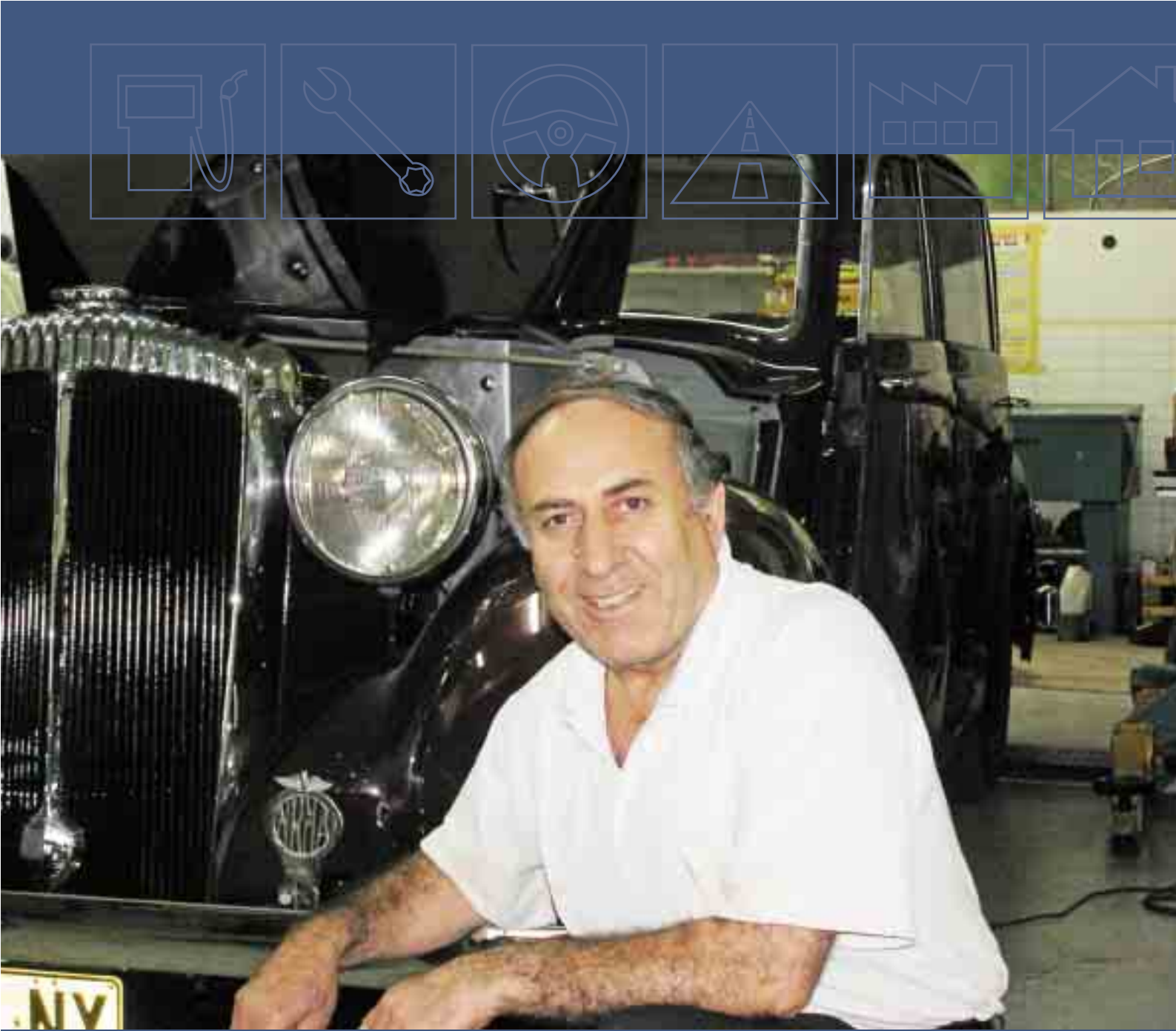
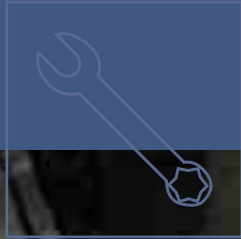


Your Choice

January 2005



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Capricorn Mutual membership page 6

letter to the editor



Letters to the editor can be sent to David Lloyd.

