

## Dates for your Diary

### Feb This month

4th: Club meeting - Mary Gaskell

## Future Events

4th Mar: AGM & Jeff Benson Motivated Mind

A more detailed talk on "Change your thinking and change the results in your life and work."

1st Apr: Jim Potts -

Trading Standards "Fraud Update" (TBC)



Over 30 members and friends enjoyed the annual bowling night at Megabowl. Teams from South Ribble Business Venture, Brown and Lonsdale, Link Print, Preston Business Club and other groups of members were all eclipsed by the winners from Yorkshire Bank.

## new members

Welcome to our new member

**Justin Warren**  
Ability Group of Companies

## JUST to Laughs

An engineer dies and reports to hell. Soon, the engineer becomes dissatisfied with the comfort in hell and starts designing and building improvements. After a while, they've got air conditioning, flush loos and escalators, and the engineer is a pretty popular guy. One day God calls Satan on the telephone and says with a sneer: "So, how's it going down there in hell?"

Satan replies: "Hey, things are going great.

We've got air conditioning, flush loos and escalators, and there's no telling what this engineer is going to come up with next." God replies: "What??? You've got an engineer? That's a mistake - he should never have gotten down there; send him up here." Satan says: "No way. I like having an engineer on the staff and I'm keeping him." Godsays: "Send him back up here or I'll sue." Satan laughs uproariously and answers: "Yeah, right. And just where are you going to get a lawyer?"

## committee contacts

### Chairman

Stephen Ward  
Tel: 01772 435010  
Fax: 01772 457280  
Email: [steve@ad-options.co.uk](mailto:steve@ad-options.co.uk)

### Secretary

John Thompson  
Tel: 01257 278400  
Fax: 01257 278400  
Email: [john@engineering-support.co.uk](mailto:john@engineering-support.co.uk)

### Treasurer

Tony Hilton  
Tel: 01257 260366  
Fax: 01257 273620  
Email: [tonyh@johngoulding.co.uk](mailto:tonyh@johngoulding.co.uk)

### Club Contact

Christine Brown  
Tel: 01772 621140  
Fax: 01772 622237  
Email: [chris@brown-lonsdale.co.uk](mailto:chris@brown-lonsdale.co.uk)

### Newsletter Editor

Lisa Thomason  
Tel: 01257 413328  
Fax: 01257 410702  
Email: [lisa@impressiondesign.co.uk](mailto:lisa@impressiondesign.co.uk)

Sponsored by



# Newsletter

February 2003

[www.businessclub.co.uk](http://www.businessclub.co.uk)

**CHORLEY  
& SOUTH  
RIBBLE  
BUSINESS  
CLUB**

## Think before you bin...

Many domestic dustbins contain enough discarded information to enable thieves to defraud householders, according to an article recently published in the Times. The Police terminology for rooting about in bins is called "Bin Diving" or "Bin Raiding"

The study carried out by Nottingham City Council and credit reference agency, Experian, shows how careless many of us are with information we should keep confidential. Items typically retrieved from bins includes discarded credit card receipts showing card holders signature, bank statements, utility bills and other personal records.

Fraudsters use such details to buy goods over the Internet, but can also notify a change of address and then start using new cards issued against their victim's accounts in shops, hotels and restaurants and ticketing booths around the world. Bin Raiding is recognised as a major threat in the US, where personal information is now rarely discarded and home shredders are the rule.

Experian estimates that average proceeds of each case of credit card fraud, "identity theft" or "account takeover" is about £2,000. In fact a fellow Chorley & South Ribble Business Club member was many thousands of pounds out of pocket recently when his firm supplied state of the art projectors by mail order, after seeking authorisation from the Credit Card Company beforehand, to what turned out to be an "account takeover".

The advice from Experian is, in addition to keeping PINs and passwords secret, never throw away bank statements, utility bills or other documents that can be used by a fraudster and never disclose details to anyone "cold calling;" never fail to query an unfamiliar transaction on your statement with the card issuer or bank immediately, and always have post re-directed when moving home or office because new occupants may throw letters away instead of forwarding them.

