

CHAMBER



**DURBAN REGIONAL
CHAMBER OF BUSINESS**

DIGEST

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Greater Durban Functional Region

Pre-Christmas Retail Sales Estimates

The Chamber recently took a random survey aimed at gauging retail outlets' Christmas sales expectations. The survey was divided into four major retail categories - Food; Clothing and Footwear; Furniture and Appliances and Other (which covered a range that included sports goods, toys, gifts and books). Overall indications are that most shopkeepers anticipate that the increase in sales levels will be below the inflation rate of 15%. 75% of the respondents to the survey anticipate that sales increases over the previous year will be below 14%. 19% of respondents anticipate that the increase would lie between the 15 - 19% whilst only 3% anticipate a sales increase of over 20%. 3% anticipated a drop in sales of greater than 20%.

Please turn to page 2



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LISTEN TO THE LANDSLIDE

Americans turned out in record numbers on November 3 to vote in the 1993 Presidential election. Mr Bill Clinton was elected by an overwhelming majority.

The main reason for this record turnout is reported to be the concern of the American people at the state of their economy. This presents Mr Clinton with a challenge to give urgent attention towards reviving the US economic activity as one of his earliest priorities.

There has been a great deal of speculation regarding the influence this change in the American Presidency from Republican to Democrat will have on events in South Africa. The general consensus is that South Africa is a fairly low priority in the States and that it is unlikely that events here will receive much detailed consideration by them. On the other hand, it is also unlikely that they will go far out of their way to encourage the relaxation of the remaining City and State sanctions which still influence trading between South African companies and business in America.

What does that mean for us? Mr Clinton

has already indicated that there will be no change in the American foreign policy, at least until his Inauguration in January next year, and it is speculated that even then a change in direction towards South Africa is unlikely. We must hope that the promises already given to address the economy and to make medical assistance available to all American citizens (within 100 days) are achieved. It probably means that the stimulation of the American economy will have a stimulatory effect on the economies of other countries who are our major trading partners, and ultimately this will be to our benefit.

Was there another message from the American voters?

Many other Governments or aspiring Governments would do well to ask themselves whether they should learn from the American voters.

Although Mr Bush developed a very fine reputation for foreign policy, by allowing his economy to come under strain and thereby to pressurise his voters, he lost the right to serve a further term of office. §

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UNIQUE

Christmas Sales

From page 1

STOCKS

Stock levels were spread evenly across the board between those keeping higher value stocks, same level of stocks and lower level of stocks. The main category reducing stock levels was in the food sector, whilst clothing and footwear have increased stock levels appreciably (89% higher or at least the same level of stocks, whilst in the food category marginally over 50% indicated carrying lower levels of stock). On shrinkage - 81% of respondents anticipated shrinkage levels being kept to lower than 1,5% whilst 3% anticipated shrinkage of greater than 10%.

There was universal acceptance (81%) that shoppers will be more price conscious than in the previous few years, with nobody anticipating shoppers being less price conscious. On the quality side, however, there was less consensus as to whether shoppers will be more or less conscious of quality. 44% anticipated shoppers to have the same attitude than previous years, 18% anticipated shoppers to have less regard for quality, whilst 38% anticipated greater awareness of quality. It is interesting to note that in the current buyers' market, one would in fact have anticipated a greater awareness of the quality.

INFLATION

Despite the official inflation rate quoted as 28% on foodstuffs, and an estimated 15% on all items, it is interesting to note that not one respondent indicated that their own prices had risen by more than 15%. Certain of the large chains indicated that the food component had in-

creased by 20%, but that overall the level was much lower. In fact, the average estimate of price increases from all respondents was 9,8% of products stocked in their shops. Certainly, the more durable items related particularly to appliances and furniture indicate relatively minor increases. No doubt increased competition for markets, brought about by the recession, is having a very serious effect.

As can be expected for this time of the year, 91% of respondents indicated that they would be undertaking special promotions to attract customers during the Christmas period.

The results of the Christmas trading period will be released early in January, depending upon receipt of returns. Members wishing to comment on their own performance during this period are welcome to do so. The contact person is Sheila de Villiers, Manager : Business Information Centre and she can be contacted on 301-3692. §

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Chamber Diary

Monday, November 16

17:30 Westville Committee

18:00 Westville Structure Plan Update by Mr Peter Brink, Town Planner for Westville Members (Venue Westville Hotel)

Tuesday, November 17

17:00 Queensburgh Committee

18:00 Discussion - Need for Co-ordinated Environmental Control led by Ray Lombard for all Queensburgh members - Venue: Malvern Library

Wednesday, November 18

09:00 Infrastructure Committee

14:30 Natal Building Trade Credit Suppliers' Association

Monday, November 23

17:00 Pinetown/New Germany Committee : Venue - Pinetown

Thursday, November 26

12:00 to 14:30 Christmas Introlunch at Clairwood Park.

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SAMPLE ON REQUEST

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THE DURBAN REGIONAL CHAMBER OF BUSINESS IS AFFILIATED TO THE SOUTH AFRICAN CHAMBER OF BUSINESS (S A C O B)

Regional Roundup

THROUGHOUT THE REGION

Getting the Message

The party you want to speak to isn't in, and the secretary/office assistant you're about to leave a vital message with bucks at taking it down and suggests that you ring back (!) or that the party will ring you - by which time you may not be in, or the deal may have been lost.

Recognise the scenario?

Being a big Chamber is great, but an adverse spin-off for the member located in more remote areas, e.g. Scottburgh, Isithebe, is the added cost of more and expensive telephone calls in situations like that.

