



## Cut the Hype and Say it Like Santa

Although we are well into the New Year and Christmas may be just an expensive memory by now, imagine if Father Christmas had a marketing department. No longer would Santa be the cheerful guy in red delivering on children's wishes. He would be 'the world's leading transnational delivery service, integrating groundbreaking aerial sleigh technology with extreme chimney entry to leverage the maximization of child satisfaction levels.' In the midst of the silly season it seems appropriate to look at some of the silliness that accompanies marketing.

If you want a Christmas stocking suggestion for a business colleague, try a book called 'Why business people speak like idiots' (Brian Fugere et al). It is an indictment of corporate nonsense-speak and the weak thinking that lies behind it, "...from bloated jargon and monotonous memos to syrupy slogans and deadly dull presentations, the official language of business is bull. The second we get to work, we join the masses who trade the wit and warmth of their voices for a corporate stamp of approval and the comfort of conformity."

They identify four traps that companies fall into. One is the obscurity trap – where businesses use big words in a desperate effort to impress. Two, the anonymity trap, where firms are so afraid of sounding different they end up indistinguishable from their competition. Three, the hard-sell trap, where people are overly optimistic about the benefits their products deliver. Lastly, the tedium trap, where the marketing approach is to bury customers in an avalanche of numbers or other technical information.

Maybe this is just an American marketing disease? Or are local firms just as guilty of the same approach to telling our stories? I had a look around local media sources for some examples.

### The standard software babble:

"...provides a comprehensive suite of scalable, and cost effective end-to-end business management solutions specifically designed for mid-sized businesses"

Translation: software that will give you financial information so you can make better decisions.

### The 'it's all about me' company description:

"...a fully New Zealand owned company experienced in a wide range of IT services. Our strategic focus is on applying open source based technologies and toolsets to deliver mission critical business applications."

Translation: If you have an important system you need built we are a good local outfit.

### The Emperor's New Clothes product description:

"...a wine technology company dedicated to improving wine closure quality and the consumers' overall wine experience, announced today two new products they believe will forever change the way wine is packaged and appreciated."

Translation: We make screw tops for wine bottles. Less romantic than corks for sure, but do you like your wine drinkable every time?

There were also a couple of standout examples of dross in local media from the multinationals too (who don't deserve anonymity):

### Making your eyes glaze over:

"Siebel's new Customer Adaptive Solutions enable organisations to model their customer-centric business processes in order to drive the most effective customer interactions, gain increased insight over time, and continually realign those processes for systematic and consistent improvement."

Translation: Our system can store lots of useful info about your customers so you can get to know them better.

### Making fun seem boring:

"As part of its forthcoming Intel@Vliv™ technology PC platform, Intel Corporation is enabling a broad choice of on-demand, internet-delivered digital entertainment, along with several options for how families view, manage and share content"

Translation: The "Sound of Music" will seem so real on your PC you'll think you're sitting in Salzburg.

The role of the Chamber of Commerce Southland is to influence and inspire business vitality in the Southland region and to help you to be the 'Best you can be' in business

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## CHAMBER WELCOMES NEW MEMBERS:

- Paddy Lewis Consulting
- United Scaffolding
- Jagz Café
- Greener Horizons Workforce



If these are businesses you have not heard of, visit them and add them to your contacts list

# connected

## NEW MEMBER PROFILES

Part of the membership package is a profile in the Chamberlink.

This is a good way of letting others know about your business and finding out about new businesses which have started up.

## Combined Veterinary Services (Gore) Ltd

Combined Veterinary Services (Gore) Ltd opened in January 2008 to combat the increasing demand for veterinary diversification and services in the Gore region. The clinic is a joint venture between:

- Clutha Veterinary Association (Balclutha)
- Northern Southland Vet Services/ Northern Southland Vet Club (Riversdale)
- Vetco Ltd/Edendale Vet Club (Edendale)

CVS strives to provide quality treatment and advice specific to each client's requirements. We aim to achieve this through maintenance of personal relationships and a high level of customer service with our clients. Our helpful and enthusiastic staff members are motivated about providing a quality,

reasonably priced service to clients, their stock and companion animals.

The veterinary clinic is open 8:00am – 5:30pm Monday to Friday, with veterinarians rostered for emergency after hours and weekend work. We also provide a late night companion animal service on Wednesday nights until 8:00pm by appointment. The friendly staff that you will see in the clinic will be Barbara and Jennie

(Veterinarians), Nicole (Vet Nurse) and Tanya (Farm & Retail Services Manager).