A fraud checklist entitled Fighting Fraud - A Guide for SMEs is available on line at [www.icaew.co.uk](http://www.icaew.co.uk) You will find it under law.

## Noticeboard...

Members news, special offers and members discounts, items for sale and items wanted. Just email me the details, your email and a logo.



Congratulations to stormhouse who recieved a special award from the Prince of Wales earlier this month. They recieved a commemorative certificate for becoming the 1000th 'Pro-Help' group in Britain, a national organisation that allows businesses to donate services to charities.

## AD-OPTIONS!

Ad-Options will offer between 10% and 20% off all promotional goods ordered by fellow members until further notice. Artwork, origination and carriage charged at cost if required. 01772 435010.

Email [steve@ad-options.co.uk](mailto:steve@ad-options.co.uk)



Business Cards printed two colours 500 for £65 + vat or 1,000 for £80 + vat.

Artwork either new or to make print ready £25.

Email: [lisa@impressiondesign.co.uk](mailto:lisa@impressiondesign.co.uk)

# THE NEXT MEETING

T U E S D A Y

## 4th Feb

Members Evening

7.45 for 8pm

## Customer care and telephone skills

Mary Gaskell from MGA based in Leyland is the speaker at the next meeting of the Club.

Mary has many years experience as a trainer in this area of business and has presented numerous courses for the Chamber of Commerce and Business Link. We are sure she will bring her usual light hearted approach to this subject and that all Club members, even those who have been in business since the year dot, will benefit from Mary's up to date presentation.



THE COMPETITIVE EDGE

## Advertising versus PR By Dea Parkin of The Competitive Edge

### Advertising – advantages

- Full control over the message

The client supplies the finished advertisement (usually with the help of a professional graphic designer and copywriter), and this goes into the publication exactly as it stands. You don't get asked any questions by the magazine about the content, so you can make bold statements without giving away any business-sensitive information that justifies them.

- Full control over release of message

An ad is booked into a publication for a specific issue. So, if the April issue is when there's a focus on something highly relevant to your business, that's when you choose to publish your ad.

- Control over the message's position within the publication

If there's a specific feature going into a magazine and you want your ad to run alongside it, you can usually specify this. Similarly, you can usually choose an early page in the magazine, a page opposite editorial, a right-hand page, though all at a premium.

- Full control over which publications you want to appear in

You specify which publication and the ad appears in that – unlike with PR. Only rarely will publishers refuse to take advertising; obviously if it's illegal or likely to fall foul of the ASA, occasionally if you're not a member of a trade body the magazine strongly supports.

- Discretionary free repeats

Never to be relied on, but these occur occasionally within the trade press and national newspapers, where the advertising sales rep needs to fill a last-minute space.

- A big push for PR

Increasingly, magazines are giving editorial space to their advertisers. As an advertiser, any editorial you send in is likely to be looked upon more favourably, plus you might get offered free editorial space as a matter of course.

- Easy to gauge response

If your ad demands a response, you can include a reference code so that you know, from the code quoted by the respondent, exactly which ad they saw. This is extremely useful for ascertaining the value of your advertising.

### Disadvantages

- Cost, cost, and cost again.

Even small quarter page ads in national publications will cost hundreds of pounds. In a newspaper with high circulations, it will be thousands. And it will be wrapping chips tomorrow. Advertising in useful sections like recruitment come at a premium, and publications won't allow what's essentially a recruitment ad to be placed anywhere else.

- Credibility

These days, people are very canny about ads and understand that you've paid for the space, even where it looks like editorial, but is headed (a legal necessity) as a promotion or advertorial. While ads have a huge part to play in informing, they're not subtle and don't carry the same credibility as when they appear in a magazine's editorial, ostensibly because the editor thought them worthy of bringing to the readers' notice.

