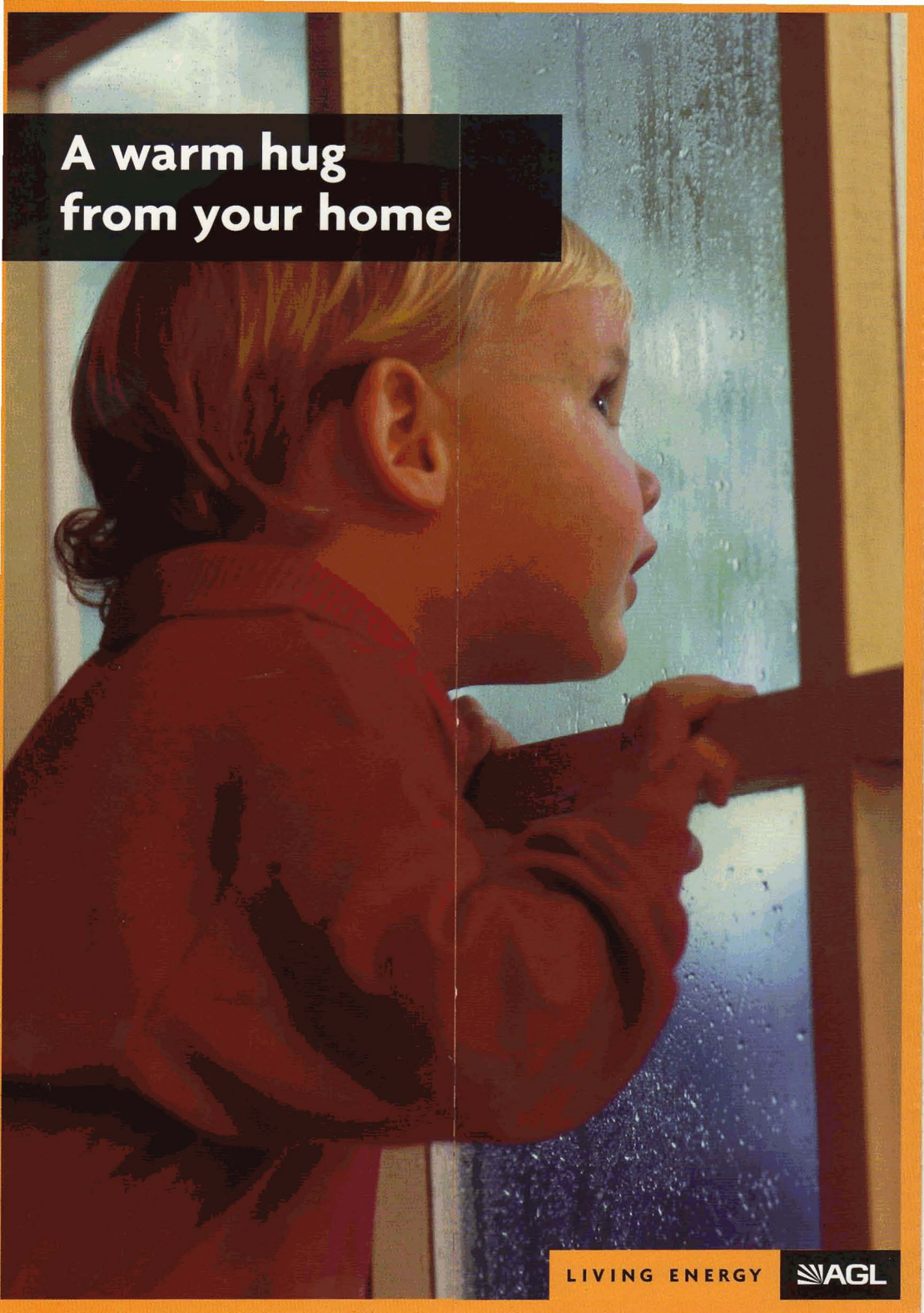


QTYEBI  
RUNDGH  
WRIPTAE  
LYSTUFE  
XMJR&

**SELECTED WORK**

**PRESS & PRINT**

A young child with blonde hair, wearing a red sweater, is shown in profile, looking out of a window. The child's hands are resting on the window frame. The window glass is covered in condensation, suggesting a warm interior and a cooler exterior. The lighting is soft and warm, creating a cozy atmosphere.

**A warm hug  
from your home**

LIVING ENERGY





# Flued Heating

## Cosy, controlled and convenient

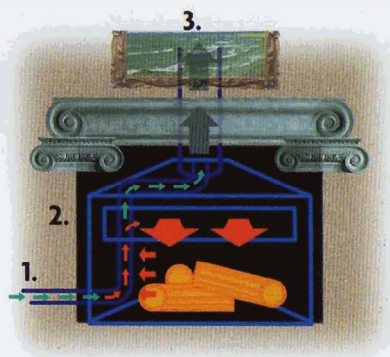
Take a beautiful house. Add to it the comfort of swift, efficient natural gas heating, and you're well on the way to your ideal home.

Available in a wide range of appliance styles and heating capacities to suit any home, flued natural gas heating from AGL bathes your home in a warm, comfortable glow.

Need to heat more than one room? An innovative option is the "back-to-back" heater. Alternatively, see the panel opposite for information on the convenience of having AGL central heating throughout your home.

Better still, contact the AGL EnergyLine on 131 707 for more information or the location of your nearest participating AGL retailer.

## How Flued Heating works:



1. Cool air from within the room is heated as it passes into the gas heater.
2. Warmed air is forced out of vents to warm the room.
3. Combustion byproducts are efficiently vented to the outside air via a flue or chimney, while the room is bathed in comfortable warmth.

## So nice to come home to...

You've come home after a chilly winter's day in the outside world. Opening the door, you're greeted by the cosy embrace of an AGL-heated home.

It's the same comfort enjoyed in millions of natural gas-heated homes world-wide.

Plus, the high heating efficiency (and low running cost) of natural gas from AGL means you'll soon notice how economical it is compared with many other energy sources. In fact, it'll begin to pay for itself straight away.

## Your complete home heating solution

There's never been a better time to add the comfort of an AGL heating solution to your home!

Thanks to a special AGL package offer,\* all you need do is visit an AGL Living Energy Shop or a participating AGL retailer and choose the heating appliance that suits your needs. We will:

- Provide you with 12 months' interest-free finance (which includes interest-free finance on the cost of installation if performed by an AGL recommended installer).
  - Perform a free service on your new heater prior to next winter.
  - Recommend an expert, fully-qualified installer.
- Plus, you'll be eligible to win a \$300 credit on your gas bill.
- Extend the heater's warranty period.†

**To take up this remarkable offer (or for the location of your nearest participating AGL retailer), simply call the AGL EnergyLine on 131 707.**

\*†Conditions apply - see General Terms and Conditions in this brochure

# Central Heating

## Warm your entire home at the touch of a button

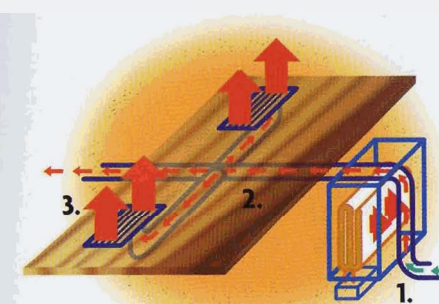
Just as in one of those "Dream House of the Future" exhibits, living with central heating from AGL means your ideal winter home comfort is always at your fingertips.

Whether you'd like to set a uniform temperature throughout your home or vary it through a zoning system, with natural gas central heating, the ideal home environment is yours to choose.

Your home's floor space and appearance are also preserved, with warmth being delivered by strategically placed vents which can be positioned unobtrusively.

Plus, by choosing the right vents, they can also be used with a cooling unit to provide chilled air in summer for year-round climate control.

## How Central Heating works:



1. Cold outside air is rapidly and efficiently heated.
2. Warmed air is then piped around your home.
3. Hidden ducts bring warmth to precisely those parts of your home you wish to heat.



## Further benefits of AGL heating solutions

• **Serving Australians since 1837** - with over 160 years of providing Australians with innovative and reliable energy solutions, AGL's expertise is second to none.

• **Environmentally friendly** - if every home in Australia used natural gas for their heating, cooking and hot water needs, our domestic output of carbon dioxide, the gas most responsible for the greenhouse effect, could be reduced by as much as 70%.

• **Cost-effective heating** - for instant warmth at the touch of a button, AGL natural gas heating, whether it be central or flued heating, will fill your home with a cosy, all-enveloping warmth.

• **A dedicated customer service line** - advice and solutions are yours simply by calling the AGL EnergyLine on 131 707.

• **A range of AGL payment options** - to give you the freedom to choose the bill payment method that best suits your budget and your lifestyle.

• **Helpful advice** - AGL will be happy to advise you on any gas appliances you may wish to purchase, help you choose these and arrange for their installation by a licensed gas fitter.

**AGL endorses the following preferred manufacturers:**

Ambience Appliances  
Benja  
Braemar Industries  
Bravis Australia  
Coonara International  
Envirogas  
Eureka Heating  
Lennox Australia  
Masport  
Rinnal Australia  
Sampford & Staff  
Seeley International  
Vulcan

For further information regarding AGL heating solutions, call the AGL Energy Line on:

# 131 707

### Heating package terms and conditions

#### Early Bird Draw:

1. All customers who purchase a natural gas central heater or flued heater ("natural gas heating appliance") through participating AGL partners on or before 15 June 1998 during the 1998 Winter Heating campaign will be entered by AGL into the Early Bird Draw.
2. The first entry drawn will win a \$300 credit to their natural gas bill.
3. Information on how to enter and the prize forms part of these conditions of entry.
4. Entry is open to residential customers who purchase a natural gas heating appliance between 20 April 1998 and 15 June 1998 as part of the 1998 Winter Heating campaign.
5. AGL employees, agents or contractors and their families or any agencies associated with this promotion are ineligible to enter. Persons or bodies involved in the building industry are also ineligible to enter.

6. Only customers who purchase a new natural gas heating appliance during the specified period are eligible to enter. This competition is not open to appliance conversions.
7. This Early Bird Promotion ends at 5pm on 15 June 1998. Entries received after this time will not be considered. The draw will take place at AGL's office at 181-187 First Avenue, Five Dock, NSW 2046 on 22 June 1998. The winner will be notified within two days of the draw, and their name published in The Sydney Morning Herald and The Canberra Times on 29 June 1998. The judge's decision is final and binding, and no correspondence will be entered into.
8. The prize is non transferable, non exchangeable and cannot be taken as cash.
9. All entries become the property of AGL. All entries will be entered into a database and AGL may use the entrants' names and addresses for future promotional, marketing and publicity purposes.

10. The promoter is AGL Retail Energy Limited, ACN 074 839 464 of AGL Centre, 111 Pacific Highway, North Sydney, NSW 2060. NSW Permit Number TC98/2449, ACT Permit Number TP97/2885.

#### General Terms & Conditions:

1. AGL Easy Payment Plan terms and conditions apply.
2. Connect 12 terms and conditions apply.
3. All terms and conditions relate to natural gas heating units purchased through participating AGL retailers during the 1998 Winter Heating campaign which will be run between 20 April 1998 and 31 July 1998.
4. Warranty extension only applies to flued heaters.
5. Warranty terms and conditions apply.
6. Free heater check-up must be redeemed before 31 March 1999.

## A warm hug from your home

29<sup>th</sup> April 1998

Mr AB Sample  
123 Sample St  
SAMPLETON NSW 2026

Dear Mr Sample,

Do you find it hard to get out of bed on cold winter mornings? It's not surprising - the temperature can get as low as 2.1° in a Bondi winter. Brrrrrrrrrrrr!

Aside from moving to Tahiti, the best way to make those early rises easier is to warm your home with natural gas heating from AGL.

It's a great way of improving both the comfort and value of your home.

Plus, as you will see from the enclosed brochure, the special new home heating package from AGL means there's never been a better time to have natural gas heating installed in your home - especially in view of our special free doona offer. But more of that later...

If you select and purchase your new flued or central heater under AGL's 1998 Winter heating package before 31<sup>st</sup> July 1998, AGL will:

- Provide you with 12 months' interest-free finance (which includes interest-free finance on the cost of installation if performed by an AGL recommended installer)
- Extend the warranty period on flued heaters
- Perform a free service on your new heater prior to next winter
- Recommend an expert, fully-qualified installer

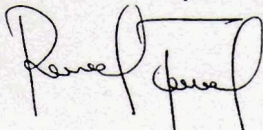
Plus, you'll be eligible to win a \$300 credit on your gas bill (if you purchase before 15<sup>th</sup> June 1998)!

Simply visit your local AGL Living Energy Shop at 31 Newland Street, Bondi Junction. We will then assist you in choosing the best heater to meet your particular needs

**Also, you are eligible for a special bonus offer to celebrate the recent opening of your new, local AGL Living Energy Shop! Bring this letter with you to receive a warm and cosy complimentary 100% wool double bed doona valued at \$175 (if you purchase your heating package from the AGL Living Energy Shop, Bondi, before 15<sup>th</sup> June 1998).**

When you also consider the convenience of the 12 months' interest-free terms, there's really no reason why you shouldn't wake in a toasty warm home this winter with the comfort of natural gas heating from AGL.

Yours faithfully,



Mr Richard Ferreira  
Manager, AGL Living Energy Shop, Bondi

P.S. Remember - to receive your free 100% wool doona, you must select and purchase your new heater before 15<sup>th</sup> June 1998.

AGL Living Energy Shop Bondi  
31 Newland Street Bondi Junction NSW 2026  
Telephone 02 9387 2786 Facsimile 02 9389 9213

Franchise business operated by Sydney Energy Services Pty. Ltd. ACN 081 934 983  
© Trademark used under licence



LIVING ENERGY



AGL Retail Energy A.C.N. 074 839 464

If undelivered, please return to: P.O. Box 944, North Sydney NSW 2059

POSTAGE  
PAID  
AUSTRALIA



**Give winter a warm welcome**

See inside for details . . .



**Have you**



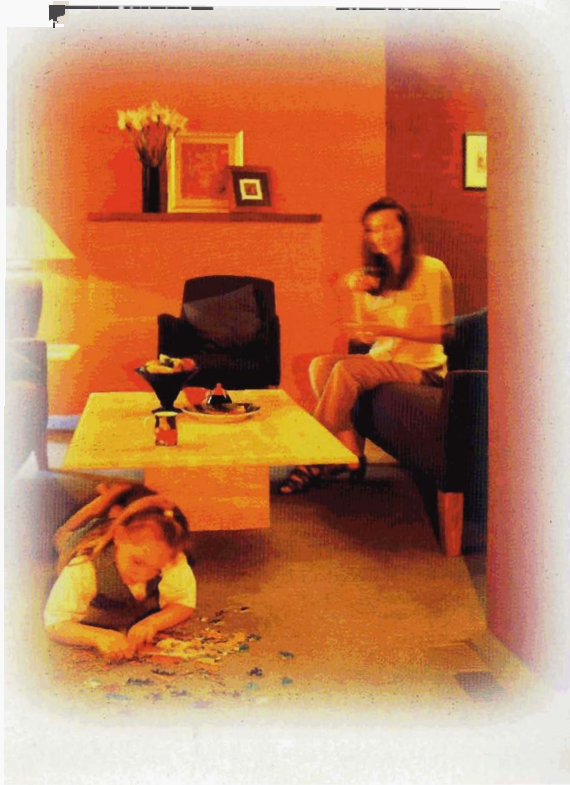
# The ultimate in Climate Control comes from AGL

Many people talk about the weather, but nobody ever seems to do anything about it. Now, thanks to a new climate control package from AGL, you can have fingertip control over the "weather" inside your home.

Simply select a comfortable interior temperature on the controller, and AGL Climate Control will automatically heat or cool your home. No matter whether it's bitterly cold or blazing hot outdoors, your chosen temperature will be maintained, all year round.

Of course, if you prefer, you can also use AGL Climate Control's "zoning" capability to divide your home into a number of differing temperature zones — exactly as you see fit.

When you equip your home with AGL Climate Control, you raise your family's comfort to a new level, taking yet another step towards creating your ideal home.





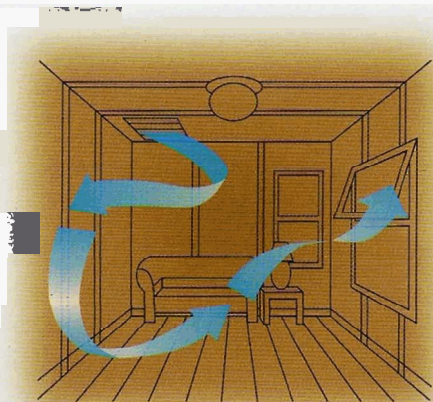
**ever wanted**



# The best of both fuels

AGL Climate Control gives you the best of both fuels, using electricity for cooling and natural gas for heating.

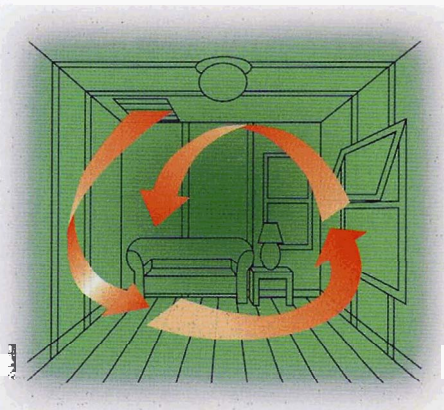
While there's no debating that electric cooling systems (such as refrigerant and evaporative cooling) are the best way to cool your home, when it comes to heating, natural gas is far superior to other energy sources. It's faster to warm up, quieter in operation, more cost-effective and kinder to the environment.



For cooling, AGL Climate Control's electric refrigerant or evaporative systems are the best choice.

AGL has used its extensive energy expertise to carefully combine the best heating and cooling products into one solution, which is conveniently regulated by a microprocessor control system. This is AGL Climate Control.

Each AGL Climate Control installation is individually tailored to suit your particular home, giving you complete control over your family's comfort – all year round.



Nothing warms better in winter than AGL Climate Control's ducted natural gas heating.



**to control**



# A beautiful home to live in and look at

To the eye (and the ear), a house equipped with AGL Climate Control seems no different from any other luxurious home.

All of the cooling and heating components used in the system are tucked out of sight, while the ducts which carry the warmed or chilled air throughout your home are concealed either below the floor or in the ceiling. Their outlet vents blend in with your decor and can be located in almost any position you find convenient.

AGL Climate Control is equally discreet in terms of noise, falling below most people's conscious level of hearing when operating. In fact, its natural gas heating component is significantly quieter than an electric heating system.



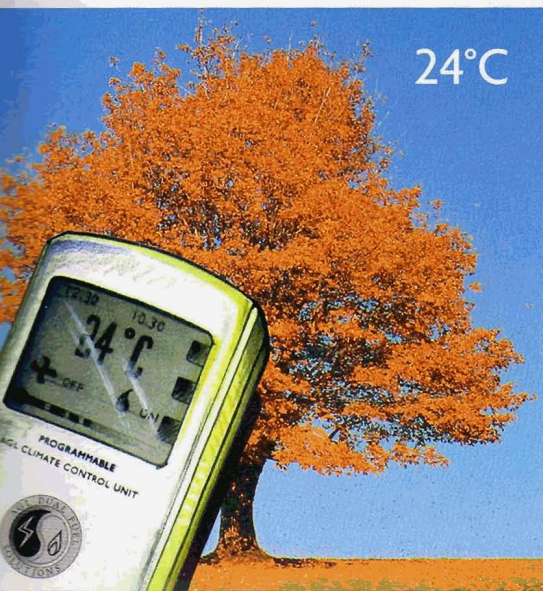
As Mrs Gardner of Gordon (whose home is equipped with AGL Climate Control) puts it: *"We used to have heaters scattered throughout the house which was quite impractical and inconvenient. Now, there are no more 'cold spots' and having the one combined system means that if the weather is hot or cold we can literally set the temperature and forget it."*



**the weather?**









# One phone call brings you year-round home comfort

As the most experienced Australian energy company, you can depend on AGL to ensure everything's taken care of.

Simply call us on 131 707 and we will arrange for an AGL preferred installer to visit and discuss your home's heating and cooling requirements. After they have made their evaluation, they will provide you with an obligation-free quote on installing AGL Climate Control in your home.

The AGL Climate Control package not only provides you with the latest and best equipment, it also includes:\*



**Specialist advice and service**



**Delivery and installation**



**3 year warranty on parts and labour**



**3 free annual services**

Call us today on

**131 707**

## Create your own ideal environment with AGL Climate Control


To help you achieve your ideal home environment, AGL Climate Control is designed to allow you to incorporate remarkable additional features such as:

**Humidification** – A great relief to asthma and allergy sufferers, a humidifier gives you complete control over the humidity levels in your home.

**Filtration** – Improving the flow of clean air while removing up to 90% of all airborne particles, adding a filtration system can be invaluable – especially in dust-prone areas.


\*Conditions apply


# AGL – the most experienced Australian energy company

 **Serving Australians since 1837** – with over 160 years of providing Australians with innovative and reliable energy solutions, AGL's expertise is second to none.

 **Heating, cooking and hot water** – AGL enhances these essentials of everyday living with energy solutions that improve the quality of your life.

 **A dedicated customer service line** – advice and solutions are yours simply by calling the AGL EnergyLine on 131 707.

 **A range of AGL payment options** – giving you the freedom to choose the bill payment method that best suits your budget and lifestyle.

 **Helpful advice** – AGL will be happy to advise you on any household appliances you may wish to purchase, help you choose these and arrange for their installation by a licensed gas fitter or electrician.

