

Gryskrag GreyPower

Nuusbrief
Newsletter

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A LOYALTY MEMBERSHIP CARD FOR GREYPOWER AND PLUS50 MEMBERS

Get your loyalty membership card now, and be sure that you swipe it at all our partners whenever you purchase a product or make use of a service from them.

Always remember— you can redeem your points for exclusive holiday get-alongs, electronics, household appliances, camping equipment or whatever you desire or wish for. You can even donate your points to an affinity or institution of your choice such as your church, SPCA or the Endangered Wildlife Fund to save our rhinos.

GreyPower/Plus50 points awarded to a member, remains the property of that member and do not expire.

Some of the GreyPower/ Plus50 partners

Midas—At all Midas stores countrywide they offer not only a wide range of well-known brands to the motorist at magical prices, but also provide professional and expert advice.

Kwikfit—Gives points on services rendered.

Europe Car Rental—Earn one point for every R5 spent on car rentals.

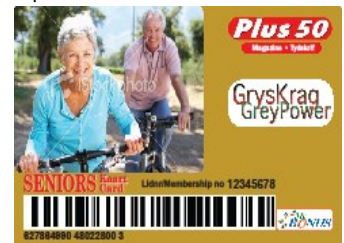
Medipost Pharmacy—Why queue for your medication when Medipost can deliver it free of charge.

Alexander Forbes

An authorized provider of financial and risk management services inter-

nationally.

Remember that your GreyPower/Plus50 loyalty card awards you points at a host of participating partners. So make sure that you always carry your card in your wallet or purse, since you will need it daily to accumulate points.



Contact the GreyPower office in Lynnwood Ridge on 012 348 3087 or send an e-mail to martie.squier@gmail.com for help.

LEEF AKTIEF: WENKE WAT WERK

Een van die grootste probleme vandag by ouer persone is ons gebrek om aktief te wees. Sels gemagtigde take soos byvoorbeeld, tuinwerk, stap en take in die huis, kan 'n verskil maak. Deur slegs 'n bietjie beweging by jou lewe te voeg kan jy die risiko van hartsiektes en diabetes verminder, help

om buigbaarheid te handhaaf soos jy verouder, stres te verminder asook angstigheid en depressie.

Skakel die TV af en gaan stap saam met vriende en familie. Stap as jy pos gaan uithaal of inkopies doen. Stap rond wanneer jy op jou selfoon

praat.

Maak 'n lys van die aktiwiteite wat jy per dag doen. Indien jy vind dat jy meer sit, maak 'n ander lys waar jy meer beweeglik kan wees.

Eet meer vrugte en groente, eet lae vet suiwelprodukte, verminder die hoeveelheid kalorieë wat jy inneem en drink meer water!

WHAT IS LIFELONG LEARNING?

Lifelong learning is all learning activities undertaken throughout life, with the aim of improving knowledge, skills and competence, within a personal, civic, social and employment-related perspective.

Lifelong learning is therefore about:

- 1) Acquiring and updating all kinds of abilities, interests and qualifications from the pre-school years to post-retirement.
- 2) Valuing all types of learning, including: formal learning, such as a course followed at university; non-formal learning,

such as vocational skills, acquired at the workplace and inter-generational learning, where parents learn to use ICT through their children or grandchildren or learning how to play an instrument together with friends.

Lifelong learning opportunities should be available to all citizens on an ongoing basis. In practice this should mean that citizens each have individual learning pathways, suitable to their needs and interests at all stages of their lives. The content of learning, the way

learning is accessed, and where it takes place may vary depending on the learner and their learning requirements.

Lifelong learning is also about providing second chances to update basic skills and to offer learning opportunities at more advanced levels.

All this means that formal systems of provision need to become much more open and flexible, so that such opportunities can truly be tailored to the needs of the learner, or indeed the potential learner.

<http://ec.eu/education/policies/III/html>



Lifelong learning

WANNEER JOU KANTOOR BY DIE HUIS IS



Tuiskantoorwerkers

Op enige gegewe tydstip bedryf een uit elke ses Suid-Afrikaners 'n eie onderneming. Navorsing toon aan dat 73% van die ondernemings se kantoor is in 'n huis, woonstel of meenthuis.

