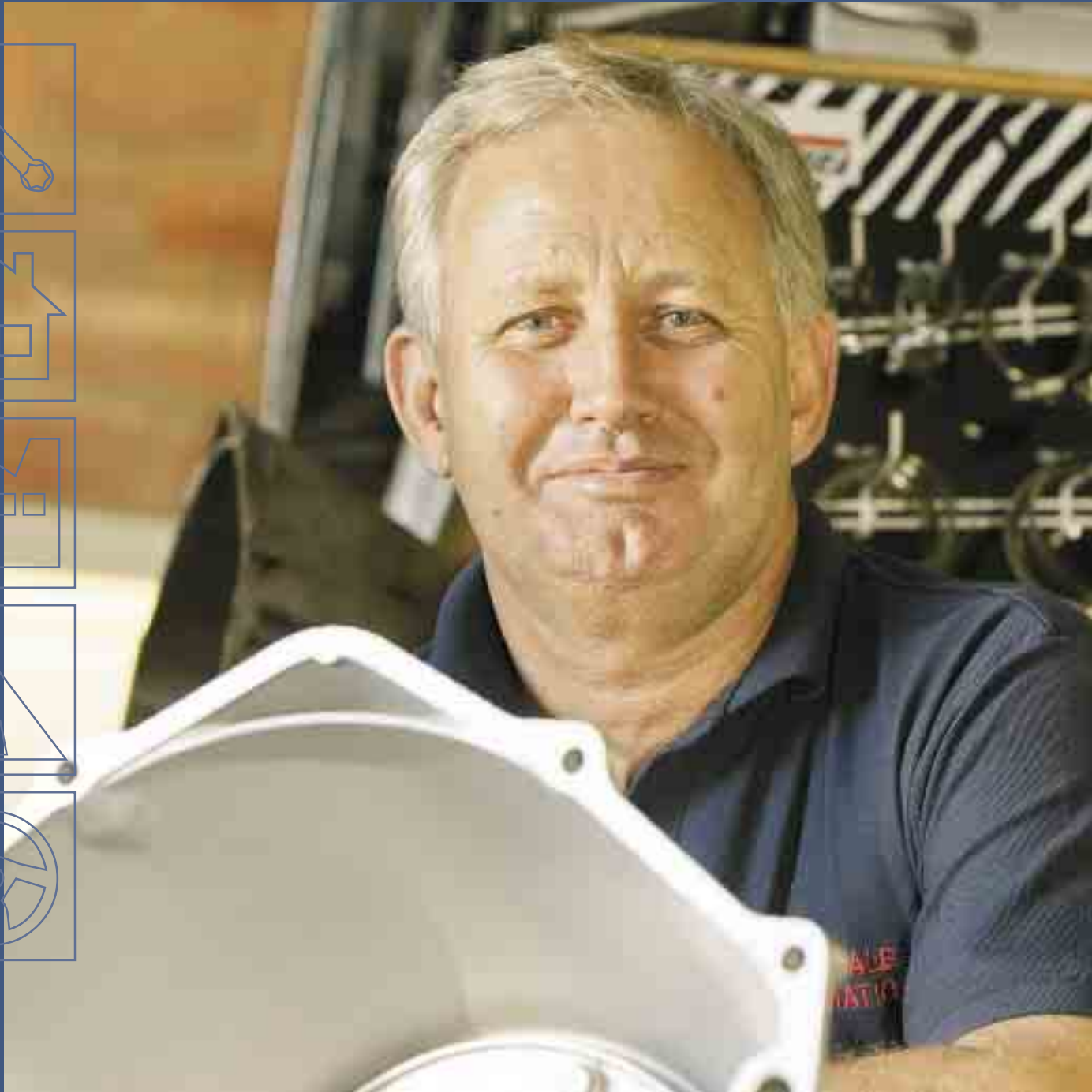


# Your Choice



May 2004



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# letters to the editor



Letters to the editor can be sent to David Lloyd.

Email: [david.lloyd@capricornmutual.com](mailto:david.lloyd@capricornmutual.com) | Mail: PO Box 876, South Perth WA 6951

Dear Capricorn Mutual

We had a ram raid at our mechanical business and the fencing was damaged beyond repair. Capricorn Mutual sent a fencing company to quote who was very professional and efficient. A temporary fence was erected and the job was completed as promised. In fact, the company who fixed the fence went out of their way to ensure the job was finished ASAP in order to secure our business. The fence is now very secure and looks better than the other fences around our area. Capricorn Mutual was efficient and mindful of the security issue of our business and organised the job without much interruption to our business. All necessary documents were completed and it made our work a lot easier.

Regards

**Ian Pestana**  
MIDLAND ELGEE

Dear Editor

We recently made a claim with Capricorn Mutual and were so impressed with the results we felt compelled to share our story.