**For further information regarding any of AGL's home energy solutions, call the AGL EnergyLine on**

## 131 707

29 May 1998

Mr AB Sample  
123 Sample Street  
SAMPLETON NSW 2000

Dear Mr Sample,

Think for a moment about the most comfortable, luxurious places you've been. What do they all have in common?

No matter whether it's a multi-million dollar mansion, or a lavish international hotel suite, they all share one thing: While you're there, you never give a single thought to the outside temperature. Why is this? It's because such dwellings are almost invariably equipped with the latest in well-designed climate control systems.

In the accompanying brochure, you'll find details of AGL's Climate Control package. In our opinion, it's the best available, being economical to run, extremely quiet and kind to the environment.

Plus, it's backed by the expertise of AGL, the most experienced Australian energy company. Every AGL Climate Control package includes expert advice to help you choose the ideal Climate Control configuration for your home, installation, a 3-year warranty on parts and labour and 3 annual services.\*

Aside from the obvious improvement in your home's comfort level, installing a climate control system can enhance your home's value:

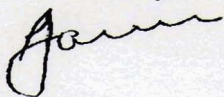
*"An integrated cooling/heating system definitely improves the saleability of a property. It also reflects on the general standards of finish that an owner has invested in their property, suggesting good quality."*

Georgia Cleary, Di Jones Real Estate, Woollahra.

Adding AGL Climate Control to your home is surprisingly affordable. To find out just how easy it is, simply call the AGL EnergyLine on 131 707. We will arrange a visit from one of our preferred installers, who will evaluate your home's particular heating and cooling needs and provide you with an obligation-free quote.

Once you have installed AGL Climate Control, you can add your home to the list of supremely comfortable places to be, no matter what the weather might be like outdoors, all the year round.

Yours faithfully,



Phil James  
General Manager Customer Services

\* Conditions apply.



What's the weather  
like at your place?




POSTAGE PAID  
AUSTRALIA

Mr AB Sample  
123 Sample Street  
SAMPLETON NSW 2000

If undelivered, please return to:  
AGL Retail Energy  
PO Box 944, North Sydney NSW 2059



A young girl with dark hair and bangs is smiling widely, showing her teeth. She is holding a spiral-bound notebook in front of her. The background is slightly blurred, showing other people in a warm, indoor setting. The overall tone is warm and positive.

**With all the other things  
you have to worry about...**

LIVING ENERGY





# Do you really want to worry about your heaters this winter?

With all the other things that take up your time, who needs to spend the early part of winter tied up arranging heater repairs - especially when there's a cost-effective, worry-free solution that's only a phone call away.

An AGL Comprehensive Heater Service Plan is not only cheaper and easier than arranging individual service calls, it's the ideal form of "preventative medicine" for your school's heating.

## The economical choice

Just \$20 per heater ensures you are fully covered this winter - from a pre-winter service and operational test on each and every one of your heaters to prompt call-out to fix any subsequent breakdowns.\*

This, of course, is far less expensive per heater than the casual rates you may previously have been paying. Also, the working life of a school-room heater is dramatically lengthened by regular servicing. At an average replacement cost of \$700 per heater, you can imagine how quickly the savings can add up, simply by ensuring that your heaters don't fail before their time.

The economical advantages of an AGL Comprehensive School Heater Service Plan couldn't be clearer. Of course, as we all know, in the long run, prevention is far better (and less expensive) than cure.

## The convenient choice

Prior to the start of winter, a highly trained AGL serviceman will give all your heaters a thorough service and all necessary repairs will be performed before the cold weather begins.

This way, not only will everything be ship-shape well before the chilly season starts, you won't have any nasty surprises during winter.

Even if one of your heaters does give you trouble, all it takes is a call to AGL Service and we'll despatch one of our qualified technicians to rectify the problem.

## The reliable choice

When your heaters are covered by an AGL Comprehensive School Heater Service Plan, you have the comfort of knowing you are being looked after by the most experienced Australian energy company, AGL.

Our qualified technicians will arrange a suitable time for the service call and can be relied upon to perform the repairs at the agreed time with minimum disruption to classes or your working day.

\* Comprehensive Service Plan Heater warranty period covers from 1 April to 31 October 1998. Conditions apply.

To arrange an AGL Service Plan, call

# 132 606

quoting the number of heaters to be serviced.

## The AGL Comprehensive Service Plan - a summary

For just \$20 per heater, the AGL Comprehensive Service Plan gives you:

- A pre-winter service on all your heaters.  
A single, agreed price of \$20\* per heater for a full winter's coverage.
- Full warranty post inspection/service until 31 October 1998.
- Warranty repairs performed Monday to Friday between the hours of 7.30 a.m. & 8.00 p.m. in the Sydney metropolitan area (7.30 a.m. - 6.00 p.m. other areas).
- Qualified, highly-trained AGL service technicians will perform all your repairs.
- Agreed repair appointment times.
- A written service report will be provided if requested.

Conditions apply.

A Basic Service Plan is also available - it provides servicing of heaters which are then covered by a standard industry warranty of 30 days after their initial service.

The Basic Service Plan costs \$15\* per heater. Conditions apply.

\* Cost of parts is not included in service plan price.

**Don't delay! Book your service before 8 May 1998 to qualify for this offer.**

AGL Retail Energy Limited  
ACN 074 839 464  
181-187 First Avenue, Five Dock  
PO Box 395 Five Dock  
NSW 2046

Tel. 02 9712 6116  
Fax. 02 9712 6150

2 April 1998

Dear Sir or Madam,

Last winter, how much time (and money) did you spend on ensuring all your school's heaters were functioning properly?

Would you like to know a better way to avoid those endless "my students are freezing - when's that heater going to be fixed?" discussions with staff members?

As you can see from the page opposite, the AGL Comprehensive School Heater Service Plan offers an economical, "no worries" alternative to arranging every single repair yourself.

As one of our customers, Mr P Crampton, the Principal of Moss Vale High, says:

*"I have a budget to meet. With AGL, I know our heater service will fit within my budget."*

Just imagine! No more having to stretch your budget. No more having to juggle appointments with less than reliable heater repairers.

Why not take a load off your mind (and budget) by taking up an AGL School Heater Service Plan - they come in two forms. The Comprehensive Plan guarantees you:

A pre-winter service on all your heaters.

- A single, agreed price of \$20\* per heater for a full winter's coverage.
- Full warranty post-inspection/service until 31 October 1998.
- Warranty repairs performed Monday to Friday between the hours of 7.30 a.m. and 8.00 p.m. in the Sydney metropolitan area (7.30 a.m. - 6.00 p.m. other areas).
- Qualified, highly-trained AGL service technicians will perform all your repairs.
- Agreed repair appointment times.
- A written service report will be provided if requested.

Conditions apply.

A Basic Service Plan is also available - it provides servicing of heaters which are then covered by a standard industry warranty of 30 days after their initial service. The Basic Service Plan costs \$15 per heater. Conditions apply.

To take up an AGL School Heater Service Plan, simply call AGL on 132 606 and tell us how many heaters you have. We will then arrange for an AGL technician to conduct the servicing.

But don't delay! You must book your service before 8 May 1998 to qualify for this offer. Also, the earlier you respond, the easier it will be for us to meet your preferred appointment time.

The sooner we are able to evaluate and repair your heaters, the sooner you will have one less thing to worry about this winter.

Yours faithfully,



David McNeil,  
Manager,  
AGL Industrial & Commercial Service



**Energy expertise plus innovation = AGL**

## **As you know, AGL does far more than repair heaters:**

- **Serving Australians since 1841** - with over 150 years of providing Australians with innovative and reliable energy solutions, AGL's expertise is second to none.
- **Environmentally responsible choice** - using natural gas reduces use of the more polluting fuels (such as waste oil, coal and coal-fired electricity). Natural gas has been widely recognised as the fuel which will help Australia meet its greenhouse targets.
- **A dedicated customer service line** - advice and solutions are yours simply by calling AGL Industrial & Commercial Service on 132 606.
- **Serviced by the best qualified technicians** - AGL service technicians are the best trained in the industry. They all begin as licensed Gas Fitters and Plumbers and are then trained by AGL as Industrial Fitters.

The skills of AGL technicians are continually expanded by the broad range of problems and equipment they come across every day.

As AGL Service is not brand specific (unlike that provided by most manufacturers), AGL can service any equipment you may have.

**To arrange an AGL Service Plan, simply call**

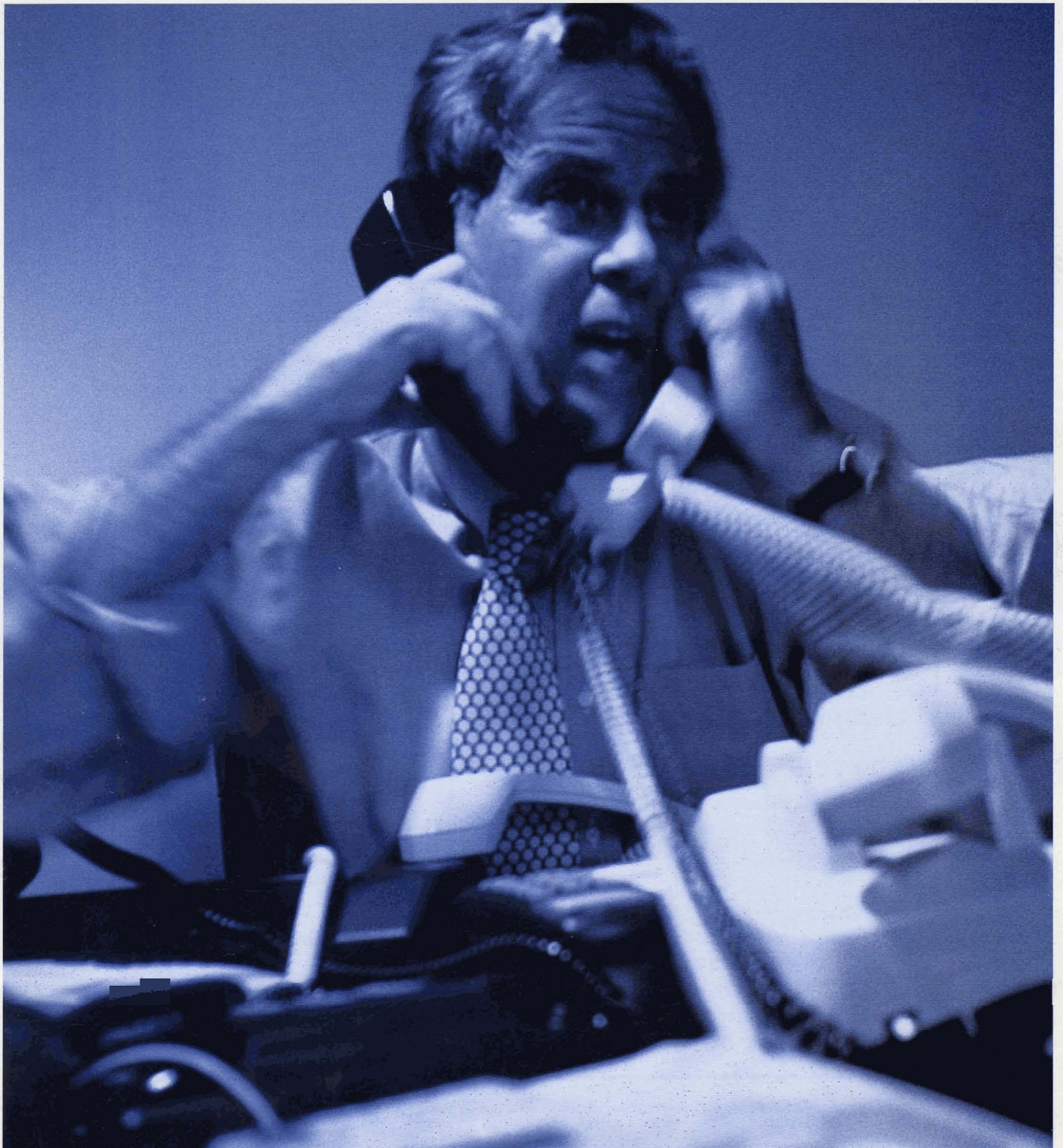
# **132 606**

**quoting the number of heaters to be serviced.**

AGL Retail Energy  
A.C.N. 074 839 464

70 angry residents, 5 plumbers to call for quotes

**there must be an easier way!!!**





# AGL takes away your hot water worries with one phone call.

An AGL Comprehensive Hot Water Maintenance Program is not only cheaper and easier than arranging individual service calls, it's the ideal form of "preventative medicine" for centralised hot water systems.

## The economical choice

It costs very little to buy complete peace of mind.

An AGL Comprehensive Hot Water Maintenance Program includes:

Two preventative maintenance calls per year and guaranteed prompt, 24-hour/365 day-a-year emergency breakdown service.

All for a low, agreed annual fee.

In the long run, this can prove far less expensive than the rates you may previously have paid on a per service (or breakdown call-out) basis.

Of course, as we all know, prevention is far better (and less expensive) than cure.

At an average replacement cost of \$1800-\$2000 per system (plus installation), you can imagine the long-term saving this plan can provide – simply by ensuring that a centralised hot water system doesn't fail before its time.

## The convenient choice

On taking up an AGL Comprehensive Hot Water Maintenance Program, a highly trained AGL serviceman will give your centralised hot water system a thorough preventative service and all necessary repairs will be performed.\*

A sticker is also placed on the hot water system, directing residents to contact AGL directly on 132 606 in the event of a breakdown – giving you one less thing to worry about.

An AGL serviceman will then return six months later to perform a second preventative maintenance service.

Should the hot water system fail or require further attention at any time after its initial service, all it takes is a call to AGL Service and we'll immediately despatch one of our qualified technicians to rectify the problem – 24 hours a day, 7 days a week.

## The reliable choice

Our "in-the field" experience tells us that the working life of a centralised hot water system can be dramatically lengthened by regular, professional servicing.

In fact, if properly maintained, its trouble-free life could be measured in decades rather than years.

Also, when a centralised hot water system is covered by an AGL Hot Water Maintenance Program, you have the comfort of knowing you are being looked after by highly-qualified technicians from Australia's most experienced energy company, AGL.

Our technicians will arrange a suitable time for each service call and can be relied upon to perform any necessary repairs at the agreed time with minimum disruption to either residents or your own working day.

\* Conditions apply. Cost of replacement parts is not included in service plan price.



9 June 1998

Dear Sir or Madam,

You can imagine the scene – it's first thing in the morning, and you're besieged with calls from unhappy residents – their centralised hot water service has broken down.

If you're lucky, all you'll have to do is find a plumber who can do the job straight away, approve his quote, and call all the residents back with an estimated repair time.

All it'll use up is a few hours of your time. Unless, of course, the heater's cylinder has burst and has to be replaced...

That's why I'm writing to you regarding the AGL Comprehensive Hot Water Service Program. It's by far the best (and most economical) way to ensure trouble-free operation of your centralised hot water system.

As you can see from the page opposite, the AGL Comprehensive Hot Water Service Program offers an economical, "no worries" alternative to arranging every single repair yourself.

Forget about having to source plumber's quotes while soothing upset residents – even if the system requires emergency service, with AGL, one phone call does it all!

**To take up an AGL Hot Water Service Program, simply call AGL on 132 606 and tell us the number of cylinders to be serviced and location of the site. We will give you an obligation-free quote over the phone.**

But don't delay! This offer is only available until 17th July 1998. Also, the earlier you respond, the easier it will be for us to meet your preferred appointment time.

As soon as we are able to perform the first preventative maintenance service on your centralised hot water system, you'll be able to put it on the list of things you no longer have to worry about.

Yours faithfully,



David McNeil,  
Manager,  
AGL Industrial & Commercial Service

# The AGL Comprehensive Service Plan - a summary

**For one low, agreed annual fee, the AGL Comprehensive Hot Water Service Program gives you:**

- Two preventative maintenance service calls per annum.
- A single, agreed price for a full year's coverage.\*
- 24-hour, 7-day a week emergency breakdown service warranty.†
- Qualified, highly-trained AGL service technicians will perform all your repairs.
- Agreed repair appointment times.
- A written service report will be provided if requested.

A Basic Service Plan is also available.

– it provides a single preventative maintenance service to your centralised hot water system, which is then covered by a standard industry warranty of 30 days after the initial service. Basic Service Plan emergency service hours are 7.30am -4.30pm, Monday to Friday.\*

## **Each AGL Preventative Maintenance Service Call includes:**

- Checking and adjustment of burner head pressure.
- Cleaning of main burner.
- Cleaning and adjustment of pilot burner.
- Checking the operation of temperature and pressure relief valve.
- Checking of water temperature and pump operation (if fitted).
- Checking for signs of cylinder failure.

\* Conditions apply. Cost of replacement parts is not included in service plan price.

**To arrange an immediate quote over the phone,  
call 132 606 quoting the number of cylinders  
to be serviced and site details.**



LIKE *nowhere else* on earth





# LIKE *nowhere else* on earth



The Multi-Award Winning Sounds of Silence Dinner

As you wake, so does Uluru (Ayers Rock). The majestic sunrise takes it through shades of gold and orange, building to the first of its many daytime hues to a sunset of rich red.

It's a spectacle truly unlike any other on earth. Equally unique is your vantage point for this colour show – Australia's Ayers Rock Resort.

Where else would you find such a combination of sumptuous luxury and stimulating (whether spiritual or sporting) activities.

## Take your ease at Uluru

Ayers Rock Resort is a truly luxurious destination. For

playing in the mud during the "Tjukurpa" or earth's creation period.

The Anangu have inhabited this part of Australia for over

20,000 years, so we'll have to take their word for that. What is obvious to any visitor though, is that this is a place that holds a very special magic.

Just as the history and significance of a

European cathedral truly comes alive when you are accompanied by an expert guide, tours of the area surrounding Uluru conducted by the Anangu give you the benefit of over 200 centuries of local knowledge and Dreamtime legend. Like a



Our multi-award winning 'Sounds of Silence' dinner in the desert (pictured above) is one experience not to be missed.

As a didgeridoo player weaves his magic spell, you'll enjoy canapes and a spectacular sunset over Uluru and Kata Tjuta. This is followed by a feast of Northern Territory delights and, with the assistance of our resident astronomer, some of the world's best stargazing.

## The world's oldest meeting place

For over 20,000 years, people have been meeting at Uluru to discuss matters both important and trivial.



(pictured below) boasts spacious, air-conditioned rooms with your choice of a king-size or two double beds, all with private balcony or verandah.

Your outlook from the balcony is of lush, park-like grounds, surrounding an inviting swimming pool. Add tennis courts and a putting green and you'll understand why we are Australia's most awarded Resort.

### **A place of power and serenity**

According to the Anangu Aboriginal people, the traditional owners of the area, Uluru was built by a pair of boys who were

brisk tour by Harley-Davidson or helicopter?



### **Ever eaten an Emu canapé? Mmmmm!**

Every bit as startling as the scenery is the variety and quality of the cuisine on offer at Ayers Rock Resort.

Feast on such mouthwatering Northern Territory fare as Barramundi fish in the à la carte Kuniya Room Restaurant. Dine poolside on exotic Thai dishes at the seasonal Rockpool restaurant.

There is also the Winkiku brasserie style restaurant and the Tali Bar for icy cold beverages.

ingeniously designed venues accommodating audiences of up to 300, easily accessed by 90 flights per week from most Australian capital cities.



Past guests here have included such names as Du Pont, BMW, Sony and H.J. Heinz.

This unique combination of spiritual power, exclusive activities and modern facilities make Ayers Rock Resort the perfect place to hold an event that no attendee will ever forget.

**For more information on Ayers Rock Resort, please complete and return by fax the form overleaf.**





# PLEASE *fax* back

Please complete this form and return it by fax to:

Ayers Rock Resort Management Pty Ltd.

Yes, I am interested in receiving more information about Ayers Rock Resort.

First Name: \_\_\_\_\_

Surname: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_ Facsimile: \_\_\_\_\_

E-mail address: \_\_\_\_\_



What type of business are you?

☐ An association

☐ Corporate

☐ Incentive House

☐ PCO

☐ Other (Please specify) \_\_\_\_\_

Please fax this completed form to: Ayers Rock Resort Management Pty Ltd



Facsimile: \*\*61 2 9360 6408

Or for bookings and further information:



Telephone: \*\*61 2 9360 3433



Internet: <http://www.ayersrock.aust.com>



Email: [salesint@ayersrock.aust.com](mailto:salesint@ayersrock.aust.com)

## Ayers Rock Resort Features:

**Facilities:** Five hotels, Nine restaurants, Four bars, Four swimming pools, tennis courts, observatory

**Activities:** Sounds of Silence dinner in the desert, Harley Davidson tours, helicopter tours, Anangu Aboriginal cultural tours, themed dinners, Ecotours, scenic flights, camel touring



**Ayers Rock Resort**

Ayers Rock Resort Management Pty Ltd ACN 079 925 036, Suite 101, Level 1, 80 William Street, East Sydney NSW 2011 Australia



# Top of the Trade

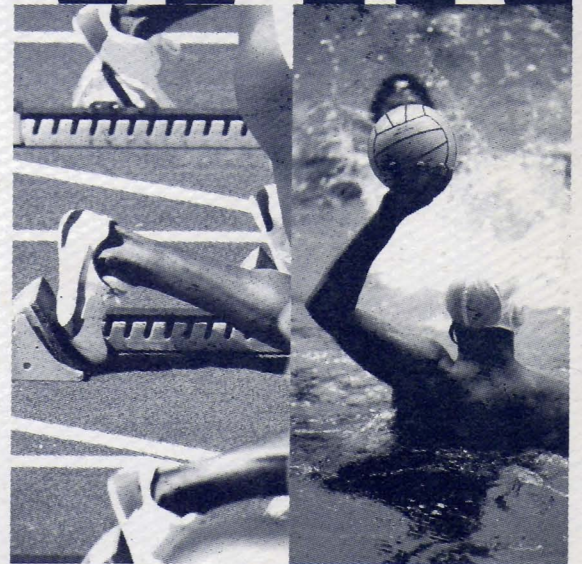


BHP

BHP Building Products



# WIN



**ONE OF 2 VIP  
OLYMPIC GAMES  
packages for  
two valued at  
\$7,500 just by  
doing your job!**



# Top of the Trade



BHP

BHP Building Products



Mr J. MacMahon  
JM Builders  
12 Bolder Street  
Brisbane Qld 4000  
12340

Dear John

We're the first to recognise that we'll enjoy joint success if we help you build a better business. We also realise that helping you build a better business goes beyond supplying you the best product, on time at a good price.