Die opvatting dat 'n tuiskwerker dan nou nie onder die wakende oog van die baas werk nie, is baie ver van die waarheid. Die tuiskwerker is sy/haar eie baas - en daar is géén baas só veeleisend nie. Dit verg 'n baie toegewyde per-

soon om 'n tuiskantoor suksesvol te bedryf.

Daar is byvoorbeeld allerlei afleidings om te oorkom, soos onverwagse kuintjies van persone wat eenvoudig aanneem jy het hope tyd tot jou beskikking of diegene wat tydig en ontydig opdaag om gou 'n gunsie te kom bedel.

Tuiskwerkers kan dit gewoonlik nie bekostig om

net kantoorure te handhaaf nie. Die konsep "agt-uur-werkdag" bestaan nie in 'n tuiskwerker se woordeskat nie. Die werk moet klaarkom en jy werk totdat alles klaar is. Middag -en aandetes word dikwels by die rekenaar genuttig.

Tuiskwerkers moet perke aan hulself stel. Neem 'n dag af of herontdek jou vriende. Onthou dus waarvoor jy werk en waarom het jy gekies om van die huis af te werk. Lees in die volgende nuusbrief meer oor tuiskantore.

FACTS ABOUT OYSTERS



Oysters: health know-how

No, not only for *that* reason. Although traditionally touted as an aphrodisiac, it seems eating oysters at least once a week could keep sight loss at bay as we get older.

Researchers at the Wilmer Eye Institute in Baltimore found those who ate shellfish and oily fish routinely were better protected from Age-related Macular Degen-

eration, one of the leading causes of blindness in the elderly and for which there is still no cure.

Oysters are not only delicious but also one of the most nutritionally well balanced foods, containing protein, carbohydrates and vitamins. Oysters are also an ideal food for inclusion in low-cholesterol diets.

Oysters are an excellent source of vitamins A, B (Thiamin), B2(Riboflavin), B3 (Niacin) and C (Ascorbic acid).

Four or five medium size oysters supply the recommended daily allowance of iron, copper, iodine, magnesium, calcium, zink and manganese.

BEWAPEN JOU TEEN DIE WINTER

Eintlik moet ons reeds in die herfs begin om ons teen die winter te bewapen – wanneer die wingerd- en esdoringblare soos rooi juwele hang en die populiere met gloeigeel vure vlam. Dan moet ons, soos Boerneef sy lesers aanraai, rem aanslaan. “...en kyk en kyk; lank en eerbiedig soos ‘n mens na so ‘n herfs moet kyk” Dat dit kan inbrand in jou vir latertyd; die warm geel en rooi vir latenstyd”

Vuur is al wat help as jy

jou teen die winter wil bewapen. Die vuur van herfskleure, vuur in jou huis en vuur in jou hart. Vuur in jou kop en die belangrikste, vuur in jou lyf.

As die koue bitsig raak, as die ryp soggens al hoe later kraak en snags al hoe vroeër kom moet jy alle soorte vure stook om oorlewings-ontwille.

Min dinge is so lekker soos die sirkelsit rondom ‘n oop herd en die meesleurende towerspel van ‘n vuur se kleurvolle

dans.

Dit is mos asof die hitte van ‘n kaggel die gesprekke en gemoedelikheid laat vlamvat!

So asof dit ons ook in gemakliker stiltes stywer langsmekaar laat opkrul.

Maar as jy dan nou op moderne kunsmatige vure aangewese is, vergeet tog nie van die kleiner vreugdes en voorregte van ‘n warm bad, ‘n elektriese kombes, flenniepajamas of ‘n donsduvet nie.

Bron: A Wiid. Lig. 2011.



Herfskleure

AFTREESPAARPLANNE

Jou belastingaftrekkings vir aftreespaarplanne bly vir eers dieselfde, maar gaan verander in 2013. Die doel van dië verandering is om die komplekse verskille tussen die aftrekkings vir pensioen-, voorsorg- en aftreefondse eenvoudiger te maak.

Die belastingverligting vir pensioen-, voorsorgfondse en uitree-annuiteite gaan so werk: Jy kan ‘n maksimum belastingaftrekking vir alle fondsbydraes kry van

tot 22.5% van die grootste van jou in-dienstemings- of belasbare inkomste as jy jonger is as 45 jaar. Vir persone ouer as 45 jaar is die persentasie 27%.