Getting your secretary/assistant trained up to get your messages down right the first time while you're out getting that extra share of the market will be evident when your phone and fax bills come in. Then your being a member anywhere in the Chamber's region of operation will become more and more pleasurable.

Let's do it! We owe it to ourselves to be more businesslike.

NEWS FROM CENTRE

CBD News

Planning to be Centre of Attraction

With the Christmas Season almost upon them, Managers of major West Street stores will be concentrating on what's happening on the ground between now and then and in-putting whatever action they have up their sleeves to give Christmas shoppers a never-to-be-forgotten buying experience.

Long term strategy is, however, to form a permanent association of CBD merchants as the base of a market-capturing move that should really put the heart of Durban back on the map as the place to shop. Retailing and property owning members who would like to learn more of that strategy should contact Sue McIlrath on 302-8992.

Around the Centre

Land Use Needs a Plan, man

A matter picked up by the recently formed Central Divisional Committee that has been of concern for some time to representatives of the former DMCC on the City's Planning Appeal Committee is the fragmented multiplicity of players

involved in land use planning. Arising from this, the Chamber has called for a copy of the latest report from the consultants commissioned by the City to examine aspects of planning so that it can be perused and recommendations as to what action the Chamber ought to be taking, made.

Road Clean-up Going like a Train

We join with members of the Keep Jacobs Clean Campaign Committee in congratulating Spoonnet on their ongoing contribution towards cleaning up Chamberlain Road and making it more environmentally friendly.

SAP, City Do Their Bit

Also to be commended for efforts they have been putting into cleaning up the Maydon Wharf area are SAP and Durban City Police. Well done, boys in blue.

Pro-active Approach Needed

Keep Jacobs Clean Campaign Chairman, Eric Swift, wants to meet as many pro-active industrialists as he can. They're the ones, like Mr Osmond Suleman of Alpha paints, and Joe Beaird of Action Freight, both in Clairwood, who help set acceptable environmental standards in our industrial regions.

If you are one, contact Eric on 469-0641.

Discussions in Phoenix

Plans at the time of going to press were for Noel Drew, newly elected Chairman of the Chamber's Central Division Committee, to have informal discussions with representatives of the Phoenix Industrial Township Lot Owners' Association, as well as our members in the area,

with a view to identifying fields of common interest and those in which the Chamber could, and should, be playing a more pro-active role.

Please turn to page 4

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Regional Roundup

From page 3

TO THE NORTH

Dolphin Coast Doings Stick Around for December

We don't know, either, we assure you. But come December and we'll all get the news of an Umhlanga/Dolphin Coast Mystery Promotion. Watch your press and your Digest.

M-Net Sponsored Bikini Contest

Now that we have got your attention, we can tell you that it is being held in Ballito on the public holiday, December 16. See you there!

Cane Field Rock Site

Currently being cleared is the site - in the middle of the canefields and a something or other decible distance away from the nearest neighbour - for the New Year's Eve Rock and Roll Concert being organised by that ever-alive, way-out-front, never-miss-a-trick, Dolphin Coast Publicity Association.

PRO, Sharon Wessels can give you the details on (0322) 61997.

IN THE WEST

Hill Street Hitting Target

News from the contractors responsible for Phase 1 of the Hill Street Upgrade Project is that work is on target and that all excess rubble etc. will be cleared off

the site, as promised, so leaving it nice and tidy for the Christmas shopping rush.

Shop Till You Drop

One of the catching-up exercises for Hill Street retailers whose businesses may have been adversely affected by the road/pavement works over the past several months, is the decision to put a real carnival atmosphere into the street. Application has been made to the Municipality to have Hill Street closed off from 18:00 so as to create a mall in which shoppers and their families can get on with the business of stocking up Christmas presents and otherwise, enjoying the atmosphere of shops that will stay open until 22:00, and its all happening on the evening of Friday, December 18. Contacts in regard to this project are Joe Gillatt of Edgars - Tel: 702-4571, and Tony Chapman of OK Bazaars - Tel: 701-8121.

TO THE SOUTH

Transportation Study Presentation

Chamber representatives who will be attending the presentation of findings and recommendations arising from the upper South Coast Transportation Study by Consulting Engineers, De Leuw Cather, which had previously been arranged for October and is now to be on the afternoon of Thursday, December 3 in Scottburgh, are Norman Beeson Tel: 304-5682 and Tony Markus Tel: 902-5524. §

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From the Committees . . .

AVIATION SAFETY

Following repeated requests, the Chamber has been advised that an ILS (Instrument Landing System) has been allocated to Louis Botha Airport for Runway 05. The Chamber welcomes this move in the interests of aviation safety.

INTERNATIONAL ARRIVALS INFORMATION DESK LOUIS BOTHA

The Department of Transport recently acceded to the Chamber's request to permit Durban Unlimited to help in the manning of the Information Desk situated in the International Arrivals hall at Louis Botha Airport. The Chamber contended that this was very necessary in the interest of encouraging overseas visitors to learn of the many attractions that Durban and Natal have to offer them.

MEETS AND GREETES

Following a request from the Chamber, the Department of Transport have said that they are prepared to rearrange the *Meets and Greets* barrier to enable passengers arriving on international flights to have easier access into the arrivals hall and the information desk.

SPLIT IMPORT PERMITS

Import Control has turned down a re-

quest by SACOB that local Controllers of Customs and Excise be given the authority to split import permits.

To avoid delays importers are best advised to request split permits when they make their original applications to Import Control in Pretoria.

The SACOB request that Customs and Excise be considered as an alternate mechanism posed a problem for Import Control who pointed out that Customs could not become involved since import permits were issued in terms of the Import and Export Control Act 1963 (Act 45 of 1963).

