

Welcome note

Spring is in the air and that means warmer weather is approaching. Time to pack away the winter woollens and dust off the gardening tools.

We know it can be hard to remain optimistic about the future in South Africa, especially with increased inflation and extreme spikes in loadshedding, but let's not forget all the reasons why we call this beautiful country home. Where else can you experience some of the most amazing natural landscapes, weather and wildlife in the same place? It's no surprise South Africa has been called "a world in one country". We are a rainbow nation of richly diverse cultures, and our people always smile. As we start moving towards more outdoors activities, we encourage all our Pensioners to take time to admire the breathtaking scenery our country has to offer.

We also remind everyone that while Covid-19 lockdown levels have been lifted, the virus is still around, so please continue to practise social distancing, sanitise and mask up.

Happy reading!

The Transnet Second Defined Benefit Fund Board of Trustees

Class action and bonus updates PG 1



Don't miss these five fun activities to do at home this spring PG 2



Vegetables, plants and flowers ideal for growing this season PG 2

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Impress your family and friends with spicy sweetcorn fritters and delicious Portuguese-inspired roast chicken PG 4



Fund news



Special increase

As part of the class action settlement agreement between the Pensioners, Funds, and Transnet, the Fund has made its final affordable special increase of 4% in August 2022.

Pensioner statistics

As at 31 August 2022, the Fund had:



TSDBF	35 753
Principal Pensioners	8 758
Spouse Pensioners	26 883
Children under the age of 23 who are in school/disabled	112
GRAND TOTAL	35 753

Caring for your loved ones after you are gone

Many Members are not aware of the details of the death claims process. Payment delays and hardship can arise for the family should the Member die and the correct information is not available. We know that losing someone you love is a very emotional period and the last thing that families want to deal with while grieving is paperwork. However, it is important for the surviving spouse



to be aware of the documents required in order to make the submission of a Pension Benefit Claim as painless as possible.

For the office to process your claim, the claim forms must be obtained from all Momentum Retirement Administrators regional offices or call/email the Administrator to retrieve these forms (contact details in the 'Talk to us' button below). The forms must be completed in full and submitted together with certified copies of the following documents:

1. Death certificate
2. Marriage certificate
3. ID documents of the deceased and the claimant.

In the case of a claim on behalf of a minor child, the following will be required:

- An abridged birth certificate that reflects the names of the parents
- Appointment of guardianship letter
- Copy of guardian's ID and banking details.

It is important to remember to make copies of the original documents and have them certified as true copies before forwarding them to the Fund's Administrator.

If you want to update your personal information, contact the Fund Administrator Centre on telephone: Toll-free number 0860 33 34 40 or email: MRA.TRFDOS@momentum.co.za

Talk to us

Hello
spring

5 fun things to do at home this spring

Spring has sprung and it's time to pack away your winter clothes and enjoy the fresh outdoors. Here are some activities you do without having to leave your home.

1 Have a picnic in the garden

Lay a blanket on the lawn and enjoy your lunch outside, taking in the sights and sounds of nature in full bloom. Catch up on some reading while you're at it.



2 Host a painting party

Invite a small group of friends or family over for a painting party in the garden. With the colourful flowers as inspiration, challenge yourself to paint a masterpiece. Make it a bring and share, so you can also enjoy a light meal together.

3 Relax and destress

Have you tried cloud-watching? Cloud-watching is a wonderful way of connecting with nature. Lay down on the grass or sit on a comfortable chair and admire the cloud formations. Combine cloud-watching with deep breathing for a relaxing experience.

4

Try your hand at gardening

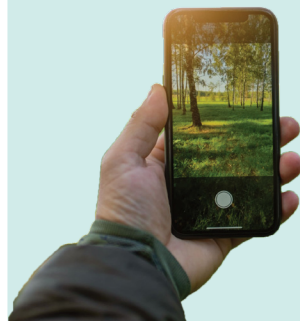
There's no better time than the present to start a garden. Keep it simple with low-maintenance flowers and plants.



5

Get clicking

Thanks to smartphones with built-in cameras, anyone can be a photographer. Outdoor photography is a wonderful way to find a new appreciation of the beauty of nature.



Money
matters

Why consumers should avoid debt



The recent increase in the repo rate plus high increases in fuel and energy prices means that most South Africans are finding it difficult to make ends meet. But the short-term discomfort should pay off in the long term.

While it may be hard for consumers to understand, the recent series of increases in the repo rate are designed to keep inflation away in the long term. While consumers will be constrained for now, the long-term benefit is that they end up spending less money.

