

Insurance and accident compensation totally off the rail

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29th November: Society Competition - Kegeln and Steinstossen
6th December: Children's Christmas Party
13th December: Adults' Christmas Party
25th January 1998: Society Competition - Shooting
1st February: Society Competition - Shooting
7th/8th February: Cowbell Competition in Taranaki
7th March: Luzernerabend
28th March: Fritz Adam's Cup
18th April: Annual General Meeting

COMING EVENT:

Saturday, 17th May: Club Evening: Jassen, Kegeln and small presentation by Ecoforest Tour Operator John McKinney.

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TWO WORLD CHAMPIONS ON ONE BIKE

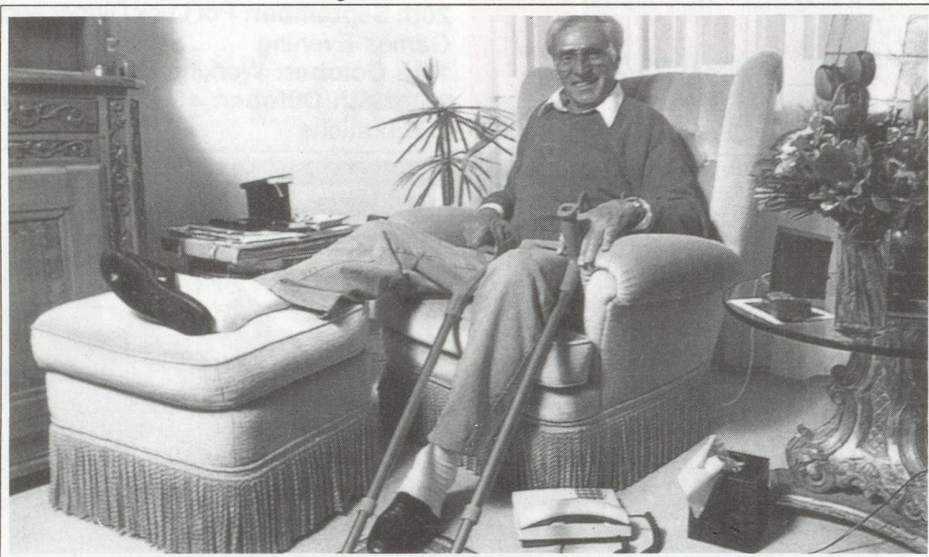


The two World Champions in tandem. Of course Alex Zülle is in front.

When the Swiss Alex Zülle recently became World Champion cyclist in the time trial, the first to congratulate him on his success was no other than Ferdy Kübler who had won the same trophy some 45 years ago in Varese, Italy.

Despite the age difference, the two are now great friends to the point where they even share the same bike as the picture shows.

Since this picture was taken, Ferdy Kübler has been involved in an accident. While still road cycling at the age of 77, Ferdy was hit by a car and thrown off his bike. Unbelievably he was only severely bruised but suffered no fractures. He is now nursing a swollen and very painful hip forcing him to walk on crutches. Apart from that, he is happy to still be alive.



Ferdy recuperating in his home after his road accident.

INSURANCE AND ACCIDENT COMPENSATION TOTALLY OFF THE RAIL.

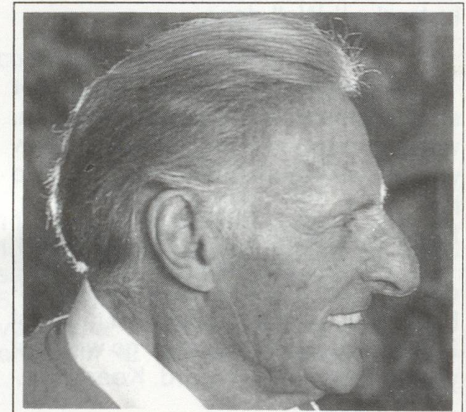
If you think that insurance and accident compensation rules have gone totally mad in New Zealand, you may find some small consolation in the fact that the same is happening in Switzerland. To prove that things are not much better in Switzerland, here is the following story.

A woman was badly bitten by a dog and, needing treatment, sent all her medical bills to the owner of the dog who promptly passed them on to his third party insurance.

The third party insurance kindly sent all the bills back to the dog-bitten woman on the grounds that she should send them to her own medical insurance which, if it chose to do so, could in return claim the costs back from the dog owner's third party insurance.

Because the total amount involved was not very considerable, the woman's medical insurance decided not to take action against the third party insurance. It kindly paid the bills for the woman but charged her not only the excess but also deprived her of her no-claim bonus whilst the dog owner, of course, got away scot-free.

You may remember a few years ago in New Zealand when a "professional" burglar, who had been convicted and sent to prison, tried to escape and, upon jumping over the prison wall, broke his foot. Accident Compensation paid him \$30,000 in compensation on the grounds that he had lost his ability to exercise his chosen (and you might say illegal) profession. On the other hand,



Ferdy's most remarkable trademark, his nose, has luckily not suffered either from his recent fall.

the victims of his burglaries never received any compensation for their losses.

And recently a truck driver, with several drunk and drive charges behind him, who killed several people in a road accident while driving his truck in a drunken state, has already received \$20,000 in accident compensation and is due for a further \$50,000 pay-out whilst the families of his victims have received no compensation whatsoever.