We are pleased to offer Chamber members a 5% discount on any companion animal vaccination with the presentation of your Chamber of Commerce Gold Card.



## ROOMS FOR HIRE:

We have an interview room available for use for offsite meetings. This is free to members.

We also have a training room available for hire.

Rates for this are on the back page, or contact us for more details



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View these Profiles @  
[www.bizdirectorynz.com](http://www.bizdirectorynz.com)



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**MACAULAY FORD** has been servicing Southland's motoring needs for over 50 years, and together with our Queenstown operation, service the South and West of the lower South Island, including Fiordland.

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**SMITH & SMITH** is New Zealand's leading specialist in glass replacement for the car, home or business offering a nationwide 24 hour, 7 day service. They are part of Belron the world's largest automotive glass replacement company.

Smith & Smith offer a complete solution to all your glass replacement needs. They will replace any glass in your home, shop or office including windows, doors, mirrors, furniture, showerscreens, tabletops. The fully qualified glaziers all use high quality materials and tools and will replace to New Zealand and Manufacturer's Standards and all their workmanship is guaranteed. With a 24 hour/7 day service you know you can rely on the Smith and Smith team to deliver quickly and with quality.

Smith & Smith have proven itself as the leader by providing intelligent and effective solutions to the glass replacement needs of New Zealand's insurance industry in both the commercial and residential markets. As a result most of New Zealand's major insurance underwriters have appointed Smith & Smith as their preferred service provider. This means that Smith & Smith can take the hassle out of your insurance claim, They will also submit the claim to your insurance company on your behalf.

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It doesn't have to be like this. Speaking clearly about your product in a way that attracts customers doesn't mean hiring legions of copy writers. The problem is not with style but with substances. It is easy to tell a simple, compelling story if you have done the thinking to work out a simple, compelling story about your product.

As long as you understand who your customers are, what you really contribute to their lives or business, and what's special about the way you do that, you can develop a magic story. A great test of this is whether you can write a brochure about your product without mentioning its features or the company behind it, just the benefits your customer receives.

If the promise of your story is strong, you don't need hype. Think Santa. 'Bringing joy to the children of the world' is a pretty strong proposition. You don't need a lot of hype and nonsense around that. The same is true for your product, if you can dig down to that strong, unique, clear promise to the customer, you can really connect with them.

Make a new year's resolution to fight the bull.

"Owen Scott is from marketing strategy consultants Concentrate.  
He can be contacted at [www.concentrate.co.nz](http://www.concentrate.co.nz)"

## Special BA5 thanks

2008 was a great year.

- Blue River Dairy
- ABN AMRO Craigs
- Quality Foods Southland
- New Zealand Police
- Reading Cinemas
- Tuatara Bar
- Radio Southland
- Invercargill Brewery
- CUE TV
- Stabi-Craft
- NZ Aluminium Smelter

We extend sincere thanks to the above for being prepared to host evenings. They have all been fantastic nights, everyone has thoroughly enjoyed themselves, made new contacts, and it has been a privilege to be able to share with these businesses.

Also thanks to those who have attended our 'SpeedDating for Business' events. These have been extremely worthwhile. Congratulations to everyone who attended and helped make them such a success.

2009 is looking to be equally interesting, so remember to reply as soon as the invitations cross your desk! Remember, all staff can attend, so you could use it as a reward for work well done, or a staff outing.

# b connected



**b connected**  
**5 BUSINESS**  
BUSINESS AFTER FIVE

Keep an eye out for  
the exciting range of  
functions arranged  
for you in 2009

**February 12<sup>th</sup>**  
Launch of HSBC Southland Export  
Trust Grants Scheme  
+ South Port Operations Tour

Also, remember on  
**February 9<sup>th</sup>**  
Our Free Employer  
Briefing Sessions 2009

Check out details on Chamber website – [www.commercesouth.com/events](http://www.commercesouth.com/events)

## The Days of Sleeping Directors are Over

The decision of *Mason v Lewis* (High Court, Auckland CIV2003-404-0936) is a timely reminder that Company Directors must take proper steps to place themselves in a position to guide and monitor the management of the Company to which they are appointed. Directors must actively govern, monitor and assess the Company's financial performance as well as develop and implement viable rescue plans if a Company gets into financial strife.