So, we'd like to invite you to join the **"Top of the Trade"** program. This program will make your job easier as it's all about offering you practical help for your business.

To become part of this program, simply complete and return the attached survey. Plus you'll receive **5 automatic entries into the draw to win one of two 4 day VIP Olympic Games packages for two valued at \$7,500!** Every two months we'll send you the newsletter which includes valuable success stories from other roof fixers, roof fixing "Tips and Tricks" and easy to understand financial advice. For any queries call the Top of the Trade Hotline on 1800 646 048.

We'll also be featuring **exclusive offers for BHP Building Products Roof Fixers**. Our first is a fantastic computer offer we've negotiated for you with Harvey Norman.

Finally, we understand how important it is for you to be able to contact us quickly and easily. Here are some numbers that will save you some time:

Order Placement and Enquiries 13 30 38 or by fax 1300 309 038.

Or if you need my assistance call me on 0411 398 745.

We look forward to helping you build a better business.

Yours sincerely

Vic Johnson  
BHP Building Products

**Fax or Mail this  
Coupon Today.**

IBM Computer Package including

- Colour Inkjet Printer
- 600 FREE Internet hours, software, games & more!
- Up to 100% Tax Deductible
- See newsletter for details!

**Harvey Norman**

**Flexirent**  
The modern way to pay for technology



**Normally  
\$110 per month  
Exclusive Offer Price  
\$90 per Month**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Phone (day): (    ) \_\_\_\_\_

Fax your order to: 02 9202 4843,

OR Mail to Att: Paul Finn,

BHPBP/Harvey Norman Computer Offer,

233-239 Parramatta Rd, AUBURN NSW 2144.



**We'd like to do more to help you build your business.  
To do so, we'll need to know a little more about you.**

The answers to the following questions are confidential and will only be used by BHP Building Products to bring you offers, services and business assistance that more closely reflects your needs.

Mr J MacMahon  
JM Builders  
12 Bolder Street  
Brisbane QLD 4000

Please advise us of any changes to the above details.

---

---

**Fill in the information below and mail to: BHP Building Products  
"Top of the Trade", Locked Bag 6 Ultimo NSW 2007**

How long have you been in business?

years

How many staff do you employ?

Full-time     Part-time     Casual

How many builders do you regularly do business with?

What are your hobbies?

Fishing     Golf     Boating

Other: \_\_\_\_\_

(Please specify)

Do you watch football? If so, which code?

AFL     Soccer     Rugby League     Rugby Union

Can we help make your book-keeping/accounting easier?

Yes     No

Who does your building products ordering?

\_\_\_\_\_  
(Name)

Who does your book-keeping?

\_\_\_\_\_  
(Name)

Is your book-keeping done on computer? If so, what type of PC is used, and what software package?

IBM Compatible PC     Macintosh

\_\_\_\_\_  
(Accounting/book-keeping package used)

Do you currently have an email address?

Yes     No

If yes, what is your email address?

\_\_\_\_\_



# Top of the Trade



BHP Building Products



"I build my roots with a PC!"



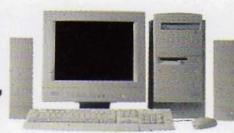
Tips and tricks from the experts



WIN a VIP Olympic Games package for two valued at \$7,500  
Closes 31/5/2000



Peter Switzer helps supercharge your business' finances



Exclusive computer package offer - just \$90 a month!

## Roof fixing in the next Millennium.

### Do you have the right tools to succeed?

Times have changed. There was once a time when all you needed to make it as a roofer was a bit of nouse, hard work, a pair of tennis shoes, an old truck and no fear of heights.

But, like many other things in this world, those times are fast disappearing. The modern roofer will need a bit more expertise and equipment to guarantee his living past the year 2000.

Dealing with the high-speed nature of modern business, the complexity of leasing and finance and the many new communication methods can be a little bewildering, but at BHP Building Products, we'd like to help you make the most of your roof fixing business and put you at the "Top of the Trade".

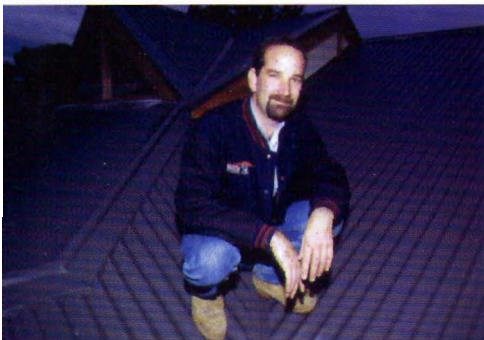
From the latest in computerised ordering, specifying and job-planning, to all the newest tips and tricks, right through to making the most of your finances, you can depend on us to point you in the direction of the very best in information and opportunities.

### Update your tool box





# **"Put a PC in your toolbox - I'm glad I did!"**



A personal computer has given Scott LeBlanc's Adelaide company, Atlas Roofing, a huge boost with a specially developed software program that does almost

everything except install roof sheeting and make the coffee.

Developed by Scott's father, the database operates from Microsoft Access, producing purchase orders, then automatically calculating the overall areas of a roof, material discounts from BHP Building Products, net price, labour costs and ultimately the total cost of the job - down to the last cent.

"We select from the BHP Building Products' list of products; enter in the quantities and so

on, then the computer program does everything else. The computer automatically updates the job costing every time something is entered against a particular job. For example, when we go to pay our contractors at the end of the week, the computer automatically tells me how much labour has been allocated to that job so we can check against how much they're claiming; how much they've been paid; how much they've got left and keep track of the whole job costing as a minute by minute thing."

Scott's even considered marketing the software, but doesn't want to give his competition too much of an edge.

"I haven't worked out how much time its saved us in the six months we've been using, but I could take a stab in the dark and say absolutely bucketloads."

As Scott has found, once you have a PC in your toolbox, the possibilities are endless.

## **Tips & Tricks & Tips &**

**Stan Edward's Tips & Tricks. The public face of BHP Steel for some 20 years. During that time he has become an icon and friend to thousands of plumbers, builders and designers around the country.**

### **IT HUFFED AND IT PUFFED!!! IT SURE DID!!!!!!**

**The children's story of the three little pigs is really all about using appropriate building materials. The "April Showers" that hit Sydney along with the vicious hail storm highlighted the wisdom of choosing impact resistant roof materials. As metal roofing contractors and suppliers we often forget that most important of features of both COLORBOND® prepainted and ZINCALUME® aluminium/zinc alloy coated steel roofing. Sure you can tell your prospect about the good looks, weatherproofing, versatility and 25 year BHP warranties but don't forget that most alternative materials are prone to impact damage. Don't knock the others but certainly mention the toughness of steel.**

Need to split a sheet of high-tensile deck lengthways but don't have special tools on the job? Scratch a deep line along the sheet where you want to split it, then cut a short distance in from each end with tin snips. Fold the sheet over at the line a couple of times and the sheet will become two. You may need a couple of helpers if the sheet is long. We suggest you try this trick with some short scraps to get a feel for the job.

**Do you have difficulty cutting a length of high-tensile eaves guttering or downpipe because the hacksaw blade keeps grabbing? Use a fine 32 tooth to the inch, hacksaw blade and put it in the frame backwards. Cut on the "away" stroke as usual and the blade will move freely while effectively doing its job.**

At odd times we find it necessary to flash the roof where a polythene pipe has penetrated it. The problem is that adhesives such as silicone rubber don't normally bond to polythene or polypropylene. The trick is to very lightly brush the area of the plastic in question with a flame. Not much actual heat





# VISIT THE BHP BUILDING PRODUCTS WEBSITE!

Visit our internet web-site at <http://www.bhpbindingproducts.com.au> to find out more about the many ways BHP Building Products can help you in your business.

The site provides you with useful in-depth information and technical specifications on our full range of products, updates on new products and the latest roofing and walling techniques. <http://www.bhpbindingproducts.com.au>

## Tricks & Tips & Tricks

is needed but the flame must lick the area. Your silicone sealant cartridges are made from polypropylene and these are flame brushed to allow the branding to adhere. Good idea to prove this tip before you commit yourself on a roof.

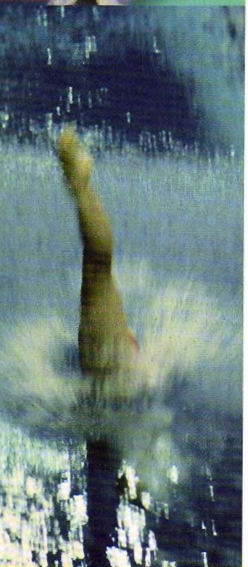
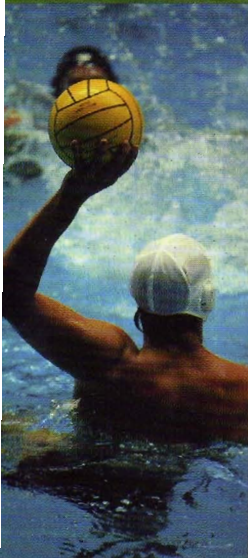
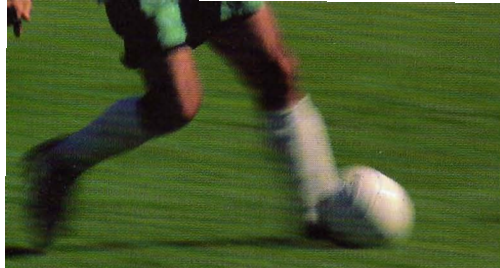
**Curving steel for such jobs as bullnosed verandahs can present some real problems. To begin with, the steel must be ordered specifically for curving. The rollforming must result in corrugations that are of consistent width across the full sheet ie.  $76.2\text{mm} \times 10 = 762\text{mm} + 2\text{mm}$ . The curving rolls are made to a fixed size and will cause all sorts of distortions if the delivered sheets don't fit properly. Ripples across the curve are typical, as is having a curved section of different width to the body of the sheet. It's a good idea to run the whole length of the sheet through the curving rolls if the sizing is close to correct. Ripples on the overlap edge are typical of sheet having excess width on the overlap corrugation. Some edge rippling can be removed by means of a tankmaker's flanging tool which can iron the edge. Great**

**for tidying up the point where the curve meets the straight section too.**

**Please feel free to share your own Tips & Tricks of the trade. Mail or fax your tips to 'Top of the Trade', Locked Bag 6, Broadway 2007 or fax 02 9281 4615.**







# WIN <sup>ONE</sup><sub>OF 2</sub> VIP OLYMPIC GAMES packages for two valued at \$7,500 just by doing your job!

**The more you spend... the greater your chances of winning!**

Every order of \$500 or more you place with BHP Building Products gives you ONE entry into the draw to win!

Place an order of \$1,000 or more and receive THREE entries into the draw. All orders must be placed by 5.00pm, 12th November, 1999 for the first draw and 5.00pm 31st May,

2000 for the final prize draw.

To be part of this exciting campaign, you simply return the survey attached to the enclosed letter. You must also have an active account with BHP Building Products through until 31st May 2000. The first of these fantastic prizes is to be drawn on 15 November, 1999!

## The 4 day VIP Olympic Games Package includes:

- Return airfares for two to Sydney
- Accommodation for two at a leading 4 star Sydney Hotel
- Transport from your hotel to the games sites over the 4 days
- Entry to a minimum of five sessions/events over the 4 days



Official Partner  
of the 2000  
Olympic Games



**BHP Building Products**

**Terms and Condition** 1. The instructions on how to enter form part of these conditions. 2. Entry is open to recipients of the BHP Building Products 'Top of the Trade' newsletter. Employees and their immediate families of the Promoter and its agencies associated with this promotion are ineligible to enter. 3. Promotion commences 18/07/99. Entries for the first draw close 5.00pm 12/11/99 and entries for the second draw close 5.00 pm 31/5/2000. First prize draw will take place on 15/11/99 and second prize draw will take place on 15/6/2000. Both draws will be held at 10.00 am at R.H. Positive Marketing, 66 Bay Street, Ultimo NSW 2007. 4. There are two prizes of a 4 day Olympics Prize package including return economy airfares, transfers to hotel, accommodation at a leading 4 star Sydney Hotel, transfers over the 4 day period from hotel to Olympics sites, and 5 sessions at the Olympics. Meals, insurance and all other ancillary costs are the responsibility of the winner. Prizes must be taken on 19-23/9/2000 and 23-27/9/2000 to coincide with the 2000 Olympic Games and are subject to booking and flight availability. 5. Prize value is \$7,500 each. 6. The judge's decision is final and no correspondence will be entered into. 7. The winner will be notified by mail and their names will be published in the 29 November, 1999 and 29 June, 2000 issues of 'Top of the Trade'. 8. If the prize is not claimed within 14 days of notification by mail, a second draw will take place on the 29/11/99 and 29/06/2000 and the winner will be notified by mail and telephone. If the original winner was a South Australian and they come forward to claim the prize after the second draw, they will receive a prize of equal value for up to 3 months after the original prize draw. 9. Prizes are not transferable, exchangeable or redeemable for cash. 10. The promoter shall not be liable for any loss or damage whatsoever suffered (including but not limited to indirect or consequential loss) or personal injury suffered or sustained during the course of the prize winning trip, except for any liability which cannot be excluded by law. 11. All entries and personal details will be retained by the promoter for future promotional purposes. Entry into the promotion will be taken as authorisation for this purpose by the entrant. All entries become the property of the Promoter. All entries will be entered into a database and the Promoter may use the entrants' names and addresses for future promotional, marketing and publicity purposes. 12. The promoter is BHP Building Products, ACN 000 011 058, 476 Victoria Rd, Gladesville NSW. 13. Travel Prize value is dependent on point of departure. The Promoter takes no responsibility for any variation in the holiday prize value. 14. ACT TP98/3806, VIC 99/1372, SA T99/1720 NSW TC99/4383 NT 99/1580.





# **Dollars & Sense**

Peter Switzer makes

**Answers to your small business finance questions.**

**O**ne story buried on my mental hard disk is that of a close family friend who started with a hot dog stand at Sydney's Paddy's markets back in the sixties.

As we all embraced local markets during the 70s and 80s, he grew too.

In the mid-70s, he went to his bank to ask for a \$60,000 loan to buy a new truck fitted out with counters, stoves fridges etc. A new bank manager had taken over and asked for a statement of position. After doing a quick look at the numbers, the manager promptly informed my dad's mate that he had substantial assets and, with proper management, would not have to borrow for such piffling amounts like \$60,000! He pointed out that

equipment depreciates and it would be better to lease it to avoid cash flow problems.

This bloke now owns a hotel worth more than \$3 million! Leasing or renting can produce a better bottom line and better cash flow.

Remember, failure to manage cash properly is a prominent reason for business failure. I believe the best lesson in business is to plan and

research. If you need new equipment, compare the alternatives - buying, leasing and renting.

Renting compared to leasing is a relatively new practice for a business trying to access new equipment. Like a rented house, you are simply using the equipment over a set term.

There are important points to remember with renting:

- Read all the conditions of the contract.
- Ask what happens at the end of the renting term.
- Be aware, just as if you own the machine, if it breaks down you will have to fix it, provided it is not a manufacturer's fault.

**Q Up to 100% tax deductible? What's the catch?**

**A** There is no catch. When a business encounters an expense in earning income, that cost is a tax deduction - (unless the Tax Office has some special exceptions like restaurant lunches).

**Q What do I have to do to make sure I gain the maximum deduction?**

**A** Make sure you only use it for business so no adjusted deduction for private use is required.

**Q What happens if I don't want to rent any longer?**

**A** At the end of the renting period you either hand back the machine or take up your option to buy it. If you want to break out of the rental agreement you then would have to cope with the fine print in the contract, just as you would if you were paying it off.

**Q With computers changing to better technology so quickly, are there financial advantages of renting vs buying a PC which could be outdated in 2 years?**

**A** The financial advantage is not a clear cut issue as it depends on what interest rate you might pay on a loan when you buy. That differs from borrower to borrower. However, the renting option gives you a productivity advantage as it lets you upgrade and update your equipment, which generally helps you do better business. Clearly, to do a dollar for dollar comparison, you would find out what the loan repayments are for the same time as the rental period. After comparing the different monthly rates, you then would have to work out whether you will be happy to own a two year old machine.

**To have your questions answered by financial expert Peter Switzer, mail or fax your questions to 'Top of the Trade', Locked Bag 6, Broadway 2007 or fax 02 9281 4615.**





# THE PERFECT PACKAGE FOR YOUR BUSINESS

Normally \$110 per month. Exclusive price of **\$90 per month** for BHP Building Products 'Top of the Trade' customers. **Save \$20 per month.\***

## The package includes:

**IBM Aptiva model 257 computer**

**Canon BJC 2555 colour inkjet printer**

**600 FREE hours of internet access via Telstra Big Pond**

**Your choice of 5 Entertainment/Games CD-ROMs**

**Harvard Spotlight 2.0 & Graphics 3.0 for Windows**

### Plus fully installed software including:

Windows 98, Quicken V7 (accounting), Netmeeting, IE4, Lotus SmartSuite, PC Doctor IBM Update Connector, "Aptiva Guide" tutorials, Access Aptiva, Aptiva Help, Norton Anti Virus, Ring Central, World Book 99 Encyclopaedia, Via Voice 98 Home (with headset for telephone use) and more.

### **BONUS! 7 Reference CDROM titles** **[Retail value: \$240]**

Birds, Mammals, Reptiles, History of Australia, Australian Movie Guide, Fishing and Webster's World Encyclopaedia.

### **BONUS! Training Package - "Passport To The World"** **[Retail value \$200]**

Webster Browser, Exploring Windows 98, Exploring the Internet, Typing Tutor, Introduction to PCs, Encyclopaedia of Australia 99, Australian Sport Through Time.

Simply mail or fax enclosed voucher to Harvey Norman to receive this fantastic offer. Delivery charges will apply.

**Up to 100% TAX DEDUCTIBLE**  
(see Dollars & Sense article for benefits to your business.)

## **Harvey Norman**

**Flexirent**   
The modern way to pay for technology

\* Based on a 36 month period. At the end of this period you can a) continue to rent where reduced rates may apply, b) trade up and Flexirent over a new term, c) offer to purchase the equipment at a fair market value, or d) return the equipment.



# The coffeemaker with a split personality.



**We apologise for its indecision, but its little problem gives you the choice of espresso or filter!**

L'Espresso + Filtre is probably the best coffeemaker money can buy.

So what if it can't decide if it's an espresso machine or a filter coffeemaker. We think you should take advantage of its little identity crisis and worry about the morality of it all later. After all, where else can you get both of your favourite types of coffee made so efficiently or so well by the one machine!

If you already have a filter coffeemaker and only want to add espresso to your pleasures, why not have a look at L'Espresso + Filtre's little brother, L'Espresso, and experience some of the best espresso coffee you've ever tasted. Both of these machines are available at selected retail outlets.



L'Espresso (espresso only)

**B Breville**  
BETTER IDEAS SOONER



# THE VERDICT IS PLAIN

**NEW CANON PLAIN PAPER FAX 610. ALL THE EVIDENCE POINTS TO IT.**

"It's a matter of legal life, m'lud. As you know, legal offices (and, for that matter, accountants, too) have to retain documents for seven years.

"The Canon FAX 610 uses plain paper, your honour. This means that the image printed out is not only permanent, it is also clean and crisp.

"In addition, if the court pleases, let us examine the FAX 610's other features. It has speed dialling to 74 locations, delayed transmission, and an automatic document feeder.

"Plus, the 610 has truly remarkable speed - transmitting an A4 page in just seconds!

"In conclusion, counsel would like



## Canon FAX 610

to add that the FAX 610 is also quite affordable, with the capability to transmit and receive the larger documents in use in legal offices.

"The contention is that any legal office without a Canon FAX 610 just hasn't examined all the available evidence.

"The defence rests."

-----  
YES! I would like to know more about the FAX 610.

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

Phone No. \_\_\_\_\_

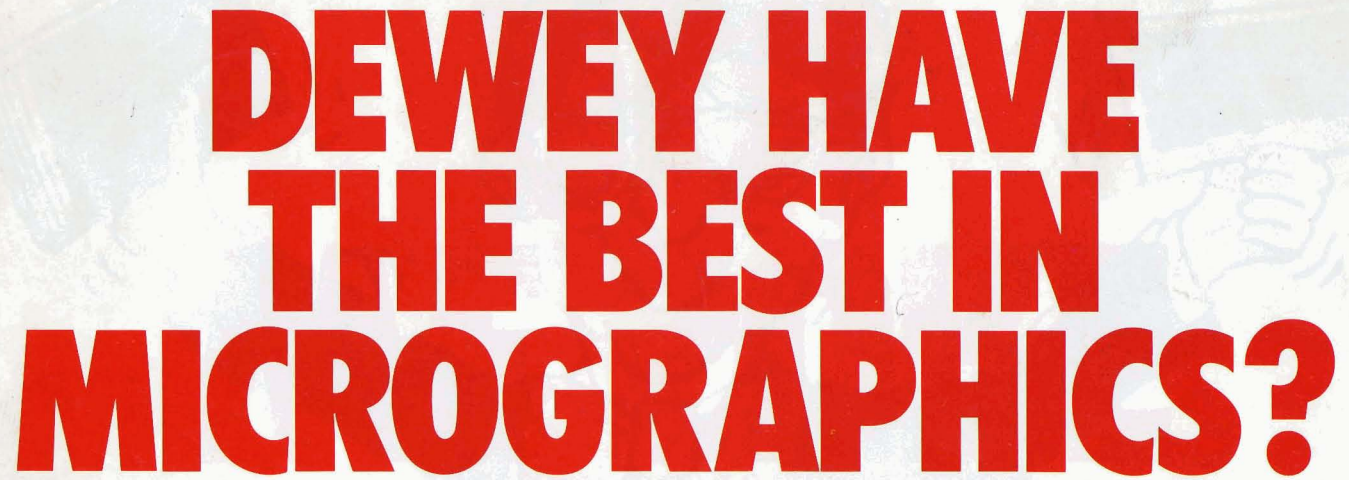
Send to: Canon Australia Pty Ltd,  
1 Waterloo Road, North Ryde, NSW 2113.

