CORNELIS JOHANNES	1/9/12
GRIFFIN	THOMAS	14/9/12
GRIFFIN	JOSEPH WILLIAM	11/10/12
GROENINK	EVELYN MARIA CECELIA	5/9/12
GROVE	ELIZABETH CHRISTINA	7/8/12
GUMBI	KHWELA NICO	18/7/12
GUMEDE	HLALEHAMBAM DANIEL	13/7/12
GUMEDE	MAZIBONELE ALFRED	17/7/12
HANEKOM	JOSEPH	27/9/12
HARPER	DAVID JAMES	17/7/12
HARRIS	JOHN NICHOLAS	3/9/12
HESS	BLANCHE	20/8/12
HORN	ANTHONY CLIVE	15/9/12
IVINS	HENRY ALFRED	1/9/12
JACOBS	ELSJE SOPHIA ELIZABETH	31/8/12
JACOBS	CHRISTIAN DANIEL	21/9/12
MAGASELA	JAMES	29/7/12
JANSEN VAN VUUREN	FRITZ	18/10/12
JENNINGS	PAMELA	16/8/12
JOHNSON	GERT JOHANNES	15/10/12
JORDAAN	GERT ADRIAAN	19/10/12
JOVILE	KHATSHANE	14/8/12
KEKANA	HAPPY RAISIBE LOUISA	16/9/12
KELLY	JOSEPH JOHANNES DAVID	2/7/12
KHUMALO	CALALINI	5/7/12
KHUMALO	SOLOMON	2/10/12
KHUMALO	TABAMPE PHILEMON	6/10/12
KHUMALO	TITUS	28/10/12
KINSEY	JOHN ARTHUR	24/8/12
KLAASTE	SUSANNA	8/10/12
KLOPPER	HENDRIK LOUIS	10/8/12
KRIEL	FREDERIK VAN DER MERWE	1/10/12
LAMOLA	HENDRIK MALUSE	17/7/12
LE ROUX	SOPHIA ALETTA	2/7/12
LEASK	DESMOND HAROLD	12/9/12
LEBONA	JOYCE	22/7/12
LECHOO	MOHAPI RAYMOND	13/10/12
LEONARD	GERT JOHAN DANIEL	18/8/12
LESUFI	MAMMA PAULINAH	1/9/12
LETSELA	NOPHELELA MAGDALINE	10/8/12
LIEBENBERG	SCHALK WILLEM	8/8/12
LOTTER	KATHLEEN LILIAN	25/8/12
LOURENS	MARIA LOUIZA ELIZABETH	3/8/12

