

# People are the foundation



A FAMILY TRADITION: Ross, Maree and Paul Dobbrick.

Renee Pilcher

FRIENDSHIPS and key business relationships are among the constants in 40 years of rapid and complex change for Gympie firm Dobbrick Financial Services.

It was a very different business and investment environment in 1970 when Ross Dobbrick founded the firm, which initially operated under his name as a sole trader.

He set up in relatively humble circumstances in the old SGIO building in Mary Street, working alone as an insurance consultant for the SGIO (now Suncorp).

It was a time when hard work helped Ross lay the foundations of a business which has always been based on building strong relationships with its clients.

Many of the firm's clients today started their association with Dobbricks in the early days and those relationships continue today, along with a growing base of people throughout the Gympie Region.

"It was nothing to work 80 hours a week back then and it could be a very lonely life," he recalled this week, telling of long days driving to see clients on their properties, at their homes or in their business premises, over a territory that ranged from Gympie to Kilkivan

and Kenilworth.

A lot of the loneliness changed when, four years later he was joined by Maree, his new bride, to further strengthen and grow the business.

"I was called a 'district inspector', selling and servicing general insurance, as well as life insurance and superannuation. We effectively worked for love in the early days. Back then it was commission sales and a lot of night work.

**"We effectively worked for love in the early days"**

"These days all our advice is on a fee-for-service basis," he said, "giving clients independent information."

His vision of more independent financial planning advice for clients led Ross to join Associated Planners (now Genesys Wealth Advisers) in 2002.

In order to incorporate a rounded and more holistic offering for clients, he also strengthened his

involvement in general insurance solutions and purchased an Elders Insurance franchise.

And so began a decade of continuing growth, giving him the chance to employ first rate staff, applying the old adage that "your people are your greatest asset".

He says that belief in quality people is a cornerstone of his business vision, which is to provide an exceptional level of service to clients.

"By combining insurance solutions, financial planning and great staff, we now had the ability to provide advice to our clients across the whole financial landscape," Ross Dobbrick said.

Soon he was joined by his son, Paul, who had worked in the industry over the previous decade, in Brisbane and on the Sunshine Coast.

"We are incredibly proud to have built the business to the size it is today, whilst maintaining our original focus on our valued clients and their financial needs," Ross said.

"In 2005, we purchased an interest in WealthInvest and RetireInvest and it was these acquisitions that allowed Paul to join the business."

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## Onwards to the future

"OUR next step is to establish our own premises, and we hope to do that in the next 12 months," Ross Dobbrick said of the future.

"Our firm will continue to provide financial advice to the Gympie region and the South Burnett."

Mr Dobbrick said he was fortunate to be involved in the service club Apex.

"(I) enjoyed giving back to the community, including being involved in the early days of the Muster, Santa Fair and the Apex community service activities," he said.

"I also enjoyed the comradeship that it afforded me."

Mr Dobbrick said family time had been important.

"(We) were heavily involved in the Gympie Swimming Club for many years, carting the kids around swimming carnivals throughout south-east Queensland," he said.

After 17 years in Apex, Mr Dobbrick had a break for a little while and then got involved in Rotary.

"I still enjoy the ideals of service," he said.



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# Solid service through tumultuous times

WHEN Ross Dobbrick struck out on his own in 1970, he really was on his own.

And the Australian business environment, especially in the country, was very different to the one we know today.

It was an era when landline telephones were still a privilege, a call to Brisbane was an expensive long-distance exercise, and the mobile phone was a science-fiction fantasy.

Selling insurance and superannuation (the main non-bank retail investment products at the time) involved plenty of long days.

The internet was still years away, and the rattling old teletype machine was the nearest thing to email technology.

People carried bank books and there were no ATMs.

When the banks were closed, they were really

## Clients' interests in safe hands

closed.

Fast-food was fish and chips, or a hamburger at a country town cafe.

Broccoli and avocado were new and exotic.

Letters were typed with a manual typewriter, copies were made with carbon paper and stored in a filing cabinet.

But if you made a mistake you had to start all over again.

There was no spell check to protect the careless; the word "program" was still spelt "programme" and it meant something on television, not something to make your typewriter work.

It is fascinating and even a little bit scary to look back at the tumultuous changes that have occurred in the almost two generations since.

TV and newspapers were all in black and

white, septic tanks were modern and, even in Brisbane, some homes still had outhouse toilets emptied by a nightsoil contractor.

The only computers were owned by governments or very large businesses, and they had far less power than the computer in today's average car.

"Our first computer was a Wang, which we bought from Ross Kingston, of Kingstons Office National and he is still a client," Mr Dobbrick said.

"There were a lot of dirt roads.

"I used to buy a new Holden every six months for a \$600 changeover cost.

"That went up considerably when the Commodores came out.

"We used to buy off the Madill Group and

they're still clients today and we still deal with them."

Mr Dobbrick said calculators, which were almost as big as a laptop, were a welcome addition to the office.

"You could do compound interest with them," he said.

Through the often tempestuous years since Mr Dobbrick, and the firm now trading as Dobbrick Financial Services, helped provide financial stability and guide its own future and the finances of its clients towards today's convenient, yet more complex and rapidly changing investment world.

"We've met lots of interesting people along the way and made some great friends," Mr Dobbrick said.

Many are still clients today.



Ross Dobbrick (left) and brothers David and Ross Dobbrick in their successful early years.  
Renee Pilcher

## A business built on trust

"WE'VE always believed you have to give a bit to get a bit and, during our history we have formed some good relationships with others in the industry - and we still keep in contact," Ross Dobbrick says.

"That's important because it is all built on trust, especially in the early days when communication was not that frequent.