Lawrence Harop Vartan Y225

**CANON AUSTRALIA PTY LTD. NSW (02) 887 0166, VIC (03) 200 6200, ACT (062) 80 5798, QLD (07) 44 7436, SA (08) 352 5366, WA (09) 445 3977.**







**DEWEY HAVE  
THE BEST IN  
MICROGRAPHICS?**



# WE SURE DO!





# MICROGRAPHIC EQUIPMENT FOR LIBRARIES

## PLAIN PAPER READER PRINTERS

### PC 70 Reader Printer

- Availability of a full range of slide-in lenses.
- Uses Canon's unique replaceable cartridge containing toner and drum. Each cartridge produces approximately 3000 prints (Comfiche).
- Automatic paper feed by 100-sheet cassette system (A4).
- Positive prints from both negative or positive fiche/film.

Multiprint capability (1-19) with LED countdown.

- A stacker, turret unit and image rotation are all available as standard options.

- Availability of manual roll film/cartridge carrier as well as a carrier for automatic frame retrieval on the fiche.



PC 70 Reader Printer

### PC 80 Reader Printer

- Availability of a full range of drop-in lenses for 16mm and 35mm fiche/film.
- Uses Canon's unique replaceable cartridge containing toner and drum. Each cartridge produces approximately 3000 prints (Comfiche).
- Automatic paper feed by 100-sheet cassette system (A4).
- Positive prints from both negative or positive fiche/film.

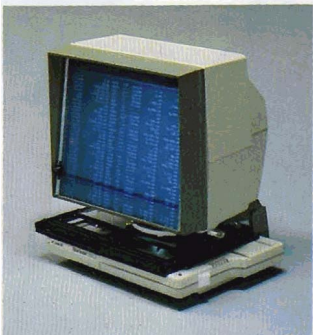
- Multiprint capability (1-19) with LED countdown.
- A stacker and image rotation are available as standard options.
- Availability of several carriers for fiche/operative cards, 16mm/35mm roll film, 16mm cartridges, and automatic frame retrieval on the fiche.



PC 80 Reader Printer

## MICROFICHE/ MICROFILM READERS

The Canon range of readers suits most applications and our expertise in the field of optics assures high quality image reproduction.



250 LH Reader

### 250 LH Reader

The 250LH is a lightweight desktop rear projection viewer. It features a sliding transparent cursor line which assists in highlighting the information on the screen. Interchangeable carriers allow the reader to accept single or dual fiche as well as the larger super/tab fiche. It is suitable for 42x and 48x fiche.



360 LH Reader

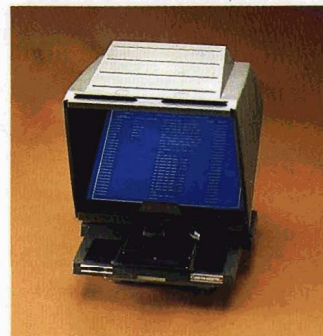
### 360 LH Reader

The 360LH is a front projection viewer with a recessed screen for ease of viewing even under adverse lighting conditions.

The 11" x 14" screen allows reproduction up to computer printout size. A choice of three carriers enables the reader to accept single dual or super/tab fiche. As with the 250LH, the 360LH uses a low heat light source which results in quiet, fanless operation. Suitable for high reduction fiche (42x, 48x).

### 360T Reader

The 360 is another compact, desktop viewer from our range featuring a twin lens turret for quick trouble free magnification change.



360T Reader

It also has the large 11" x 14" recessed screen. Choice of magnification ranges from 19x to 48x. Carrier options are similar to the 250LH and 360LH.



UR320 Universal Reader

### UR320 Universal Reader

The Universal Reader 320 as the name suggests is a very versatile viewer. Suitable for 16mm duo/duplex roll film, microjacket or standard fiche. Partial viewing of 35mm roll film is also possible. Image rotation is available using either a 22x or 43x prism lens.

**Canon**  
**MICROGRAPHICS**  
**QUALITY, RELIABILITY AND SERVICE**



# Canon

## MICROGRAPHICS

**QUALITY, RELIABILITY AND SERVICE**

Serviced and distributed by **Canon Australia Pty Ltd, 1 Waterloo Road, NORTH RYDE NSW 2113**

**SYDNEY:** Call Stephen Gardiner, 887 0166 **CANBERRA:** Peter Kobold, 80 6498 **MELBOURNE:** Peter Thom, 200 6200 **BRISBANE:** Brian Hadlow, 44 7436 **ADELAIDE:** Stewart Harvey, 352 5366 **PERTH:** Laurie Varendorff, 325 7888, Nick Phillips, 325 2922 **HOBART:** John Abbott Business Machines, 34 4044 **NEWCASTLE:** John Sheather, 52 8100 **DARWIN:** John Sherrington (089) 84 4200



# WHEN IT COMES TO DIGITAL AUDIO, WE KNOW MORE THAN A LITTLE BIT ABOUT IT...

Many other companies produce digital car audio equipment, but very few have been involved with digital audio from the very beginning.

In the early seventies, Denon invented the first practical digital recording studio equipment.

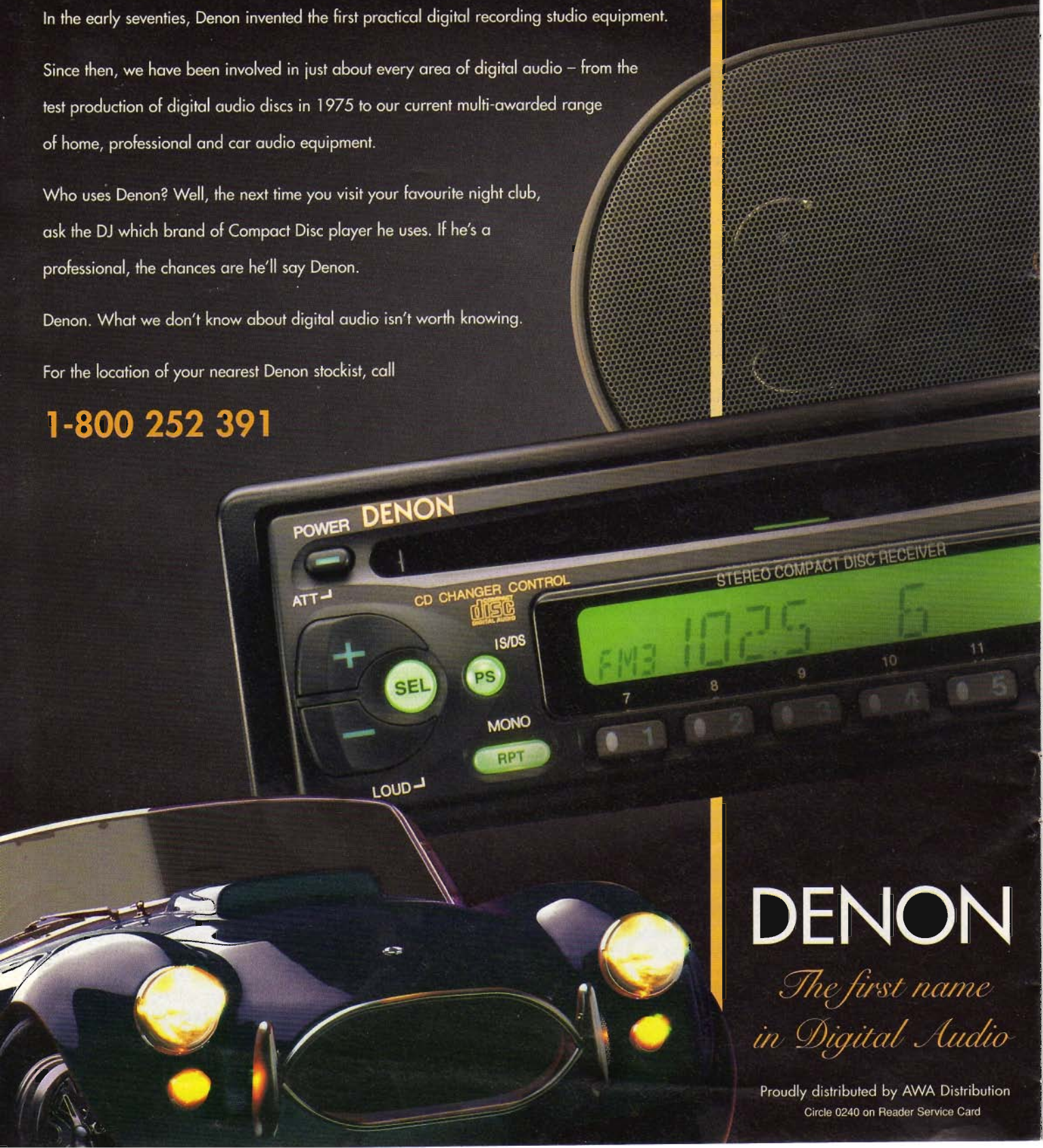
Since then, we have been involved in just about every area of digital audio – from the test production of digital audio discs in 1975 to our current multi-awarded range of home, professional and car audio equipment.

Who uses Denon? Well, the next time you visit your favourite night club, ask the DJ which brand of Compact Disc player he uses. If he's a professional, the chances are he'll say Denon.

Denon. What we don't know about digital audio isn't worth knowing.

For the location of your nearest Denon stockist, call

## 1-800 252 391



# DENON

*The first name  
in Digital Audio*

Proudly distributed by AWA Distribution  
Circle 0240 on Reader Service Card



**Johnson & Johnson**  
**MEDICAL** PTY. LTD. ACN 000160 403

If not claimed within 7 days, please return to  
P.O. Box 134, North Ryde, N.S.W. 2113

POSTAGE  
PAID  
AUSTRALIA

Matron Sue Lee  
Manly Nursing Home  
28 Alexander Street  
Manly NSW 2095

**IMPORTANT:**

INFECTION

CONTROL INFORMATION

ENCLOSED



Wednesday, 7 December 1994

Matron Sue Lee  
Manly Nursing Home  
28 Alexander Street  
Manly NSW 2095

Dear Matron Lee,

How much of your time is taken up making sure that your surgery is free from potential infection problems?

Choosing, buying and applying an effective infection control solution can be a very time-consuming and tedious task. Wouldn't it be great if you could simply fax your order and be guaranteed of prompt delivery of an easy-to-use, well-proven infection control kit (at a reasonable price)? Well, now you can...

Introducing the Johnson & Johnson Complete Infection Control Kit. It's just what you need to ensure easy, effective infection control in your surgery, and consists of:

- **A five-litre bottle of Microshield® 5** 5% Chlorhexidine Concentrate for pre/post operative skin antisepsis and disinfection of non-invasive instruments and clinical thermometers.
- **Two 500ml bottles of Microshield® tincture** for hard surface disinfection.
- **A box of 100 DAY-LEE®** all-purpose towels.
- **A "Le Squirter" spray nozzle.**

**Plus,** As a special introductory offer to those who order before 31st December 1994:  
A bonus 500ml bottle of Microshield® tincture.

We're proud that these solutions are made (and were developed) in Australia, and feel sure that once you've read the accompanying literature you'll agree with us that they offer you the best combination of reliability, convenience and peace of mind.

To order your Complete Infection Control Kit (or individual bottles of Microshield® Topical Antimicrobial solutions), simply fill out the enclosed Express Fax order form and fax it back to us on (02) 667 1558.

Yours faithfully,

Philip Nowell  
Corporate Marketing Manager

P.S. Remember to take advantage of our special offer of a FREE bottle of Microshield® tincture plus a "Le Squirter" spray nozzle at no extra charge, you must fax your order before 31st December 1994.



**SPECIAL  
INTRODUCTORY  
OFFER**  
FREE 500ml MICROSHIELD® tincture  
PLUS a FREE "Le Squirter" spray nozzle



# The complete infection control solution - yours for just \$112<sup>00</sup>!

There's no reason why keeping your surgery stocked with the essentials should be a difficult (or expensive) process.

That's why Johnson & Johnson Medical® has created the Complete Infection Control Solution kit.

As a special introductory offer, you'll receive an additional 500ml bottle of MICROSHIELD® tincture plus the "Le Squirter" spray nozzle, plus free freight to Sydney Metropolitan area purchasers - all at no extra cost!

Order now to secure your Complete Infection

Control Kit from Johnson & Johnson Medical® as illustrated above for a low \$112.00.

That's a big saving on the regular price if the components were bought separately. (*Not to mention the freight savings.*)

Simply fill in the enclosed Express Fax Order Form and fax it to us on (02) 667 1558.

**HURRY!** The FREE bottle of MICROSHIELD® tincture plus "Le Squirter" offer must end on 31st December 1994.

**Johnson & Johnson**  
MEDICAL PTY. LTD. ACN 000160 403

1-5 Kartoum Road, North Ryde, NSW 2113. Telephone (02) 878 9111

© Registered trademark



# EXPRESS FAX ORDER FORM

## SPECIAL INTRODUCTORY KIT OFFER

Please send me \_\_\_\_\_ Complete Infection Control Kit(s) for the packaged price of \$112.00 each.

Containing: 1 x **MICROSHIELD®5**, 5% Chlorhexidine Concentrate 5 Litres

2 x **MICROSHIELD® Tincture**, 500ml

1 x **DAY-LEE®** All purpose towels (Small) 100 per box

1 x **Le Squirter**

**PLUS 1 x FREE MICROSHIELD® Tincture**, 500ml (Offer ends 31/12/94).

Free Freight for the Sydney Metro area. Outside Sydney metro area freight charges apply.

## INDIVIDUAL ITEMS

Please send the following individual items:

		Price Per Unit
<b>MICROSHIELD® Tincture</b> , Topical Antimicrobial Solution.....500ml.....Units <input type="checkbox"/>	.....@ \$6.55	.....
<b>MICROSHIELD® 5</b> , 5% Chlorhexidine Concentrate .....500ml.....Units <input type="checkbox"/>	.....@ \$9.83	.....
<b>MICROSHIELD®5</b> , 5% Chlorhexidine Concentrate .....5 litres .....Units <input type="checkbox"/>	.....@ \$89.24	.....
<b>DAY-LEE®</b> All purpose towels (Small).....100 per box.....Units <input type="checkbox"/>	.....@ \$9.66	.....

Free Freight for the Sydney Metro area for orders in excess of \$75.00  
Outside Sydney metro area freight charges apply.

TOTAL .....

Name: .....

Organisation: .....

Address: .....

.....Post Code: .....

Phone: .....Fax: .....

**RICHARD THOMSON Pty Ltd**

Account No: .....

Preferred delivery Location: .....

.....

**Johnson & Johnson**  
**MEDICAL** PTY. LTD. ACN 000160 403

1-5 Kartoum Road, North Ryde, NSW 2113. Telephone (02) 878 9111

© Registered trademark

**EXPRESS FAX NO: (02) 667 1558**



WHAT  
YOU  
CAN'T  
SEE  
CAN  
HURT  
YOU...





# The complete infection control solution is now at your fingertips.

As much as we all try to ensure that our surgeries are as sanitary as possible, the need to perform effective infection control is a fact of our daily working lives.

The big question is, what products can we trust to do this crucial job properly first time, every time, with a minimum of fuss and effort?

If you're looking for a safe, effective solution you can depend on, the answer is the Johnson & Johnson Medical® MICROSHIELD® Topical Antimicrobial Solutions.

Well-proven and backed by the biggest name in the medical and surgical supply business, MICROSHIELD® Topical Antimicrobial Solutions are made in Australia by Johnson & Johnson Medical® to their exacting quality standards and readily available through all reputable medical & surgical distributors.

Why take a risk with your patients health or your organisation's reputation when the complete solution is only a phone call away?







### MICROSHIELD® tincture

Specially formulated for hard surface disinfection, **MICROSHIELD® tincture** is ideal for wiping down examination tables, chairs and other surfaces patients are liable to come in contact with. Its Ethanol/Chlorhexidine Gluconate formula works two ways to banish infection.

**MICROSHIELD® tincture** now comes supplied with a pump-action spray nozzle to make application even easier - just squirt and wipe for effective surface infection control.

### MICROSHIELD® 5 5% Chlorhexidine Concentrate

When preparing skin for surgery or disinfecting non-invasive instruments, **MICROSHIELD® 5** 5% Chlorhexidine Concentrate, gives you the convenience and confidence you need.

Simply prepare a **MICROSHIELD® 5** solution and keep it at the ready for fast, effective disinfection of non-invasive instruments.



PRODUCT	APPLICATIONS	AVAILABLE SIZES
MICROSHIELD® tincture	Hard surface disinfection	500ml bottle
MICROSHIELD® 5 5% Chlorhexidine Gluconate	Pre and post-operative skin antisepsis Disinfection of non-invasive instruments and clinical thermometers	5 Litre bottle 500ml bottle

# How do they work?

**C**hlorhexidine Gluconate, the main active ingredient of these two fine products, is absorbed through the cell walls of bacteria, obstructing their permeability.

In a manner of speaking, it "suffocates" the bacteria and leads to its destruction.

Once applied to a surface, Chlorhexidine Gluconate makes that surface a very unfriendly place for bacteria to be. This effect works immediately and makes short

work of any further bacteria that might find their way to a MICROSHIELD® Topical Antimicrobial Solution-treated surface.

In the case of MICROSHIELD® Tincture, the solution also contains Ethanol to quickly kill bacteria by dehydrating their cells.

Its Chlorhexidine Gluconate content then provides residual protection against future bacterial infection.

Please retain this reference material as we shall soon be sending you further useful information updates plus a handy binder to ensure the information you need is always right at your fingertips.

## MICROSHIELD®

TOPICAL ANTIMICROBIAL  
SOLUTIONS

FOR THE COMPLETE  
INFECTION CONTROL

**Johnson & Johnson**  
MEDICAL PTY. LTD. ACN 000160 403

1-5 Kartoum Road, North Ryde, NSW 2113. Telephone (02) 878 9111.

© Registered trademark



“The last thing I need is an edger that knocks off before I do - that's why I use a Kawasaki.”



The HE130A's drop wheel system takes the effort out of kerb-side edging.

“On a hot afternoon, with one more lawn to do before quitting time, the last thing a bloke needs is an edger that wants to knock off early. My Kawasaki puts in a full day's work every day - there's no argument about who's boss.”



Cut-depth and wheel-angle controls are under your fingertips on the handlebar - no more bending down to adjust the edger.

That's what Frank Merino, professional gardener, had to say about his Kawasaki HE130A - Australia's only truly purpose-built edger. Featuring a powerful 3.1hp engine and ultra-reliable electronic ignition, the HE130A has been designed to take the toughest jobs in its stride.

We'll leave the last word to Frank:

“You won't believe how much easier edging with a Kawasaki is until you've tried one.

For commercial or home use, you need the edger that doesn't quit until you tell it to.”

# Kawasaki

## *The Power behind the pros*

Distributed in Australia by: **Kawasaki Motors Pty Ltd**

NSW (02) 638 7488

VIC (03) 338 5855

WA (09) 277 7977

QLD (07) 236 2188

SA (08) 363 1219



# "You can bet your life on the reliability of Kawasaki Generators – I sure do"

Lieutenant Thompson  
Narre Warren North Fire E

*"When we're at motor vehicle accidents, bushfires and structure fires, we need all the power we can get. That's why we use Kawasaki Generators – you can trust them to go on churning out the power anywhere, and never fail us."*



The rugged steel frame surrounding this generator protects it from accidental damage as well as making it easier to carry. That's the design sense that goes into making all Kawasaki generators reliable power, anywhere, anytime.

That's what Lieutenant Rhett Thompson of the Country Fire Authority of Victoria, had to say about their squad's Kawasaki GA3200A generator. It features a powerful 7.5hp engine with low oil alert, AC/DC outlets and built-in circuit breakers. With 10 models in the range (from 550 to a mighty 4,500 watts max at 60 Hz), there's a Kawasaki Generator to suite your size and power needs exactly.

# Kawasaki

*The Power behind the pros*



# My Kawasaki has the power to beat the daylights out of the toughest jobs . . .”



“With any other brushcutter, I wouldn't dare tackle a job this size - I'd still be at it till well after sundown.

That's what makes a Kawasaki EG35 brushcutter my choice - it has the power I need to get the job done right the first time - there's no having to take a second or third go at things.”



These extremely small and light, yet powerful 2 stroke engines are built to the exacting standards expected from KAWASAKI throughout the world.

These are the actual comments of Matt Ayres, professional greenkeeper. He finds that the heavy-duty EG35 gives him the brute cutting power of a small chainsaw - along with the capability to efficiently deal with grass and weeds, all in the one easy to handle package.

As well as the mighty 1.8 hp ED50, Kawasaki offers a further five brushcutter models - right down to the lightweight 6hp EG18. There's a Kawasaki brushcutter to suit your needs and budget.

