

2022 Information Card

Social Grants Per Month

Date	Old Age (60-74)	Disability	Child Support
01/04/2003	R 700	R 700	R 160
01/04/2004	R 740	R 740	R 170
01/04/2005	R 780	R 780	R 180
01/04/2006	R 820	R 820	R 190
01/04/2007	R 870	R 870	R 200
01/04/2008	R 940	R 940	R 210
01/10/2008	R 960	R 960	R 230
01/04/2009	R 1,010	R 1,010	R 240
01/04/2010	R 1,080	R 1,080	R 250
01/04/2011	R 1,140	R 1,140	R 260
01/10/2011	R 1,140	R 1,140	R 270
01/04/2012	R 1,200	R 1,200	R 280
01/04/2013	R 1,260	R 1,260	R 290
01/10/2013	R 1,270	R 1,270	R 300
01/04/2014	R 1,350	R 1,350	R 310
01/10/2014	R 1,350	R 1,350	R 320
01/04/2015	R 1,410	R 1,410	R 330
01/10/2015	R 1,420	R 1,420	R 330
01/04/2016	R 1,500	R 1,500	R 350
01/10/2016	R 1,510	R 1,510	R 360
01/04/2017	R 1,600	R 1,600	R 380
01/04/2018	R 1,690	R 1,690	R 400
01/10/2018	R 1,700	R 1,700	R 410
01/04/2019	R 1,780	R 1,780	R 420
01/10/2019	R 1,780	R 1,780	R 430
01/04/2020	R 1,860	R 1,860	R 440
01/10/2020	R 1,860	R 1,860	R 450
01/04/2021	R 1,890	R 1,890	R 460

Principle

- Child support grants and foster care grants not deductible from loss of support claims.
- State disability grant not deductible from injury claim.
- State disability grant not deductible from injury claim.
- State disability grant deductible from injury claim.
- If only income of the deceased was a state grant then no loss of support to dependants.

Case law

- Coughlan N.O. v Road Accident Fund (CCT160/14) [2015] ZACC 9
- Nxele v President 1993 C&B 4 C4-1 (W) at C4-6
- Moroame v RAF (39680/2012) [2018] ZAGPPHC
- Kapa v RAF (1414/2013) [2018] ZALMPPHC 67
- Modibedi v RAF (45626/13) [2015] ZAGPPHC 767

Road Accident Fund Loss Limits Per Annum

Date	Loss Limit	Date	Loss Limit
01/08/2008	R 160,000	30/04/2015	R 228,430
31/10/2008	R 166,667	31/07/2015	R 234,366
31/01/2009	R 167,071	31/10/2015	R 237,850
30/04/2009	R 169,078	31/01/2016	R 238,670
31/07/2009	R 172,806	30/04/2016	R 244,405
31/10/2009	R 175,887	31/07/2016	R 248,710
31/01/2010	R 176,535	31/10/2016	R 251,990
30/04/2010	R 178,642	31/01/2017	R 254,450
31/07/2010	R 180,750	30/04/2017	R 259,810
31/10/2010	R 182,047	31/07/2017	R 262,366
31/01/2011	R 182,857	31/10/2017	R 263,900
30/04/2011	R 185,289	31/01/2018	R 266,200
31/07/2011	R 189,017	30/04/2018	R 270,285
31/10/2011	R 191,773	31/07/2018	R 273,863
31/01/2012	R 194,043	31/10/2018	R 276,928
30/04/2012	R 196,636	31/01/2019	R 279,994
31/07/2012	R 199,716	30/04/2019	R 281,271
31/10/2012	R 201,337	31/07/2019	R 286,125
31/01/2013	R 204,904	31/10/2019	R 288,935
30/04/2013	R 207,528	31/01/2020	R 289,957
31/07/2013	R 210,192	30/04/2020	R 294,300
31/10/2013	R 213,675	31/07/2020	R 295,322
31/01/2014	R 215,320	31/10/2020	R 297,877
30/04/2014	R 219,820	31/01/2021	R 299,154
31/07/2014	R 224,120	30/04/2021	R 302,731
31/10/2014	R 227,400	31/07/2021	R 307,074
31/01/2015	R 227,810	31/10/2021	R 312,439