- Repetition essential: more cost

Many beginners make the mistake of thinking a one-off ad is all that's required. Not so. Best effects are from ads that appear regularly, building up brand awareness and familiarity with that brand's benefits.

With advertising you have almost total control, but boy, do you pay for it. And at the end of the day, your message might not be believed anyway.

With PR you can achieve lots of credible, positive coverage at minimal cost. Or, you can achieve inaccurate or even negative coverage. Or no coverage at all. And you might not even know which...

- Recommendation

If your company absolutely depends on getting business from coverage in the press, (as in the case of a business start-up or a retail outlet), you need to use advertising as your primary marketing technique. The canny marketing person will get as much PR guarantee (editorial with an ad, discounted promotion page with an ad, promise of editorial mentions) as possible with any commitment of advertising spend. PR activity is a good idea but comes second.

With a more established or non-retail business, where promotion is geared towards extra revenue or expansion rather than survival, you'd expect to use a mixture of the two. An active PR will be more cost-effective than advertising.

Call Dea on 01257 233614 or email [dea@compedge.net](mailto:dea@compedge.net)

### Press Relations – advantages

- Inexpensive

The space in the publication is FREE. The PR service is comparable to the cost of writing and designing ads, making it a much less expensive marketing technique. Photography is often required on top for both forms of communication.

Be aware, some trade magazines might ask for a separation charge for a photo to appear. Everyone knows this is simply extra revenue for the magazine, but there again, you want the magazine to stay in business, don't you? If it's worthwhile as a PR medium, then it's worthwhile paying the seps charge, and it means your editorial is also guaranteed included.

- Credibility

When you read about something or someone in an article, you are far more likely to believe what it says than if you saw it in an ad. This stems from editors to have done their research properly. Anyone in PR knows this is often far from the case: editors need information to fill the paper; if they receive appropriate info from someone they trust/like/advertises with them, they are very likely to use it.

### Disadvantages

- Lack of control

You don't know when your press release/feature/other item will be used, how much of it will be used, in what form it will be used (editors can take a press release and use it to write a negative story), whereabouts in the magazine it will be used, when it will be used or even whether it will be used at all. While a PR professional who knows the game and is skilled at playing it takes away some of this uncertainty, it's still a fact that there are no guarantees in PR.

PR professionals, in general, will not work on a no-appearance no-fee basis, as the risk of going hungry is just too great. Plus, they do put in all the work!

- Exclusion

An editor might not use your piece, not because it's badly written, uninteresting or irrelevant but because:

- i) you're not an advertiser and they always give editorial priority to advertisers
- ii) your piece was in another publication that they consider to be a rival
- iii) you must be a member of a certain trade body, or be a certain kind of business

- Tracking

With an ad, you pay for it and it appears in the designated issue. You receive what's known as a voucher copy of the magazine with your ad in it, usually with the invoice (be very wary if a magazine asks for payment before they publish the ad.) With PR, only the kindest and least hassled editors will send you a copy in which your editorial appears. So, how do you know if and when your material went in? Editors won't thank you for ringing up and pestering them every issue!

If you've sent your PR to just a handful of consumer or readily accessible trade magazines, you just have to buy the next few issues. But if you've sent your PR to many different publications, some of which you can't buy from newsstands (ie subscription only), then it becomes very difficult to track your PR. The most sensible way then is to subscribe to a press cutting agency for perhaps 3 or 6 months. These aren't too expensive; for a fee of around £50 or £60 a month, they will look in most of the UK media for you for mention of your company or brand name(s). (NB The fee is per name.) Do check their reading list before committing yourself; sometimes there are magazines relevant to you that the bureau doesn't read. They then send you any mention they find of your company as a cutting from the publication, with usually a small extra fee for every cutting that they send.

## Another scam!!

Dearest One,

This is with pleasure, honour and respect that i am bringing this business proposal to you and with hope it will be for a mutual benefit to both of us. And hoping that you will not let down the trust i am about to repose on you.

