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A comparative critical discourse analysis of selected commercial banking advertisements published in the press during a decade of transition and socio-political transformation in South Africa (March to May 1994 and March to May 2004)

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A COMPARATIVE CRITICAL DISCOURSE ANALYSIS OF SELECTED COMMERCIAL BANKING ADVERTISEMENTS PUBLISHED IN THE PRESS DURING A DECADE OF TRANSITION AND SOCIO-POLITICAL TRANSFORMATION IN SOUTH AFRICA (MARCH TO MAY 1994 AND MARCH TO MAY 2004*)*.

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THIS RESEARCH REPORT WAS SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS TO THE FACULTY OF HUMANITIES AT THE UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG.

DECLARATION

I declare that this research report is my own unaided work submitted in partial fulfillment of the requirements for the degree of Master of Arts to the Faculty of Humanities at the University of the Witwatersrand, Johannesburg. This work has not been submitted for any other degree or examination or to any other university.

…….

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ABSTRACT

This study compared selected commercial bank advertisements published in 1994 with those published in 2004.Its purpose was to establish whether advertising discourses found in these texts reflect the socio-political changes that occurred in South Africa between 1994 and 2004.It further sought to identify the features of the advertisements that appeared during these periods in order to determine if there have been any shifts in discourses during this time. This qualitative research relied heavily on Fairclough's theory and method of Critical Discourse Analysis (CDA) for both its theoretical framework and data analysis. In the data analysis section, a need arose to employ some of the tools of semiotic analysis as provided by Kress and Van Leeuwen's (1996) 'grammar of visual analysis' as well as a limited form of Thematic Content Analysis. Data analysis began with a thematic content analysis of all 36 advertisements collected for this study in order to gain a broader perspective of the range of themes covered by these advertisements. This was followed by a comparative detailed Critical Discourse Analysis of two representative pairs of advertisements from 1994 and 2004 to illustrate the behaviour of advertising discourses at these two distinctly different historical junctures. While the research has found some reproductions of discourses from the 1994 period in the 2004 advertisements, it has also revealed that there have been shifts in the discourses between 1994 and 2004.There is also evidence to suggest that in some instances the shifts have more to do with the ways in which the discourses are communicated rather than clear changes in the discourses as such. In the main, the study found that advertising discourses, because of their hybridism and social embeddedness, tend to mirror the socio-political context in which they are produced and distributed. As a result, they can be said to reflect the changes and challenges faced by society at the time of their production.

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Let me give special thanks to my entire family, especially my late father, Sekgathe Jackson Chidi, who instilled in me an insatiable appetite for learning. Ngwato ‘a Mahlogo, may your soul rest in eternal peace.

I finally give countless thanks to the Most Supreme for sustaining me through the gloomy jungle and the vast desert.

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CHAPTER 1

1.1 RESEARCH QUESTIONS:

1.1.1 Main question:

Do advertising discourses reflect the socio-political changes in South Africa in the period between 1994 and 2004?

1.1.2 Sub-questions:

What are the features of commercial banking advertisements appearing during these periods?

What changes in the discourses, if any, emerge during the ten year period?

1.2 Rationale and Context

1.2.1 Background of the study

The 1990`s were characterized by unparalleled socio-political changes as South Africa made a transition from apartheid rule and liberation struggle politics to an inclusive multi-party democracy. The year 1994 represents not only a political miracle, but also an important landmark in that transition.

Its importance in setting in motion the process of national unity and societal transformation is aptly captured in the words of former president Nelson Mandela during his inauguration when he said:

> we enter into a covenant that we shall build a society in which all South Africans, both black and white, will be able to walk tall, without any fear in their hearts, assured of their inalienable right to human dignity – a rainbow nation at peace with itself and the world (Sparks, 2003:p.2).

These historic changes culminated in the peaceful and democratic transfer of power from a white minority to a black majority which until then was unknown on the African continent.

The idea for this kind of study was strongly influenced by my participation in a Critical Literacies Course (a Masters module in the Department of Applied English Language Studies) whereby I was exposed to similar kind of work in the field of Critical Discourse Analysis. I gradually developed a passion for Critical Discourse Analysis especially when dealing with covertly manipulative texts such as advertisements.