As Matt Parker puts it: "When it comes to getting the job done, my Kawasaki beats the others - hands down."

## Kawasaki

*The Power behind the pros*

Distributed in Australia by: Kawasaki Motors Pty Ltd  
NSW (02) 8382 4386 VIC (03) 338 5355  
QLD (07) 256 2198 SA (08) 336 1219

0277 7947



“Seventeen years later,  
we're still waiting for it  
to break down . . . ”

“The only complaint I can make about this seventeen-year-old Kawasaki engine is that it just refuses to pack it in. We'd like to get a new one, but how can I when this old one still runs just like new.”

That's what Matt Parker, Senior Golf Course Groundsman, had to say about Kawasaki engines. He went on to say; "I've even got my next Kawasaki all picked out - it's an FG200D, the one with a big 5hp (3.7kw) of grunt. It even has a great low-oil alarm that shuts the motor down when it's in danger of damaging itself - that means I can just start it up and leave it to run - no worries.



Die cast aluminium cylinder BLOCKS with cast iron sleeves, ball bearing mounted crankshaft and the low oil alert ensures a long service life.

Now all I've got to do is wait for the old Kawasaki to wear out. Mind you, the way it's going, it looks like I'll retire before it does, and I might never get that new Kawasaki . . . ”

There's a Kawasaki engine to suit your needs from 1.3 kW to 14.9 kW

# Kawasaki

## *The Power behind the pros*

Distributed in Australia by: Kawasaki Motors Pty Ltd

NSW (019) 850 7400

VIC (03) 938 5005

WA (09) 277 7207

QLD (07) 336 2100

SA (08) 561 1213



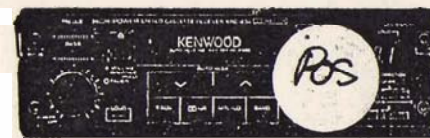
# IF IT'S NOT THERE, THEY CAN'T STEAL IT.

No matter how you fit your car stereo, if a thief wants it, he'll get it. Even if he has to use an axe.

That's why Kenwood developed the theft-prevention chassis. Because a Kenwood car hi-fi doesn't come cheap (the best rarely does), we feel you should only ever have to buy one – not buy a new hi-fi every time a thief decides he deserves the luxury of a Kenwood more than you do.

With the Kenwood chassis, if you have to leave your car somewhere where there is a chance it will be broken into, you simply take the hi-fi with you (or perhaps lock it in the car's boot). Just press the release button and the hi-fi slides out – no screws to undo, no wires to detach. It's that easy.

The Kenwood car hi-fi with theft-prevention chassis. Because if it's not there, they can't steal it.



*Illustrated: cassette/receiver model KRC-434.*

## KENWOOD

CAR HI-FI EQUIPMENT



Available from Precision Installations, 996 King Georges Rd., Blakehurst, N.S.W. Phone (02) 547 2233.



**PROTECT OUR  
GOOD NAME AND  
WE ALL PROSPER**



Official Partner

**Your guide to using the  
Lysaght® Trademark**





## A REPUTATION BUILT OVER 130 YEARS CAN BE RUINED IN MINUTES



### A NAME AS STRONG AS STEEL

The powerful reputation of the Lysaght name should never be underestimated - even outside the building industry. Consumers know that products made from Lysaght steel are high quality, durable purchases. Simply adding "Lysaght" to the description of a pre-fabricated garage being advertised in a local newspaper would raise an expectation of a substantially higher price to reflect the quality of the materials used.

**F**rom our earliest days, 130 years ago, the name Lysaght has been synonymous with quality metal products. With the opening of plants in such far-flung locations as Washington State, Alaska and Sacramento (in the US) and Malaysia, Taiwan, Indonesia, New Zealand, Vanuatu, Papua New Guinea (its name but a few) in the Asia/Pacific region, Lysaght is now very much an international operation.

We began as Australia's first supplier of corrugated iron sheeting, a material that soon became as much a part of the Australian landscape as gum trees and blow flies.

Before long, we were producing our own corrugated iron sheeting, and soon moved on to become Australia's foremost manufacturer of many other essential metal building products.

In time, the Lysaght name had built an unparalleled reputation for high quality products and comprehensive customer service.

In fact, the Lysaght "Orb" and "Queen's Head" brands are still found today across Australia on corrugated iron sheets in roofs and water tanks, many of which may have been constructed many decades ago. Their survival in Australia's famously inhospitable countryside is a testament to the extreme durability of Lysaght products.



**W**

hen you think about it, it's not surprising that major

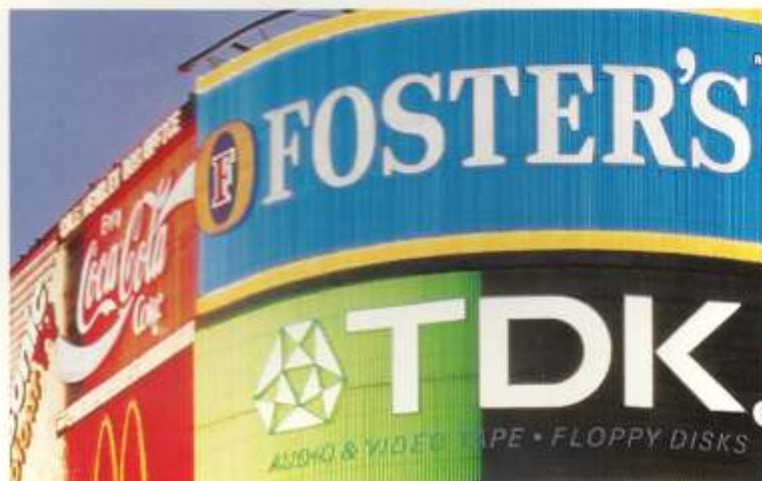
international corporations such as Coca-Cola and McDonalds place balance-sheet values on their brand-names and trade-marks that can run into the many billions of dollars.

The perception of consistent quality which such trade names bring to consumers minds is truly something you can take to the bank. In fact, Coca-Cola believes their world-wide brand-name is worth a staggering \$43 billion\*. In a recent survey, some 44% of Australia's top companies included the current valuation of their brand name in their annual financial statements†.

By doing this, they are acknowledging that their brand name is as much of a corporate asset to be protected as any of their physical properties, such as factories or warehouse. You wouldn't think of leaving the gates to your factory unlocked, allowing anyone to do as they like with your expensive equipment. In just the same way, allowing unrestricted use of a trade mark such as Lysaght is negligence that would almost guarantee that your hard-won reputation will suffer damage. Whether you are a BHP employee, a distributor, or a manufacturer of products which use Lysaght products, you have a vested interest in ensuring that the Lysaght trademark is used properly.

If you work for BHP, we needn't remind you of the enormous amount of corporate capital and decades of employee effort that has gone into making the Lysaght name as well-respected as it is today.

## SO THE NAME'S NOT RIGHT. WHO CARES?



If you are a distributor or manufacturer, you may have had the opportunity to buy cheaper materials for your work, but chose to specify a Lysaght product. Proper usage of the Lysaght trade name not only protects the investment you have already made in materials, it also protects your own business' good name.

\* Research by Business Week March 25, 1996 and Financial World July 8, 1996.

† Source: Ernst & Young, "Intangible Asset Valuations," 1995



*Creating  
Your Personal  
Financial  
Plan*

**MLC**



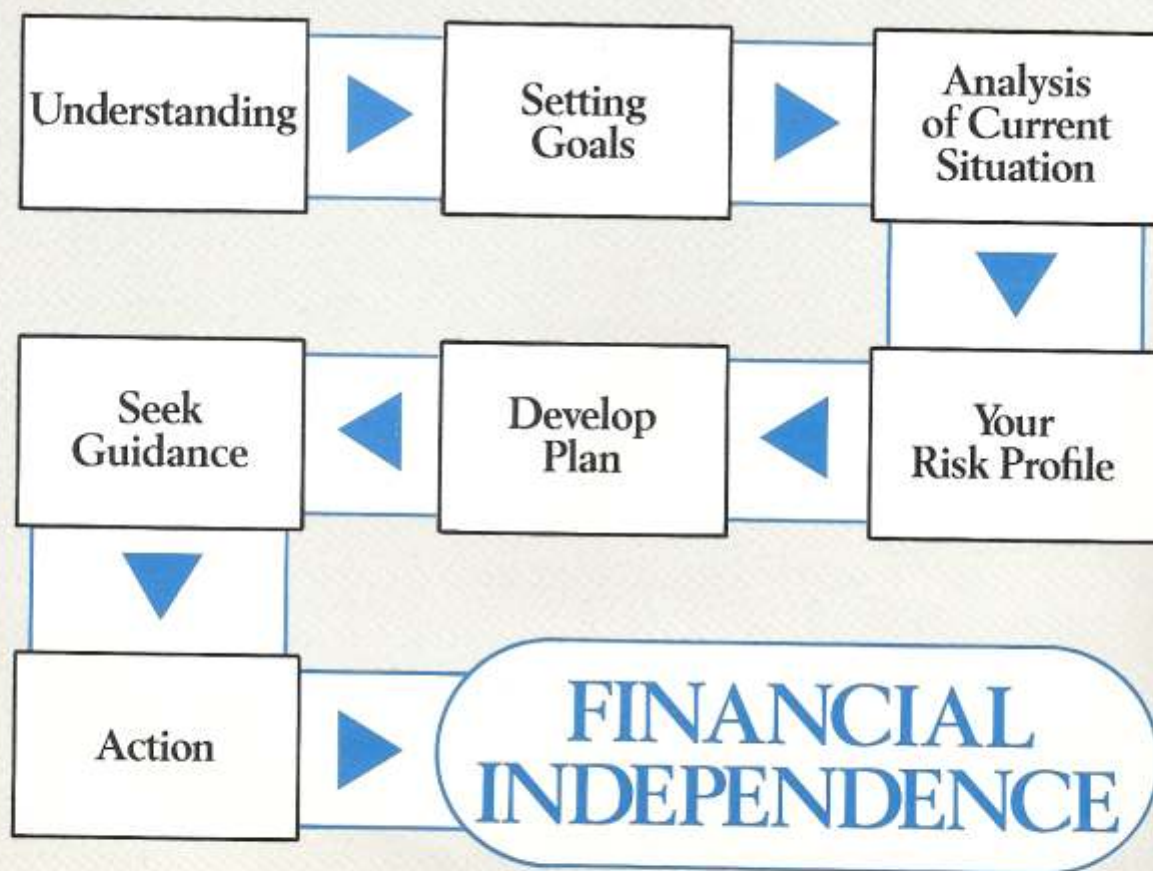
# Plan now for your future security

Whatever your present age or situation, to be able to realise your hopes for tomorrow, you first need to create a sound financial strategy. One that you can easily put into practice and which ensures a secure and comfortable future for yourself and your family.

Realising financial dreams takes two things – time and money. As you know, there never seems to be enough of either. However, there are some definite steps you can take to improve your money management and thus achieve your financial goals.

To begin with, you should consider some important questions. How are you currently handling the money you earn? Are you managing to put a little money aside each week, or only just covering expenses? Either way, you'd still be part of a fortunate minority. The fact is, that many people are actually living beyond their means, without knowing what to do about it. This financial planner is designed to guide you – initially, through the areas of balancing the need to save for tomorrow against the demands of spending today – and finally, how to successfully put aside the money required to achieve your goals.

## Steps of financial planning





# Understanding the steps involved

**Setting goals:** Before you can create a financial plan, it's important to decide where you're heading – by establishing your personal and financial goals in the short, medium and long term. Decide what you want out of life over the next 5 to 30 years. For example, whether it's close at hand, or seems a long way off, think about your retirement, or any plans you may have to leave the workforce, and the standard of living you then hope to enjoy. Your goals may also include buying a house, a new car, educating your children, or an overseas holiday. Whatever your goals are, you'll need to identify them, before you can create a plan to achieve them.



**Analysis of current situation:** The next step is to analyse your current financial situation, which means making an accurate total of how much money you have coming in – and exactly where it goes. On pages 6 to 7, you'll find a special section, 'Analysing Your Personal Finances', which will help you answer those important questions. Within that section, you'll also find some valuable advice on how to refine your budget to give your financial goals top priority.



**Risk profile:** Next, it's time to discover your 'risk profile' by doing the Quick Quiz on pages 8 to 9. The results will tell you what kind of investor you are and what kind of investments are most appropriate to your circumstances and the achievement of your goals.



**Develop plan:** Establishing your 'risk profile' will help you in taking the next important step – developing your financial plan. Your plan will probably incorporate several things, such as providing for retirement, arranging insurance protection for yourself and your family, savings investment – all of which are essential to any sound financial strategy.



**Seek guidance:** To make sure that all these factors are adequately covered, your next move is to seek information. MLC's experienced consultants will be happy to guide you in putting together your financial plan.

**Action:** With your financial plan clearly established, the final step is to put it into action. Once that's done, you're well on the way to financial security for yourself and your family.

Now that you have an understanding of what's involved in creating your personal financial plan, let's look at each of the other steps in detail.

## Setting your goals

Everyone's needs are different. What each person hopes to achieve will vary, depending on age, career, family plans and lifestyle aspirations.

However, deciding on your personal goals is a good way to clarify what your financial goals should be.

Here are some examples which might help you formulate a medium to long-term financial plan. No doubt, you'll be able to think of others.

### Personal Goals

- Financial independence
- A home of your own
- To give up work and have a family, yet still have money of your own
- Your children's education
- A special holiday
- A comfortable retirement
- A holiday home
- Early retirement
- Leaving your children a worthwhile estate

### Financial Goals

- A cash 'back-stop' to cover 3 months' expenses
- Enough security to make a radical job change
- Enough money to retire comfortably
- Enough money to give up work and study for a different career
- Minimisation of taxes
- Investments, so that your home is not your only asset

### Establish goal priorities

Decide which of your goals are the most important overall and those you would like to achieve first. All of your personal and financial goals require a financial plan to help you achieve them.

Later, when you examine your investment options, you should choose those Options which help you achieve your goals in the priority you prefer.

Of course, none of us expects that our priorities will remain fixed throughout our lives. Circumstances, and people, change. It is very important to regularly re-evaluate your needs – therefore, your investments must also be flexible enough to accommodate adjustment.



# Analysing your financial needs

Understanding your present financial situation involves more than just examining your monthly budget and knowing how much money you have left over each week. There are three important safeguards which must be in place before you can be assured that you and your family have true financial independence.

## Protection

First, you must make sure that what you already have is protected.

Naturally, if you are a home owner, you must protect your most valuable, tangible asset with insurance. Similarly, your other assets are probably covered. Your car, home contents, jewellery and other valuables are more than likely covered by insurance in case of damage, loss or theft.

However, many people neglect the protection of the very things on which the quality of their present and future lives depend – the ability to earn or provide an income. The well-being, education and future security of family, long and short-term financial commitments and income, can all be provided for and protected. Simple insurance protection, such as life insurance and disability insurance, will ensure the continued quality of lifestyle for yourself and your family, should misfortune strike.

## Your protection needs

Do you have dependants, a family or children? Most of us have someone who would suffer, not only emotionally, but also financially, from our disability or death. Consider the following questions for a moment:

Will someone be required to settle your debts and meet your financial commitments, in the event of your death?

If you have children, is their education dependent on your income?

Would your partner need extra help, financial or personal, to care for your children without you?

Will you be without an income if you are sick or disabled, after your sickness benefits from work expire?

If your answer to any of these questions is "Yes", then you need to protect the people you care about and protection should be an integral part of your financial plan.

## Retirement planning

It's never too early to plan for retirement and, let's face it, the future does not take care of itself. By starting your superannuation investment now, you will ensure substantial growth in your investment for the future.

Basically, there are two ways you can become involved with superannuation. Firstly, you can participate in a scheme sponsored by your employer. Secondly, you can arrange your own personal superannuation scheme independently of your employer.

Arranging your own personal superannuation gives you much more control over your future. Since it is not

controlled by your employer, your personal superannuation just moves with you whenever you change jobs. And with this kind of plan, you can tailor your programme to fit your present needs and adjust it in the future should your requirements change. For example, most regular-payment personal superannuation plans, after a minimum period, can be put 'on hold' should you leave the workforce and 'reactivated' if you resume work. This means that if you leave work to study or have a family, for example, you can still retain your valuable investment.

You can also invest in a combination of the employer-sponsored scheme and top up with your own personal superannuation plan.

Personal superannuation is a long-term investment opportunity, since legislation requires your money to be left in your scheme until you retire (after age 55), die, or become permanently disabled. The tax exemptions given to these savings (while in the plan) by the government make superannuation one of the most tax-efficient investment options for your money. Not only do all earnings on your superannuation investment currently (April 1988) accumulate tax free but, if you are an employee and your employer does not contribute to a superannuation scheme for you, you are eligible for a deduction of the first \$1500 of your personal superannuation contributions from your taxable income each year.

As a means of providing a comfortable lifestyle in retirement and because of the taxation and investment advantages, superannuation should be an integral part of your personal financial plan.

## What to do with your superannuation benefit

Most superannuation benefits today are paid as a lump sum. The Government requires that a 'lump sum tax' is levied on these payments. However, whether you are retiring, leaving, or changing jobs, there are special ways of investing your benefit that have significant tax advantages.

## Roll-overs – an investment for your lump sum payment

If you invest in a roll-over facility, such as a Deferred Annuity or Approved Deposit Fund within 90 days of receipt of your superannuation lump sum, you can defer the payment of the lump sum tax and obtain the ongoing tax advantages which apply to a superannuation fund. Tax is currently not levied on the income earned in a roll-over investment until you withdraw, so you can expect a higher investment return. You also have the peace of mind of knowing that your money is accessible, should it be needed before age 55.

You may roll-over part or all of your lump sum payment, which includes retrenchment payments and accrued sick leave. The facility is not, however, available to accrued annual leave or long service leave. Your money must be withdrawn from your roll-over facility by age 65.



## Savings and investment

Secure in the knowledge that your assets and family are protected and that you have made provision for your retirement, you are now free to plan for your other goals. The key to successfully achieving financial independence is in developing a plan with a savings and investment strategy that meets your present needs and has the flexibility to accommodate your future requirements. When you discover your 'risk profile' by completing the Quick Quiz on pages 8 to 9, you'll have a clearer idea of what those needs and requirements are.

Under current tax legislation, insurance companies offer special tax advantages through such products as savings plans and insurance bonds. Because they are classified as life insurance policies, provided they are retained for 10 years, and contributions throughout that period do not exceed 125% of the previous year's investment, the savings growth is tax free in your hands. Thus providing an effective way to minimise the effects of taxation on your savings and investment plans.

# Six simple rules of personal financial planning

## 1. Know your time horizon

Do you need the income today, or for retirement in 20 years? Your time plan should influence the types of savings or investment plans you might consider.

## 2. Minimise the effects of inflation and tax

It is no longer sufficient to put some money away in a savings account and hope that you will have enough when you need it. Inflation and tax make significant inroads into your hard-earned savings.

Income on most savings and investments is taxed and, depending on your current income tax bracket, can have a very severe effect on the real returns you will get for your savings and investment money.

In addition, inflation is constantly eroding the value of your savings and investment dollars.

So it is very important to choose investments which offer the best opportunity of minimising both inflation and taxation.

## 3. Balance risk and return

In developing your plan, know how much risk you can take, because for every advantage, there is a price. It is generally true, that the greater the expected returns from an investment, the greater the risk involved. You need to be sure of the relative security of your hard-earned savings. Completing the Quick Quiz on pages 8 to 9 will help you determine your 'risk profile'.

## 4. Have reasonable expectations

Your expectations regarding the income from and growth in value of your investment must be reasonable. Part of this analysis must consider inflation and taxation. Flexibility is also very important, so that your investment can adjust to suit your changing needs. You also need to consider accessibility. In case of unforeseen emergencies, you may need to have access to at least part of your money.

## 5. Use professional management

Putting your money in those investments which have professional managers can give you the best chance of doing well, and avoiding some of the problems and pitfalls confronting individual investors.

## 6. Commit to regular savings

In this way, you build up assets for the future. Many experts believe that you should start budgeting after you allocate your savings and investment commitments. This is called the 'pay yourself first' principle. Every time you receive your salary, a tax refund or any financial windfall, take out part of that money and save it immediately, before you have a chance to spend it. If you find it difficult to save, look for a savings plan which forces you to save a regular amount.

Paying yourself first can mean the difference between having a solid savings programme to reach your financial goals, or aimlessly spending all your hard-earned money.



# YOUR CUSTOMERS DON'T WANT TO BUY FROM ANYONE ELSE. THAT'S NEIS\*

(\*Pronounced "nice")

Whether you're a pie stall operator or an engineering supplier, business success means building a base of satisfied, regular customers. But how to do it without maintaining a sales force the size of the Red Army?

NEIS provides the answer — our on-line materials and capabilities database and Electronic Data Interchange (EDI) system has been adopted by such major engineering companies as; BHP, Metal Manufacturers, Dunlop Industrial Sales, Tubemakers of Australia and more than 100 other subscribers to the service.

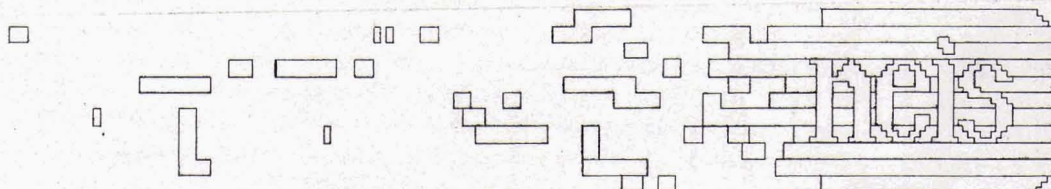
With it, you are accessible to your current and future clients at the touch of a few computer keys. Using NEIS, ordering, scheduling and delivery can be organised in just minutes — a vast improvement over the hours and days it currently takes. Naturally, in the years to come,

engineering principals and contractors will find it preferable to deal with suppliers who are a part of this same on-line network.