Principle

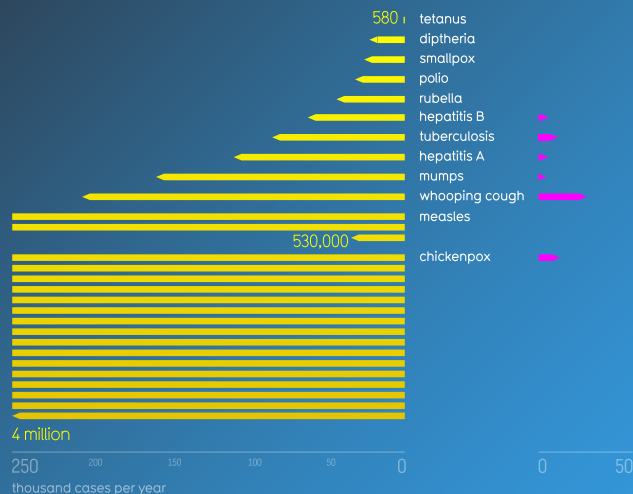
- Actuarial method of applying the cap.
- Apportionment is applied before the cap.
- Cap is fixed at the date of the accident.

Case law

- Road Accident Fund v Sweatman (162/2014) [2015] ZASCA 22
- Nel v Road Accident Fund (76781/2010) [2015] ZAGPPHC 817
- Nhambe v Road Accident Fund (70721/2009) [2010] ZAGPPHC

Vaccines Work!

Yearly cases *before* and *after* vaccine introduction

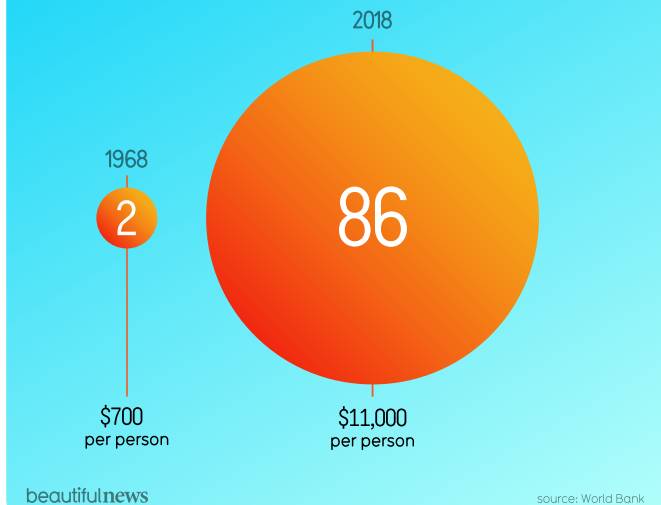


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source: US Centers for Disease Control, US data

The World's Economy Has Grown Almost 45x in Fifty Years

Tillion dollars



Headline Inflation

Mid-Year	Rate	Mid-Year	Rate
1990	13.6%	2006	4.9%
1991	15.2%	2007	7.0%
1992	15.1%	2008	12.2%
1993	10.0%	2009	6.9%
1994	7.5%	2010	4.1%
1995	10.0%	2011	5.0%
1996	6.9%	2012	5.5%
1997	8.8%	2013	5.5%
1998	5.2%	2014	6.6%
1999	7.3%	2015	4.7%
2000	5.1%	2016	6.3%
2001	6.3%	2017	5.1%
2002	8.0%	2018	4.6%
2003	6.7%	2019	4.5%
2004	1.2%	2020	2.2%
2005	2.8%	2021	4.9%

Principle

- Generally accepted actuarial method of calculation.
- Once and for all rule.
- Adjustment for differences in cost of living between countries.

