

### RECRUIT A MEMBER\*

**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/her 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](mailto:bemarking@koopkrag.com).

*\*Terms and conditions apply.*

### Monthly account statements

Another very interesting month in this beautiful country of ours has come and gone. Thanks to the Post Office strike, which happened as our accounts were to go out, it was even more interesting than usual. We would like to apologise for the inconvenience caused by the late or non-delivery of our August accounts.

The only members not inconvenienced by the untimely strike, was those members receiving their account via e-mail. If you have access to such a facility, you should consider the option of having your monthly statement e-mailed to you. We'll not only be saving paper but you'll receive your monthly statement within a day or so after our month end. Send your request, not forgetting to include your member / account number, via e-mail to [epos@koopkrag.com](mailto:epos@koopkrag.com).

You don't have an e-mail facility? No problem. By using our SMS facility you can enquire about the balance due on your account. SMS\* **kke** (then a single space) and your **member / account number** to 34995. You'll receive your answer via SMS. It will show the amount due, the balance of your purchases to date and the available balance of your purchase limit(s).

Still in the dark? During office hours you can call to enquire about the amount due.

20 September 2009 was Koopkrag's financial yearend. The account statements were only prepared after this date. That's why you received your account statement later than usual. We do apologise for any inconvenience caused by the delay. Next month, barring another Post Office strike, it'll be back to normal.

*\*SMS's charged at R2.00.*

### FINANCING

*Good, better, Koopkrag*

To finance your new lifestyle vehicle, don't waste another minute, call Joanie or Angelique today on **(012) 348 5452**.

*\*Terms and conditions apply.*

### Interest - Guarantee Fund

Except for your annual bonus Koopkrag members also receive annual interest on the balance of their Guarantee fund. The interest, as you've become accustomed to, will be credited on your September account, thus reducing your account with the interest you have earned.

Peruse your September account for this entry. For interest sake the applicable interest rates, depending on the balance of your Guarantee Fund, were 2.70%, 3.60% and 5.40% per annum. These rates are slightly lower than last year's 3.00%, 4.00% and 6.00%, but do keep in mind that the prime-lending rate was lowered by 5 percentage points since December 2008.

### 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 competition\*

Yet another competition this month. Answer correctly and one lucky Koopkrag member can win a golf umbrella.

Which short-term insurance broker gives an annual 'cash bonus' equal to 8.50% of your annual short-term insurance premiums irrespective of your claims history? Fax your answer, together with your member number, to **(012) 348 2339** attention SANTAM or e-mail it to [santam@koopkrag.com](mailto:santam@koopkrag.com). The name of the winner will be announced in next month's newsletter.

Congratulations to Elsa Swart of Wolmer, Pretoria, the winner of last month's competition and a beach umbrella. The answer was R762.96. That is more than one month's premium!

Earn an annual bonus of up to **8.50%** on your SANTAM short-term insurance premiums by appointing Koopkrag as your broker.

*\*Terms and conditions apply. The judges' decision is final.*

### Tax evasion

Tax, other than Value Added Tax, is levied on many day to day expenses. Most of us, being very loyal 'subjects' also pay our income tax annually. That is why you'll be shocked to know that if you don't smoke, drink or drive a car you're a tax evader.

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# Jaeconomics

By Adam Jacobs

## There is light in the tunnel

When do you start to leave a forest? The moment you pass the midpoint. You are still in the forest, but you are no longer walking deeper into it.

That more or less describes our present situation with the economy. There is still bad news being published but there are also preliminary signs of a pending economic summer.

It should, however, also be realised that the economic problems will not disappear overnight. Serious imbalances remain in our own and world economies that will stop any strong recovery in its tracks. The recovery should therefore be slow and mild. Then there is the potential that the inflation rate can increase strongly a year or so down the line due to the large demand stimulatory packages that were granted.

How things will eventually turn out is at present still largely unpredictable.