The South African Association of Freight Forwarders (SAAFF) Executive Director, Alan Cowell, has said that the solution now is for importers to educate themselves. If an importer thinks he is likely to use more than one port of importation, he must apply for splits when he issues his application.

A small problem does arise regarding the 10% tolerance in the quantum of the permit which is applied by Import Control because of the volatility of exchange rates. Tolerances however apply only to the original permit and not to the splits. *But this is a minor niggle* said Mr Cowell. The situation has also been progressively ameliorated by the lifting of import restrictions which has reduced the list of goods requiring import permits. §

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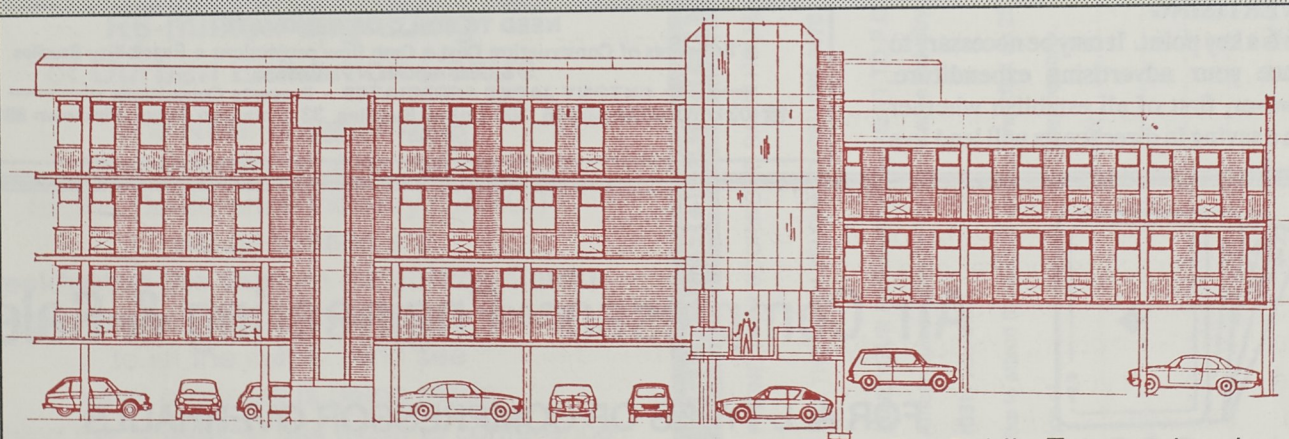
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Small Business Forum

THE CONCEPT OF COST vs BENEFIT

A significant area of study by economist in their basic training/study involves the concept of cost/benefit analysis.

In a simplified form it is, in fact, good business practice to examine each business decision from a Cost vs Benefit point of view. There is little doubt that if a cost/benefit analysis were undertaken in conjunction with a priority rating, many businesses would be a lot healthier today. In a recent Digest article we discussed problems arising from falling interest rates, which led to over-investment in fixed assets such as vehicles and equipment, often with borrowed finance, and the strain that this placed on such businesses once interest rates rose.

ESSENTIAL

It is essential to apply the cost vs benefit concept to most purchases regardless of whether the outlay is for increased stocks, additional equipment, the hiring of additional labour or advertising - any proposed additional expenditure requires this same careful analysis. In this time of severe recession many companies have recorded reduced turnover, and when this is measured against inflation, many of these operations have actually ceased to be viable concerns. Several persons have recently approached the Chamber for advice on cutting back expenditure and here the cutting back exercise demands the same process of examining the benefit and cost aspects.

ADVERTISING

This is a key point. It may be necessary to reduce your advertising expenditure. However, first of all establish whether such a saving in direct costs will lead to a

bigger cut in your sales. If this is the case then obviously a more careful analysis will become necessary.

In these difficult times of often shrinking markets it is essential that examination be made of all aspects related to advertising. In the first place, if you have an advertising budget, carefully examine the benefits of your advertising. Can you, for example, categorically state that advertising in magazine 'A' brought you direct results? Admittedly, it is not always easy to gauge as indirect response can occur without you really knowing which of your advertisements generated it. Another important point is that you should look at the size, content, layout etc of the adverts themselves. Perhaps you can cut back on your advertising costs by trimming the size, message etc, but still have exposure in the same publications, thus maintaining your established reputation. Pamphlets and fliers are often a good selling tool and can be used in a number of different ways. They need not be costly inserts in magazines but can be used for mail drops or handed in at hotels, particularly if you provide the type of service used by tourists. Look at target marketing a particular area. Try to pinpoint who would use your product. Many firms believe in promotional material in the form of gimmicky gifts. By and large, however, it has often been

proved that such gifts are not cost effective and do not attract a great deal of business. It would be useful to know how many units of product or service in an operation are actually sold as a result of gimmick type advertising.

WHICH MEDIUM

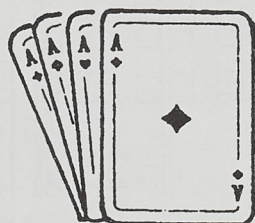
In the October issue of *Entrepreneur*, a publication produced by the Small Business Advisory Bureau, Mr Ferdie Prella of the SBAB looks at the concept of advertising, and also emphasises valid points such as the use of radio, once again highlighting the need to examine the cost angle. Before using publications, for example, find out their circulation. Different editions of newspapers have different circulation, thus invariably the Monday edition will sell fewer papers than the Friday one. However, do not necessarily come to the conclusion that a thin paper is less valuable from an advertising point of view than a thicker paper which one tends to pick up around pay day. Another important point is to find out what market segment uses a particular publication. The Chamber Digest is a valuable medium if your main market is the business sector.