Our business premise was broken into and we had some of our possessions stolen along with one of our customer's goods.

Due to the flexibility of Capricorn Mutual's claim department, we were able to do our claim in two stages.

First our customer — within three working days our customer's gear had been totally replaced. We were amazed at the speed and ease in which the claim was processed, this went a long way in appeasing our customer.

Secondly, our workshop and our goods were replaced as promptly.

We extend our gratitude to Capricorn Mutual for their professionalism and efficiency. We recommend Capricorn Mutual to anyone.

Sincerely

ACTIVE AUTO ELECTRICS

Dear Capricorn Mutual

In the 11 years that we have been in business, we have only ever had three claims, one with our previous insurer and two just recently with Capricorn Mutual.

The first time we made a claim, when we were with our previous insurer, it was a nightmare; it took a lot of running around on our part as they had no one local to help us out, it was a real pain.

So, I would like to thank the people involved at Capricorn Mutual for their help with our last two claims because you have made things so easy for us. We were very impressed when we made our first claim that you called our client (one of our biggest), whose car was damaged, and let them know that their car would be fixed and that there was no need to worry because it was all being taken care of. Our client was equally impressed that they could choose who repaired their car. That was really important to them and they were very happy with the end result.

The second claim that we made was due to a fault with another customer's car, which could have happened at any time, but did when it was in our care. The help that you guys gave us ensured that we were able to fix the car beyond our client's expectations. They were over the moon and continue to come back to us because they know we will give them the best level of service.

Again, many thanks.

**Clayton and Sue Lantzke**  
C & S AUTOMOTIVE

# personalised attention



▶ **Noel Wemm from Armadale Gearbox & Exchange in Western Australia has been a member of Capricorn Society for 26 years, and did not hesitate to apply for membership of Capricorn Mutual.**

Noel had only been a member of Capricorn Mutual for a few months before he had to make a claim ... a claim he hoped he would never have to consider. *Your Choice* caught up with him recently to learn about his family's frightening experience.

It was late February when Noel's wife Carmela was in her car — a Honda CRV — waiting to turn right off a busy Perth highway. A semi trailer, in her lane and directly behind her, just didn't stop. The impact was big enough to classify the CRV as a complete write-off. Fortunately, Carmela was able to walk away from the wreck, albeit with a cut to her head which required stitches along with back and muscular pain.

"I had market value protection in place and the value was a little bit less than I had thought," explained Noel. "But Capricorn Mutual looked after me and paid out the claim."

"Capricorn Mutual really did handle the claim in a very professional and courteous way. The claims process went quite smoothly — Jo [Capricorn Mutual's Claims Manager] simply organised it all."

When deciding about what to do about the risks facing his family and his business, Noel decided to protect



**Noel and Carmela Wemm's claim was paid out by Capricorn Mutual in less than two weeks.**

his assets by applying for protection from Capricorn Mutual. The family house, its contents, four cars and everything to do with his two automotive businesses are all now protected through the Mutual.

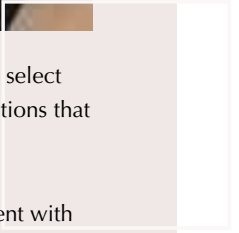
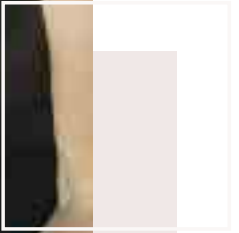
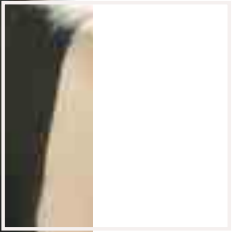
Noel is happy he went with Capricorn Mutual — saying, "With Capricorn Mutual, you get the personalised attention that you require. It is great that you can talk to your Liaison Officer, in my case Carol Richards or Jo Gage, directly when you are making a claim and you know what is going on each step of the way."

"Another thing that attracted me to Capricorn Mutual was that I was not forced into a 'package' when deciding on my protection as I was with my

previous insurer. I was able to select the home and business protections that were the ones that I wanted.

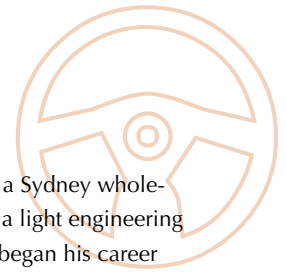
"I am very happy and confident with the fact that I am protected by Capricorn Mutual. I have had to make a claim, which was pain free, and most importantly, I received the compensation when I needed it."

Noel and Carmela's claim was paid for by Capricorn Mutual in less than two weeks and they took delivery of their new model Honda CRV a couple of days later.





Brian McGill, a Director of Capricorn Mutual, believes taking up Capricorn Mutual membership makes good business sense.