The facts of *Mason v Lewis* were that Mr and Mrs Lewis were Directors of a Company that's financial position went from bad to worse. It traded on, however running up debts which it was unable to pay.

The eventual collapse of the Company was bought about by the discovery that the Chief Executive of the Company (and not a Director) had been providing fraudulent invoices to a Creditor. The Creditor had then made payment to the Company based on those invoices. The Creditor subsequently attempted to recover its money and the fraud was discovered.

The Lewises' were not participants in the fraudulent scheme and were ignorant rather than dishonest.

The High Court observed that the Lewises' had formed a majority on the board over a substantial period of the Company's loss making life. They had relied upon others to fulfil their duties.

It was found that the Lewises' failed to take proper steps in respect of the worsening financial situation of the Company and failed to monitor and to ask the right questions or implement a prudent course of action to rectify the Company's worsening financial situation. Although they weren't dishonest, this did not absolve the Lewises' from liability and breach of their duties to guide and monitor the management of the Company.

Pursuant to Sections 300 and 301 of the Companies Act 1993, the High Court assessed that the Lewises' culpability was 60% of the Company's total indebtedness which resulted in a maximum award of \$1,260,000.00 to the Creditor. It was the Lewises' underlying failure to that the Company was properly set up with adequate and ongoing books of account and monitoring permitted the dishonesty to occur.

In summary, Directors who fail to meet the duties imposed by the Companies Act 1993 may well expose themselves up to a claim for compensation from Creditors for losses caused by their failure to manage. Directors must proactively be involved in the operation of the Company's of which they are associated with and must assess from time to time whether or not they are fulfilling those duties.

*Please remember, this information is designed as a guide only and shouldn't replace the advice of your legal professional. We welcome your comments: [chris.peddie@awslegal.com](mailto:chris.peddie@awslegal.com)*

profit



heard



## Do you have the answers to all your business questions?

biz is a free information and referral service that provides help to people starting or already running a business. A biz Adviser can help you access the information, contacts, training and advice you need to develop your business. And they can give you information on government and private sector business services.

Talk to a biz Adviser today



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information

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## NEW MEMBER PROFILES

Part of the membership package is a profile in the Chamberlink.

This is a good way of letting others know about your business and finding out about new businesses which have started up.

### Jagz Café

Jagz Café is a fully licensed, popular, up-market, local favourite in the Windsor area of Invercargill. With top-notch waitstaff, a brilliant culinary team, and an enticing atmosphere Jagz Café is the perfect place for two people, ten people, or even ninety people.

Founded by Jane and Garrie Batt, the name Jagz was derived from Jane And Garrie Z. Jane Batt continues to own and operate Jagz after Garrie's unfortunate and unexpected passing in October of 2008.

A well trained team of 21 staff are on hand to support Jane in providing a warm and inviting spot, suitable for coffee and cake with a good friend, or a three course meal for thirty.

Drop by for breakfast to start your day the right way. Come in at lunch and enjoy our busy hub, with people coming from all over Invercargill, for our up-market cuisine and friendly local atmosphere. And at dinner you can enjoy a relaxed mid-week romantic meal, a comfortable weekend feast with the family, or even the start to a lively Friday night with the girls.



- **SPECIAL DIETS:** We offer both gluten free and vegetarian options on our menus. We are also happy to change or substitute something if required for a particular customer's needs. We also offer a great range of gluten free cakes, slices, biscuits and desserts.
- **GETTING HERE:** We have a courtesy coach which seats 7 guests. All we ask is a small donation to the Hospice. We are happy to pick you up and drop you off within town boundaries.
- **GET JAGZ DELIVERED:** Too busy to leave work? Too cold to go outside? Why not get Jagz delivered to your home or workplace. A delivery fee of \$7.50 applies with orders under \$100. Phone 03 217 3905 or Fax us on 03 217 3902 to make an order.

**Open 7 days**

**Monday: 9am - 5.30pm (In summer we are also open Monday evenings.)**

**Tuesday - Saturday: 9am till Late. Sunday: 10am - 10pm.**



**The SuperGold Card Business Partner programme's aim is to bring the influential and rapidly growing New Zealand seniors market directly to supportive businesses, to the benefit of both the SuperGold Card holders (which currently number over 525,000) and the businesses involved.**

The programme now has over 1,000 business partners that represent over 5,000 business outlets across New Zealand.