SURNAME	FIRST NAMES	DATE OF PASSING
LOUW	JOHANNES JACOBUS	5/10/12
LUKHELE	KAY CLEOPUS	29/10/12
MABASO	SITHEMBILE MAVIS	5/8/12
MABASO	CLERA	6/9/12
MABASO	NSIMBI	22/9/12
MABIKA	BENJAMIN TEXSON	19/9/12
MADDEN	PEGGY	1/8/12
MAHAMBA	MBIYASE BELINAH	28/9/12
MAHLALELA	CININDA ELIOUS	18/9/12
MAHLANGU	JEREMIAH	9/9/12
MAHLANGU	DLAMANKA JOHANNA	5/10/12
MAHLAWULE	NOMPI SELINAH	11/10/12
MAHURA	MONNAPULA MICHAEL	21/9/12
MAINGAMA	MTSIENI ANDRIES	22/7/12
MAKGAE	MMANOKO JACOBETH	8/10/12
MAKHAMBA	MNCEDISI DOUGLAS	31/8/12
MAKHOBABA	SELBY ZENZELE	24/8/12
MAKUNYANE	MASIHLA JONAS	5/7/12
MAKUJWA	MABUSHI JAPIE	21/8/12
MALEKA	ELLEK FANYAN	30/8/12
MALEMBA	MALETSATSI LOUISA	29/8/12
MALUNGAN	KHANI ISAAC	5/9/12
MAMAHLODI	MOTSOLEDI JOHANNES	23/9/12
MANHO	GEORGE JACOBUS	20/8/12
MANYORA	JAN JOHANNES	6/8/12
MAPHANGA	HESHANE	7/7/12
MAREE	HENDRIKA	3/9/12
MARITZ	CLIFFORD LEDFORD	2/9/12
MASHA	MAHLODI JOYCE	19/8/12
MASHIANE	RAISIBE ROSINA	25/7/12
MASHILE	TAFEBOTSE MOSES	29/9/12
MASHININI	JAFTA AARON	27/8/12
MASIMULA	MBULAWA LYMON	4/7/12
MASOMBUKA	KHETHIWE JOHN	18/8/12
MASUMPA	ANGELINA NONTOMBI	1/10/12
MATHEBANE	MAKGABO ELIAS	27/7/12
MATHEBULA	TAKATAKA CHRISTINA	1/7/12
MATHEBULA	TANA ELA	14/8/12
MATHEBULA (MAPHANGA)	TORENTJANA EVENIA	17/7/12
MATLHABA	SEKOBA FRANS	22/7/12
MATULUDI	MADINOGA SARA	11/7/12
MATSAUNG	KEKOLO SALOME	2/9/12
MATSHOBA	MAXANJANA ROOIKOP	22/8/12
MATTHYSEN	SUSARA MARIA	9/10/12
MAVUSO	MBOVU ALFRED	9/8/12
MBATHA	JOTHAM ZAKHELE	23/7/12
MBELE	FANANA PIOS	29/8/12
MBELE	LILLY	25/9/12
MBUYANE	PHANGISA JOHN	3/10/12
MC GOWN	SARAH ELIZABETH	23/9/12
MCGUIRE	JAMES	30/8/12
MDUNGE	MANTJA BETTY	28/9/12
MESSINA	TERRENCE MICHAEL FRANCIS	7/10/12
METISO	GALELA SIMON	17/7/12
MEYER	ANDRIES HENDRIK	13/8/12
MEYER	FREDRICK JOHN	25/9/12
MEYER	GABRIEL PIETER	4/10/12
MHLABA	MOTLALEPULE GRACE	18/9/12
MHLABA (MTETWA)	LYDIA BUSANGANI	31/8/12
MHLOPHE	LUNGILE ANELE QUEEN	17/9/12
MKHABELA (BUTELEZI)	NTOMBIYENKOSI DORIS	26/7/12
MKHIZE	FELAPHI	23/9/12
MLOTSHWA	AMMARIA MAWINI	8/10/12
MMALE	MAMOKETE MARIA	5/7/12