As the Proprietor of a Sydney wholesaling business and a light engineering organisation, Brian began his career with Dalgetys. He later moved to Woolworths. He prospered with the big retailer, becoming its youngest Store Manager at 19. The company was experiencing a major period of growth at the time. It had 200 stores when he joined and 1,000 six years later.

It was the right climate for a young Australian business aspirant, augmented by Woolworths' in-house management training programmes.

He added to his personal business understanding with a six month secondment to CSR to study industrial relations. That was an opportunity that was to stand him in good stead in the future.

When Brian McGill left Australia on the first part of an around the world tour, he didn't get much further than Europe. His management experience was recognised by his next employer, Cope Allman. This major UK engineering organisation included 200 companies in its holdings.

Brian's job was to assist divisional chairmen and the company chairman to bring under-performing companies back into profitability where possible. He closed only two and ran a further five.

He says Capricorn Mutual has done 'pretty well' in the months since its inauguration. Membership makes good business sense because it is the right way to run a business, that is by adding to the strength of the business. Which is why the principles of mutuality are becoming evident across a widening business cross-section.

## adding strength to your business

**Brian McGill imported an international perspective into the world of Australian commerce when he returned to his native Sydney after a 16-year career among senior levels of the British business community.**

He invested his experience first into his father's Beecroft service station, launching events that led him into membership then vice-presidency of the Service Station Association.

The service station business also brought membership of Capricorn Society, later the Board of the Society,

then his current role as its Chairman as well as a Director of Capricorn Mutual.

He treasures his link with Capricorn Mutual because he believes the Mutual was introduced at the right time, particularly for small business. Members had identified an insurance problem — but for every problem there is a solution.

Brian says Capricorn Society inaugurated Capricorn Mutual to resolve that problem.

It reflects the fact that other opportunities exist for the Society to develop on behalf of its members.



# right place at the right time

► The development of the wine industry in Western Australia's south-west created an opportunity for the establishment of support industries — opportunities taken up by those with the vision to see tomorrow's potential today.

Brothers, Tom and Peter Holben, supported by wives Marie and Narelle, shared that vision.

The brothers were brought up near Cowaramup, arguably the spot where the famous Margaret River wine industry began. They grew up and moved to Perth to work, but their hearts remained down south.

Peter, the mechanical guru of the two, operated a service station at Byford, near Perth. Tom, a former Telecom technician, then joined him there. So began the partnership that is now a major employer in the town of Cowaramup, where they returned in 1982 when the Cowaramup service station came on the market. They bought the place, becoming only its second owners since 1937.

Since then there have been huge changes. The workshop next to the service station has become a display



According to Tom Holben, Capricorn Mutual provides the level of service that they are looking for.

area for a range of SAME tractors and other agricultural equipment. It houses specialist irrigation, crop maintenance and fodder production gear for viticultural and agricultural industries.

A house behind the property has become an office, and the gardens resurfaced to become storage and parking areas. Internally, the service station took on a new 'persona', displaying and selling a wide range of components and other goods. And further development is planned. An improved display area is the next likely project.

Last year the Holbens undertook their biggest commitment yet, the establishment of a large, custom-built workshop on a commercial estate a short distance from Cowaramup's town centre.

Managed by Irvine Putland, it employs six staff, with a workload that confirms the accuracy of its business plan. Its catchment area includes the Augusta-Margaret River Shire.

The workshop maintains every sort of vehicle and agricultural equipment. Its repertoire includes routine service, electronics and hydraulics work through to full engine rebuilds. Staff training is ongoing and quality control is king.

Each brother makes personal contributions — including work with the local Lions Club, community fire brigade and the Hall and Reserves Association — to the region that in turn supports them.

They have become expert in the serious business of selling and maintaining equipment that keeps local wine production on the world stage.

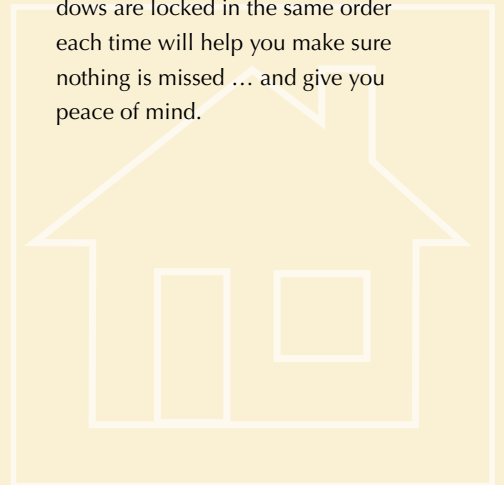
They keep up to speed with every opportunity that can help their business, including membership of Capricorn Society and now Capricorn Mutual.

"The Mutual came on the market at the right time for us and it offered the level of service we were looking for," said Tom Holben.