Case law

- AD and Another v MEC for Health and Social Development, Western Cape Provincial Government (27428/10) [2016] ZAWCHC 182
- Member of the Executive Council for Health and Social Development, Gauteng v DZ obo WZ 2018 (1) SA 335 (CC)
- Bane and Others v D'Ambrosi (279/08) [2009] ZASCA 98

Images Credit: David McCandless: informationisbeautiful.net

Tax Thresholds for Persons Under 65

Tax Year Ending	Taxable Income	Tax Year Ending	Taxable Income
28/02/2003	R 27,000	28/02/2013	R 63,556
28/02/2004	R 30,000	28/02/2014	R 67,111
28/02/2005	R 32,222	28/02/2015	R 70,700
28/02/2006	R 35,000	28/02/2016	R 73,650
28/02/2007	R 40,000	28/02/2017	R 75,000
28/02/2008	R 43,000	28/02/2018	R 75,750
28/02/2009	R 46,000	28/02/2019	R 78,150
28/02/2010	R 54,200	28/02/2020	R 79,000
28/02/2011	R 57,000	28/02/2021	R 83,100
28/02/2012	R 59,750	28/02/2022	R 87,300

Principle

- 12. Taxation deducted from claim for loss of income.
- 13. Earnings based on bank statements not tax assessments.

Case law

- 12. Victoria Falls & Transvaal Power Co Ltd v Consolidated Langlaagte Mines Ltd 1915 AD 1
- 13. Sil and Others v Road Accident Fund (2011/18773) [2012] ZAGPJHC 117

The Potential of Wind Power Is Amazing

480,000,000 daily megawatt hours
Global wind energy potential



63,300,000
Humanity's entire electricity use

0.8%
amount we're currently using

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sources: Global Wind Energy Council and others

Public Service Salary increases

Date	Level 1-7	Level 8-10	Level 11-12
01/07/2000	7.5%	7.5%	7.5%
01/05/2011	6.8%	6.8%	6.8%
01/05/2012	7.0%	7.0%	7.0%
01/04/2013	6.6%	6.6%	6.6%
01/04/2014	7.4%	7.4%	7.4%
01/04/2015	7.0%	7.0%	7.0%
01/04/2016	7.6%	7.6%	7.6%
01/04/2017	7.3%	7.3%	7.3%
01/04/2018	7.0%	6.5%	6.0%
01/04/2019	6.2%	5.7%	5.2%
01/04/2020	0.0%	0.0%	0.0%
01/07/2021	1.5%	1.5%	1.5%

Principle

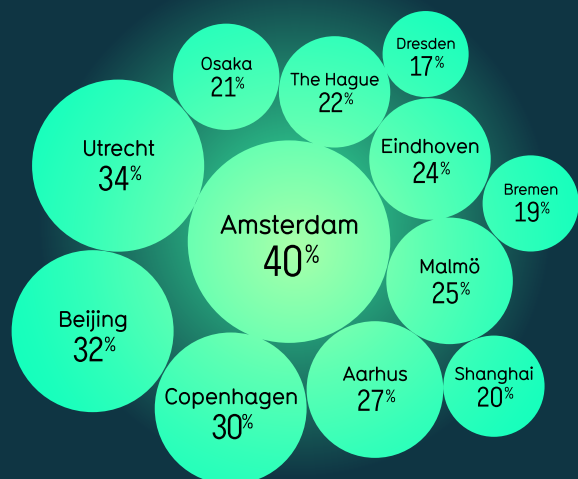
- 21. Industrial psychologists must forecast likely earnings and not potential earnings.