SURNAME	FIRST NAMES	DATE OF PASSING
MNCWABE	WILSON DAKANA	23/7/12
MNISI	KHABO OUMAID	28/8/12
MNTUNGWA	QINISILE FLORENCE	23/7/12
MODISHANE	MODITANA JANUARY	9/8/12
MOEPI	MARTHA MPEU	7/9/12
MOHLODI	PHINEAS GOROMENTE	20/7/12
MOKOENA	LEJONE SCHULD	28/7/12
MOKONE	SANKATANE PAUL	15/8/12
MOLLO	MGQIBELO MOSES	2/9/12
MOLOTO	PHILLEMONT MMAKWENA	25/7/12
MONARE	JACOB	31/7/12
MOOLMAN	ANNALISE FRIEDA	4/7/12
MOOLMAN	JOHANNES DANIEL	29/7/12
MOTAU	SIGI PIET	30/9/12
MOTAUNG	SITHA LETTA	24/9/12
MOTHA	ELIJAH JOHANNES	12/9/12
MOTLOUNG	RAMANGWELE SIMON	16/8/12
MOTSWENI	JOHANNES TERI	24/10/12
MSHENGU	PHIKINKOSI ELIAS	23/8/12
MSIBI	SAPHILA SALLINA	21/9/12
MSIMANGO	MUHLUPHEKI TIMOTHY	2/9/12
MTAMBO	FANILE ADAM	22/8/12
MTOLO	LINDIWE BEAUTY	26/7/12
MULULA	MGQIBELO ALPHEUS	12/9/12
MUNRO	WILLIAM CRAWFORD	25/7/12
MURIDA	TAKALANI WILSON	7/7/12
MURWA	LERUNGWANYANA FRANS	16/8/12
MVAKWENDLU	NOLUNGISILE NOMABADI LABERTINA	8/7/12
MVUBU	KHAULAPHI	6/10/12
NAGEL	JOHANNA SOPHIA SUSANNA	30/8/12
NCAPAYI	NOGAYI GLADYS	29/7/12
NDHLOVU	ROSE	22/9/12
NDHLOZI	NOMBOY PHILLIP	24/8/12
NDLANGAMANDLA	NQABA SOLOMON	13/8/12
NDLANGAMANDLA	QALOKWAKHE MILLION	8/10/12
NDLELA	NOMONDE PATIENCE	23/8/12
NDLOVU	ZODWA GLADYS	4/9/12
NDLOVU	PHINEAS PATRICK	10/10/12
NDLOVU (MAVUNDLA)	DORRIE MAKHIZE	1/9/12
NDWALANE	GCEKENI	7/7/12
NEELANG	JOHN	3/9/12
NEL	SAREL ARNOLDUS	11/9/12
NELL	JACOBA MARGARETHA PETRONELLA	13/9/12
NGENJANA	MASAKANE CAMES	8/10/12
NGOMANE	ELLIOT ELIAS	30/10/12
NGUBANE	DUMISA WILLIAM	20/8/12
NGUNYULA (NGOBENI)	MUTHABINE ROKANANI	4/10/12
NGWAZI	MMANGALELWA MDLWABI	20/8/12
NHLANHLA	NONEKISI EMINA	27/8/12
NHLENGETHWA	THANDEKA MRATIWA	8/9/12
NJOLI	LANGILE ELLIOT	11/7/12
NKHAPHE	TEFO SANSOM	26/7/12
NKOHLI	THERESA MAMOFUBELU	3/8/12
NKOSI	KALI SOLOMON	3/7/12
NKOSI	ELI ELITA	24/8/12
NKOSI	JOKOVU LAXON	6/10/12
NKWENYANE	JULIA	28/8/12
NOQONGQOLO	SANDLA LOVEST	8/8/12
NTSHALINTSHALI	ANDILE PENELOPE	25/8/12
NTSHANGASE	BUYELENI TRYPHINA	3/10/12
NTSHINGILA	MAMAI LYDIA	26/7/12
NTULI	THEMBINKOSI	9/7/12



SURNAME	FIRST NAMES	DATE OF PASSING
NXUMALO	MFANISENI	6/7/12
NYAKATI	NYANISILE SIDWELL	27/9/12
NYEMBE	NTOMBI FLORENCE	27/9/12
NZIMANDE	MAKHALANYANE THOMAS	11/10/12
OLCKERS	PETRUS STEPHANUS	13/10/12
OLIVIER	JAN JOHANNES LODEWYK	26/7/12
OOSTHUIZEN	JOYCE ESTELLE	28/9/12
ORAPELENG	BENJAMIN OMPHEMETSE	4/9/12
PANSEGRAUW	WILLIAM JOHN	29/9/12
PATTERTON	WILLIAM SEYMOUR	26/9/12
PEACOCKE	KENNETH MICHAEL	1/7/12
PEBANE	RECKSON MPHOGENG	30/7/12
PELZER	SARA JOHANNA	8/7/12
PHAHLANE	KEITIRETSE MONICA	23/8/12
PHAKATHI	NOMASWAZI MITHAH	2/8/12
PHAKOA	MAMELLO MAMPHO	24/7/12
PHEWA	BONGIWE ALICE	4/7/12
PHIRI	WILSON WIDDIE	3/8/12
PIENAAR	ELIZABETH MAGRITHA	31/8/12
POTGIETER	FRANCINA STOFFELINA	3/8/12
POTGIETER	FRANS	13/8/12
PRETORIUS	JACOBUS JOHANNES CHRISTOFFEL	16/8/12
PRINS	ALBERT BAREND JOHANNES	7/8/12
PULUMO	SEBATANA ISAAC	7/9/12
QOSE	MTHUTHUZELI VICTOR	3/10/12
RABIE	REX ROBERT	23/8/12
RACHEKHU	MALESELA JOHN	26/7/12
RADEBE	SIPHO LUCAS	13/9/12
RADEBE	WINNIE KHABONINA	16/9/12
RAINE	RAYMOND THOMAS FREDERIC	11/7/12
RAKHAKOLE	MATHOKOLA	11/7/12
RAMOHLALE	MATTHEWS MASHAU	28/8/12
RAMPHISA	NYANYANE JEREMIAH	3/7/12
RATAU	STEPHEN	15/9/12
RENECKER	FRANS	3/10/12
RIKHOTSO	SIKHETO WILSON	15/9/12
ROSSOUW	JACOB EKSTEEN	24/9/12
SALIMAN	NONTOTBEKO ESTHER	28/7/12
SANGWENI	LAHLEKILE PRISCILLA	5/10/12
SCHONEFELD	FRITZ	12/8/12
SCHUTTE	ALBERTUS STEPHANUS	30/9/12
SEBOPELA	MAKHWELE JAN	25/7/12
SEGOPOLO	MOTLASHUPING DANIEL	1/9/12
SEKGORO	DAVID LECHWI	1/9/12
SENNE	JOSEPH MOLEFI	26/8/12
SESHEA	MOSIUOA WYCLIFF	18/8/12
SHAKWANE	MOLEBUNYA LUCAS	31/8/12
SHONGWE	MALUNGISA PATRICK	18/7/12
SHORT	MANON	1/7/12
SIBANDE	GEORGE SAMUEL	5/7/12
SIBIYA	THONGELASHO	24/9/12
SIBIYA	TITUS ENOCK	30/9/12
SIKHIYA	BUTANA JOHANNES	23/7/12
SIKHOSANA	SHELIZWE NAPHTALI	1/7/12
SIMELANE	ESAU	7/8/12
SIMELANE	SIBUZANGANE ALBERTINA	25/8/12
SIMU	KOPA ANNAH	25/7/12
SIQONGANA	MATILDA NOWINILE	17/7/12
SMITH	PETRUS CASPARUS STEFANUS	31/8/12
SNYMAN	JOHANNES JURIE	14/7/12
SOKO	MAMPHOLODI LYLIAN	26/10/12
STAMP	ALICE MAY	30/8/12
STARCK	FREDERICKA DOROTHY	2/10/12

