

Welcome note

As winter settles in and the days grow colder, it's time for us to prepare and embrace the season ahead. In this special edition of *Indaba*, we've gathered some useful tips to help you navigate the cold.

Winter brings its own set of challenges and our aim is to ensure that you head into the season with ease. From natural remedies for colds and flu to hearty recipes that keep you warm from the inside and tips on maintaining a healthy vegetable garden when the temperature drops, we have got you covered.

Beyond the practicalities, winter is also the ideal time for snuggling with a good book. Don't miss our recommended reads from top-rated South African authors. We have also got some interesting Fund news you don't want to miss, such as government's new two-pot retirement system and how to ensure your partner's financial stability in the unfortunate event of death.

Stay safe, stay warm, and happy reading.

Board of Trustees of the Transnet Second Defined Benefit Fund

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Fund news



President Cyril Ramaphosa has signed into law the Revenue Laws Amendment Bill of 2023, which establishes a two-pot system that gives members of retirement funds access to retirement savings without having to resign or cash out their entire pension funds. This amendment addresses the concerns related to a lack of access to retirement funds by households in financial distress.

This retirement system is made up of two pots: a savings component (pot) and a retirement component (pot) for contributions made after 1 September 2024. All historical retirement benefits will be kept in a vested component. Individuals will have access to the amount in the savings pot

before retirement, which they may use in times of financial distress. The amount in the retirement pot will remain preserved until retirement. The main objective of the two-pot retirement system is to provide flexibility for fund members to access their retirement savings during emergencies, without resigning from their fund.

Traditional retirement systems focused mainly on long-term savings, often ignoring the need for funds to address urgent financial situations.

What does this mean for the TSDBF?

Legislation is not applicable to the Fund as it is a pensioner-only fund. This article serves only to keep you updated on industry developments.

TSDBF Members as at 31 March 2024

Total TSDBF Pensioners	31 741
Principal Members	7 272
Spouse	24 353
Children	116

If you want to update your personal information, contact the new Fund Administrator Centre on telephone: 021 943 5300 or email: info@verso.co.za

Talk to us

Ensuring your partner's financial security

Edward Thompson: Verso Financial Services

The TSDBF is a pensioner-only pension fund. The role of the Board of Trustees is diverse and complex, and the main role of the Board is to protect the Fund's investments and to ensure that it grows sufficiently to continue to pay monthly pensions and to allocate benefits to persons who qualify for a benefit in terms of the Rules of the Fund when a Pensioner dies.

Who qualifies?

The Rules of the Fund define a Recognised Marriage in relation to a Pensioner as:

- (i) a civil marriage or customary marriage or a marriage by religious rites; or
- (ii) a union as defined in the Civil Union Act 17 of 2006; or
- (iii) cohabitation between a Pensioner and another person which the Board in its discretion has determined to be a Recognised Marriage:

provided that any relationship referred to in (i) to (iii) which constitutes a Recognised Marriage should have existed prior to or at the 2006 Rule Amendment Date (31 March 2007) and continued to exist until the date of death of the Pensioner.

Of the three types of relationships in the above definition, proving the existence of a cohabitation partnership has always been a challenging and lengthy process. It necessitates presenting a substantial body of evidence to the Board of Trustees to substantiate the claim of cohabitation. Typically, the application for a pension by the cohabiting partner is made after the Pensioner's passing. This often leaves the surviving partner in the difficult position of having to collect and collate all the evidence required while in a state of emotional distress on the passing of their partner.

However, there is a heart-warming story that demonstrates that a proactive approach can ensure financial security for a loved one. One of our Pensioners, while still alive, has taken the initiative to ensure that his cohabiting partner receives a pension after his own passing. He has done so by applying to have their cohabiting partnership recognised as a marriage before he leaves this world. His motivation is to alleviate the stress and pain that his partner may experience when applying for the pension after his eventual passing.

This act of kindness and forward thinking is truly commendable, and we, as a Fund, applaud it wholeheartedly. We believe that this story is worth sharing, as it may inspire others facing similar situations to also take such a proactive approach. We understand that cohabiting partnerships, like any other type of union, are subject to change or may be terminated. However, getting the cohabitation recognised as such by the Fund

while both partners are still alive is a step in the right direction. It not only eases the process for the surviving partner but also ensures that financial security and support are in place. The surviving partner would still need to prove that the cohabitation was not terminated prior to the death of the Pensioner. This uplifting example reminds all of us of the importance of planning for the future and looking out for our loved ones. It demonstrates that there are steps we can take to provide financial stability and peace of mind. So, let this story be an inspiration to you. If you are in a similar position, why not do the same for your loved one?

What can you do?