Your NEIS subscription brings you:

- Australia-wide promotion of your products and capabilities
- On-line product search and order entry for your clients
- A 24-hour/7-day Representative and Order Clerk service
- Improved customer service — much faster order/delivery cycle
- High-speed, cost-effective interactive communications with other subscribers
- A competitive edge over non-subscribers

For further information about the NEIS on-line system, call Ms Lynne Frame on (042) 26 8844.



**National Engineering  
Information Services Pty Ltd**



# REDUCED OVERHEADS AND LEAD TIMES MEAN INCREASED PROFITS. THAT'S NEIS\*

(\*Pronounced "nice")

Up till now, your profit margins and schedules were at the mercy of your suppliers' efficiency. But not any more . . .

Announcing the greatest innovation in engineering buying since the invention of the telephone. It's a bold promise, but one that's backed up by our performance for such diverse clients as; BHP, Tomago Aluminium, Dunlop Industrial Sales, Metal Manufacturers and over one hundred other major engineering concerns.

NEIS is a database and Electronic Data Interchange system that helps you source the best quality products, materials and services far more cheaply and efficiently than ever before.

The NEIS buyer system improves your purchasing efficiency by electronically issuing quotation requests, allowing you to source the best quality products available and reducing the cost of raising orders. This shortened order cycle increases your profit margin and gives better use of your capital as well as providing indirect savings through reduced inventories.

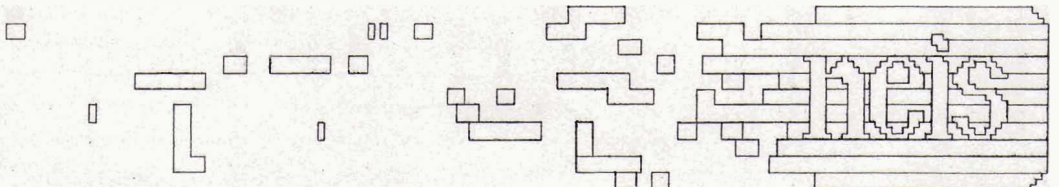
In addition, NEIS's Electronic Data Interchange facility gives you the instant on-line contact with suppliers that is essential for efficient "Just-In-Time" production.

For example, when BHP's Slab and Plate Products Division needed to improve the efficiency of their purchasing systems, they turned to NEIS. We provided them with a new purchasing system and established Electronic Data Interchange links with their major suppliers.

All of this was accomplished within three months from initial request to the first electronic transaction being completed. BHP are very happy with the performance of the NEIS system and are expanding participation with their trading partners.

As you can see, for any engineering organization with a view towards future prosperity, a NEIS subscription could well prove essential.

For further information on the NEIS advantage, call Ms Lynne Frame on (042) 26 8844.



**National Engineering  
Information Services Pty Ltd**



# WHILE YOUR COMPETITORS ARE ASLEEP, YOU'RE WINNING TENDERS. THAT'S NEIS\*

(\*Pronounced "nice")

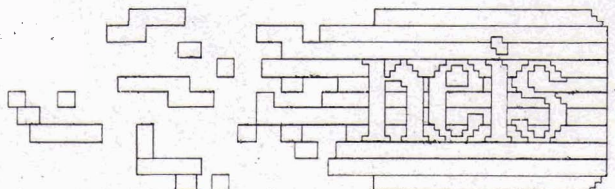
It used to be that if you didn't have a big sales force out on the road, you just didn't stand a chance of winning the big contracts your business needs to prosper. But not any more...

Now, all you need is the \$65 per month it costs to be part of the National Engineering Information Services Network. In fact, you'll find that being on-line with NEIS puts you ahead of many larger, yet less progressive companies. You'll be in good company, too — our founder subscribers include BHP, Tomago Aluminium, Tubemakers of Australia, Borg Warner, Dunlop Industrial Sales and the over 100 other major engineering concerns we service.

Your NEIS subscription puts you on-line (and on the shopping-list) with the industry's biggest. Your details and capabilities will be listed on the National Register of Engineering Capabilities database, making sure that your company is considered whenever an engineering principal is seeking the services you can provide.

Not only that, but with NEIS the transfer of purchase orders (and all other relevant documents) is lightning fast — just imagine what that will do for your cash-flow!

For further information about the NEIS on-line system, call Ms Lynne Frame on (042) 26 8844.



**National Engineering  
Information Services Pty Ltd**



# WHAT IF SOMEONE GUARANTEED TO CUT YOUR COSTS BY 20%? THAT'D BE NEIS\*

(\*Pronounced "nice")

If you are an engineering principal, you cannot afford to ignore the benefits the National Engineering Information Services on-line system offers.

NEIS is an on-line materials and capabilities database and Electronic Data Interchange service that can not only save your organisation a fortune in purchasing, its EDI capabilities will make all your scheduling (including "Just-In-Time" production) infinitely easier.

When sourcing materials and capabilities, you simply log on to the NEIS system and key in your requirements — within seconds a comprehensive listing of all companies capable of supplying what you require is displayed on the screen. A few more keystrokes put you in contact with any of these organisations, either informing them of tender requirements or making further enquiries of them.

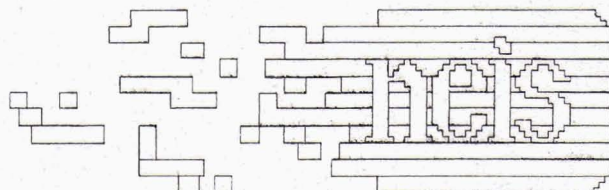
Once you have selected the organisation you intend to deal with, the NEIS Data Interchange system allows you to issue purchase orders, check on production scheduling and

arrange delivery details, all at the touch of a few computer keys. The entire tendering, ordering and scheduling process can be compressed into a matter of minutes rather than the weeks it could take by manual methods.

Organising efficient "Just-In-Time" production therefore becomes child's play — no longer the daunting, yet desirable proposition you currently face. The savings created by NEIS' streamlining of the inquiry, tendering and ordering processes are more than mere theory — the cost and productivity benefits the NEIS system brings are currently being enjoyed by such engineering companies large and small as: BHP, Metal Manufacturers, Borg Warner, Tomago Aluminium, Tubemakers of Australia and more than 100 other Australian engineering companies, all of them subscribers to our service.

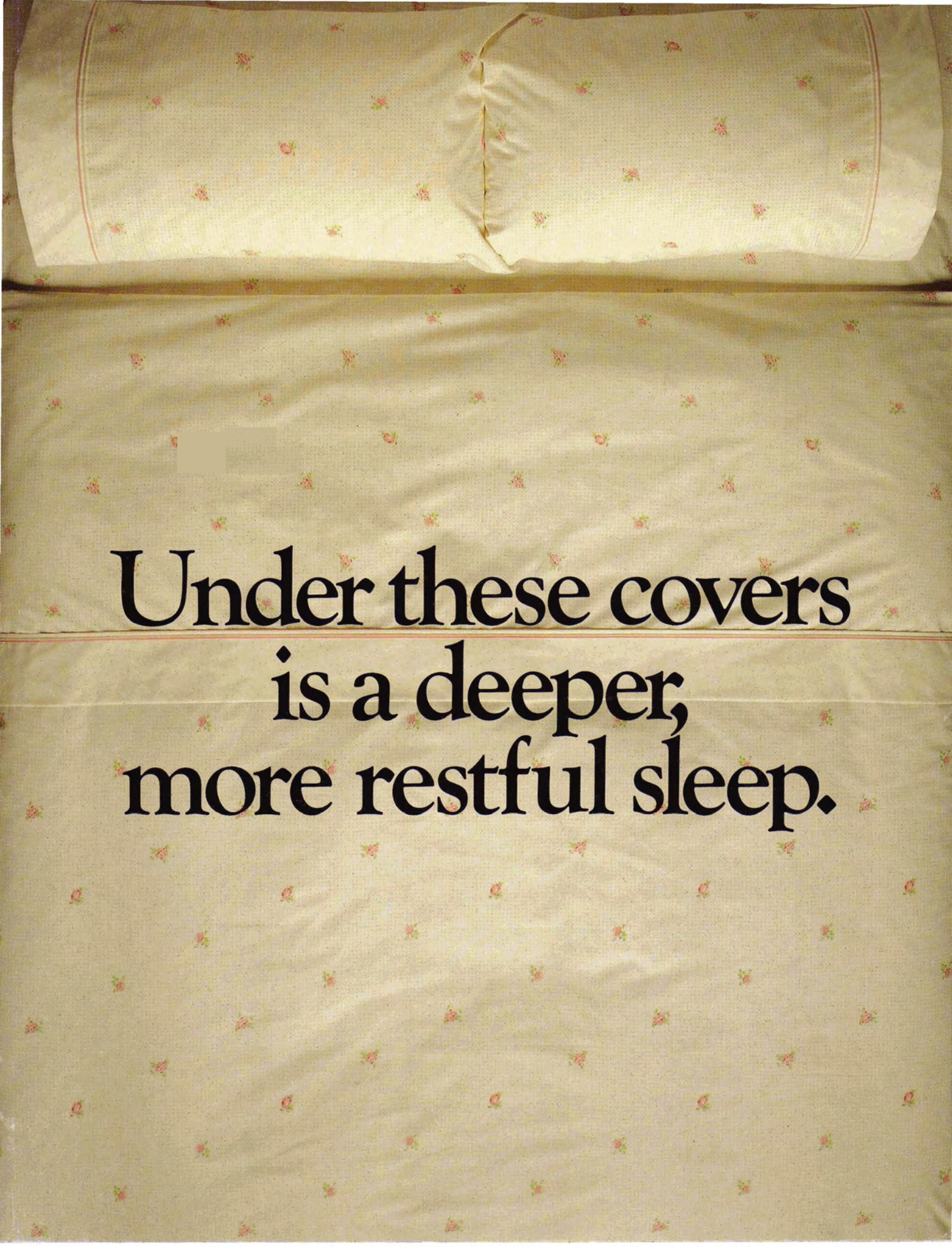
To date, on materials sourcing alone, we have saved our clients an average of 20% over their previous costs.

For further information about the NEIS On-line system, call Ms Lynne Frame on (042) 26 8844.



National Engineering  
Information Services Pty Ltd





Under these covers  
is a deeper,  
more restful sleep.





## You can go to sleep...or you can go to Slumberland.

The unique comfort and support of a Slumberland bed can take you to a deeper, more satisfying level of sleep, one that's far away from your day-to-day worries.

Because it takes much more than a basic bed to soothe away your daily cares, Slumberland beds feature a carefully tuned arrangement of comfort layers and insulators over our unique "Posture Springing".

That's why, while any bed might let you get some sleep, there's only one that will take you to Slumberland.

## We've got the support that'll carry you off to Slumberland.

Like everything else we do in life, we all sleep differently – we all need a bed that suits our particular needs. That's why Slumberland offers a range of excellent beds to meet differing requirements.

Of course, you won't be able to choose until you've thoroughly tried out the models on display at your Slumberland retailer, but here's an indication of what goes into each of our models to make them the best.

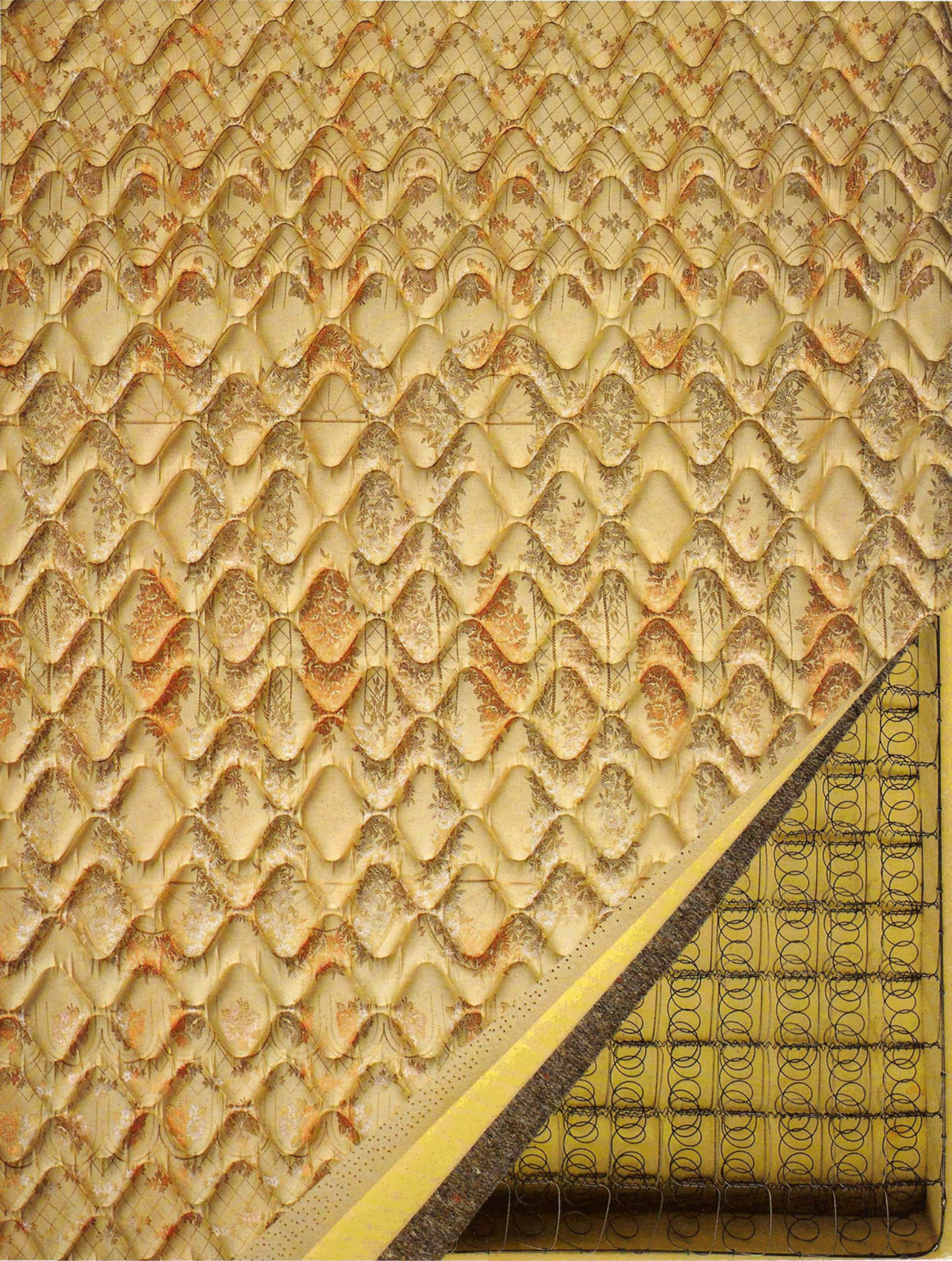
## A solid foundation for deep sleep.

Slumberland mattresses are built using the unique continuous interlocked wire

MATTRESS	MAJESTIC SLUMBER	ELEGANT SLUMBER	SUPREME SLUMBER
SPRING SYSTEM	POSTURE SPRINGING	POSTURE SPRINGING	POSTURE SPRINGING
SPRING UNIT	ORTHOFIRM	ORTHOFIRM	ORTHOFIRM
INSULATION	POLY SUPPORTED NEEDED COTTON	LWNP	LWNP
COMFORT LAYERS	1. DUNLOPILLO LATEX 2. FOAM	1. HR FOAM 2. PREMIUM FOAM	1. HIGH DENSITY PREMIUM FOAM
QUILTING	35mm	30mm	30mm
TICKING	DAMASK	DAMASK	DAMASK
BASE	LECTRO-LOK	LECTRO-LOK	LECTRO-LOK
PROFILE	DEEP	DEEP	DEEP
SIDE SUPPORT	YES	YES	NO
CASTORS	YES 6/9/12	YES 6/9/12	YES 6/9/12
SIZES AVAILABLE	S,D,Q,K	S,D,Q,K	S,D,Q,K

Specifications and fabrics may vary in detail and design.







Posture Springing system. It ensures that a Slumberland mattress gives correct support and comfort to the whole sleeping area (regardless of body weight).

But a bed is only as good as its foundation – and a Slumberland Lectro-Lok base is a solid foundation for decades of blissful sleep, with its welded grid top power locked to double-flared springs and a very rigid timber frame.

## Comfort that goes on for years – we guarantee it!

Not only will your Slumberland deliver bed-time comfort beyond your wildest dreams, you can also depend on it to go on giving you the best rest for many years to come.

In fact, we're so confident of the quality of Slumberland products that every one of them carries a guarantee on both materials and workmanship.



Elegant Slumber

Majestic





So, when you buy a Slumberland ensemble, you not only get a standard of rest beyond any offered by ordinary beds, you can also rest assured that untroubled sleep is yours for many years to come.

**Slumberland beds —  
every bit as comfortable as  
they are beautiful...**

You'll find the attractive jacquard

woven damask fabrics that we have chosen are doubly beautiful — their high quality ensures long lasting comfort from your bed.

Every Slumberland bed ensemble features the unique Posture Springing system that keeps bed partners from "rolling together", no matter what their relative weights.

So, as you can see, when you add it all up, there's really no point in just going to sleep when you can go to Slumberland.

Slumber



Supreme Slumber





Manufactured by  
**DUNLOP BEDDING**  
SPONSOR 1988 OLYMPIC TEAM



**SLUMBERLAND**   
You can go to sleep, or you can go to Slumberland.

Sydney • Melbourne • Brisbane • Adelaide • Perth • Launceston





Look under these  
covers to  
meet your new  
bed partner.



# Why should your customers just go to sleep when they can go to Slumberland?

Slumberland announces an entirely new way of sleeping.

You can see it in the beds themselves – with innovations in the areas of ticking, quilting, and comfort – things that make Slumberland the 'bed of choice.' The new ticking includes designs never before used in Australia, exclusive to Slumberland. There is increased quilting comfort. We also offer new

standards of comfort using combinations of pure latex and high density polyurethane foams.

But that's not all – we've also paid special attention to the bed base, creating a deeper profile base with added edge support

All of which makes our new slogan very sound advice indeed.



You can go to sleep, or you can go to Slumberland.

We'll be supporting the new range with extensive advertising and retailer promotion.







# The famous Slumberland support...

## A new commercial.



VO: When you go to sleep you can take your problems with you...



...for instance, you're sleeping with the plumber, aren't you?



VO: And he's not the only one, is he?



VO: You can go to sleep on an ordinary bed and take your problems with you...



...or you can experience the luxury of a uniquely sprung Slumberland bed.

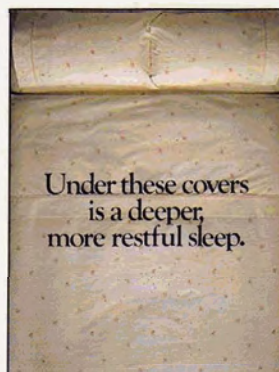


You can go to sleep or you can go to Slumberland.



New Sash

In addition to extensive television advertising we will be conducting thorough promotional campaigns and assisting with brochures, displays and other activities (individual dealer promotional programmes are available).



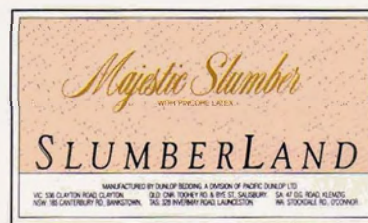
New Brochure



New Posters

## A new Slumberland identity.

To identify the new range to your customers we have created the following:



New Label

SLUMBERLAND   
You can go to sleep, or you can go to Slumberland.

Sydney • Melbourne • Brisbane • Adelaide • Perth • Launceston



A photograph of a bed with a light-colored sheet featuring a small, repeating floral pattern. A matching pillow is at the top of the frame. The text is centered on the sheet.

Here's your chance  
to get  
under the covers  
with a new  
bed partner.



Watch your mail closely. We'll be sending you an invitation to meet  
your new bed-partner.

Of course, you wouldn't want to make any new plans for your bedding  
department (like ordering in new stock or re-allocating floor space) before  
you've met the partner we have in mind for you.

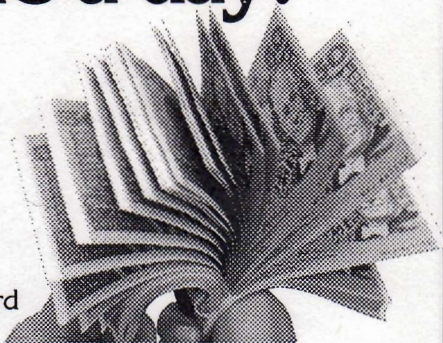
Here's your chance  
to get  
under the covers  
with a new  
bed partner.



# Want someone to give you money 24 hours a day?

Don't we all! Now you can have access to your own money at any hour of the day or night via the Universities Credit Union's new Automatic Teller Machine on the Macquarie campus.

Your on campus ATM will accept most cash access cards. What? No card? Why not open a UCU account and get a card issued to you automatically, at no cost.



**24HOUR ATM  
BRANCH OPENING TIMES**  
9am-4pm Monday-Friday.

**MACQUARIE UNIVERSITY**  
Level 0 Market Building, Phone: (02) 850 7616



You'll  
never  
have  
to check  
your  
cheques  
again!



UNIVERSITIES  
CREDIT UNION LTD



Juggling funds between your savings and cheque accounts just to make sure the cheques you write won't bounce is a waste of your valuable time.

That's why, if you have a Universities Credit Union Easy Access account, which serves as both a savings and cheque account, you'll never have to juggle again.