Once again, it boils down to the same old management criteria. Before you take a decision give it thought, plan it, project the implications on as wide a basis as possible and do not necessarily believe that what your neighbour does is right for you. Think of the impact to your own business, the effect on its budget and the effect on its liquidity. Add up the costs, add up the benefits, make your comparisons and then take your decision. \$

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Industrial Relations

OF TEN-PIN BOWLERS STRIKES, AND THINGS

It appears that the previous article - Power Plus Performance - produced both bouquets and brick-bats from some quarters of the readership who were discomforted by my reference to employees "becoming co-owners/share-holders in the process of profit generation".

Employees currently participate in the process of profit generation, but owing to particular circumstances generally do so with little or no understanding of their individual worth, nor the value of their contribution to the 'bottom line'. In most instances, the situation can be likened to a ten-pin bowler who delivers

the ball down the lane towards the pins which are obscured behind a screen. To the bowler the delivery looks good. As the ball disappears behind the screen, he hears it strike the pins, hears them scatter and fall. Looking up to see the score instead he sees the words "Not good enough - try again" "OK, and on rare occasions, you get to bowl again!"

The process is repeated time after time, eight-and-a-half to nine hours a day, 5 to 6 days a week until finally the scoreboard flashes - Bowler No 242424 collect your reward from the office - the pay cheque, the same amount since almost a year ago.... One day, one day there's got to be a strike and then maybe there'll be an increase.

Well, isn't that nice? Management considers this as being gainfully employed in a secure job. "You've got a job, you get paid, what more do you want?", exclaims the boss.

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"But that's why I pay you! To do the job, If you don't like it, look out there, outside the gates, there are lots of people lining up for jobs....", says the boss. *He looks out there, unseeing he hears them scatter and fall. The scoreboard flashes "OK you get to bowl again."*

"Daddy! Daddy! what did you do at work today?"

"I got to bowl again, and again, and again....." \$



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PREVIEW

R6-million upgrading of Durban Exhibition Centre

The Natal Branch of the Southern African Association for the Conference Industry (SAACI) will be hosting a **breakfast at the Durban Exhibition Centre on Wednesday, 25 November 1992** to lift the curtain and see what progress is being made behind the scenes at this exciting conference and exhibition development for Durban.

Come and learn what is in store and what benefits there will be for the local conference and exhibition industry.

All welcome

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To: Natal Branch, South African Association for the Conference Industry, P.O. Box 541, Westville 3630

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☐ Yes please, I would like to attend the SAACI preview breakfast on 25 November, 1992

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Chamber President M C Pretorius welcomes delegates to the Evening in the Casbah with a heartfelt "SALAAM" (Peace). A more appropriate greeting would be hard to find in Natal in these troubled times.



Straight from the harem!
Two of the Chamber's slave girls
Sharon St Clair (l) and
Louise van der Westhuizen.



Pyramids, a Sphinx and Camels form an Eastern backdrop to Durban's own "Big Band" Music Unlimited.

An Evening in the Casbah

Great fun was had by all the SACOB delegates who attended this buffet dinner-dance with an eastern flavour hosted by the DRCB.

Our guests were treated to a musical feast with entertainment supplied by Mario Monteregge's 14 piece "Big Band" Music Unlimited, compered by David Leibowitz of RPN Radio fame. The Chamber would like to thank the many sponsors whose generosity made the evening possible.

DURBAN TRANSPORT CLIPCARD PROMOTIONAL CAMPAIGN

Durban Transport previously DTMB) will be embarking on an exciting promotional campaign directed at black communities residing in areas served by its bus operation and an invitation is made to businesses with a similar target market to join us in this venture.

The campaign aims to be financially rewarding for the successful sponsor as well as Durban Transport and a great deal of publicity and exposure is guaranteed through involvement in this exciting high profile venture.

The co-sponsor, whose desired profile is detailed below, should be DFR-based with comprehensive knowledge of local conditions, right down to grass roots customer level and whose customers should desirably be regular or potential travellers on Durban Transport's Green Line Buses.

The sponsor will be a long established and strongly managed supplier of essential commodities whose stock will include nationally branded, trusted and regularly purchased products in the black market. These products should be able to be carried on a bus by the passenger.

All of the above implies that the desired co-sponsor will probably be a middle to heavyweight local supermarket with strong emphasis on foods.

Should your organisation fulfil the conditions above and aspire to be part of this exciting joint venture, please contact Mrs Marj Mason on 309-4126 Ext 102 before Friday, 27 November, 1992 in order that a detailed presentation outlining the structure of this campaign can be arranged

The intention is that potential sponsors then submit their proposals on the nature and extent of their involvement in this clipcard campaign.

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AWARD FOR BUSINESS EXCELLENCE

Allan Hirsch - "A Question of Attitude"

September winner of the Natal Mercury/British Airways Award for Business Excellence, Allan Hirsch of Hirsch's Electrical Repairs, has the recipe for budding entrepreneurs! "It all comes down to attitude. You have to believe in yourself and believe you can reach the target you have set yourself". Well done, Allan, for winning an award you surely deserve.



Did you know . . .

The Chamber's **INCOME SECURITY PLAN** or **DISABILITY INSURANCE PLAN** provides a benefit essential to any employee benefit programme. The benefits provided, although generous, are specifically designed to discourage any form of wilful disablement. This protects you, the Employer, from unnecessary expense by helping us to maintain low group rates, and helps to keep the administration system simple.

Total and Permanent Disability Cover may be incorporated for the benefit of the Employees.