1. Visit the Fund's website at www.tsdbf.net, navigate to the forms section, and click on Cohabiting Partners Application for a Spouse Pension.
2. This nine-page form comprises a questionnaire (found on pages 3 & 4) and a checklist of required documentary evidence (located on page 5). The form also contains a template for affidavits (available on pages 7 & 8) which you should use for all the affidavits listed on the checklist on page 5.
3. Fill out the questionnaire and collect all the supporting documentary evidence. Both you and your partner must individually complete and sign the sworn declaration on page 6.
5. Email the completed questionnaire, all the documentary evidence, and both sworn declarations to info@tsdbf.net.

The Board will review your application and notify you if additional information is required and/or inform you of their decision.



If you have any questions about the COE or need help with it, please don't hesitate to get in touch with us. We're here to support you and ensure you have a secure and comfortable retirement.

Call Centre: 021 943 5310

Share Call: 087 330 1295

WhatsApp: 076 796 2826

Email: info@tsdbf.net

Mother Nature has a cure



The cold season brings with it all kinds of sniffles, flus, aches and pains. There are things you can do to help reduce your symptoms and make yourself more comfortable, and this includes using natural remedies.

Firstly, try to get as much rest as possible to allow your body to heal. If you're a smoker, try to quit or at least cut back on smoking until your symptoms have eased. Once that's sorted, here are some tried and tested ingredients, courtesy of Mother Nature.

Honey has a variety of antibacterial and antimicrobial properties. Drinking honey in tea with lemon can ease sore throats.



Ginger is effective in treating colds and flus because it contains analgesic and antibacterial properties. Ginger helps clear congestion and support the immune system. Try drinking two to three cups of fresh ginger tea daily.



A warm water and salt rinse (called a saltwater gargle) can soothe a sore throat. It can also help to clear mucus. Gargling 230ml of warm water with half a teaspoon of salt works wonders.

Eucalyptus can be used to treat the common cold, ear infections, and sinus congestion. A bowl of hot water with a few drops of eucalyptus oil added can be used to create steam that you can gently inhale. If you have a humidifier or diffuser, consider adding a few drops to the water.

Elderberry tea can help to strengthen the body. To brew fresh elderberry tea, use one teaspoon of elderberry to one cup of boiling water and allow it to soak for 10 minutes (covered). Then strain through a mesh sieve and drink.

Goodbye sniffles

Recommended reads

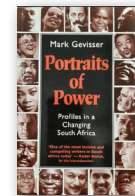
Local is lekker

South African books offer a captivating journey through our nation's history, challenges and triumphs. From novels that tackle apartheid's legacy to stories of personal growth and transformation, works from local authors showcase diverse voices. This winter, catch up on your reading and try these highly recommended books by South African writers.



1. Zoo City by Lauren Beukes

A gripping urban fantasy novel that blends crime, mystery, and supernatural elements while providing a unique perspective on Johannesburg's diverse neighbourhoods.



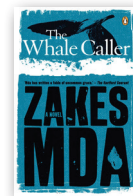
2. Portraits of Power by Mark Gevisser

A collection of Gevisser's acclaimed columns for the *Mail & Guardian*, in which he wrote detailed, elegant and psychologically acute profiles of all the key players in the new South Africa, from controversial academic Malegapuru Makgoba to musician-director Mbongeni Ngema, from Chief Rabbi Cyril Harris to filmmaker Anant Singh, and from politicians such as Sam Shilowa and Geraldine Fraser-Moleketi to soccer star Mark Fish.



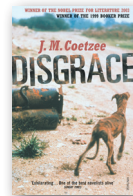
3. Spud by John van de Ruit

A funny coming-of-age story set in a South African boarding school during the turbulent 1990s offers a nostalgic look at teenage life and the country's transition.



4. The Whale Caller by Zakes Mda

This enchanting novel intertwines elements of romance and magical realism as it tells the story of a man who communicates with whales, capturing the beauty of the South African coastal landscape.



5. Disgrace by JM Coetzee

The crowning achievement of a distinguished literary career, *Disgrace* won Coetzee the Booker Prize for the second time, making him the first writer to achieve that distinction – and occasioned much debate within South Africa. It is a bleak but compelling story of the new South Africa struggling to come to terms with itself, addressing issues of guilt, responsibility, meaning and survival, written in prose of crystalline sharpness. A surprise bestseller in South Africa as well as abroad.

Available at leading bookstores in-store and online.

Growing your winter veggie garden

Winter greens

When it comes to growing your winter garden, extra care is key. For your organic garden to thrive, you need to support the health of the whole system with time, love, care, and patience.

It's that time of year again to make sure your garden is prepared with winter gardening techniques and frost-hardy plants for the South African climate. **Try these useful tips:**

Make sure you mulch

The secret to keeping vegetables happy and flourishing is mulching. It keeps the roots cool and moist in summer yet warm in winter. Mulch is a layer of material applied to the surface of soil.