"The first girl I employed was Marie Dickens, the secretary of the Gympie Swimming Club, who knew our children.

"She came in bawling her eyes out, saying she'd lost her job.

"I said 'What are you crying for? You start with us tomorrow.'

"We always try to ensure clients are well served.

"There've been some difficult times, with changing legislation.

"Initially there was limited variety in the conditions on insurance policies.

"But in the late 1990s, we could see the change towards modern working methods and people's needs to explore more fully their financial options.

"We could see the benefit in becoming more independent than we had been.

"That is what led us to terminate our tied-agency relationship with Suncorp Metway and to join the independent group, Associated Planners.

"This meant we were no longer tied to the shirt strings of any one large corporation and we felt we

could then provide broader and unbiased advice."

Ross said, at the same time, legislation was changing quite quickly and we had a need to look after our general insurance clients as well.

"So we purchased an Elders Insurance franchise, as we considered that this association would best suit our clients, with many of them continuing to rely on me for their general insurance needs.

"When we chose to move across to Associated Planners, my younger brother David was in a similar business in Ipswich and had been extremely successful.

"We chose to form a partnership and so Dobbrick Financial Services was born in 2002."

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**Insurance still a part of the product range**

THESE days, Dobbrick Financial Services' major product is advice, although they do sell various types of insurance.

"We give people advice on their needs and objectives," Ross Dobbrick said. "We do have a wide range of insurance products, however, such

as policies covering houses, cars, shops and farms, issued by Elders Insurance and underwritten by QBE.

"We're very proud of some of the features of our general insurance products, including the fact that premiums can be paid monthly and all claims are dealt with locally."

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**"I'm grateful because it allowed the business to have some certainty into the future...and we could continue to maintain that very important relationship with clients"**

- Ross Dobbrick



THE TEAM: Ross Dobbrick (left), Paul Dobbrick, Beate Stenner, Jessica Elliott, Maree Dobbrick, Hayley Worth, Karen Mulgrew, Sarai Baker, Debbie Taylor and Brent Bainbridge. INSET: Heike Prenzel and Colleen Thomas (far right).  
Renee Pilcher



# Changing times, new opportunities

A long lonely road to a lasting family tradition

"THE change to being able to provide independent advice meant that we became quite busy and could not just rely on ourselves to support the business," Ross Dobbrick said.

"That meant employing more staff. That also applied to our general insurance business.

"Employees like Sue Laird, Heike Prenzel and Beate Stenner became an integral part of our business.

"In late 2002, we purchased an

additional Elders franchise and Debbie Taylor came across from that firm and still heads up our general insurance business today."

It was the start of a new era. "During this period we were able to educate our kids, three of them."

Paul became a financial planner, Leah became involved in marketing and Katie has been involved in human resources.

"In 2005, we had the opportunity to purchase the financial planning arm of Laird McPhee (WealthInvest and RetireInvest) and with that we were able to offer employment to a number of other staff from that firm.

"At the time Paul was working on the Sunshine Coast and he had decided he wanted to come home and join the family business, which to me was very important.

"I'm grateful because it allowed the business to have some certainty into the future, because the Dobbrick name could then be maintained.

"Paul's bought into the business now," Ross said.

That means that, after a proven track record and considerable success, today he is a partner in the firm.

"We now employ 13 local staff, some of whom have been with us for more than 15 years.

"We take great pride in this, as we truly understand that we as a business are only as good as the people who represent us."

The firm, well known in the Gympie and South Burnett regions, has come a long way from 1970, when one solitary insurance salesman founded a family tradition on the dirt tracks of a large and lonely territory.

**Dreaming of a cool Christmas?**

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# Congratulations

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# Dobbrick name continues



**PROUD TRADITION:** Paul Dobbrick at the firm's Reef Street HQ. Renee Pilcher

## Experience base to broaden with time

PAUL Dobbrick worked in Brisbane for a while and has made his way back to Gympie, via the Sunshine Coast.

"I worked in superannuation and insurance companies for a while to learn the practical side of it all and to study the methods in the industry.

"Sometimes I learned what not to do," he said.

"I then worked as an adviser with ANZ, Suncorp and a couple of others.

"It's good to see how other businesses do it, to learn the practical side as well as studying.

"Dad's been looking after it on his own and while I've learned from other people in other businesses, I've learned a lot from Dad too.

"I joined in 2005 and took some ownership in the business in January 2009, right in the

middle of the hard times following the global financial crisis.

"Gympie and surrounds is a great area to be doing business.

"It's certainly a growing area, plenty of people are moving here and there's a lot of change going on.

"Obviously we want to grow the business but we don't want it to grow too quickly.

"Rapid growth can be a trap for businesses if things get out of hand. They become victims of their own success.

"One source of growth is loyal customers referring friends and family. That really is the key.

"Our one constant is change, especially regarding financial services.

"Technical analysis of tax structures and superannuation laws - these are an ever-changing environment.

"Probably the reason I've got a job is that it's so complex and changes so often..

"That's one of the reasons I like it so much.

"It's evolutionary and always changing. There's always one of us studying to upgrade our knowledge.

"A lot of our customers are self-employed because they've generally got some complex issues. Retirees also make up a large proportion and about 15 per cent are wage earners."

**"Gympie and surrounds is a great area to be doing business"**

- Paul Dobbrick

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*"We are proud to be associated with Dobbrick Financial Services"*



"Well done on 40 years in business to Ross, Maree, Paul and staff from Stan and Marilyn"

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**"Mac, Lenore and Larissa from ANZ Gympie congratulate Ross, Maree and Paul Dobbrick on 40 years in Business"**

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