**ONLY TWO EMPLOYEES ARE NEEDED FOR YOU TO BE
ELIGIBLE TO JOIN THE
CHAMBER'S GROUP SCHEME.**

More information from Cindy Goddard on 302-5911

W · A · N · T · E · D



These two Moroccan dumb waiters were kidnapped from the marquee at the Village Green on the evening of October 27 after the SACOB Convention Fun

Evening. These were kindly loaned to the Chamber by Garlicks and we would like to return them.

The Chamber asks anyone who happens to see them or knows where they are now to please return them to 39 Field Street, Durban or ring Nadia Thomson or Sylvia White on 301-3692

NO QUESTIONS ASKED !

BRITISH AIRWAYS

Cotton Fields

RESTAURANT & CELLAR

FOR A
G R E A T
CHRISTMAS/OFFICE
P A R T Y !

* * *

Our Excellent Reputation
a Delightful Venue
Ample Parking

A N D

A Commitment to Giving
YOU our Very
B E S T !

* * *

Formal Dining with
Selected Menus

O R

Exclusive use of our
Upmarket Bars for
a More Informal Party
making, the Food and Alcohol
Arrangements to Your Choice

* * *

Phone Gary or Richard for
more details and early
reservations

561-2744, 561-1135

2 Lagoon Drive, Umhlanga

OFFICES, SHOPS & FACTORIES

Buying, selling or leasing. I will find the right property or buyer for you, also negotiate all financial aspects and finalise the lease conditions.

Take advantage of my many years property experience and contact me for a one-stop property service.

**MAX
PROP
GROUP**

JOHN DEAVIN
Tel: 202-6510 (B)
218-529 (A/H)

BAD DEBT KILLS

A single BAD DEBT can wipe you out both financially and personally

THERE IS AN ANSWER

PROCOR FACTORS (PTY) LIMITED

in association with

Proctor Corlett & Associates

will collect your bad debt
Discreetly, Professionally, Efficiently
(or it won't cost you a thing)

PROCOR FACTORS (PTY) LIMITED

Telephone (031) 309-3737

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a member of the procor group of companies

CMT FACTORY AVAILABLE

We are available to
accommodate C.M.T. work
almost immediately.

We are centrally situated and
have full facilities.

Contact - Shetej Clothing
Industries, Durban.

Tel: 309-1916, Fax: 309-3559

MANUFACTURERS !

Looking for goods manufactured in SA for export to Africans in other countries. Interested in marketing and selling for Small Business industries, supplying consumer goods, e.g. clothing, foodstuffs, electrical goods, anything and everything.

Please fax list of commodities on (031) 73-2451 or phone Darryl Smith directly on (031) 86-1913.

OVERSEAS VISITORS ?

Entertaining conference delegates and/or wives? Former PR Officer for multi-national company offers :

- Tours of Durban and surrounds;
- Historical interest trips to Maritzburg/Richmond/Byrne;
- Visits to community self-help projects;
- Shopping expeditions

For further details contact
Wendy Cranston

Tel/Fax: (031) 23-4007

Make a Note . . .

TECHNIKON ART GALLERY

An art exhibition "Ando Hiroshige: the Fifty-Three Stations of the Tokaido" by one of the last great masters of this popular school of painting in Japan, will be held at the Technikon Natal Art Gallery from 19 to 25 November.

Further Information from Frances van Melsen on 22-3405.

CLEAN AIR ASSOCIATION

The National Association for Clean Air, Natal Branch are to hold a special meeting on November 19 at the Bureau of Standards Auditorium, 15 Garth Road, Mayville.

Dr CV Mathia - Arizona Public Service Company who recently gave a keynote address "United States Acid Rain Control Program" will attend the meeting. Further information from Mr H O Egenes on Tel: 83-8638.

HLUHLUWE TELEPHONES

Telkom Natal has announced that all the Hluhluwe telephone services, with the exception of the party line service, will be converted to automatic working at 15:00 on November 17.

The new trunk dial code will be 035 and new numbers can be obtained by dialling directory information on 1023.

The manual party line service can be obtained by dialling 03562. \$

GAZETTE NEWS

GOVT GAZETTE 14367 - 6.11.92

- Consumer Price Index for September, 1992.
- Trade Stats. Jan to Sept, 1992.
- Labour Relations Act: Proposed variation of scope of registration of Industrial Council for the Sugar Manufacturing & Refining Industry.
- Customs & Excise Tariff Applications: List 42/92.

GOVT GAZETTE 14370 - 6.11.92

- Labour Relations Act: Motor Transport Undertaking (Goods): Extension of Provident Fund Agreement.
- Manpower Training Act: Extension of Textile Industry Training Scheme.
- Labour Relations Act, 1956: Liquor and Catering Trade, Pietermaritzburg: Amendment of Main Agreement.

GOVT GAZETTE 14371 - 6.11.92

- Companies Act: Companies registered and converted.
- Close Corporations Act: Close corporations registered and converted.

SITUATIONS WANTED

E.297 **EXPORT/TRADING** Gentleman currently employed in the export division of a large Johannesburg Company would like to relocate to Durban. He seeks employment in the Export/Trading field. He has travelled extensively and speaks French.

E.298 **ARTIST** Ukrainian Gentleman seeks commissioned work with a view to becoming a SA permanent resident. He is an Art Studio owner talented in a wide variety of artistic media. Detailed CV available.

E.299 **HOTEL/TOURISM INDUSTRY** Gentleman with 17 years experience as a hotel manager seeks any position in the Hotel/Tourism industry. He has qualifications in economics, accountancy and tourism.