### NEW SUPPLIERS

WE WELCOME THE FOLLOWING BUSINESSES AS SUPPLIERS:

BRENT OIL Nylstroom (Modimolle)  
57 Nelson Mandela Drive Tel: (014) 717 2581

DIS – CHEM Nelspruit  
C/o R40 & Weir Crescent, Riverside Lifestyle Centre  
Tel: 082 324 2192

FRUIT & VEG Gezina (Pretoria)  
C/o Michael Brink & 18<sup>th</sup> Ave Tel: (012) 331 3099

LYTTELTON MOTORS WORKSHOP (Pretoria)  
143 Cantonment Road Tel: (012) 664 0576

RSA DIAMANTE Parkview (Pretoria)  
C/o Garsfontein & Netcare St Parkview Shopping Centre Tel: (012) 991 4107

RNA Magalieskruin (Pretoria)  
Braam Pretorius St Magalieskruin Shopping Centre  
Tel: (012) 567 7052

VAN HEERDEN APTEEK Parkview (Pretoria)  
C/o Garsfontein & Netcare St Parkview Shopping Centre  
Tel: 083 409 9003

VISION MOTORS (Pretoria)  
867 Voortrekker Road Tel: (012) 335 0070

**Planning your next breakaway in the George / Knysna area? Visit 'special offers' on our website. There are a number of guesthouses and other accommodation that offer exclusive rates to Koopkrag members.**

**A comprehensive list of our suppliers is available at [www.koopkrag.com](http://www.koopkrag.com). This list is updated weekly. If you are aware of any listed suppliers that no longer accept our purchase card, please let us know.**

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### 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](http://www.bybelmedia.co.za).

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## Koopkrag suppliers in Pretoria North and surrounding areas

### Sport & recreation:

Leon's Angling Pretoria North (Danie Theron)

### Pet shops & Veterinarian:

Doornpoort Animal Clinic (Airport)

### Woolworths:

Wonderpark Shopping Centre, Kolonnade Shopping Centre, Zambesi Junction, Nina Park, Soshanguve Plaza, Wonderboom Junction

## Koopkrag suppliers in Pretoria East and surrounding areas

### Pharmacies:

Bronberg Pharmacy (Bourke), Brooklyn Mall Pharmacy (c/o Fehrsen & Bronkhorst), Castle Ridge Pharmacy (c/o Cliff & Kierieklopper), Castle Walk Pharmacy (c/o Nossob & Lois), Concordia Pharmacy (Rodericks), Crest Pharmacy (Duncan), Crown Ave Pharmacy (Waterkloof), Dis-Chem Hazeldene (c/o Silver Lakes & Graham), Dis-Chem Hillcrest (c/o Lynnwood & Duxbury), Dis-Chem Olympus (c/o Hans Strydom & Hatmeadow), Elarduspark Pharmacy (Barnard), Fearie Glen Pharmacy (c/o Jacqueline & Trevor Gething), Glen Medi-send Pharmacy (Glenwood), Glenstantia Pharmacy (Douglas Scholtz), Hazelwood Pharmacy (Dely), Hope Pharmacy (13<sup>th</sup> Ave), Medi-Scene Pharmacy (Bronkhorst), Medicare-Mopani Pharmacy (Skilpad), Medicare Brooklyn Pharmacy (Olivier), Menlo Park Pharmacy (13<sup>th</sup> Ave), Moreletapark Pharmacy (Rubenstein), Murrayfield Pharmacy (c/o Rubida & Rossouw), Olivewood Pharmacy (De Villaboys), Pharma Value Newlands (Lois), The Medicine Shop (George Storrar), Township Pharmacy (Milner), Van Heerden Pharmacy Lynnridge (Jacobson), Van Heerden Pharmacy Parkview (c/o Garsfontein & Netcare), Wilgers Pharmacy (Rossouw), Wilgers Hospital Pharmacy (Denneboom)

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## say what?

For the ladies

If you love something, set it free. If it comes back, it will always be yours. If it doesn't come back, it was never yours to begin with.

But, if it just sits in your living room, messes up your stuff, eats your food, uses your phone, takes your money and doesn't appear to realise that you had set it free ... You either married it or gave birth to it.

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