# tips

## protecting your home

- When leaving your home, ask yourself, "Does it look like our home is empty?" If it does you need to do something about it.
- At night, leave an inside light turned on. Choose a light that would usually be on if you were at home like the lounge room. A dark house is an invitation to burglars.
- Consider using an electronic timer that will turn on a lamp, radio or TV at the times you would normally be home.
- Make friends with your neighbours. Ask them to keep an eye on your house and you and do the same for them.
- External lights that are turned on by movement are a good investment. Areas that could be lit include your front door, driveway and patio.
- Windows are a common entry point for burglars. Window locks are simple to install and are effective. Security screens, safety film (tinting) and external roller shutters can all be useful deterrents.
- Don't leave all your blinds or curtains closed. It makes the house look empty.
- Engrave your property with your driver's licence number. Local police often have engraving machines available for loan. Choose a place out of sight like the back panel of a TV or VCR and underneath a table.
- Make a habit of locking up in the same way each time you leave the house. Checking doors and windows are locked in the same order each time will help you make sure nothing is missed ... and give you peace of mind.



# Your Insurance Alternative

## Capricorn Mutual Limited

Capricorn Mutual has established a call centre to assist members seeking more information about this new service available only to Capricorn Society members. The call centre is open to members in both Australia and New Zealand. Assistance is available 6.00 a.m. to 5.00 p.m. WST, and 10 a.m. to 9 p.m. in New Zealand.

To find out more about Capricorn Mutual services, ring toll free on:

**AUSTRALIA**

**1800 007 022**

**NEW ZEALAND**

**0800 555 303**

Capricorn Mutual Limited | ACN: 104 601 194 | AFS licensee: 230038  
75 Mill Point Road, South Perth WA 6151 | [info@capricornmutual.com](mailto:info@capricornmutual.com)

You should consider Capricorn Mutual Limited's Product Disclosure Statement (PDS) before deciding whether to join. You can obtain a copy of the PDS by ringing 1800 007 022 (Australia) or 0800 555 303 (New Zealand).

This advertisement is not an offer to issue a financial product. An offer of membership of Capricorn Mutual Limited and the protections it offers to members is at the discretion of Capricorn Mutual Limited and will only be made on receipt of the required application forms.



**Bene Benic,**  
South Australia and  
Northern Territory  
Liaison Officer.

## members are priority



**“Because Capricorn Mutual is run by its members for its members, they will always be the Mutual’s first priority,” says New South Wales based Capricorn Mutual Liaison Officer, Tracy Young.**



**Tracy Young is Capricorn Mutual’s inaugural Liaison Officer for New South Wales and has worked in the automotive industry for 15 years.**

“They will always be my priority — that’s the point of a mutual, the point of belonging to Capricorn Mutual,” says Tracy, who joined Capricorn Mutual about six months ago.

“The Mutual is not a one-size-fits-all operation. Members have the ability to select the combination of protections that they want rather than having a single package imposed on them.”

Tracy has been involved with the automotive industry for 15 years, including time spent as a Finance and Insurance Manager with several Sydney car dealerships. Before joining the Mutual,

she was working for a major insurance company, concentrating on the automotive industry.

Tracy brings a strong understanding of industry issues to her work with Capricorn Mutual. She joined Capricorn Mutual because she was looking for a new challenge, one that enabled her to put her industry knowledge to good use.

“This was different, and it expands my industry understanding,” she said. “It takes me round the workshops talking to the people who keep its wheels

turning. It is good to be able to understand their business and good to be able to help them.”

The members Tracy is employed to help have taught her much about their roles in the automotive sector, adding a further dimension to Tracy’s automotive industry knowledge. Having Liaison Officers like Tracy is another advantage of belonging to Capricorn Mutual — which exists for the benefit of its members — not for profit.

Tracy Young can be contacted on 0407 477 434.

*Your Choice* is published by Capricorn Mutual Limited.

### **CAPRICORN MUTUAL LIMITED**

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# Your Insurance Alternative ...

## Capricorn Mutual Limited



TO FIND OUT MORE ABOUT CAPRICORN MUTUAL  
SERVICES, CALL YOUR LOCAL LIAISON OFFICER.



WA:  
Carol Richards  
0408 901 407



NSW:  
Tracy Young  
0407 477 434



QLD:  
Robert Pilgrim  
0408 926 718



ACT:  
Christine Diederich  
0407 752 613



SA and NT:  
Bene Benic  
0418 190 497



VIC and TAS:  
Tom O'Sullivan  
0409 884 687



NZ:  
Bob Edwards  
021 800 449

Our Liaison Officers are trained to assist with membership queries and can provide general financial product advice about business and personal protections. Each is equipped with a laptop to help organise your membership in the Mutual, and can provide you with an indication of the cost and content of each protection. These will be emailed back to the call centre for final clarification.

Each Liaison Officer has a personal 'buddy' in the call centre who can quickly deal with member queries or complete your documentation.

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