E.300 **MECHANICAL/AUTOMOTIVE ENGINEERING** Gentleman (24) with National Higher Diploma in Mechanical Engineering seeks a position. He has experience as a pre-programme engineer, and has also worked in sales, installation and service/repair of garage equipment. \$

TARIFF APPLICATIONS

Comment on the following applications for tariff amendment should reach the Board of Trade and Industries, P/Bag X753, Pretoria, 0001, within six weeks of November 6, 1992. A photocopy of any comment should be sent to SACOB's Foreign Trade Department, PO Box 91267, Auckland Park, 2006.

A summary of the applications appears below. Full details from the Chamber's Business Information Centre

LIST 42/92 : GG 14367

Reduction in the duty on :

1. Jams, Fruit Jellies, Marmalades, fruit or nut purees or pastes.
2. Motor vehicles.
3. Flavoured Tea.

Rebate of the duty (in schedule 3) on:

Components for the manufacturing of air-conditioning and refrigeration equipment for use with refrigerated vehicles.

Withdrawal of the rebate facilities iro:

- Rape oil and its fractions.
- Petroleum oils and oils obtained from bituminous minerals.
- Sodium hydroxide (caustic soda).
- Hydrocarbons.
- Epolyallyl ether.
- Navaldehyde.
- Cyclohexanone.
- Diethylamine.
- 3,4-Dimethoxyphenethylamine.
- 3,4-Dimethoxyphenylacetone nitrile.

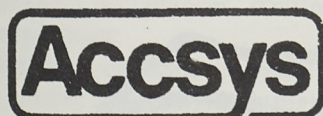
CONTROL TIME SAVE MONEY...

With Accsys' Time Manager.

A cost efficient solution to time and attendance recording. Time Manager replaces conventional clock card systems to eliminate tedious manual calculations.

Locally designed and manufactured using PC based barcode techniques, Time Manager produces accurate management reports of hours worked, overtime, absenteeism and late attendance.

To simplify your payroll administration Time Manager can download data on hours worked into your computerized payroll system. Supplied and supported country-wide.



Software that Pays

For more information, call:
Johannesburg (011) 452-3426
Cape Town (021) 25-4928
Durban (031) 207-1390
East London (0431) 5-8440



NMP Health Fax

MEDICAL AID VERSUS INSURANCE

Many insurance policies are being marketed at the moment offering various forms of health insurance. Most of these are being aggressively marketed and some, unfortunately, are being made available through insurance salesmen who either through ignorance or design make statements in support of their products which are not always correct. In addition, some salesmen are omitting to draw attention to prospective buyers the important areas of health care which are not covered by the policies they offer.

Not all insurance policies are being sold in a misleading manner, and we wish to make it clear that the contents of this article are not to be taken as being generally applicable to all forms of medical insurance currently on offer. Unfortunately, however, the degree to which people are being misled by a minority of brokers and insurance salesmen is such that it has become necessary for NMP to issue a very serious warning to its members against taking out any form of health care insurance without going into the matter very, very carefully indeed.

Before taking out any form of medical insurance you should first of all establish quite clearly exactly what your existing cover is under the particular NMP policy to which you subscribe. All NMP's policies cover you up to 150% of the scale of benefits for medical fees whilst in hospital and you are covered from the first day of admission. 150% of the scale of benefits is virtually the same as the maximum private fee which any doctor may charge, less one third which, from experience, usually covers the majority of the fees charged. As a result the gap between what you pay and the actual fees charged is nowhere near as great as many insurance salesmen make out. You must remember also that NMP has no overall limit on claims and covers the dread diseases such as heart attack, cancer, kidney failure and organ transplant at no extra cost.

Another important thing to remember is that at the moment there is no medical insurance policy which can be considered to be a substitute for medical aid. The main reason why this is so is that none of these policies cover medical expenses incurred out of hospital and NMP's statistics show that over 60% of medical expenses are not incurred as a result of hospitalisation. Having ascertained quite clearly what your existing cover is under NMP then the second important point when considering medical insurance is to be quite clear what the insurance policy covers and, even more important, WHAT IT DOES NOT COVER. A most important point is that a medical aid scheme allows you to change from one scheme to another without imposing pre-existing illnesses once two years of continu-

ous membership has elapsed. Most insurance policies exclude pre-existing illnesses from benefit to one degree or another - one recently advertised excluded existing illnesses for two years. Many policies exclude the first, second or third day in hospital and NMP's statistics show that only 30% of hospital stays exceed four days. Insurance policies are usually for a fixed sum or for so much a day. NMP has no overall limit on claims.

Most insurance policies have excesses and exclusions whereas NMP only places limits on certain specific items such as specialised dentistry and prescribed medicines which are not covered by insurance in any case. One insurance policy recently scrutinised by NMP which purported to give full cover whilst in hospital was found to exclude such common medical procedures as tonsils, adenoids, appendicectomy, hysterectomy and such like.

Insurance can have a place in your health care arrangements, but only as a supplement to medical aid and not a substitute for medical aid. If you wish to pay an additional premium in order to receive a certain sum of money when hospitalised then by all means take out insurance, but make quite certain that you are buying what you really need to have.

Products are being marketed to replace medical aid with a benefit fund/insurance combination. This concept requires thorough investigation and we at NMP offer our expertise in this regard before any decision to discontinue medical aid cover is made.

An important last point is that should you resign from NMP or any other medical aid scheme, for that matter, and take out insurance and subsequently find that you are inadequately covered, you will not be able to rejoin NMP or any other medical scheme without being subject to waiting periods and pre-existing illness provisions. You will be treated by the medical scheme as a totally new entrant, as if you had never been on medical aid before. We cannot emphasise too strongly that a decision to resign from a medical aid scheme is an extremely serious step to take and should not be taken lightly or without being in full possession of all the facts. §



Bookshelf

The following new publications can be seen in the Chamber's Business Information Centre :

- Namibia Tourist Map;
- Stellenbosch/Franschoek Map;
- Johannesburg Business Map;
- Witbank Map;
- Cape Province Directory'93;
- Knysna Map;
- Kempton Park Map;
- Pietermaritzburg Industrial Map;
- Table View Milnerton Buyers' Guide.

