

Koopkrag news

June 2009

RECRUIT A MEMBER*

Congratulations to Mr P A Muller of Brakpan. You are the final winner of our monthly member competition! Your **R2 500** is on its way.

Recruit a new Koopkrag member and we will give you R150 per approved application. As a special bonus the new member's account will be credited with R100 as soon as his membership is approved.

Call Ina or Devonne on (012) 348 5452 or fax the potential member's details to (012) 348 2339 (attention Ina or Devonne) or e-mail it to bemarking@koopkrag.com.

**Terms and conditions apply.*

KOOPKRAG bursaries 2010

A friendly reminder. You can apply at the University of Pretoria's administrative offices for one of the five 2010 Koopkrag bursaries during October and November 2009.

The bursaries are available to Koopkrag members only and the student must have successfully completed their first year of study.

Change of address

Please remember that if you've changed your physical or postal address recently you need to inform us of this change in writing. Although we'll still accept changes telephonically this change, unfortunately, has to be confirmed in writing. You can mail it to **PO Box 35908, Menlo Park, 0102** or fax it to **(012) 348 2339** or e-mail it to koopkrag@koopkrag.com.

FINANCING

Good, better, Koopkrag.

Why Koopkrag?

Our interest rates are prime-linked. With the lowering of the prime interest rate those of you making use of our financing facility will enjoy the advantage of lowered monthly premiums.

We charge no penalty interest or any additional fees with early settlement of your debt.

We charge no monthly administration fee on our hire purchase or personal loan accounts.

We provide you with quick friendly service and we do finance private sales agreements.

Don't waste another minute; call Joanie or Angelique today on **(012) 348 5452**.

SAVE ON ELECTRICITY

Environmentally friendly hot water.

Visit **Ecovibe's** website at www.ecovibe.co.za or contact Christof today at 076 449 9406 for more information.

As a special offer to Koopkrag members only, you can now apply for the financing* of the purchase and installation cost of your solar water heater. Call Joanie or Angelique at (012) 348 5452 to apply.

**Terms and conditions apply.*

Internet payments

Please use your member / account number as reference and not our bank account number (069 000 0008) or branch number (323145) when you pay your account via the internet.

SANTAM mother's day lucky draw



Congratulations to Mr T Scholtz of Mountain View in Pretoria, the winner of our lovely glass-footed cake plate. Your prize is on its way.

Congratulations SANTAM!

On the 21st of May 2009 the Financial Intermediary Association of South Africa (FIA) crowned SANTAM as the best insurer in all three short-term insurance categories namely personal, commercial and corporate insurance. We are indeed proud of our business partner.

If we're your short-term insurance broker, you can earn an annual bonus of up to 8.50% of your SANTAM short-term insurance premiums. Call Rejaune or Michelle on 012 348 5452 today and share in the benefits.

Giel Steyn of Warmbaths says:

Seventeen blonds stood outside a bar waiting for another one. Apparently you need to be eighteen to get in.

BIBLE MEDIA

Your partner in faith and ministry

For more information or enquiries call **0860 26 33 42** or visit their website at www.bybelmedia.co.za.

Vehicle accidents – recovering your excess

When you are involved in a vehicle accident due to the negligence of a third party, it is generally accepted that somebody has to repay your excess payment. The perception that the *insurer* has to recover the excess payment from the other party is incorrect as this payment carries no insurance.

In practice your *insurer* will try to recover the total amount of your claim, including your excess, from the guilty third party. Bear in mind that once your *insurer* has settled your claim in terms of your insurance agreement, your rights are transferred to the *insurer*. Once this has happened, the decision to recover the claim is the *insurer's* decision alone. In terms of South African Law you may only claim once. You cannot claim your excess payment from the third party if the *insurer* is already trying to recover the amount of your claim from said party. Whichever one of these claims is settled first, it will jeopardize the other party's claim. You will only receive your excess payment from the *insurer* if and when the amount is recovered successfully.

A successful recovery is dependent on the quality and amount of information that you can obtain from your accident scene. According to South African Law and acknowledged court cases the *insurer* has to be able to prove that the other party was negligent and that this negligence caused the accident. If, according to the *insurer*, there is no legal ground for a recovery, they will not pursue the matter further.

The *insurer* does everything in its power to ensure a successful recovery. Resenting them for not wanting to continue is unreasonable.

NEW SUPPLIERS

WE WELCOME THE FOLLOWING BUSINESS AS A SUPPLIER:

WIMPY – Volksrus
19 Laingsnek Road Tel: (017) 735 2910

Visit our website and view the specials on offer. There are a number of guesthouses in the George / Knysna area offering up to 15% discount exclusively to all Koopkrag members.

A comprehensive list of our suppliers is available at www.koopkrag.com

Koopkrag suppliers in Pretoria North and surrounding areas

Art dealers & frames:

Frame Zone (Northpark Shopping Centre).

Art needlework & knitting wool:

Wool Centre (582 Gerrit Maritz).

Nurseries & garden services:

Zambi Flora Nursery (Zambesi).

Furniture & upholsterers:

Bed & Couch – Wonderpark (c/o Heinrich & Brits), Greenville Trading (Bosvink St), HOUSE & HOME – Kolonnade, Lotters Pine – Montana (Zambesi), Bed & Couch – Dorandia (c/o Burger & Gerrit Maritz), OK Furn Pta North (Emily Hobhouse), Solomons Sportsware & Homeware (Gerrit Maritz), Supreme Couch & Mattress (Rachel de Beer), OK Furn Soshanguve (Soshanguve Plaza).

Vehicle services & accessories:

Allen Joss Motors (c/o Braam Pretorius & Albrecht), Midas – Wonderpark (c/o Heinrich & Daffodil), Elite Batteries (c/o Zambesi & Dr Swanepoel), Cassies Motors (President Steyn), De Graaf Undercar (Danie Theron), M & B North (Gerrit Maritz), Midas Pta North (Gerrit Maritz), Pretoria North Toyota (Gerrit Maritz), Supa Quick – Pta North (Danie Theron), Cartoria Toyota Sinoville (c/o Zambesi & Lavender), Pretoria Nissan (Zambesi), Britsweg Motors (Brits).

say what?

Will I live to see 80?

I recently went for my annual check-up and after two visits and exhaustive lab tests my doctor said I was doing fairly well for my age. (I just turned 70.)

More than a little concerned about his comment I just couldn't resist asking him, 'do you think I'll live to see 80?' To which he replied 'do you smoke or drink?' 'Oh no,' I proudly replied 'I'm not doing drugs either!' Then he asked, 'do you enjoy a juicy steak or barbecued ribs every now and again?' I said, 'No, not really. My former doctor said all red meat is unhealthy.' 'So,' he said 'you spend a lot of time outdoors, playing golf, hunting, fishing or bicycling?' 'No, I'll leave that to the younger folk.' I said, 'Then you gamble, drive fast cars and enjoy a bit of hanky panky?' 'No!' I said, rather upset with all the questions.

He looked at me for quite a while and then said 'then why exactly do you want to see 80?'
