

Welcome

We have had an exciting start to the 2007/08 financial year with the announcement of our affiliation with Horwath International and consequent name change to WHK Horwath.

With this change we also took the opportunity to merge the WHK businesses in the city to provide consistent service delivery of the WHK offering across Melbourne. This is a really exciting time as we deliver total financial solutions with best in class for each of our service lines.

So whilst the name might be different, the same people are here to help you with all of your financial matters. Speaking of same staff, we were delighted to recognise the service of Peter Bobbitt, who has recently reached 20 years service with the firm.

Peter commenced with the old Corporate & Staff Superannuation that had 6 staff in the whole business. At that point in time superannuation was not compulsory and there was only one computer in the office!

Peter reports that super hasn't really changed too much, it has just got a lot more bureaucratic. The stricter requirements through APRA means a lot of paperwork – and of course everyone now has a computer on their desk.

Peter's favourite part of his job is getting to know clients and watching their super grow. Peter's a mad Essendon fan, and is keen to see how Essendon perform in 2008 without their long term employee Kevin Sheedy!

Changing with the times is a key part of Peter's role and if he could change one thing about those 20 years it would be to stop rubbing his head so much... See right!!

Another long serving staff member is Bruce Sainsbury, a Business Services Principal in the CBD office. Bruce started his practice in early 1988 with two other partners and grew to be part of the WHK family.

Bruce is excited about the limitless opportunities in the business today and the significantly greater depth and range of services the larger firm can so very professionally offer. "Our ability to use the skilled resources of our own staff, rather than needing to outsource highly specialist skills is a huge benefit to our clients", says Bruce. The outward looking international perspective of the firm gives him a real buzz and adds another dimension to his role.



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Our longest serving staff member, Phil Harrington, a Principal in our Abbotsford office has been with the firm and predecessor firms for more than 40 years (42 years in February). Phil has recently become a proud grandfather and is enjoying a new subject for his photography passion. Phil also enjoys taking one of his Porsche's out of the garage for the trip down to his cattle farm in Gippsland. Phil particularly enjoys the estate planning side of the business and is happy to share some tips in that area.

Speaking of long term staff members, Tony Smith, Michael Smith and Russell Smith keep the family connection from the old Smith Read Prescott business alive. Tony & Michael are both Business Services Principals based in Camberwell and Russell Smith is a Risk Specialist based out of our CBD location.

Let's not forget the other Smith's with Damien, Jerome and Olivia (Mannering) all providing Wealth Management expertise! There's even more in the family... David & Michael Spiegel are Business Services Principals in the CBD office and Di Rutherford, Principal in our Wealth Management business has 2 of her children now working in the business, Sam & Jem. All up we're proud to say that whilst our name might have changed we are the same familiar people who'll continue to do our best to provide excellent service for your financial needs.





STOP PRESS!

WHK Mortgage First have just been announced as a 2007 Finalist in the Brokerage Firm of the Year award, Plan Australia.

Did you know that we have a specialist lending and finance business?

WHK Mortgage First has been providing home loans to Victorians for over five years and has been recognised in the industry with many awards as a leading provider of home loan services.

WHK Mortgage First provides advice on professional finance structures, with superior customer service, a choice of 20 different lenders and most importantly experience. At WHK Mortgage First each "Finance Professional" has a minimum of 5 years finance and banking experience ensuring that your loan enquiry is dealt with the utmost professionalism and satisfaction.

Our belief at WHK Mortgage First is that customers should have the opportunity to choose from the best products the best banks have to offer. Why should you

be limited to the best product one bank can offer? At WHK Mortgage First we will explore all available options that best suits the customers needs.

Experience Counts

In the finance industry that is fast becoming saturated with finance brokers, experience is extremely important. All WHK Mortgage First consultants have extensive lending experience. Don't place one of the biggest liabilities of your life in the hands of a novice.

If you're interested in a better deal on your mortgage, or have other business lending needs then give the WHK Mortgage First team a call on 1300 734 753.

More information is also available online at www.whkmortgagefirst.com.au



Christmas Holidays Office Coverage

Our offices will be closing at midday on Friday 21st December 2007 and reopening at 8am on Wednesday 2nd January 2008. If you have any urgent matters to be attended to on the non public holidays during this period we will have reception coverage to assist you if required. Our very best wishes to you and yours for a safe and happy holiday period.