

# Your Choice

March 2005



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# smiles brighten our day

► Here at Capricorn Mutual we take our business obligations and compliance issues very seriously as we have an Australian Financial Services Licence and are regulated by ASIC. But along the way the Capricorn Mutual team meet a lot of people and hear many tales. We've all heard those typical claims stories where funny explanations are recited, such as "I didn't realise the car was so stationary!"

So, we thought you might also have some jokes or stories that you'd like to share with us and other *Your Choice* readers. A small prize will be awarded to the Capricorn Mutual members whose story, joke or quote is published.

To get you thinking here are a few we found on the net ...

- If at first you don't succeed, destroy all evidence that you tried.
- Experience is something you don't get until just after you need it.
- No one is listening until you make a mistake.
- Two wrongs are only the beginning.
- The sooner you fall behind, the more time you'll have to catch up.
- A clear conscience is usually the sign of a bad memory.
- If you think nobody cares about you, try missing a couple of payments.
- Borrow money from pessimists — they don't expect it back.
- If at first you don't succeed, then skydiving definitely isn't for you ...

Send your funny stories to the editor of *Your Choice*.  
Fax: (08) 9334 0701 (Australia) or 0800 555 403 (New Zealand) | Mail: PO Box 876, South Perth WA 6951

tips

## switch to damage control mode



► We live in a world of varying climates. Whilst we are in the midst of our warmer seasons where the day's temperature can reach 40 degrees or more, summer is coming to an end. The month of March marks the commencement of a new season — autumn.

And autumn, then winter, brings cooler temperatures and the strong possibility of wild weather. Storms may wreak havoc because Mother Nature never misses an opportunity to show us who's boss. Rain, hail and strong winds can cause property damage and it can happen to anyone.

Winter damage can be inconvenient and costly, but forward planning can help to prevent this. Taking steps

now may help prevent damage and will ensure you are prepared for the worst:

- Arrange for a professional roof inspection to identify areas requiring maintenance and carry out repairs to prevent further damage.
- Check and clean gutters and downpipes so that heavy rain can flow down in the right direction instead of overflowing and causing water damage.
- If you are in a frost prone area — ensure your pipes are lagged to prevent heat loss, and insulated to prevent freezing.
- Check heating systems. Chimneys may need a clean for safety, some heaters have filters that need cleaning for your health's sake.
- Fires can occur even in cold weather and extinguishers are vital. Ensure yours is checked and fully operational.
- Use non-slip mats to avoid slips and falls.
- In the event of an electrical storm, avoid using the telephone and if possible, unplug electronic equipment to avoid electrical surge damage.
- Purchase surge protectors for use with electronic equipment.

# partnership with confidence

Experienced business people and marketing graduates alike know that loyalty and trust are powerful business tools.

Leon Magistro's business, Autodelta, is about loyalty and trust. That loyalty and trust has been built up over the years not only between Leon and his customers, but also with his suppliers.

Autodelta has also had a long relationship with Capricorn Society — another relationship hallmarked by loyalty and trust. Leon's trust in Capricorn Society grew as it played an increasing role in the fortunes of his family company.

Because of his membership of Capricorn Society, Leon was able to apply for membership of Capricorn Mutual — another relationship based on the same premise of trust.

The high regard for Capricorn Society was reflected in Autodelta's confidence in the then newly established Capricorn Mutual.

Says Leon Magistro, "It was easy. The system is very fair and very good."

Leon heads the Autodelta family team, incorporating himself, his wife Rita and their sons Alberto and Leon Junior.

They have a staff of two mechanics and an accountant. Their business concentrates on the sales and service of highly exotic cars, usually Italian,



Leon Magistro and his son, surrounded by the pristine cars they sell and service.

although German vehicles also put in an appearance.

Leon was 14 when his family migrated to Perth from his native Sicily. He qualified as a mechanic in 1979 and was in business on his own account two years later. The Magistro family moved to freehold premises in Malaga in 1989 and has been there ever since.

Leon, a strong advocate of Italy's automotive heritage, made a name for himself racing a pair of well-known Alfa Romeos, each powered by serious Detroit iron. The combination of Italian lithe with US horsepower was fun and competitive.

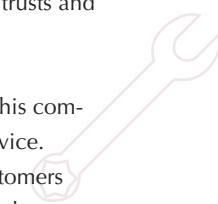
Autodelta held Perth's Maserati dealership for several years and always includes several examples of the famous brand among its stock. Currently there are not only several Maseratis, but also

examples of Ferrari's finest, a clutch of Alfas, including two ultra-rare Montereals, and several classes of Mercedes Benz — including a beautiful one-owner 1983 SL.

"Only top stock is bought, often on a description-only basis because the supplier is someone Autodelta trusts and respects," says Leon.