So long as you have sufficient funds in your UCU Easy Access account, your cheques are covered. It's the easy, no-worries way to pay your bills - **all with no transaction fees!** Of course, standard government charges still apply.

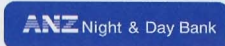
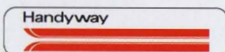
Interest is paid on your account balance, the rate rising as your balance increases.

So, why not get the convenience you need (without sacrificing return on your money). You'll be able to save and write cheques with the one very flexible Easy Access account!

## UCU MEMBERS ENJOY EASY ACCESS TO THE FOLLOWING SERVICES:



● **REDICARD:** One of Australia's most widely-accepted access cards (accepted at over 11,000 locations), Redicard lets you withdraw cash from your Easy Access account 24 hours a day, seven days a week. Use it at Credit Union Reditellers, National Bank FlexiTellers, ANZ Night & Day Banks and Cashcard ATMs. You can also use it at almost all EFTPOS-equipped retailers.



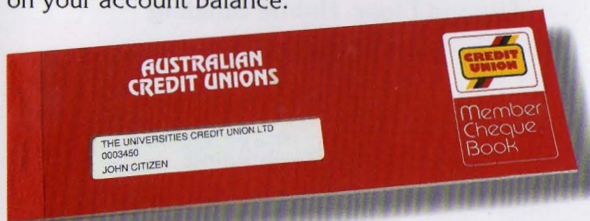
## ● UNIVERSITIES CREDIT UNION VISA CARD:

The name that's welcomed world-wide. Use it for cash withdrawals from ATMs, cash advances from financial institutions displaying the Visa logo or wherever you may wish to spend money without the inconvenience of carrying cash.

## ● PAYROLL DEDUCTIONS:

It's the easy way to save. Have part or all of your pay directed to a high-return Universities Credit Union Easy Access savings account. **Save money before you spend it!**

● **CHEQUE BOOK:** Paying bills using your Universities Credit Union cheque book is easy and inexpensive, as it's linked to your Easy Access account. There are no cheque transaction fees and you receive a competitive interest rate on your account balance.



## ● REGULAR 20 CLUB SAVINGS ACCOUNT:

The account that makes gathering a nest-egg for Christmas, birthdays and special occasions a breeze. Simply have some of your salary deducted on a regular basis - either weekly or fortnightly - in multiples of twenty dollars (\$40/ \$60/\$80 or whatever you feel you can afford). An attractive interest rate applies - **it's usually higher than our standard savings rate!**



## GENERAL MEMBER ENQUIRIES

PH: (02) 319 7855

I would like to know more about the following service[s]: Please tick the appropriate service

- MEMBERSHIP ..... ☐
- LOAN ACCOUNTS ..... ☐
- EASY ACCESS SAVINGS ACCOUNT ..... ☐
- INVESTMENTS ..... ☐
- VISA OR REDICARD ..... ☐
- CHEQUE BOOK ..... ☐
- PAYROLL DEDUCTIONS ..... ☐
- REGULAR 20 CLUB SAVINGS ACCOUNT ..... ☐
- INSURANCE ..... ☐
- TRAVELLERS CHEQUES ..... ☐
- PERIODIC PAYMENTS ..... ☐
- OTHER ..... ☐

Name .....

Address .....

State.....Postcode .....

Contact Phone No .....

**MAIL TO:** THE UNIVERSITIES CREDIT UNION LTD  
PO BOX 1745  
STRAWBERRY HILLS NSW 2012

**OR PHONE:** (02) 319 7855 and speak to one of our friendly staff. They will be happy to provide any information you may require.





● **GOOD PROVIDER LOAN:** A unique Universities Credit Union facility that allows you to combine all of your loans into **one easy-to-manage package**. For home, car, boat, travel or any other worthwhile purpose, the Good Provider comes at very competitive rates, with **no penalty for early repayment**.

● **LINE-OF-CREDIT:** The no-loan loan. UCU's Overdraft and Line-of-Credit facilities can be linked to your Easy Access account to provide the money you need. Interest is only charged on the Line-of-Credit funds used.

● **HOME LOANS:** Whether you're purchasing an owner-occupied or an investment property, see UCU for a loan first. Our rates are competitive and our costs more than reasonable. **You can borrow up to 90% of the valuation of the property, with terms up to 20 years.** (Mortgage insurance is required for amounts in excess of 80%.)

● **PERSONAL LOANS:** Loans for any worthwhile purpose - such as text books, fees, computers, motor vehicles, debt consolidation, travel, study leave expenses, furniture and household appliances - from a minimum of \$500 up to \$30,000 can usually be approved within 24 hours. The interest rates are competitive. There are **no establishment or application fees and no early repayment penalties**. Repay by convenient payroll deductions.

### FURTHER ON-CAMPUS SERVICES FROM THE UNIVERSITIES CREDIT UNION:

- Free Counter Cheques
  - Automatic Periodical Payments
  - American Express Travellers' Cheques
  - Higher Interest Investment Accounts
  - Insurance - a full range is available to our members
  - Budget Advice and Financial Planning
  - Stupac Service - International banking made easy.
- Ask for our separate brochure on this unique service.

### PHONE-A-LOAN

You can apply for your Universities Credit Union loan over the phone.  
Simply dial (02) 319 7855 for fast, friendly service or fax your application to (02) 319 4828.

## BRANCHES

### UNIVERSITY OF NEW SOUTH WALES

Shop LG1, Morven Brown Building  
Commerce Courtyard  
Phone: (02) 663 4761 or (02) 385 3205

### UNIVERSITY OF NEWCASTLE

Level 2, Union Building  
Phone: (049) 67 2021 or ext. 6007

### UNIVERSITY OF SYDNEY

Ground Floor, Holme Building  
Phone: (02) 351 2642 or ext. 2642

### MACQUARIE UNIVERSITY

Level 0, Market Building  
Phone: (02) 850 7616 or ext. 7616

### SYDNEY INSTITUTE OF TECHNOLOGY

Mary Ann Street, Ultimo  
Phone: (02) 217 4790 or (02) 217 4791

### ADMINISTRATION AND HEAD OFFICE

267-269 Abercrombie Street  
Chippendale NSW 2008  
Phone: (02) 319 7855  
Fax: (02) 319 4828

## 24 HOUR MEMBER ENQUIRIES

**Phone: (02) 319 5855**



**UNIVERSITIES**  
CREDIT UNION LTD



Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!  
Educators deserve more credit!





Despite their importance to the future of our community, educators rarely get the credit they deserve.



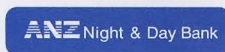
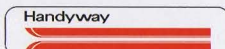
Except when they're dealing with the financial institution that really understands and looks after the needs of people just like yourself - The Universities Credit Union (UCU).

You see, when you open an account with UCU, you don't just get a passbook or plastic card. Because you're a member you get something banks don't offer - the opportunity to have a say in how your financial institution is run.

## UCU MEMBERS ENJOY EASY ACCESS TO THE FOLLOWING SERVICES:



● **REDICARD:** One of Australia's most widely-accepted access cards (accepted at over 11,000 locations), Redicard lets you withdraw cash from your Easy Access account 24 hours a day, seven days a week. Use it at Credit Union Reditellers, National Bank FlexiTellers, ANZ Night & Day Banks and Cashcard ATMs. You can also use it at almost all EFTPOS-equipped retailers.



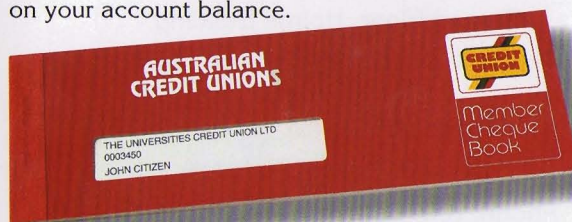
## ● UNIVERSITIES CREDIT UNION VISA CARD:

The name that's welcomed world-wide. Use it for cash withdrawals from ATMs, cash advances from financial institutions displaying the Visa logo or wherever you may wish to spend money without the inconvenience of carrying cash.

## ● PAYROLL DEDUCTIONS:

It's the easy way to save. Have part or all of your pay directed to a high-return Universities Credit Union Easy Access savings account. Save money before you spend it!

● **CHEQUE BOOK:** Paying bills using your Universities Credit Union cheque book is easy and inexpensive, as it's linked to your Easy Access account. There are no cheque transaction fees and you receive a competitive interest rate on your account balance.



## ● REGULAR 20 CLUB SAVINGS ACCOUNT:

The account that makes gathering a nest-egg for Christmas, birthdays and special occasions a breeze. Simply have some of your salary deducted on a regular basis - either weekly or fortnightly - in multiples of twenty dollars (\$40/ \$60/\$80 or whatever you feel you can afford). An attractive interest rate applies - **it's usually higher than our standard savings rate!**



## GENERAL MEMBER ENQUIRIES

PH: (02) 319 7855

I would like to know more about the following service[s]: Please tick the appropriate service

- MEMBERSHIP ..... ☐
- LOAN ACCOUNTS ..... ☐
- EASY ACCESS SAVINGS ACCOUNT ..... ☐
- INVESTMENTS ..... ☐
- VISA OR REDICARD ..... ☐
- CHEQUE BOOK ..... ☐
- PAYROLL DEDUCTIONS ..... ☐
- REGULAR 20 CLUB SAVINGS ACCOUNT ..... ☐
- INSURANCE ..... ☐
- TRAVELLERS CHEQUES ..... ☐
- PERIODIC PAYMENTS ..... ☐
- OTHER ..... ☐

Name .....

Address .....

State ..... Postcode .....

Contact Phone No .....

**MAIL TO:** THE UNIVERSITIES CREDIT UNION LTD  
PO BOX 1745  
STRAWBERRY HILLS NSW 2012

**OR PHONE:** (02) 319 7855 and speak to one of our friendly staff. They will be happy to provide any information you may require.





● **GOOD PROVIDER LOAN:** A unique Universities Credit Union facility that allows you to combine all of your loans into **one easy-to-manage package**. For home, car, boat, travel or any other worthwhile purpose, the Good Provider comes at very competitive rates, with **no penalty for early repayment**.

● **LINE-OF-CREDIT:** The no-loan loan. UCU's Overdraft and Line-of-Credit facilities can be linked to your Easy Access account to provide the money you need. Interest is only charged on the Line-of-Credit funds used.

● **HOME LOANS:** Whether you're purchasing an owner-occupied or an investment property, see UCU for a loan first. Our rates are competitive and our costs more than reasonable. **You can borrow up to 90% of the valuation of the property, with terms up to 20 years.** (Mortgage insurance is required for amounts in excess of 80%.)

● **PERSONAL LOANS:** Loans for any worthwhile purpose - such as text books, fees, computers, motor vehicles, debt consolidation, travel, study leave expenses, furniture and household appliances - from a minimum of \$500 up to \$30,000 can usually be approved within 24 hours. The interest rates are competitive. There are **no establishment or application fees and no early repayment penalties**. Repay by convenient payroll deductions.

### FURTHER ON-CAMPUS SERVICES FROM THE UNIVERSITIES CREDIT UNION:

- Free Counter Cheques
  - Automatic Periodical Payments
  - American Express Travellers' Cheques
  - Higher Interest Investment Accounts
  - Insurance - a full range is available to our members
  - Budget Advice and Financial Planning
  - Stupac Service - International banking made easy.
- Ask for our separate brochure on this unique service.

### PHONE-A-LOAN

You can apply for your Universities Credit Union loan over the phone. Simply dial (02) 319 7855 for fast, friendly service or fax your application to (02) 319 4828.

## BRANCHES

### UNIVERSITY OF NEW SOUTH WALES

Shop LG1, Morven Brown Building  
Commerce Courtyard

Phone: (02) 663 4761 or (02) 385 3205

### UNIVERSITY OF NEWCASTLE

Level 2, Union Building

Phone: (049) 67 2021 or ext. 6007

### UNIVERSITY OF SYDNEY

Ground Floor, Holme Building

Phone: (02) 351 2642 or ext. 2642

### MACQUARIE UNIVERSITY

Level 0, Market Building

Phone: (02) 850 7616 or ext. 7616

### SYDNEY INSTITUTE OF TECHNOLOGY

Mary Ann Street, Ultimo

Phone: (02) 217 4790 or (02) 217 4791

### ADMINISTRATION AND HEAD OFFICE

267-269 Abercrombie Street

Chippendale NSW 2008

Phone: (02) 319 7855

Fax: (02) 319 4828

## 24 HOUR MEMBER ENQUIRIES

Phone: (02) 319 5855



**UNIVERSITIES**  
CREDIT UNION LTD



To us,  
you're a  
member,  
not a  
number.



UNIVERSITIES  
CREDIT UNION LTD



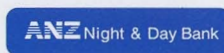
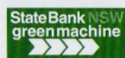
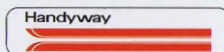
Banks are good at making profit. Credit Unions are good at making their members' lives more profitable.

It's this difference that makes Universities Credit Union the smart choice for you. While banks keep busy thinking up new ways to charge you for the privilege of holding your funds, we spend our time working out how to make your life easier and keep your money growing.

### UCU MEMBERS ENJOY EASY ACCESS TO THE FOLLOWING SERVICES:



● **REDICARD:** One of Australia's most widely-accepted access cards (accepted at over 11,000 locations), Reditcard lets you withdraw cash from your Easy Access account 24 hours a day, seven days a week. Use it at Credit Union Reditellers, National Bank FlexiTellers, ANZ Night & Day Banks and Cashcard ATMs. You can also use it at almost all EFTPOS-



● **UNIVERSITIES CREDIT UNION VISA CARD:** The name that's welcomed world-wide. Use it for cash withdrawals from ATMs, cash advances from financial institutions displaying the Visa logo or wherever you may wish to spend money without the inconvenience of carrying cash.

● **PAYROLL DEDUCTIONS:** It's the easy way to save. Have part or all of your pay directed to a high-return Universities Credit Union Easy Access savings account. Save money before you spend it!

● **CHEQUE BOOK:** Paying bills using your Universities Credit Union cheque book is easy and inexpensive, as it's linked to your Easy Access account. There are no cheque transaction fees and you receive a competitive interest rate on your account balance.



● **REGULAR 20 CLUB SAVINGS ACCOUNT:** The account that makes gathering a nest-egg for Christmas, birthdays and special occasions a breeze. Simply have some of your salary deducted on a regular basis - either weekly or fortnightly - in multiples of twenty dollars (\$40/ \$60/\$80 or whatever you feel you can afford). An attractive interest rate applies - it's usually higher than our standard savings rate!

● **GOOD PROVIDER LOAN:** A unique Universities Credit Union facility that allows you to combine all of your loans into **one easy-to-manage package**. For home, car, boat, travel or any other worthwhile purpose, the Good Provider comes at very competitive rates, with **no penalty for early repayment**.



### GENERAL MEMBER ENQUIRIES PH: (02) 319 7855

I would like to know more about the following service[s]: Please tick the appropriate service

- MEMBERSHIP ..... ☐
- LOAN ACCOUNTS ..... ☐
- EASY ACCESS SAVINGS ACCOUNT ..... ☐
- INVESTMENTS ..... ☐
- VISA OR REDICARD ..... ☐
- CHEQUE BOOK ..... ☐
- PAYROLL DEDUCTIONS ..... ☐
- REGULAR 20 CLUB SAVINGS ACCOUNT ..... ☐
- INSURANCE ..... ☐
- TRAVELLERS CHEQUES ..... ☐
- PERIODIC PAYMENTS ..... ☐
- OTHER ..... ☐

Name .....

Address .....

State.....Postcode .....

Contact Phone No .....

**MAIL TO:** THE UNIVERSITIES CREDIT UNION LTD  
PO BOX 1745  
STRAWBERRY HILLS NSW 2012

**OR PHONE:** (02) 319 7855 and speak to one of our friendly staff. They will be happy to provide any information you may require.





● **LINE-OF-CREDIT:** The no-loan loan. UCU's Overdraft and Line-of-Credit facilities can be linked to your Easy Access account to provide the money you need. Interest is only charged on the Line-of-Credit funds used.

● **HOME LOANS:** Whether you're purchasing an owner-occupied or an investment property, see UCU for a loan first. Our rates are competitive and our costs more than reasonable. **You can borrow up to 90% of the valuation of the property, with terms up to 20 years.** (Mortgage insurance is required for amounts in excess of 80%.)

● **PERSONAL LOANS:** Loans for any worthwhile purpose - such as text books, fees, computers, motor vehicles, debt consolidation, travel, study leave expenses, furniture and household appliances - from a minimum of \$500 up to \$30,000 can usually be approved within 24 hours. The interest rates are competitive. There are **no establishment or application fees and no early repayment penalties.** Repay by convenient payroll deductions.

#### **FURTHER ON-CAMPUS SERVICES FROM THE UNIVERSITIES CREDIT UNION:**

- Free Counter Cheques
- Automatic Periodical Payments
- American Express Travellers' Cheques
- Higher Interest Investment Accounts
- Insurance - a full range is available to our members
- Budget Advice and Financial Planning
- Stupac Service - International banking made easy. Ask for our separate brochure on this unique service.

#### **PHONE-A-LOAN**

You can apply for your Universities Credit Union loan over the phone. Simply dial (02) 319 7855 for fast, friendly service or fax your application to (02) 319 4828.

## **BRANCHES**

### **UNIVERSITY OF NEW SOUTH WALES**

Shop LG1, Morven Brown Building

Commerce Courtyard

Phone: (02) 663 4761 or (02) 385 3205

### **UNIVERSITY OF NEWCASTLE**

Level 2, Union Building

Phone: (049) 67 2021 or ext. 6007

### **UNIVERSITY OF SYDNEY**

Ground Floor, Holme Building

Phone: (02) 351 2642 or ext. 2642

### **MACQUARIE UNIVERSITY**

Level 0, Market Building

Phone: (02) 850 7616 or ext. 7616

### **SYDNEY INSTITUTE OF TECHNOLOGY**

Mary Ann Street, Ultimo

Phone: (02) 217 4790 or (02) 217 4791

### **ADMINISTRATION AND HEAD OFFICE**

267-269 Abercrombie Street

Chippendale NSW 2008

Phone: (02) 319 7855

Fax: (02) 319 4828

## **24 HOUR MEMBER ENQUIRIES**

**Phone: (02) 319 5855**





If you  
don't  
see it,  
  
you  
can't  
spend it.





With all the little temptations in the world, it's mighty hard to hold to a budget and save for the things you want.



That's why Universities Credit Union payroll deductions make great sense - with part of your pay put aside for you each payday, your savings will grow and grow.

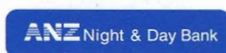


Why not save time and effort by having your housing loan payments deducted direct?

### UCU MEMBERS ENJOY EASY ACCESS TO THE FOLLOWING SERVICES:



● **REDICARD:** One of Australia's most widely-accepted access cards (accepted at over 11,000 locations), Redicard lets you withdraw cash from your Easy Access account 24 hours a day, seven days a week. Use it at Credit Union Reditellers, National Bank FlexiTellers, ANZ Night & Day Banks and Cashcard ATMs. You can also use it at almost all EFTPOS-equipped retailers.



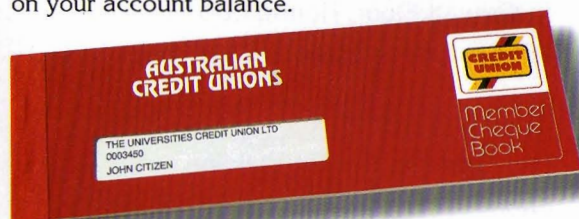
### ● UNIVERSITIES CREDIT UNION VISA CARD:

The name that's welcomed world-wide. Use it for cash withdrawals from ATMs, cash advances from financial institutions displaying the Visa logo or wherever you may wish to spend money without the inconvenience of carrying cash.

### ● PAYROLL DEDUCTIONS:

It's the easy way to save. Have part or all of your pay directed to a high-return Universities Credit Union Easy Access savings account. Save money before you spend it!

● **CHEQUE BOOK:** Paying bills using your Universities Credit Union cheque book is easy and inexpensive, as it's linked to your Easy Access account. There are no cheque transaction fees and you receive a competitive interest rate on your account balance.



### ● REGULAR 20 CLUB SAVINGS ACCOUNT:

The account that makes gathering a nest-egg for Christmas, birthdays and special occasions a breeze. Simply have some of your salary deducted on a regular basis - either weekly or fortnightly - in multiples of twenty dollars (\$40/\$60/\$80 or whatever you feel you can afford). An attractive interest rate applies - **it's usually higher than our standard savings rate!**



## GENERAL MEMBER ENQUIRIES PH: (02) 319 7855

I would like to know more about the following service[s]: Please tick the appropriate service

- MEMBERSHIP ..... ☐
- LOAN ACCOUNTS ..... ☐
- EASY ACCESS SAVINGS ACCOUNT ..... ☐
- INVESTMENTS ..... ☐
- VISA OR REDICARD ..... ☐
- CHEQUE BOOK ..... ☐
- PAYROLL DEDUCTIONS ..... ☐
- REGULAR 20 CLUB SAVINGS ACCOUNT ..... ☐
- INSURANCE ..... ☐
- TRAVELLERS CHEQUES ..... ☐
- PERIODIC PAYMENTS ..... ☐
- OTHER ..... ☐

Name .....

Address .....

State.....Postcode .....

Contact Phone No .....

**MAIL TO:** THE UNIVERSITIES CREDIT UNION LTD  
PO BOX 1745  
STRAWBERRY HILLS NSW 2012

**OR PHONE:** (02) 319 7855 and speak to one of our friendly staff. They will be happy to provide any information you may require.





● **GOOD PROVIDER LOAN:** A unique Universities Credit Union facility that allows you to combine all of your loans into **one easy-to-manage package**. For home, car, boat, travel or any other worthwhile purpose, the Good Provider comes at very competitive rates, with **no penalty for early repayment**.