Case law

- 21. Minister van Veiligheid v Geldenhuys 2004 1 SA515 (SCA)

Cycling to Work is on the Up

Cities with most bicycle commuters



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sources: Urban Audit, LTA Academy, Jane Jacobs Japan

Inflation Linked Retail Savings Bonds

Date	3 Year	5 Year	10 Year
01/12/2015	1.50%	1.75%	2.00%
01/05/2015	1.75%	2.00%	2.25%
01/12/2016	1.75%	2.00%	2.25%
01/06/2017	3.00%	2.50%	2.50%
01/12/2017	3.00%	3.25%	3.50%
01/06/2018	2.50%	2.75%	3.00%
01/12/2018	3.50%	3.75%	4.00%
01/06/2019	3.00%	3.25%	3.50%
01/12/2019	3.50%	3.75%	3.75%
01/06/2020	3.50%	4.50%	5.00%
01/12/2020	2.50%	3.75%	4.75%
01/06/2021	2.25%	2.75%	4.00%

Principle

- 17. Losses are discounted to the date of the trial.

Case law

- 17. General Accident Insurance Co SA Ltd v Nhlumayo 1987 3 SA 577 (A)

Compensation for Occupational Injuries and Diseases Act Increases

Date	Increase	Date	Increase
01/04/2014	6,4%	01/04/2018	5,8%
01/04/2015	7,0%	01/04/2019	6,0%
01/04/2016	5,0%	01/04/2020	4,6%
01/04/2017	6,0%	01/04/2021	3,6%

Principle

- 18. COIDA benefit is deducted from the RAF claim.
- 19. COIDA pensions are not taxable.
- 20. Capitalized value of the COIDA pension is that determined by the Commissioner.

Case law

- 18. Section 18(2) of Road Accident Fund Act, 1996.
- 19. Section 10(1)(gB) of Income Tax Act 58 of 1962.
- 20. Section 36(4) of COIDA, 1993.

Prescribed Rate of Interest

Date	Rate	Date	Rate
16/07/1976	11.00%	01/09/2017	10.25%
08/02/1985	20.00%	01/05/2018	10.00%
01/08/1986	15.00%	01/01/2019	10.25%
01/09/1987	12.00%	01/09/2019	10.00%
01/07/1989	18.50%	01/03/2020	9.75%
01/10/1993	15.50%	01/05/2020	8.75%
01/08/2014	9.00%	01/06/2020	7.75%
08/01/2016	9.75%	01/07/2020	7.25%
01/03/2016	10.25%	01/09/2020	7.00%
01/05/2016	10.50%		

Principle

- 14. Rate is fixed from date at which interest runs.
- 15. Interest not added to past Road Accident Fund losses.
- 16. Unpaid interest may not accumulate to more than the original capital.

Case law

- 14. Davehill (Pty) Ltd v Community Development 1988 (1) SA 290 (A)
- 15. Section 17(3)(a) of the Road Accident Fund Act.
- 16. LTA Construction v Administrateur, Transvaal 1992 1 SA 473 (A)

There are Already More Than 34,000km of Plastic Roads in India

more affordable and resilient than conventional ones



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source: World Economic Forum

Government Employees Pension Fund increases

Date	Increase	Date	Increase
01/04/2002	6.00%	01/04/2012	4.80%
01/04/2003	7.00%	01/04/2013	6.00%
01/04/2004	5.25%	01/04/2014	5.30%
01/04/2005	5.50%	01/04/2015	5.80%
01/04/2006	4.50%	01/04/2016	5.30%
01/04/2007	5.50%	01/04/2017	6.60%
01/04/2008	7.00%	01/04/2018	5.50%
01/04/2009	9.00%	01/04/2019	5.20%
01/04/2010	5.60%	01/04/2020	3.60%
01/04/2011	4.50%	01/04/2021	3.20%

Principle

- 22. Pension benefits in terms of contract of employment are deductible from loss of income claim.
- 23. Loss of support for widow of deceased pensioner despite her receiving a widow's pension.
- 24. Pension benefits not deductible from a loss of support claim.
- 25. Military pension not deductible from loss of earnings.

Case law

- 22. Dippenaar v Shield Insurance 1979 2 SA 904 (A)
- 23. Du Toit v General Accident 1988 3 SA 75 (D)
- 24. Assessment of Damages Act, 1969.
- 25. Swanepoel v Mutual and Federal Insurance Company Limited 1987 (3) SA 399 (W)