





THE THREE CRUS the si gray, three-piec conservative-los and a Phi Beta of your friend way. Walk th "Hi there! I'm away from n et a job when you a position. For some ve months. I examine halfway he "What have you Incider Bert Lang t very much." You tell He served . or a consultant. BY ose your cool. You blurt, because you lack options. Why person be, if no one else d answer your query with: you in the near future." whisper, "But when?" wooden as I think, "What ren't going anywhere!" rent gours any whole.

You need a loan. You're rerage person" in today's econit the only one short of cash. your door, offering you their serotdragging, you whip up enough financial institution. Is it a good roach the bank's lending officer on effect, "Please help me. I'm destitute.

ATE ANYTHING

made your idea

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challenged?"

effect, Frease nery me. rm destitute.
le horrors of bankruptcy. I have no

le horrors of pankrupicy. I have no y can't repay what you lend me, but y can't repay what you lend me, but the next world for your generosity"?

ch that works.

ch to use: If you're a man, put on a

THE ENERGY YOUR BUSINESS NEEDS

If you don't know already, from July 2012, large electricity customers in Energex's South-East Queensland area no longer have access to regulated electricity tariffs. So, many of you will need to spend time negotiating a market contract with an electricity retailer.

WE'D LOVE TO SAVE YOU THAT HASSLE.

We're ERM Business Energy. We're Australia's only energy retailer solely dedicated to business customers. This is why we can offer competitive prices, tailored energy solutions and the kind of service your business deserves. It also explains why our customers are much more satisfied than those of the other electricity retailers.^

Call us today. You'll be glad you did...

Because we will also offer you \$200 off your first bill when you switch to us.*

gcooney@ermpower.com.au call 134ERM.

for market contracts signed

www.ermpower.com.au