Email: david.lloyd@capricornmutual.com | Mail: PO Box 876, South Perth WA 6951

Dear Sir

Capricorn Mutual was very quick to help after a lightning strike caused some damage at my business. The blue phone we keep for customer use was a write-off and there was also damage to other electrical equipment.

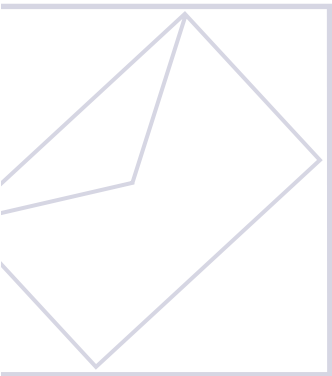
I made the application for assistance to the Mutual, and they approved the claim, but I had to wait for the local electrician to send his account in.

Later, the Mutual called me to follow up the account, which was a great reminder for me to chase up the paperwork from the electrician. When I received the electrician's account I sent it in to the Mutual and the payment was made. Nice and easy and no hassles.

We also saved a bit of money by installing the blue phone ourselves.

Bob Whalley

ALBANY FUEL SERVICE, ALBANY, WA



tips

peace of mind protections

Obviously no one enjoys the inconvenience brought about by events that produce claims. But if the worst should happen and it becomes necessary for you to apply for assistance from Capricorn Mutual, there are several ways to help make the process as quick and painless as possible:

- Notify the Mutual immediately after any event that may give rise to a claim.
- Retain any documents that are relevant or support your claim.
- Complete police reports for all theft and malicious damage losses, and motor vehicle accidents where required by law.
- Return your claim form and supporting documentation to the Mutual as quickly as possible.
- Remember, in the case of successful claims for personal accident or illness, payments will commence only from the day medical advice was sought, subject to relevant excess periods.
- After a vehicle accident, obtain as much information about the other party involved as possible. This should include names of any others involved in the incident, details of their insurer, driver's licence details and description of any other vehicles involved.
- For public liability and professional protection claims, Capricorn Mutual requires a letter of demand from the third party making the claim.
- Always remember prevention is better than cure — continually assess your operations for areas that could be a potential cause of claims, and take appropriate remedial action.

looking out for the future



▶ **Classic car restoration wizard, Ohannes Akkirayian, knows a good deal when he sees it. Ohannes, an Armenian by birth, an Australian by choice, is an artist who turns wrecks into desirable automotive memorabilia.**

The boss of O & S Sports Car Restorations at Cromer, NSW, is an expert who relies on quality supplier inputs into his business so he can concentrate on his automotive magic.

This strategy brought him first to Capricorn Society, and then to Capricorn Mutual.

"I applied for membership and business protection with Capricorn Mutual because I thought it was a good deal and at a good price," he said.

Ohannes is one of that elite group of experts who flawlessly switches from car to car and turns flat metal into flowing lines of beauty. In some cases his enthusiasm for perfection has required him to spend years recreating automotive magic from inadequate reference material, wringing appreciation from the most stoic.

Better yet, he injects similar levels of enthusiasm among his staff — seven like-minded enthusiasts.

Dedication — there can be no other word for a man who can re-create the complex curves of an Aston Martin DB4 nose-cone by hand and eye alone. The result is immaculate. By the



Ohannes Akkirayian, owner of O & S Sports Car Restorations in Cromer, NSW, relies on quality to run his business, so that is why he applied for membership of Capricorn Mutual.

time the join between old and new metal is complete, you cannot spot it.

Work like this has won the company trophies — like the one awarded for a beautifully restored 1968 Mercedes 280 SL in Sydney.

O & S is dominated by people with a love for vehicles of the past, and the business ensures that those vehicles will shine into the future.

It can be an expensive affair — some restoration time is measured in years. However, customers are not always

'money-is-no-object' types. Often they are family folk dedicated to paying tribute to the past by preserving cars for the future.