SURNAME	FIRST NAMES	DATE OF PASSING
STOCKTON	LESLIE	5/9/12
STOLTZ	ANNA CATHARINA	5/10/12
STOWE	JOHN GAISFORD	20/7/12
STRYDOM	DAVID JAN JACOBUS	27/8/12
SURMON	FRANK SMITH EDWARD	28/9/12
SWANEPOEL	MARTINUS LOUWRENSEUS	15/10/12
SWART	PETRONELA	6/10/12
SWARTBOOI	MAKONOFANA KLEINBOOI	15/7/12
TAUNYANE	MAPHEFO MINAH	13/7/12
THABETHE	KHUPHUKILE	9/10/12
THANKGE	MAKABANE JAMES	19/9/12
THEKA	MAMAJABO JOHN	20/10/12
THETE	PHINEAS	2/10/12
TICKA	SYLVIA DOROTHY	30/9/12
TITUS	FRANK RONALD	8/9/12
TIYANI	SITETI	23/8/12
TLAKA	MMATSHIGO	31/7/12
TLHAKUNG	MOEKETSI ISAAC	9/7/12
TLHONE	MATSETSANA SARAH	11/10/12
TLOU	BOET STEPHEN	6/9/12
TREDRE	SHEILA AGNES	22/9/12
TSHABANGU	NOMAPOISA EFELINA	9/10/12
TYEKELA	SIPHO	5/10/12
TYINDYI	MUSE HASTIG	23/7/12
VAN DER LINDE	AGATHA MARIA MAGRIETHA	6/9/12
VAN DER MERWE	ANNA MARIA JACOMINA	27/8/12
VAN DE MERWE	DOWALENA FREDRIKA	12/8/12
VAN DER WESTHUIZEN	GERT JACOBUS HENDRIK JOHANNES	16/8/12
VAN ZYL	MARIA JACOBA MAGDALENA	19/9/12
VENTER	JOACHIM MARTHINUS	13/9/12
VERWEY	GEORGE JOSEPH	11/8/12
VILAKAZI	MARIA	1/9/12
VILAKAZI	MAFIKA VINCENT PATRICK	18/9/12
VILJOEN	STEPHEN EDMUND	21/8/12
VISSER	ENGENASINA PETRONELLA	31/7/12
VOORTOU	TOZAMILE HYDREANGA	1/8/12
VORSTER	BENJAMIN THERON	25/8/12
VOTHO	DUNGULULU	26/9/12
WAKFER	MARTHA JOHANNA MAGARIETHA	10/8/12
WELMANS	FERDINAND LUCAS JOHANNES	16/7/12
WESSELS	BAREND JACOBUS	4/7/12
WHITBY	MARY ISABELLA	10/8/12
WHITE	JANE	13/9/12
WILKEN	WILLEM MATTHYS	27/7/12
WILLEMSE	SMARTRYK BENJAMIN	21/8/12
WILLIAMSON	JAMES	6/8/12
WILSKUT	JOHANNES JACOBUS	29/8/12
WILSON	LEONARD LESLIE	6/7/12
WINDAK	JERZY HUGO LEON	14/8/12
WOHLBERG	HEINRICH EDGAR	10/8/12
WORSLEY	ERNEST FRANK	25/7/12
WRIGHT INGLE	RONALD COURTNEY WILLIAM	20/7/12
XABA	SIDWELL NORMAN	21/7/12
XABA	MAKHAMADE	27/8/12
XABA	MBIKENI	25/9/12
XABA	NOSISI EUNIE	16/10/12
YANTA	TSHIKIZA ELSIE	3/9/12
ZEELIE	CHARLES ALBERTUS	25/8/12
ZUMA	BHEKUYISE	15/8/12
ZUNGU	MVUSENI JOSEPH	5/10/12
ZWANE	YE ROBERT	12/8/12
ZWANE	ZAKHELE REUBEN	8/10/12