MACHINERY & OCCUPATIONAL SAFETY ACT OF 1983

Juta and Company have recently published the above Act as a separate loose-leaf publication. The publication is available from leading booksellers at a cost of R78 (VAT inclusive).

LABOUR LAW NEWS & COURT REPORTS

A loose leaf publication giving comment and details of court reports concerning South African Labour Law. §

The Chamber Welcomes New Members

ALAN H ENGLISH & CO

PO Box 1204, Pinetown, 3600
Tel: 72-0541

Accountants and Auditors

ROAD PART AGENCIES NATAL CC

PO Box 101363, Richards Bay, 3900
Tel: (0351) 32954

Truck Parts

PHE ZULU/INTABA TOURS

2 Dunbar Road, Westville, 3630
Tel: 86-6831

Tourism Developers

DAIRY DELITE NATAL (PTY) LTD

8 Vanilla Place, Overport, 4001
Tel: 29-4138

Foodstuffs and Confectionery

NATAL BOX FACTORY CC

PO Box 26430, Isipingo Beach, 4115
Tel: 902-2414

Timber Pallets

JEAN GUTHRIE BEAUTY CARE

55 Northway, Durban North, 4051
Tel: 84-2137

Cosmetics, Perfumery.

CASANOVA

10 Albert Street, Durban, 4001
Tel: 301-7985

Clothing

NATAL BROADCASTING SERVICES

PO Box 1588, Durban, 4000
Tel: 32-5252

Recording Studio

TEXTILE MARKETING CC

PO Box 399, Westville, 3630
Tel: 266-8332

Textiles

UNCLE SAMS SOUTHERN

FRIED CHICKEN

12 Hillcrest Shopping Centre,
Hillcrest, 3610
Tel: 75-1955

Take-Away Foods

GOODWILL MINI MARKET

Shop 142, 53 Joyce Road, Sea
Cow Lake, Durban, 4051
Tel: 87-5927

General Dealers and Suppliers

A S ISMAIL

Flat 1E Croxton, 39 Goble Road,
Durban, 4001

Tel: 301-5228/9

Import/Export Agents

ACCSCC - ALANS COMPUTERS AND CONSULTING SERVICE

PO Box 53269, Yellowwood Park,
4011

Tel: 429-886

Installations and Repairs

TANGRAM COMPUTER SYST. CC

LTA House Ground Floor, Blair

Atholl Road, Westville, 3630

Tel: 444-8173

Computer Services

ASSOCIATED ENGINEERS CC

PO Box 41322, Rosburgh, 4072
Tel: 465-5133

Hydraulic Equipment

DEPARTMENT OF ELECTRICAL ENGINEERING TECHNIKON NATAL

PO Box 953, Durban, 4000

Tel: 225-2062

Educational

KARWIN MARKETING

25 The Dunes, 60 Marine Drive, La
Lucia, 4051

Tel: 52-4359

Furniture

GLOBAL ENGINEERING SUPPLIES

PO Box 12382, Jacobs, 4026

Tel: 48-4786

Engineering Supplies

CONSTRUCTION MANAGEMENT

4 Harole Place, Glenashley, 4051

Tel: 523-764

Construction and Projects

DALLAS PAPER CONVERTORS CC

PO Box 19161, Dormerton, 4015

Tel: 29-3397

Paper Rolls

MARQUEE TENT & TARPAULIN

PO Box 28251, Malvern, 4055

Tel: 44-6415

Camping Equipment

TWILIGHT SOFTWARE

PO Box 51029, Musgrave, 4062

Tel: 29-1469

Computer Services

R P MANUFACTURERS & DISTRIBUTORS CC -

MANUFACTURERS DISTRIBUTORS

PO Box 37243, Overport, 4067

Tel: 28-2094

Import/Export Agents

HERM VAN CALCAR AGENCIES CC

PO Box 543, Ballito, 4420

Tel: (0322) 62339

Importers

L T C MANUFACTURING CC

PO Box 15024, Westmead, 3608

Tel: 700-1888

Rubber Goods

SECPROP 4 (PTY) LTD

PO Box 295, Darnall, 4480

Agricultural Machinery

GOLDSMITH STUDIO CC

161 Gordon Road, Durban, 4001

Tel: 23-7755

Jewellery

NETWORK COMMODITY

TRADERS CC

PO Box 30034, Mayville, 4058

Tel: 561-5041

Commission, Financiers.

CHRISTY'S TUCK SHOP & FLORIST

Shop 6 Southern Life Arcade, 88 Field
Street, Durban, 4001

Tel: 306-1061

General Dealers. \$



HOLMWOOD • BROOKS • CONSULTANTS

ADVERTISING & MARKETING

ce Index - January 1985 to October 1992

1987	1988	1989	1990	1991	1992
100,4	109,4	104,5	98,6	92,4	89,3
102,4	109,2	103,7	101,8	94,5	88,5
105,5	107,7	101,7	100,6	92,7	89,5
109,2	109,7	104,0	101,0	95,4	92,4
106,4	107,2	101,0	102,9	93,9	90,9
105,6	107,2	101,1	102,0	93,8	90,8
106,5	106,2	101,8	101,3	93,0	90,1
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ADD THAT
MAGIC