Generally, money spent on restoration will not be recouped, albeit that is not always the case. Whether it is a 1948 Daimler sedan, an E-Type Jaguar, an Aston Martin, or some other exotic make receiving O & S' treatment, irrespective of the final dollar valuation of the particular car, their value is a testimony to the past that defies monetary measures. They are being restored to be valued into the future.

mutual members relax in Cancún



▶ **Capricorn Mutual was one of the sponsors of the annual Capricorn Society convention held during November in Cancun, Mexico. The convention attracted solid support from the Capricorn Society membership.**

A busy agenda saw delegates learn much to help them in their business lives, as well as a great deal about Mexico, its culture and its people.

This included a Capricorn Mutual sponsored visit to Chichén-Itzá, an ancient Mayan city that was last occupied around 1400AD, but is now being gradually restored.

Its most famous feature is the Pyramid of Kukulkan, which visitors can climb and is testimony to the skills and workmanship of the Mayan civilisation.

The visiting Capricorn group included Allan Dyne of Valdora Mobile Mechanical Main of Nambour, Queensland, who really enjoyed the visit to the pyramid and the conference as a whole.



Allan Dyne of Valdora Mobile Mechanical Main of Nambour, Queensland, took time out at the Capricorn Mutual sponsored visit to Chichén-Itzá.



advantage not to be overlooked

CAPRICORN
MUTUAL
MEMBER

▶ After an unhappy recent history with traditional insurance, including rising premiums, Paul Reid, of Caltex Park Ridge near Brisbane, made the switch to Capricorn Mutual by applying for membership and being accepted as a member.

“Robert Pilgrim, Capricorn Mutual’s QLD Liaison Officer, came over to see me and I was quite happy with the outcome,” said the 20-year veteran of the service station industry.

Paul has operated the 24/7 Park Ridge site for three years. It is home to a busy Starmart and employs a staff of 27. Paul is also the franchisee of two other close-to-Brisbane service stations, Caltex Woodridge West and Caltex Browns Plains.

Fuel franchising was never an easy business to operate and it has become no easier due to factors such as a more competitive environment, supermarkets’ entry into fuel retailing, and the sky-rocketing fuel prices following the war in Iraq and oil industry unrest elsewhere.

Location and service thus become vital in the search for competitive advantage. Fuel companies expect franchisees to look for every marketing advantage they can legitimately find to secure an edge — and they are unhappy if sales tumble.

That means people like Paul Reid need to be constantly on their toes to ensure their performance is solid.



Paul Reid, owner of Caltex Park Ridge always takes advantages of business opportunities. Paul says, “That is why I applied for membership with Capricorn Mutual.”

Paul says having the right stock in the right place at the right time is essential because it is the supermarket lines, not the fuel, which brings the customers through the door.

“Caltex”, says Paul, “has got the business of stock selection down to a fine art.”

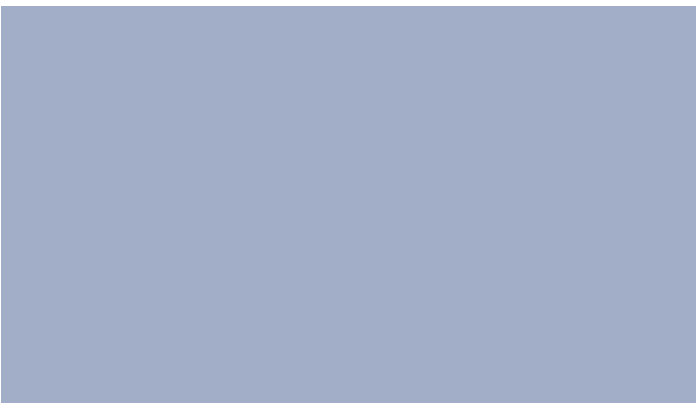
The fuel company also puts a great emphasis on checking out the performance of each of its sites. There are three inspections every month and at least two mystery shoppers. While this obviously provides reassurance for the fuel company, it is also good practice for franchisees who have a substantial personal investment to protect.

Paul Reid is all about ensuring his businesses run as effectively as possible. The immaculate appearance of his sites tells that story, which also includes a chapter on taking advantage of business opportunities as they occur.

Paul says, “That is why I became a Capricorn Society member and why I chose to apply for membership and protections with Capricorn Mutual. I was attracted by the concept of the Mutual being member-owned, and the variety of protections available.”

He also says that he saw it as a combined business advantage that as a successful businessman he found irresistible.

interested in applying for membership of Capricorn Mutual?