Rather than restoration — this company's forté is sales and service. According to Leon, the customers keep coming back because they trust Autodelta to look after their highly prized vehicles, now and into the future. Many cars become successive Autodelta sales as their owners upgrade.

A matter of loyalty and trust really. The same loyalty and trust Autodelta builds with its customers, suppliers, Capricorn Society, and now, Capricorn Mutual.





# the price of peace

▶ **Capricorn Mutual's Personal protections for your home and contents are based on replacement values. The first step is to identify the level of protection you need.**

How much do you think it would cost to replace the contents of your home? Jot down your estimate here:

\$ \_\_\_\_\_

Okay, so you've guessed a sum above. You know what you own. But if you'd like to know for sure, complete the checklist below. You may be surprised to learn what your contents are worth on a replacement basis.

## HOME CONTENTS CHECKLIST

### FITTINGS & GENERAL CONTENTS

Fitted Carpets	\$
Rugs	\$
Curtains & Blinds	\$
Cushions	\$
Ornaments	\$
Antiques	\$
Clocks	\$

### LOUNGE

Lounge Suite	\$
Television	\$
DVD/VCR	\$
Stereo	\$
CDs, DVDs/Tapes	\$
Lamps	\$
Coffee Table/Occasional Furniture	\$
Paintings/Works of Art/Ornaments	\$
Wall Unit	\$

### KITCHEN

Refrigerator	\$
Dishwasher	\$
Freezer & Contents	\$
Microwave Oven	\$
Small Appliances	\$
Saucepans	\$
Crockery	\$
Cutlery	\$
Glassware	\$
Food	\$
Bench Stools	\$
Cookbooks	\$

### DINING ROOM

Dining Suite	\$
Buffet/Wall Unit	\$

### FAMILY ROOM

Lounge Suite	\$
Television	\$
DVD/VCR	\$
Stereo	\$
CDs	\$
Lamps	\$
Coffee Table/Occasional Furniture	\$
Paintings/Works of Art	\$
Wall Unit	\$
Computer/s & Software	\$
Toys, Games, Books & Hobby Items	\$

### MASTER BEDROOM

Bed	\$
Mattress	\$
Manchester (quilts, blankets, sheets, pillows, underlays)	\$
Electric Blanket	\$
Furniture	\$
Paintings/Works of Art	\$
Television	\$

### BEDROOMS

Beds	\$
Mattresses	\$
Manchester (quilts, blankets, sheets, pillows, underlays)	\$
Electric Blanket	\$
Furniture	\$
Personal Stereo	\$
Television/s	\$

### STUDY

Desk	\$
Chairs	\$
Filing Cabinet	\$



# of mind

## PERSONAL ITEMS

Jewellery	\$
Watches	\$
Shoes, Clothing & Furs	\$
Luggage, Handbags & Wallets	\$
Make-up, Perfumes & Colognes	\$
Hairdryers, Shavers & Toiletries	\$
Money	\$
Hearing Aids	\$
Spectacles & Sunglasses	\$
Mobile Phones	\$
Organisers	\$

## COLLECTABLES

Stamp Collections	\$
Coin Collections	\$
Trophies	\$
Medals	\$
Curios	\$
Unset Gemstones, Precious Stones	\$
Gold or Silver Ingots, Bullion &/or Nuggets	\$

## HOUSEHOLD GOODS & OUTDOOR ITEMS

Vacuum Cleaner	\$
Washing Machine	\$
Clothes Dryer	\$
Sewing Machine	\$
Exercise Equipment	\$
Cameras, Video Recorders	\$
I-pods, MP3 players	\$
Musical Instruments	\$
Towels & Linen	\$
Mirrors, Pictures, Photos	\$
Plant Pots	\$
Ornamental Pots	\$
Lawn Mower, Hoses & Garden Tools	\$
BBQ	\$
Outdoor Furniture	\$
Play Equipment (trampoline, swings, etc.)	\$
Bicycles & Sporting Equipment	\$
Canoe/Kayak/Dinghy (non-mechanical/less than three metres)	\$
Garden Lights	\$
Tools (of trade, drills, hammers, etc.)	\$
Unattached Vehicle Accessories or Spare Parts	\$

**TOTAL:**     \$ \_\_\_\_\_



How did you go?

It's not uncommon to be 50 per cent under the replacement value. Don't feel bad. Some of the items that are easily overlooked or undervalued are clothing, collectables, jewellery, linen, perishables, tools, crockery, glassware, exercise equipment and books. Now you know, you can make an informed decision about what level of protection is suitable for you.

Remember that some items may be subject to limitations for protection, so it's a good idea to read Part 6 of the Product Disclosure Statement, which sets out the limitations of the protections available.