# Making Your Bonus Work For You



It is that time of the year again when you get the bonus you've been waiting for the whole year. Perhaps there's a gadget you have been eyeing and waiting for the right moment to buy. Maybe you have wanted to take that long-awaited holiday. Perhaps you want to make your bonus stretch and work for you. Here are simple tips for you to spend your money wisely.

## 1. Create an emergency fund

If you do not have an emergency fund already this is probably the best time to make one. Having an emergency fund is important because it increases your security in case of emergency and decreases your chances of asking for money from family and friends when the going gets tough. Just make sure to use this fund only for emergencies and that it does not include a new gadget or shoes on sale!

## 2. Find ways to invest

Maybe you have been thinking about this and even as a pensioner it is never too late to start investing. Of course you need to be diligent and do your research first. It is important to find the kind of investment vehicle that suits your age investment objectives and risk appetite. Here is your chance for it!

## 3. Spend on yourself

Do we hear a sigh of relief? Now that you have an emergency fund and an investment plan there's nothing wrong with having a little celebration with your hard-earned money-emphasis on the word "little". The key is to plan a budget and stick to it. After all if you were not able to buy everything you wanted now there's always next year's bonus.

*The bonus tips were sourced from [www.fin24.com](http://www.fin24.com)*



### IMPORTANT CONTACT DETAILS ...

**Toll free Contact Centre:** 0800 11 45 48

**Fax Number:** 011 709 7529

**Walk-In Contact Centre & Physical Address:**

Moorgate House Hampton Park South 24 Georgian Crescent Bryanston East 2152

**Witbank Regional Office:** 013 693 3240/3918

**Witbank Physical Address:** House No.27, Eskom Park, Visagie Street, Witbank

**Email:** [info@eppf.co.za](mailto:info@eppf.co.za)

**Website:** [www.eppf.co.za](http://www.eppf.co.za)

**Postal Address:** Private Bag 50 Bryanston 2021

**Medical Aid Administration:** 011 709 7537/7429

**Funeral Claims:** 011 544 8343/8325

## OUR EMAIL ADDRESS HAS CHANGED

**Please note that the Fund's email address has now changed. For any enquiries, comments or feedback please send your emails to [info@eppf.co.za](mailto:info@eppf.co.za)**



While every effort has been made to ensure the accuracy of the information in this newsletter if any discrepancy occurs between the Rules of the Fund and any information or statement in this publication the Rules of the Fund will prevail.

The articles and topics discussed in this publication are for information purposes only and are not intended to be do not constitute nor should they be construed as financial advice. It is strongly recommended that you consult an accredited financial advisor before taking up any financial products.