

A Christmas Message from the Managing Director

Another year end already, wow it's passed so fast. So much progress in all areas but before I reflect, let me wish you all the Very Best for you and your family. I hope that most of all, good health and goodwill prevail for you at this very special time.

For most if not all of us, Christmas is a fantastic time. We get together as families and celebrate the birthday of Jesus. We do this with presents and special well wishes to our families, friends, work colleagues and even people we have just met, and for a lot of people like me that's what makes it even more special i.e. when I see people proving that goodness exists everywhere. It just needs a positive mental attitude.

I need some space here to say thank you to the many people who have helped make our year at Independence Group even more fantastic than ever. First I'll start with our staff.

Steve Eltis in Brisbane is doing a fantastic job with D F S, it's not an easy project getting a newly acquired business through the early months. In fact, from personal experience I know just how challenging it can be. Well done Steve, I am proud of you and your staff.

Oscar Aguiar joined us in August this year, a full life change for Oscar from being an engineer with Newcastle City Council to Communications Manager at Independence Group. Oscar brings so much missing talent to the team in so many areas and makes my job so much more efficient. Thank you Oscar.

Dominic Grundy - our Operations Manager, provides masses of energy to our team to keep the fires burning. Operations Manager at Independence is a full time activity in it's own right which Dominic does very well. On top of that he also manages our resort at the Bay full time - a juggling feat not many could handle. Thanks Mate.

As most of you would know, for more than a year I have not been able to service new clients because of the business growth we have experienced, both at home and in Brisbane. Because of this we needed someone to take over Independence Investments and coach and service the supply of properties to our clients - both existing and new. Garry Lunn has become a share holder and director of Independence Investments. Garry earned his leadership position by providing an exceptional willingness to serve and lead, I am most proud of Garry. Thanks Buddy. Garry is well assisted by Ian Gardner in a position that requires one to learn leadership quickly. Ian has stepped up to this challenge - well done Ian.

To our team of front line advisors - Arthur, Lee-Anne, and Donna - thank you very much. Without your constant willingness to learn, serve and lead in difficult times of changing legislation we could not keep up the excellence we expect to serve to our clients. To our support staff, Jillian at IGFP and her staff - Leesa and Sue - thank you. You do an invaluable

job to help keep the fires burning on the front line. For Sue O'Neill who assists Garry and his team - thank you for coming back to join us. I know you are having fun helping our clients, thank you. I would also like to take this opportunity to welcome aboard our new Accounts Manager – Chris Goodwin who has been a great help to the organisation. Thank you Chris.

Last but far from least, our clients, or as I prefer to call you - our members. You are a constant source of inspiration to me. In the times we live in today, where biggest is considered best, where mergers and takeovers are the norm, it seems that most companies have forgotten the most important person in any business... the customer. I have worked for national and multi national companies in the past and I wasn't ever happy with how I was expected to treat the customer. Hence I left to do it my way - that is to treat customers as if it were me that was being served. After almost 12 years of doing business the Independence way, I have to say that we have the best customers / members any business could ever want. Please give yourselves a huge clap. You know when we are about two days before a Forum or any other function, the staff and I get excited knowing we are getting together and sharing time with our members. You might think that's a bit corny, but ask the staff here or our senior members, because I know they feel the same. We are, honoured to lead you. Thank you, for you are very special to us.

Best Wishes for the holiday season, and keep a look out for the new opportunities we bring for you next year.

John McAllister
Managing Director
Independence Group

*Wishing you Peace and Happiness
this Festive Season and throughout
the New Year.*

From the Management and Staff of Independence Group



OFFICE CLOSURE DATES

Independence Group will be closed from Friday 22nd
Dec 2006 through till when we reopen on Monday 15th
Jan 2007.



Together we can.....

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Comments and contributions always welcomed.

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