Applying to become a SuperGold Card Business Partner is free and requires only that you provide a credible offer/benefit to SuperGold Card holders and agree to the partnership terms and conditions.

**As a Business Partner to the SuperGold Card programme, your business will benefit from:**

- receiving membership recognition to one of New Zealand's largest discount and card entitlement programmes
- **free** inclusion in the hardcopy SuperGold Card Discounts Directory (when published) and on the SuperGold Card website that offers additional information and the ability to offer "real-time" offers, discounts and specials
- free window and point of sale decals (stickers) promoting your business as a SuperGold Card Business Partner
- being supplied card images and logos to promote business membership of the SuperGold Card programme through your own marketing channels
- local recognition that your business is providing support to seniors and veterans

*For further information please visit [www.supergold.govt.nz](http://www.supergold.govt.nz) or contact Tim Bryers Business Manager SuperGold Card (04) 9133 295 ([tim.bryers001@msd.govt.nz](mailto:tim.bryers001@msd.govt.nz)).*

9 fit



9 heard



# Managing your Business in Tough Economic Times

One of the challenges of being in business is surviving the tough times. This series of articles has strategies to help you manage and grow your business in an economic downturn. Included is information on streamlining operations, maintaining staff and customer confidence, managing finances and cash flow, and spotting opportunities.

When a downturn threatens, you need to take decisive steps to understand the situation and what it means for the future survival of your business.

Planning for a downturn helps you to maximise opportunities and prepare your business to survive and thrive in all circumstances.

## Keep control of your cash

*Finance and funding for future success*

When times are hard, cash is king. Commentators suggest that the companies who emerged from the last recession as sector leaders typically had an average net debt-to-equity ratio of about half that of their less successful competitors before the downturn hit. The winners also held more cash on their balance sheet than the companies that were hit hardest.

## Clear Communication

*Managing Stakeholders for long-term success*

Managing your stakeholders effectively in challenging times is crucial to executing a winning strategy. Good communication is critical.

## Streamline Operations

*Managing operational capability for sustainable success*

Flexibility is critical in improving your operational position in a downturn. Now is probably not the time to save money by cutting back your marketing budget, but it is the time to make some hard-nosed

decisions about what it is you are going to spend that money on.

## Leading for Success

*Leading your team to triumph through tougher times*

Anyone can manage a company through good times, but now, more than ever, it's important to take the time to step back from your daily tasks and ask yourself whether you're equipped to lead your team to success through challenges and uncertainty. Managing in a downturn may be difficult for many of today's business leaders, who have built their careers through years of economic growth. Natural attrition may have removed experienced managers from your business.

## Be Prepared

*Prepping your business for peak performance in any scenario*

Nobody holds the crystal ball for the future. Clever companies plan ahead for any scenario. When a downturn threatens, businesses need to take decisive steps to understand the situation and what it means for their future survival. Planning for a downturn maximises the opportunities available, enabling the best prepared businesses to come through the bad times reenergised and fit for the future.

## Seek the Opportunities

*Identifying possibilities for sustainable growth and success*

Economic downturns present opportunities for companies prepared to look. During the last recession, more than a fifth of companies in the lower quartile in their industries jumped to the upper quartile. Recessions reshuffle the decks more than boom times and research shows that gains made during challenging times tend to endure.



profit  
global



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As the Global Financial Crisis continues to make its presence felt across the world, interest rates head towards zero. With printing presses being warmed up, the task is to bring to an end the worst economic crisis since the 1930s, but debts are excessive and global contagion rife, suggesting unconventional policies will struggle to make an impression. In the following article, HSBC's Chief Economist Stephen King and Global Economist Stuart Green offer their combined analysis.

## A truly global crisis

For a while it was possible to pretend that the financial and economic crisis was merely a problem for the major industrialised countries. Over the last three months, however, that theory has been blown out of the water. We have made savage downgrades to our economic forecasts with some of the emerging markets bearing the brunt of the bad news. On the basis of nominal GDP weights, we expect global GDP to shrink in 2009, an extraordinary development in the modern era.

While the current crisis threatens to be as deep and as painful as the downswings of the mid-1970s and early-1980s, the underlying causes are very different. Most obviously, the earlier crises were dominated by concerns about inflation whereas deflation is the obvious risk today. Failures in the financial system have led to increased monetary hoarding. Stuffing cash under the mattress, however, will only end in cumulative tears: this, after all, was part of the dynamic associated with the Depression in the 1930s.