I am Mr Harrison Abed, the son of late Mr Joseph Abed, a full time and known contractor within West Africa, some time on 10 th of October 1999 he and my senior brother took a trip to Europe and America for a business negotiation and investment but as events can be, unfortunaly they are among more than 200 persons aboard the Egyptian air line that crashed on 31st October 1999 on its way from New york to Cairo. That's how I lost my beloved onces to death. But the most heart breaking is , after about six months, my beloved and carring mother died of hypertenson in a hospital here in Abidjan. My dear late mother knowing as if she's going to die, she discloses to me all the plans of my late father's journey with my senior brother to America and Europe before meeting their untimely death, at this ponit, she told me that my late father deposited one trunk box containing the sum of US\$15.5 million dollars in a security company here in Abidjan and for security reasons declared it as a family beloging, she also informed that in the security company, ontuning her advice , she warned that I 28 years and my junior brother 22 years must make sure we still look for a good foreign partner who will assist us well in seeing that we transfer and invest this money abroad as that has been my late father's aim before his death. For your information, it has been difficult to get an honest person to assist us in this transaction, and for me to continue silent over looking for assistance, the demurrage bills wecontinue increasing to the nextend we cannot be able to pay it all again. To that, I am writing to you for your honourable and kind assistance plus your full consideration to see that this our only lifely hope is transfered out from Africa to your account and country for investment .

For your intrest to assist me transfer that our money to your account and country for investment, I will like to give you 15 % of the whole money and strongly promise to balance all sundry expenses you might incur during the transaction is over. Among all, the most important thing is for you to be aiding us as parent who will directing all our affaires and doings in your country. Lastly, you will promise me that you will not betray or deny us if this our money gets into your hands, bank and country . After I make sure that the money has got to you , I and my junior brother will now visit you in your country for investment and living, it's here I will also like you to do some business reserches and inform me both the conditions for a foreigner to invest in your country .As par my inquiries to transfer the money abroad (ie) by diplomatic channel means, by using the bank, and either of them, I will like you to suggest on which we can use, again, I can suggest you to visit us here for the changing of onwnership with your name as co- beneficiary, or I can contact a lawyer for your representation, I need your full name, address, telephone and fax number. Am waiting to hear from you soonest.

Thanks for and God bless you  
HARRISON ABED.

## So you think you have a pension . . . The sequel! Graham Archer

Further to my article in the October newsletter, I am pleased to be able to tell you that all is now resolved.

Strangely enough, a copy of our newsletter mysteriously found its way onto the desk of both the Chief Executive at Scottish Widows and the desk of The Rt. Hon. Ian McCartney MP, the minister for pensions!

Scottish Widows finally acknowledged that they were in the wrong, resulting in a four-figure increase in my cash pay out, an increase in my monthly pension and a special payment to compensate for the problems I had encountered.

As for the state pension, after a special investigation on behalf of the minister for pensions, I received my full state pension plus a payment of interest on the overdue outstanding amount. (There is still no set procedure to pay interest on overdue amounts, as a 'norm').

I also received a personal letter from Ian McCartney, Minister for Pensions, explaining why I had experienced such delays and frustration in getting my dues.

You may like to read the simple explanation of why I had correspondence with so many pensions offices, as follows.

“ . . your address was initially dealt with at our Preston Social Security office. When reorganisation took place, your case was relocated to Burnley Pension Centre. However the postal centre for Burnley Pension Centre was based in Liverpool and has now been moved to Peterlee near Newcastle upon Tyne. . . In addition, a lot of our business such as Pension Forecasting, Special Payments and payments made by Automatic Credit Transfer, is dealt with at our National Pensions Centre at Newcastle upon Tyne, consequently you may have had correspondence from this source too.”

If only everything in life could be so simple!!!

Is there a moral to my storey? If there is, it must be “If you think you are right, fight”.