It's also a good idea to photograph special items such as jewellery, antiques and other valuables for use in the event of a loss.

In addition, record any serial numbers of items such as white goods, hi-fi and electronic equipment, bicycles and gardening equipment. Keeping a list of your CD collection can be useful in the event you need to replace them.

Re-assessing the value of your belongings each year will keep you in touch with the current value of your goods. The time spent doing this is a small price to pay for peace of mind. Doing the same exercise for your commercial premises makes good sense too.



### General advice warning

Any advice in this article does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs. Before you make any decision about the matters addressed in this article, you should obtain and read the Capricorn Mutual Product Disclosure Statement.



# shape of the future

► **World automotive markets are poised for an exciting era after a century of successive achievements.**

The last two decades reflect technological gain, fuel alternatives, environmental and political responses and an intra-industry determination to remain ahead of the game.

Car manufacturers are always looking for a different approach to building cars. The latest vehicles have new power systems, alternative fuel choices, and are manufactured from modern materials including ceramics that promise weight and longevity bonuses, whilst safety remains one of the key elements in their makeup.

Businesses are realising the need to keep up with the changes in order to update their knowledge, and there is a growing need for ultra-specialist support services.

Today's hybrid technology encapsulates basically every technological gain of the past five years.

Take Toyota's Prius. It is comfortable, safe, quiet, economic and environmentally conscious. It is a leader among hybrids. Above all, Prius is a good driving experience.

There's no traditional key. Approach the car with the remote in your pocket, it beeps, the door unlocks and you start it by pushing a button. Its new Hybrid Energy synergy escapes a fuel-versus-power trade off — it accelerates like something much more powerful. The in-car navigation system is excellent; data is constantly available on the screen in front of you. Not only does it show you where you're going, it lets you know how it's performing on the journey.



## The shape of our future — the Toyota Prius.

The transmission is a smooth and responsive CVT unit, outclassing the traditional auto. Ironically, CVT's roots can be traced back to Rudge motor-bikes of the 1920s.

Prius carries five people easily, often recording fuel consumption figures of 2-4 litres/100 kms. Its five litre petrol motor is a 57 kW job (at 5,000 rpm). Petrol and electrical output have a combined torque of 478 Nm/at 22 km per hour. There is over 50 per cent more electric power than in the previous Prius. Surplus power is stored in Prius' battery. Regenerative braking means Prius converts that energy into more electricity.

Other manufacturers are bidding for this type of technology. But it comes at a price. The upmarket version of the Prius retails at near AU\$50,000, whilst the entry model, which is less well-specified, but mechanically identical, costs around AU\$40,000. Both sell well because customers will pay to save fuel and reduce environmental damage.

Looking further ahead, prototypes of 'drive-by-wire' cars — which are controlled by the kind of joysticks used to play video computer games — are being created.

In these vehicles there is a sophisticated system of electronic sensors, wires and controls. State-of-the-art technology and high-speed computers team with the wheels, engine, steering and brakes.

These cars of the future are designed to improve vehicle safety and comfort. More advanced systems could even see the car take over the steering to avoid a potential accident.

How consumers will take to such vehicles is questionable. Those familiar with computer games or flying may be the most adaptable, but at the end of the day, we'll have to get used to them because they are the shape of the future.

# Profile

## putting things to rights

▶ **Ida Homer became part of the team at Capricorn Mutual in October 2004. She joined as Capricorn Mutual's Senior Claims Officer and brought with her 28 years experience in customer service. 25 of those years were spent doing what Ida enjoys doing most — handling claims.**

Within weeks of handling her first claim, Ida realised that fate had dealt her the best hand because she truly enjoyed being able to help people at a difficult time.

That is the principle which she worked with and which she has brought into her new role. In this period of time, Ida has endeared herself to both members and staff of Capricorn Mutual.

Her first challenge was to learn about the differences between the Mutual's discretionary nature and strict licensing requirements. These 'differed from her previous job with a large insurance company'. Ida immersed herself in the Mutual's Product Disclosure Statement, which enabled her to 'understand how the Mutual operates so she could work effectively for its members'.

Ida has taken on the additional responsibility of assisting members in times of an emergency by taking care of the Mutual's after-hours emergency claims phone. This service is available 24 hours-a-day to assist members in the event of a claim that cannot wait until the next business day.

Ida's aim is to provide members with a service that is fast, efficient and exceeds members' expectations. She hopes this will 'inspire members to



**Ida Homer, Capricorn Mutual's Senior Claims Officer, endeavours to make Capricorn Mutual members' claims experience the best it can be.**

recommend Capricorn Mutual protections to other Capricorn Society members'.

"Capricorn Mutual members are entitled to the best service we can give them. So it's our aim to pull out all stops and make the claims experience as positive an experience as possible," Ida says.



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# 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**



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