Die aftrekkings sal beperk word tot ‘n maksimum jaarlikse aftrekking van R250.000 vir mense jonger as 45 jaar en R300.000 vir mense ouer as 45 jaar.

Prakties beteken dit: as jy jonger as 45 jaar is, meer as R1.1 miljoen verdien en jy en jou werkgewer

saam meer as 22.5% van jou jaarlikse belasbare inkomste in jou aftree-neseier belê, jy nie jou totale bydrae van belasting kan aftrek nie, ongeag of dit vir ‘n uitree-annuiteit, voorsorg- of pensioenfonds is.

Enige bydraes wat nie vir ‘n aftrekking kwalifiseer in ‘n spesifieke jaar van aanslag nie, sal oorgedra word en in ag geneem word met aftrede of afsterwe.

Bron: Suzanne Marais, Geoktrooieerde rekenmeester van Durbanville.



Aftreespaarplanne

BEST PRODUCE OF THE MOMENT

Winter means fresh brews, hearty stews and delicious soups to boost your immune system.

Avocados are aplenty so chop these into the salad for added flavour. The vitamin C in oranges, lemons and grapefruit fortifies the immune system.

Make sure you prepare broccoli, cauliflower and Brussels sprouts. Simply

roast for about half an hour at 220°C, drizzle with olive oil and cover in half a teaspoon each of cumin, curry and chilli powder. The result - a deliciously caramelised veggie roast.

Fresh marjoram, thyme, oregano, rosemary and fennel means you will never be short of flavour-infused lamb or chicken.

Mint is also a great way to turn plain

chocolate sauce into something a little more interesting. Pore over grilled pineapple wedges for a scrumptious treat.

From the ocean, prepare monkfish, hake, salmon and kingklip - all simply delicious in a butter, lemon, cream, onion and white wine sauce.

**GRYSKRAG /
GREYPOWER**

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GreyPower as an Association

GreyPower is a country-wide non-profit organisation that was founded in 1995. It is a service and goodwill association for persons of fifty years and older as well as for those who are unemployed due to early retirement.

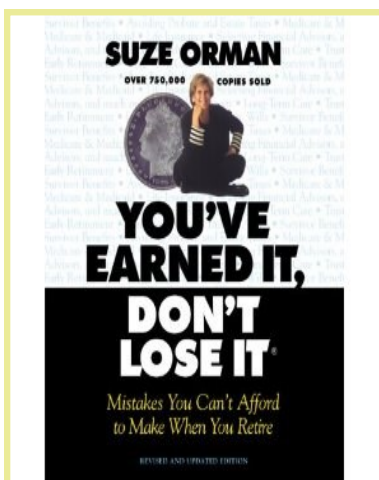
Vision and Mission

The vision of GreyPower is to actively promote and develop the dignity, quality of life and social security of its members in order to enable them to continue functioning as participating responsible and active members of their communities.

The mission of GreyPower is to keep its members informed about developments that affect their interests and to support them through specialized information and guidance to enable them to handle their personal interests effectively.

**We unite and build our future with
our skills and experience**

BOOK REVIEW



Title: You've earned it, don't lose it: Mistakes you can't afford to make when you retire.

Author: Suze Orman.

Price: R195

Date: 2007

Publisher: Newmarket Press

Paperback: 240 pages

Background:

This pull-no-punches money guide lays out what to do on the way to retirement in seven crucial financial transitions of a lifetime. The author explains in understanda-

ble language vital aspects that many people will have never heard of. Citing harrowing situations that many have unexpectedly encountered upon early retirement, loss of a spouse, long-term illness, complicated tax rulings, decisions about trusts vs wills, insurance policies, minimizing your expenses/maximizing your income and a successful retirement.

Also included are resource lists, handy quick tips, informative graphs and personal accounts—making this an invaluable tool in planning for the

most important turning points in your life—your retirement.

Particularly informative is a section on withholding costly life support procedures in cases of hopeless injury or terminal illness.

In closing, Orman tenders cheerful and helpful advice on making money by saving it.