## A sobering experience

Although we now know something of the scale of this crisis, a year ago forecasters were reluctant to slash their forecasts. Back then, there was a strong belief that traditional policy measures would work. Our analysis of forecast errors reveals that hardly any forecasters were able to gauge the scale of the unfolding crisis. We've since discovered, however, that there are limits to the benefits of conventional policy, not least because we're seeing a massive reduction in the quantity of lending available, irrespective of the level of interest rates.

The comparison with the 1930s is worth stressing if only to emphasise that policymakers are struggling to keep the economic ship on an even keel. As with the 1930s, parts of the global economy are being battered as a result of excessive debt, financial seizures, money hoarding, deflationary fears and, over the last three months, international contagion.

## A spreading problem

As banks try to improve their loan-to-deposit ratios and their Basel II capital adequacy ratios, lending is in decline. Emerging markets dependent on international banking flows are vulnerable to this risk. A

simple ranking of vulnerabilities using data from the Bank for International Settlements suggests there are specific risks associated with those countries which have seen large increases in foreign claims in recent years (the Central European 3, China, India and South Korea) and which are facing rollover issues in the next twelve months.

Of course, knowing that some countries are relatively vulnerable in the light of financial contagion does not mean that they will necessarily end up the biggest losers. China, for example, has reacted to a sudden and dramatic loss of economic momentum by launching a huge fiscal package which, given its current account surplus and healthy fiscal position, carries considerable credibility. Nevertheless, our analysis shows that emerging markets in general are at risk not just from a reduction in trade flows but also, increasingly, from a diminution of capital flows.

## The policy challenge

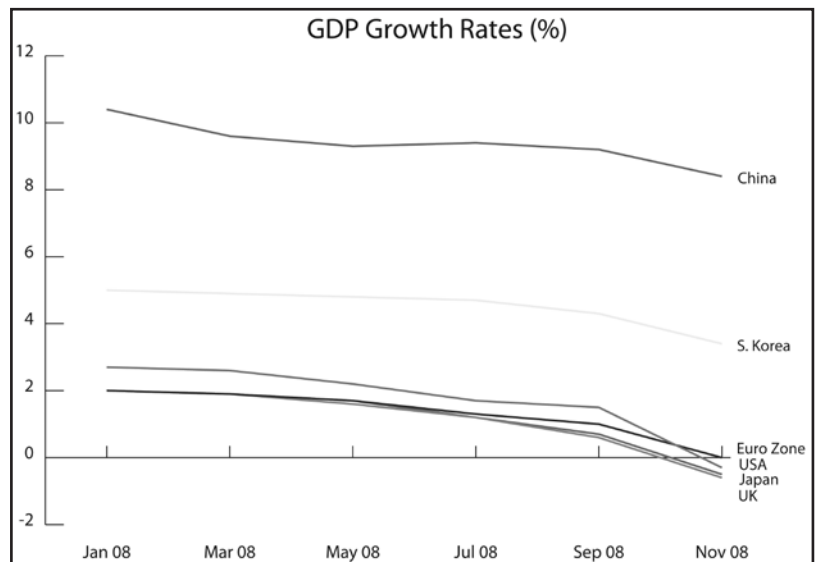
With interest rates edging closer and closer to zero, unconventional policies are making an appearance. Although it seems we're all Keynesians now, we highlight some of the obvious difficulties associated with these weird and wonderful textbook tricks. One of the biggest problems lies in explaining precisely what unconventional policies are likely to achieve, and by when. Central banks have invested a huge amount of time and energy in making their policy choices as transparent as possible.

## Will it work?

Our economic forecasts suggest a return to stability, if not effervescence, through the course of 2009. However, even if GDP levels off and possibly recovers, there will still be problems. Most obviously, we fear trend growth will be lower, labour markets weaker and real asset values more depressed than might be associated with a typical post-war recovery.

In the absence of model-based predictions of the likely effectiveness of unconventional policies, we highlight some of the ways to tell whether, later in the year, policy is beginning to work, underlining some of the key financial, lending, price and real data which are likely to be pivotal in calling for a recovery. We note, though, that there's a significant danger of false positives, in line with Japan's experience through much of the 1990s.

global



# CHAMBER OF COMMERCE SOUTHLAND

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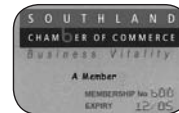
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