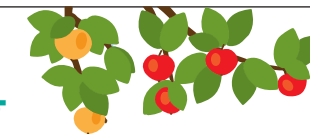
Increasing interest rates mean that households who have debt will now have higher debt repayments. On the other hand, those who have



extra funds will save more, earning more interest on their savings. Right now, consumers should aim to pay off their debts as quickly as possible. Where they are in difficulty, they should seek debt counselling. They should also avoid taking on new debt or taking on additional debt to pay off debt.

Hopefully, as the war situation in Ukraine normalises, we will see relief for consumers, but when this may occur remains highly uncertain.

Let's get growing



Bloomin'
good

The season of regrowth and rebirth is here. Try out these tips and tricks for gardening this Spring.

Start by trimming back overgrown hedges and shrubs. Keep an eye on weeds, as these get worse in spring.

Plants marigolds, sunflowers, pansies, poppies, petunias, primulas, begonias and dahlias now for a summer bloom. For vegetables, plant beans, beetroot, cabbage, carrots, maize, cucumber, eggplants, lettuce, parsnips, peppers, potatoes, pumpkin, radish, swiss chard, spinach, tomatoes and chillies now for a summer bloom.

Vegetable gardens are a highlight during spring. Plant

maize in rows about 60 cm apart and 5 cm deep. Once the seeds start to germinate and grow, you can interplant the rows with beans, squash and other salad veggies.

Spring is the perfect time for gardening in South Africa. There are many different seedlings, shrubs and vegetables to plant in your backyard depending on which province you live. Visit your local nursery and ask about fertilisers and plant food that are ideal for your garden.





Delicious recipes

Get cooking

Impress your family and friends with spicy sweetcorn fritters and delicious Portuguese-inspired roast chicken.

Roast chicken

RAZIA MYERS

I use Portuguese spice from Atlas Trading for this recipe. The fused butter and cream cheese under the skin and the lemon in the cavity keep the chicken extra moist.

- 45 ml Portuguese spice
- 1 chicken
- 1 lemon, sliced in half
- 2 sprigs fresh rosemary
- 115 g (125 ml) butter
- 3 garlic cloves, crushed
- 90 ml cream cheese
- 3 potatoes, cut into wedges
- 1 onion, sliced
- 3–4 carrots, peeled
- Olive oil

Preheat the oven to 180 °C.

Sprinkle Portuguese spice all over the chicken. Place the lemon inside the cavity.



Strip the rosemary leaves from the stems and combine with the butter, garlic, cream cheese and a teaspoon of the Portuguese spice. Carefully lift the skin from the breasts and rub the mixture onto the meat. Be careful not to break the skin. Place in a large oven dish.

Arrange the potatoes, onion and carrots around the chicken and drizzle with a little olive oil. Roast for 30 minutes.

Spicy sweetcorn fritters

REBECCA MOHAMED

Cooking is very therapeutic for me. My mum loved to cook and entertain. My favourite was always Christmas Eve... the smells reminded me of good family times.

but now I love doing it as it reminds me of true happiness.

For Christmas Day itself, she prepared completely different food. Whatever was left over was lunch and supper on Boxing Day, which was spent at De Dam as part of our annual camping trip that lasted until 3 January. That was how long we used to go camping for! Although we never made these fritters on Christmas Eve. I just wanted to share a story.

My mum wasn't much of a baker, but she had a few things she particularly loved to make on a Sunday afternoon. One was lemon meringue and hers was the best. She also loved to make fritters, either sweetcorn or pumpkin. Over the years I have developed my own version which it is more savoury, as I'm a savoury kind of girl.



We always went to church for the service and were given sweet packets there. The church used to have the biggest tree with the most fascinating trimmings! It came from the pine forest behind our house. I was friends with the reverend's daughter and got to help decorate the tree. I could only reach the bottom branches, but it was one of the highlights of Christmas. The lights and the big star at the top were the most beautiful sight!

My mum used to invite all the old aunts and our friends who didn't have families nearby to join us. There would be food and people and love in abundance in our house. My job was wrap the gifts, which I didn't always appreciate,

- 210 g (375 ml) self-raising flour
- 2 eggs
- 2–3 spring onions or ½ small onion, finely chopped
- ½ red chilli, pips removed (or not)
- 2,5 ml salt
- 1 x 410 g tin sweetcorn
- A handful of dahnia
- Oil, for frying

Mix everything except the oil together. Heat the oil in a pan and fry tablespoons of the batter 2–3 minutes on a side.

I like to serve the fritters with sweet chilli sauce or dahnia chutney.