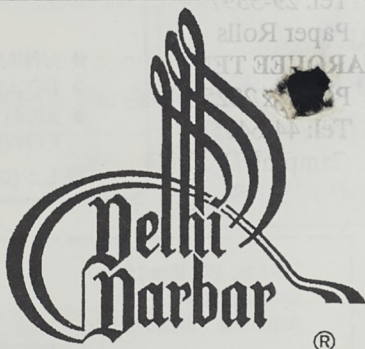
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TRENDS - ON A MONTHLY BASIS.
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Chicken Breyani R9,95

Lamb Breyani R11,95

Served on a Platter with salads

Minimum Order 10 and over

Bookings Essential

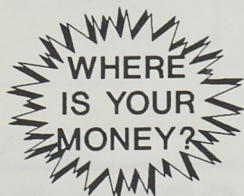
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CANCELLATION: MUST BE MADE SEVEN DAYS BEFORE SEMINAR DATE. NO REFUNDS WILL BE MADE THEREAFTER.

PAYMENT: CHEQUES MUST ACCOMPANY BOOKING FORM AND MUST BE MADE PAYABLE TO THE DURBAN REGIONAL CHAMBER OF BUSINESS.

INFORMATION: RING SYLVIA WHITE ON 301-3692.

THE 5.30 CLUB HOW TO "DEAL" WITH YOUR BANK

*Do you have problems with your Bank Manager?
Does he have a problem with you?*

Come along to our next 5.30 Club presentation and listen to Robin Taggart, Area Manager of Nedbank Durban, who will tell members about his bank's involvement with small business and offer hints and advice. This will be followed by a question and answer time.

IMPORTANT

This will be an ideal opportunity to meet with a number of members of the Chamber's Small Business Committee who will be attending this function.

Date/Time: Thursday, November 19 from 17:30.

Venue: 4th Floor, 39 Field Street, Durban.

Cost: R15,00 (VAT incl) per person, includes drinks after the presentation. Guests are most welcome.

Booking: Ring Sylvia White on 301-3692 or complete form below.

During 1992
circulation of the Chamber Digest
increased by more than 30% it now
goes to more than 8 500 businesses
BE WISE - ADVERTISE
promote your business in an area
stretching from Isithebe in the North to
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Mrs Jolink

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Attention: Sylvia White

Date: _____

BOOKING FORM

I/we wish to attend the November 5.30 Club - I enclose my remittance of R _____
(Cheques to be made out to the Durban Regional Chamber of Business):

Name	Date	Fee	
5.30 Club	19 Nov	R15	(210-678)

NAME: _____

NAME: _____

COMPANY: _____

ADDRESS: _____

Tel: _____

Fax: _____

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*For your next mail shot aim straight by ordering a set of the Chamber's Mailing lists or tables.
This way you can select by:*

- * Company name with contact person;
- * Postal and street address with telephone number;
- * Type and size of business (number of employees)

*Jane Pillay is your Chamber contact for spot-on service -
give her a ring on 301-3692 or fax her on 304-5255*

Christmas Introlunch



CLAIRWOOD TURF CLUB

Members - and their guests
one for the Clairwood
Yes - once again the Chamber
in the Galloping Gourmets at
our Christmas Introlunch
During this your staff's Christmas
apply the merry-makers, we'll
cheer with all the trimmings

Services of members -

MEDICAL PLAN

CORPORATE ADVISORY SERVICES

ASSOCIATES (Chartered Accountants)

Business cards ... and enjoy a three course served
in contact with other businessmen and women
'trocash' draw and Ghost race..

Club, 3rd Floor, Stewards Dining Room &

November 26 from 12:00 to 14:30.

(inclusive) per person.

BOOKINGS CLOSE MONDAY, NOVEMBER 23

Member of Business,

Date:

CH' - CLAIRWOOD TURF CLUB :

FRIDAY NOVEMBER 26 (210.679)

Booking for the above function :

Designation

Designation

Designation

REQUIREMENTS:

(R40,70 per head) of R_____ is enclosed
payable to the Durban Regional Chamber of

name to be included in the draw

for the next 'Introlunch'?

☐ Yes ☐ No

your business must have a representative present
for selection and that

PAID BY CLOSE OF BUSINESS NOVEMBER

RAW FOR THE NEXT 'INTRO-LUNCH'.

Confirmation is not received 7 days

INTROLUNCH a cancellation fee of

R40,70 will be charged

FULL-TIME

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For more information and a prospectus contact the School Secretary



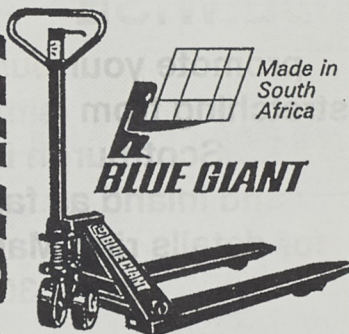
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St James College, PO Box 5705,
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- COMMERCIAL
- INDUSTRIAL
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INDUSTRIAL

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- ** 414 sq.m. Factory (low rental)
- ** 800 sq.m. Factory/Warehouse an industrial park setting

WESTMEAD

- ** 13 219 sq.m. - Can be divided
- ** 2 000 sq.m. - under construction
- ** 2 800 sq.m. - to be developed
- ** 4 050 sq.m. - to be developed - can be divided

MOBENI

- ** 6936 sq.m. factory/warehouse + 1 438 sq.m. yard (low rental)

PROSPECTON

- ** 1 600 sq.m. factory/warehouse
- ** 951 sq.m. Warehouse plus offices, large yard
- ** 2 919 sq.m. Factory/warehouse in Industrial Park
- ** 487 sq.m. Factory/Warehouse

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PROPERTIES**