● **LINE-OF-CREDIT:** The no-loan loan. UCU's Overdraft and Line-of-Credit facilities can be linked to your Easy Access account to provide the money you need. Interest is only charged on the Line-of-Credit funds used.

● **HOME LOANS:** Whether you're purchasing an owner-occupied or an investment property, see UCU for a loan first. Our rates are competitive and our costs more than reasonable. **You can borrow up to 90% of the valuation of the property, with terms up to 20 years.** (Mortgage insurance is required for amounts in excess of 80%.)

● **PERSONAL LOANS:** Loans for any worthwhile purpose - such as text books, fees, computers, motor vehicles, debt consolidation, travel, study leave expenses, furniture and household appliances - from a minimum of \$500 up to \$30,000 can usually be approved within 24 hours. The interest rates are competitive. There are **no establishment or application fees and no early repayment penalties**. Repay by convenient payroll deductions.

### FURTHER ON-CAMPUS SERVICES FROM THE UNIVERSITIES CREDIT UNION:

- Free Counter Cheques
- Automatic Periodical Payments
- American Express Travellers' Cheques
- Higher Interest Investment Accounts
- Insurance - a full range is available to our members
- Budget Advice and Financial Planning
- Stupac Service - International banking made easy.  
Ask for our separate brochure on this unique service.

### PHONE-A-LOAN

You can apply for your Universities Credit Union loan over the phone.  
Simply dial (02) 319 7855 for fast, friendly service or fax your application to (02) 319 4828.

## BRANCHES

### UNIVERSITY OF NEW SOUTH WALES

Shop LG1, Morven Brown Building  
Commerce Courtyard  
Phone: (02) 663 4761 or (02) 385 3205

### UNIVERSITY OF NEWCASTLE

Level 2, Union Building  
Phone: (049) 67 2021 or ext. 6007

### UNIVERSITY OF SYDNEY

Ground Floor, Holme Building  
Phone: (02) 351 2642 or ext. 2642

### MACQUARIE UNIVERSITY

Level 0, Market Building  
Phone: (02) 850 7616 or ext. 7616

### SYDNEY INSTITUTE OF TECHNOLOGY

Mary Ann Street, Ultimo  
Phone: (02) 217 4790 or (02) 217 4791

### ADMINISTRATION AND HEAD OFFICE

267-269 Abercrombie Street  
Chippendale NSW 2008  
Phone: (02) 319 7855  
Fax: (02) 319 4828

## 24 HOUR MEMBER ENQUIRIES

**Phone: (02) 319 5855**



**UNIVERSITIES  
CREDIT UNION LTD**



Simply call 1-800 819 057 or your  
nearest Volkswagen dealer NOW  
for a test-drive.

## DEALERS

### ACT

Phillip ACT 2606  
Lennock Motors  
Ph: (06) 282 2022

### Northern Territory

Alice Springs NT 0870  
Sutton Motors  
Ph: (089) 52 1334  
Darwin NT 0800  
Michael's Motors  
Ph: (089) 81 9911

### NSW Metropolitan

Bankstown NSW 2190  
Dale European Cars  
Ph: (02) 205 2555  
Parramatta NSW 2150  
The Denlo Group Pty Ltd  
Ph: (02) 635 9355  
Chatswood NSW 2067  
Chatswood Classic Cars  
Ph: (02) 411 5888  
Penrith NSW 2750  
Penrith European Cars  
Ph: (047) 31 6066  
Collaroy NSW 2097  
Collaroy European Cars  
Ph: (02) 982 1299  
Rockdale NSW 2216  
Trivett Classic  
Ph: (02) 599 3399  
Gosford West NSW 2250  
Noble Motors  
Ph: (043) 25 0511

Rushcutters Bay NSW 2011  
York Motors  
Ph: (02) 360 9955

### NSW Country

Broken Hill NSW 2880  
Williams Motors  
Ph: (080) 87 7868  
Nowra NSW 2541  
Dalex Motors  
Ph: (044) 21 0299  
Coffs Harbour NSW 2450  
Geoff King's Auto Care  
Ph: (066) 52 1422  
Port Macquarie NSW 2444  
Macquarie Auto Port  
Ph: (065) 83 1665  
Dubbo NSW 2830  
Langdon & Bartley  
Ph: (068) 82 6677  
Taree NSW 2430  
Taree Continental Cars  
Ph: (065) 52 3999  
Hamilton NSW 2303  
Regal Motors Newcastle  
Ph: (049) 62 1011  
Wagga Wagga NSW 2650  
Jupiter Motors  
Ph: (069) 21 6555

### Queensland

Bowen Hills QLD 4006  
Austral Motors  
Ph: (07) 852 2998  
Springwood QLD 4127  
Motorama European  
Ph: (07) 290 4300  
Cairns QLD 4870  
Adams Motors  
Ph: (070) 33 2000

Southport QLD 4215  
Lockhart Auto Centre  
Ph: (075) 39 5155  
Gympie QLD 4570  
Goldfield Motor Company  
Ph: (074) 82 4577  
Toowoomba QLD 4350  
Auto-City Toowoomba  
Ph: (076) 39 4499  
Nambour QLD 4560  
Kallenbach Motors  
Ph: (074) 41 3099  
Townsville QLD 4810  
Carmichael Motors  
Ph: (077) 21 2177

### South Australia

Glenelg SA 5045  
Eblens of Glenelg  
Ph: (08) 376 0566  
Hawthorn SA 5062  
Solitaire Automotive  
Ph: (08) 272 8155  
Mount Gambler SA 5290  
Marian Motors  
Ph: (087) 25 5111

### Tasmania

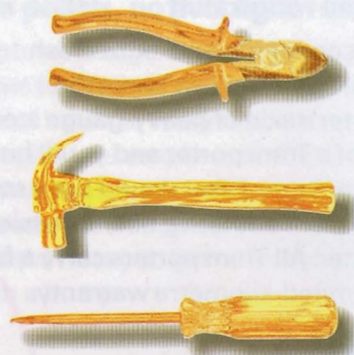
Hobart TAS 7000  
Performance Automobiles  
Ph: (002) 23 2711  
Launceston TAS 7250  
Webster Cars  
Ph: (003) 32 0620

### Victoria

Ballarat VIC 3350  
John Emery Motors  
Ph: (053) 33 1282  
Geelong VIC 3218  
Peck & Stokes Motors  
Ph: (052) 21 2111  
Bendigo VIC 3555  
Innes Motors  
Ph: (054) 43 9633  
Hawthorn East VIC 3123  
Sandersons Motors  
Ph: (03) 882 2281  
Brighton VIC 3189  
Southern Automobiles  
Ph: (03) 563 9200  
Oakleigh VIC 3166  
Sporting Cars  
Ph: (03) 568 1155  
Essendon VIC 3040  
Essendon City Motors  
Ph: (03) 370 4822  
Richmond VIC 3121  
Hamiltons Warehouse  
Ph: (03) 428 4955  
Ferntree Gully VIC 3156  
Burwin Automobiles  
Ph: (03) 758 1322  
Traralgon VIC 3844  
Albroy's Car Centre  
Ph: (051) 74 1152  
Wodonga VIC 3690  
McRae White Motors  
Ph: (060) 56 2333

### Western Australia

Osborne Park WA 6017  
Regents Motors  
Ph: (09) 273 1066  
Victoria Park WA 6100  
Alf Barbagallo South  
Ph: (09) 361 5677



Choose your van  
the way you buy  
your tools



and *this* is the one  
you'll buy





# Buy the best and the savings will follow

As every good tradesman knows, skimping on the quality of your tools is never a smart long-term move.

Inevitably, the saving you make on the purchase price of a cheap tool is small consolation when it fails. A broken tool can easily cost you half a day's work while you source a new one or fix the old one.

At Volkswagen, we understand that a work van is one of a tradesman's most essential tools.

For that reason, we've made the Volkswagen Transporter the kind of vehicle that delivers the consistent, faultless performance you expect from quality equipment. It's what's made it the most popular commercial vehicle ever built (over 7 million Transporters sold world-wide) and the latest version boasts many features other vehicles just can't match:



	Most usable load space	German Engineering	Independent Suspension	Wing Door Option
Volkswagen Transporter	✓	✓	✓	✓
Toyota Hi-Ace	✗	✗	✗	✗
Mitsubishi Walk-Thru	✗	✗	✗	✗

**'The Volkswagen Transporter  
proves its value every day.  
Just ask the people who use them.'**

"It's economical, reliable, very comfortable and has heaps of room. My Transporter drives like a car — I think it's the best on the market and I'd definitely buy another one when the time comes."

*Neville Vincent  
Builder, Forrester's Beach*

"It's a work truck with plenty of power, loads of room and good fuel economy. Plus, I'm happy driving my family in it."

*Patrick J Diviney  
Electrician, Budgewoi, NSW*

"Transporter is in a class all of its own across the board. I have owned other vans and the Transporter is superior in terms of comfort, load space, build quality and safety. I even get double the mileage from a petrol engine that I used to get from my old LPG van."

*Chris Bartlett  
Courier, Sydney*



# It all adds up to more van for your money

## Comprehensive safety features that protect you like no other van

The more time you spend on the road, the more risk you run of being involved in an accident. The Volkswagen Transporter protects you with safety features that surpass the United States Safety standards (the toughest in the world).

To begin with, in front of the driver is both the van's engine and a unique crumple nose. Not only does it provide superior collision protection, it also makes repairs after an accident a quick, straightforward process.

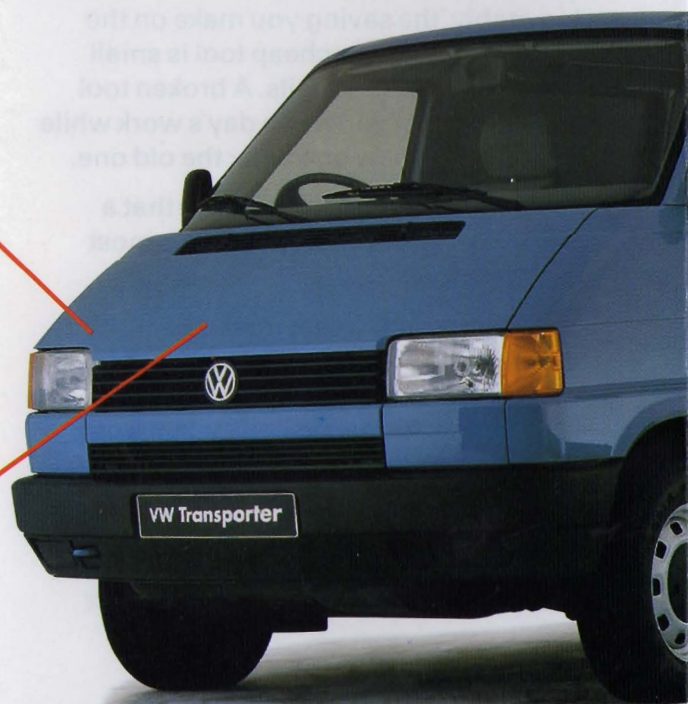
## Easy-driving Transporter takes the work out of getting to the job

World-wide, tradesmen are discovering that you needn't finish your day exhausted by the effort of driving and using your van. Transporter's super-comfortable driving position, front-wheel drive, independent rear suspension and easy walk-through access make piloting your vehicle (and using it when you get to the job) a no-sweat proposition.

Add to this a power-plant that delivers amazing amounts of useable low-end torque and you've got a van that makes driving a pleasure. Now you can save your energy for the job. You'll arrive at the site fresh and ready to work, not tired out by wrestling with a cumbersome van.

## Transporter's amazing load capacity — two pallets, no problems

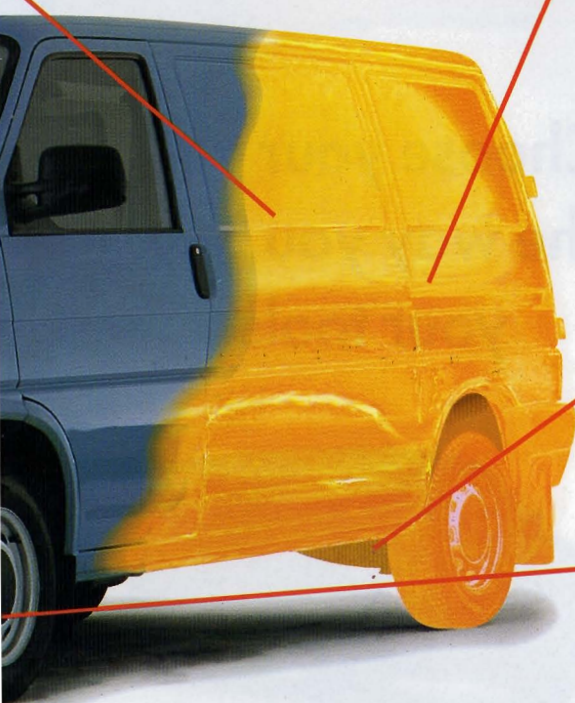
Transporter's huge cargo area will easily take two full pallets and comes with a choice of hatch or wing rear doors. Not only does it give you ample room for the workshop on wheels you've always dreamed of, it also gives you the easy access that lets you get to everything you need in a hurry.





## Heavier gauge steel — Transporter's built to take the rough stuff

For long service life and extra crash protection, you just can't beat the Transporter's skin of heavy-gauge steel. Tap the side of a Transporter and you'll hear the difference. Bumps that would put a severe dent in lesser vans leave no impression on a Transporter. All Transporters carry a full 1-year/unlimited-kilometre warranty.



## Transporter's high resale value makes it a smart investment

Most vans depreciate dramatically as soon as you drive them out of the dealer's showroom. Conversely, the Transporter holds its value like you'd expect from a German vehicle. When the time comes to update to your next Transporter, you'll be more than pleasantly surprised with how much your faithful workmate is worth.

## Transporter's longer service intervals and range mean more profit for you

When your van is off the road being serviced, you're effectively out of business.

This is yet another area where your investment in a Volkswagen Transporter really pays off. Our competitors' commercial vehicles can spend an average of twelve working days being serviced per year. The Transporter's longer service intervals mean it's only out of service (on average) for four days per year. That's a whole eight days that you can turn into extra profit.

Plus, the Transporter's large 80-litre fuel tank means you can run for days between refills. Why waste time filling your tank when you could be out making money.

## There's a Transporter to suit every trade

Whether you need a Cab Chassis, Crew Cab Or Van, Transporter adjusts to your need. Due to the Transporter's unique front-wheel drive and independent rear suspension, variations on the basic vehicle are simple, durable and utterly reliable. Factory fit-outs are available for a wide range of special-purpose vehicles and all carry the comprehensive warranty of the basic vehicle.

**Simply call 1-800 819 057  
or your nearest Volkswagen  
dealer NOW for a test-drive.**



# Beat the Budget



**SAVE**  
**\$2,000<sup>†</sup>**  
**IF YOU BUY**  
**BEFORE**  
**MAY 9th!**





**Volkswagen Transporter.**  
**At \$26,990\* drive away,**  
**it aces Hi-Ace,**  
**walks over Walk-Thru**  
**and until May 9th,**  
**saves you \$2,000<sup>†</sup>**

	Most usable load space	German Engineering	Cab Chassis	Wing Door Option
Volkswagen Transporter \$26,990	✓	✓	✓	✓
Toyota Hi-Ace \$28,020*	✗	✗	✗	✗
Mitsubishi Walk-Thru \$29,400*	✗	✗	✗	✗

\*Prices as listed in R.J. Pound Services as of 6.3.95

	Walk Through	Lowest price	Two-Pallet Load	Independent Suspension
Volkswagen Transporter \$26,990	✓	✓	✓	✓
Toyota Hi-Ace \$28,020*	✗	✗	✗	✗
Mitsubishi Walk-Thru \$29,400*	✓	✗	✗	✗

\*Price quoted refers to 2.0 litre van.

<sup>†</sup>Saving relates to normal on-road costs.

Offer not available to fleet and government buyers.



# Have it YOUR way and get the best for less!

**SAVE  
\$2,000\*  
IF YOU BUY  
BEFORE MAY 9th!**

The amazingly versatile  
Volkswagen Transporter Cab-Chassis,  
just \$27,990\* drive away!





# Create your ideal work vehicle

SAVE  
\$2,000<sup>†</sup>  
IF YOU BUY  
BEFORE MAY 9th!

From simple table-top to ice-cream van, the possibilities for fit-out with the remarkable Transporter Cab-Chassis are almost endless.

The combination of Transporter's best-selling all-round performance (over 7 million sold, worldwide) and the flexibility of its unique front-drive cab-chassis design means that you can have the exact vehicle you need, yet still enjoy the benefits of the ingenious Transporter.

Until now, you had to choose between small trucks barely worthy of the name and huge commercials that are way too big (and expensive) for your needs. Enter the Volkswagen Transporter Cab-Chassis

— a vehicle in a class all of its own. Its payload capacity of 1,410kg and tray length of over 3.2m will save you extra trips — and no more tying flags on long loads!

The Transporter Cab-Chassis has been uniquely designed with front-wheel drive and independent rear suspension. This means you have unparalleled flexibility in your fit-out — there are no driveshafts or extra suspension components to get in the road of your ideal specifications, so you can have it *your way* and *still* have the best

**Call 1-800 819 057 for a test drive NOW  
and take advantage of our special \$2,000<sup>†</sup>  
discount before May 9th!**

\*Price quoted refers to 2.5 litre petrol manual Volkswagen Transporter Cab-Chassis.

<sup>†</sup>Saving relates to normal on-road costs.

Offer not available to fleet and government buyers.





**If you would like  
more information  
on the amazing  
Volkswagen Transporter,  
simply call 1-800 819 057 or  
your local Volkswagen dealer  
NOW for a test drive.**

**OR**

**Complete the form overleaf  
and return it to us in the  
envelope provided.  
Postage is free.**







**YES! Please tell me more about the amazing Volkswagen Transporter.**

Mr/Mrs/Ms/Miss/Other

Given name \_\_\_\_\_

Surname \_\_\_\_\_

Occupation \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Postcode

Make of van currently driven \_\_\_\_\_

Model \_\_\_\_\_

Year \_\_\_\_\_

Phone (Work) (0 \_\_\_\_\_ ) \_\_\_\_\_

(Home) (0 \_\_\_\_\_ ) \_\_\_\_\_





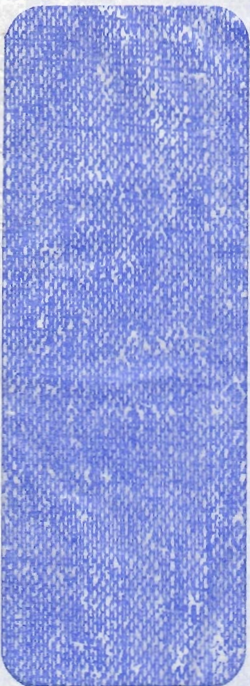
If undelivered: please return to PO Box 1850 Paddington NSW 2021



POSTAGE  
PAID  
AUSTRALIA

# Find out how to beat the budget

See inside for more information





# VOLKSWAGEN



Mr A Wilkinson  
19 Barrallier Way  
Padbury WA 6025

*"It's economical, reliable, very comfortable and has heaps of room.  
My Transporter drives like a car - I think it's the best on the market  
and I'd definitely buy another one when the time comes."*  
Neville Vincent, Builder, Forrester's Beach

April 24th 1995

**Test drive the best NOW and beat the budget  
- save \$2,000\* by buying before May 9th**

Dear Mr Wilkinson,

When you buy a new tool, do you buy the cheapest available, or do you buy a quality piece of equipment that guarantees a long, trouble-free working life?

As you know, when it comes to your tools of trade, cutting corners invariably costs you more in the long run.

As a good work van is perhaps your most essential tool - you owe it to your business to take a look at the van that is as well-built and carefully designed as the other professional tools you use every day - the Volkswagen Transporter.

The amazing Transporter features a unique large cargo area (it'll take two full pallets with ease), superb handling and driver comfort, unmatched safety features (it easily beats the ultra-tough US safety standards) and remarkable low-end torque for effortless hauling of heavy loads.

Don't just take our word for it though, just ask anyone who uses one day-in, day-out - they'll tell you why the Transporter is the smart choice for any working tradesman:

*"It's a work truck with plenty of power, loads of room and good fuel economy. Plus, I'm happy driving my family in it."*  
Patrick J Diviney, Electrician, Budgewoi

In the same way that the feel of a excellent quality tool tells you that it's built to last, it's easy to tell that the Transporter's built with the long haul in mind - just tap on the side of a Transporter and then do the same with your current van. You'll hear the difference in sound straight away. The Transporter's heavier gauge steel panels really take some beating in terms of both safety and durability.

If you buy a Volkswagen Transporter before May 9th, we'll pay the on-road costs. You'll save \$2,000\* on the regular price, that's \$26,990 for a 2.0 litre van.

I urge you to visit your local Volkswagen dealer and see for yourself how a Transporter could be the best working tool you'll ever buy.

Yours faithfully,

Peter Reufli,  
General Manager, TKM Automotive Australia

P.S. Please note that the special \$2,000\* saving must end on May 9th. Don't miss your chance to own the world's favourite work van at a special "trade discount" price.

Volkswagen is proudly distributed  
in Australia by TKM Automotive  
Australia Pty. A.C.N. 000 131 135

Please address all correspondence to  
VOLKSWAGEN CUSTOMER CENTRE  
P.O. Box 1850 Paddington 2021  
Telephone: 1-800 819 057  
Facsimile: (02) 360 3401



No stamp required  
if posted in Australia



Reply Paid 23  
Volkswagen Customer Centre  
P.O. Box 1850  
Paddington NSW 2021