Cover your beds with mulch to protect your plants from harsh winter

conditions. Spreading mulch in your garden helps protect the soil from damage caused by wind, cold, frost or heavy rains.

Watering in winter gardens

Watering vegetables in winter is always tricky, but we suggest watering the garden during the warmest hours of the day. In winter, roots absorb moisture slower than in summer, so the warmth helps keep it flowing through the plant system. Be sure to focus your watering on the soil rather than the leaves, as water on leaves can freeze in extreme cold and cause damage to the plant. Don't leave your sprinklers or any other irrigation systems on overnight because the water can freeze and damage both your pipes and your plants.

Raised beds

Planting on raised beds is a good idea for winter gardening since the soil temperature is higher. If your soil is mulched thickly in winter, the temperature inside a raised bed will be a few degrees warmer than garden beds. This will help keep your winter crops growing well throughout the coldest months.

Seek the sun

Ideally, most plants in your winter garden should receive six hours of sun per day. Be sure to place your plants in a suitable spot where they can get as much sun as possible during the day. Plant larger growing varieties of vegetables on the south side of your garden. This means that they will still benefit from plenty of winter sunshine, but will not overshadow smaller growing crops.

TOP TIPS

Vegetables to plant in winter:

Cauliflower	Radishes
Carrots	Snap peas
Broad beans	Green onions
Kale	Garlic
Microgreens	Spring onions
Onions	

A feast of flavours

Let's cook



Why not try out some family favourites this winter? These recipes have been tried and tested by South African home cooks.

Chorizo and prawn soup

BY MICHELL VAN DER SCHYFF

INGREDIENTS

- 1 onion, chopped
- 200g (approximately 1½c) chorizo, sliced
- 1 garlic clove, crushed
- 2 tbsp (30ml) olive oil
- 2 small carrots, diced
- 2 tsp (10ml) chopped fresh rosemary
- 1 x 410g tin chopped tomatoes
- 4c (1ℓ) chicken stock
- 350g prawns, shells removed
- Pinch of saffron
- 4 rosemary sprigs, rinsed
- Parmesan shavings for serving

METHOD

Sauté the onion, chorizo, and garlic in olive oil in a large pot for 5 minutes until the onion is soft. Add the carrots and sauté for another 2-3 minutes.

Stir in chopped rosemary, tomatoes, and stock. Bring to the boil and then simmer for 30 minutes.

Add the prawns and saffron and simmer gently for 5 minutes. Scatter rosemary sprigs and parmesan shavings on top. Serve with fresh crusty bread.



Tamatiebredie

BY SIMONE HERMANS

INGREDIENTS

- 1 onion, sliced
- 3-4 garlic cloves, diced
- 2 cinnamon sticks
- 1-1.5kg stewing beef
- 2 x 50g sachets tomato paste
- 2 x 400g tins diced tomatoes
- 2 tsp (10ml) mixed herbs
- 1 tsp (5ml) dried chillies
- Salt to taste
- Water as needed

METHOD

Braise onion in oil until soft. Add garlic and cinnamon sticks and give it a stir.

Add meat and cook for about 30 minutes.

Add tomato paste, tomatoes, mixed herbs, dried chillies, and salt. Let it simmer for about 1½ hours.

Bread-and-butter pudding

BY NARISSA SUBRAMONEY



INGREDIENTS

- Raisins
- Almonds/pecan nuts/walnuts (optional)
- 2 eggs
- Fresh cream
- Milk
- Vanilla essence
- Stale bread (few days old), about ½ loaf
- Butter
- Peanut butter
- Jam

METHOD

Preheat the oven to 180°C.

Soak raisins and nuts (if using them) in boiled water in separate bowls.

Whisk together 2 eggs, fresh cream, milk, and vanilla essence. I didn't add measurements – as long as you make enough mixture to cover the bread. Set aside.

Spread slices with butter, peanut butter or jam. Alternate spreading but cover both sides, for example butter on one side, jam on the other, peanut butter on the next slice, and butter on the reverse side. Continue until all the slices are spread on both sides with jam, butter or peanut butter.

Arrange the bread slices in a greased baking tray. You can cut them in squares if you need to fit them into your container.

Cover the bread with the egg mixture and sprinkle raisins over it.

If using nuts, try to remove the skins before chopping them roughly and sprinkling over the raisins. (In Ayurveda – an alternative medicine system – it is believed that the skin of nuts carries toxins, so pre-soaking them will help with the peeling.)

Pop into the oven and bake for 20-30 minutes until golden brown on top.

Serve warm with ice cream (chocolate is the best) or fresh cream.