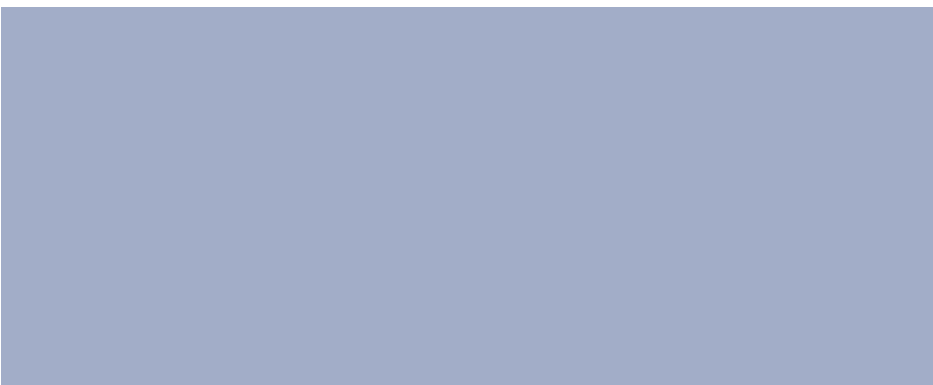
If you would like one of Capricorn Mutual's authorised representatives to contact you, please complete your details and fax this form to (08) 9334 0701 (Australia) or 0800 555 403 (New Zealand) or post to PO Box 876, South Perth WA 6951.

Name: _____

Capricorn Society Member No: _____

Contact No: _____

Preferred contact time (if any): _____



AUSTRALIA
1800 007 022



The Insurance Alternative

NEW ZEALAND
0800 555 303

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).

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investment of understanding

▶ **Through her dedication to customer service, Christine Diederich, Capricorn Mutual's Authorised Representative and ACT Liaison Officer, aims to enhance a member's experience with the Mutual.**

Few would argue with her results. Christine, who has been Canberra-based for about a year, has significantly increased the number of members with protection.

Before being appointed as an authorised representative of Capricorn Mutual, Christine was the training programme co-ordinator for a major Australian automotive retail chain. Later, Christine co-ordinated the Capricorn Mutual call centre in Perth. She then made the move to Canberra for family reasons and was appointed as the Canberra

Liaison Officer, putting her knowledge and understanding of Capricorn Mutual's protections to good use.

Her great results reflect her dedication, effort and commitment to first class customer service.

Christine says her role revolves around customer service. "If it means going that extra mile, then that's what I do," she said.

Appreciation of Christine's efforts is reflected in member feedback, with Christine having being recommended by Capricorn Mutual members to others.

She has invested her knowledge and understanding of Capricorn Mutual into her role as Liaison Officer.

If you would like to call Christine to find out more about membership of the



Christine Diederich is Capricorn Mutual's Authorised Representative ACT Liaison Officer, and is dedicated to quality customer service and going the extra mile for members.

Mutual and the protections that may be applied for, contact Christine on 0407 752 613.



WA:
Carol Richards
Manager,
Liaison Officers
0408 901 407



WA:
Narelle Tottman
0400 987 227



WA:
Gary Weston
0439 528 600



NSW:
Tracy Young
0407 477 434



NSW:
Maryanne Middlemiss
0408 992 188



QLD:
Robert Pilgrim
0408 926 718



QLD:
Grant Heard
0439 518 376



ACT:
Christine Diederich
0407 752 613



SA and NT:
Bene Benic
0418 190 497



SA:
Kym Matthew
0408 992 339



VIC and TAS:
Tom O'Sullivan
0409 884 687



VIC:
Richard Hart
0408 992 885



NZ:
Bob Edwards
021 800 449



NZ:
Lance Henwood
021 800 119

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CAPRICORN MUTUAL LIMITED

ABN: 24 104 601 194

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AFS Licensee: 230038

75 Mill Point Road, South Perth WA 6151

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Capricorn Mutual works for me

Frank Princiotta and Nathan Rodda, Franks Auto Centre, VIC.

... and me ... and me ... and me ... and me ... and me



Bob Day (QLD)



Craig Larkin, Michael Robson & Joe Dellabosca (VIC)



Patrick Dick (WA)



Geoff, Kim and Stewart Barrett (ACT)



Lee and Nicky Burridge (NZ)

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