During South Africa's transition from apartheid to democracy we experienced a battle of political orientations and ideologies being fought in both the negotiating chambers and the media. Conservative white right-wingers wanted to defend and preserve white domination and privilege. Liberal minded whites wanted liberation for the black majority but would have preferred to keep some of the privileges of apartheid domination. Moderates in the liberation movements wanted the political transition to take place as peacefully as possible. They wanted to have equal access to the country's resources in addition to the franchise but feared a bloody usurpation of political power. Radical forces within the liberation movements wanted to drive the white man out of power and out of the country at the barrel of a gun and put in place a Marxist communist political and economic set up.

Each of these groups presented its ideological argument very persuasively. Arguments in favor of, or against one particular ideology were not only presented in the negotiating chambers, but surfaced at any opportunity and through various media across the society. Sparks (2003) refers to the act of trying to appease all the various interest groups through a negotiated settlement as a `balancing act'.

This study sought to investigate (as proposed by Janks,1996:p.13) discourse features of this transition and post-transformation periods and to track the way the discourses have or have not changed as the South African society went through a period of socio-political change.

1.2.2 Political and Social Context

This study takes place over a decade after the achievement of freedom from apartheid rule by coercion to a democratic rule premised on the consent of the majority. It occurs in a context of a free and democratic South Africa in which there is universal franchise for all races, a liberal constitution with a Bill of Rights as well as freedom of speech and the media as a whole (Bertelsen,1998).

South Africa`s transition to democracy is perceived by some as having been based on a `balancing act` which Manganyi (2004) refers to as the `drama in the middle', whereby it was important to try and appease certain sections of the society whilst also trying very hard not to offend others.

This act of balancing different and often antagonistic views and interests is vividly reflected by Manganyi as follows:

> on the one hand, the black majority [perceived] itself as a privileged group that should be at the centre of the government's policy concerns and programs and, on the other, racial and ethnic minorities have on occasion considered themselves objects of systematic marginalization by the government and its agencies (Manganyi,2004:p.3).

The transition from apartheid to democracy fits very aptly with Gramsci`s theory (in Fairclough, 1997:p.260) in which he (Gramsci) distinguishes between `political' and `civil' societies. He maintains that:

> the former [is] a society in which domination occurs by means of coercion and the latter as [one] in which domination is by winning the consent of the majority.

As a consequence of this transition, the identity of both black and white South Africans has been radically destabilized. Settled meanings that had informed identities in the

1970’s and 1980’s became subject to competing ideological forces as a result of the socio-political transition in the South African society.

Gramsci`s notion of hegemony emphasizes forms of power which depend upon consent rather than coercion (Fairclough, 2001). From this point of view advertisements are often treated as part of the entertainment complex and they can easily be considered to be immune from the world of ideology (Goldman, 1992).

> Advertising is a key social and economic institution in producing and reproducing the material and ideological supremacy of commodity relations. Cultural hegemony refers to those socially constructed ways of seeing and making sense of the world around us that predominate in a given time and place (Goldman, 1992: p.2).

The about-turn political changes in 1990 set in motion by former president F W de Klerk’s unbanning of liberation movements, the release of Nelson Mandela from twenty seven years of incarceration as a prisoner of conscience, and the return of political exiles had important repercussions for all aspects of cultural, political and social life in South Africa.

These changes did not only set the country and its peoples on a path to reconciliation and unity, but, they also called for realignment of attitudes and views regarding race, color, religion, gender and class identities in the pursuit of creating a rainbow nation in which all persons would live in peace and harmony, with equal opportunities, a society in which every person would be judged by the content of their character rather than the color of their skin. This period is characterized by incessant tensions as Sinclair and Barenblatt (1993: p.4) note that:

> firstly there is tension between the need to reflect the many cultures (multiculturalism) and the ideal of one nation. Secondly, there is tension between the desire to take advantage of liberal sociopolitical climate of the new South Africa and the desire to maintain social stability. Thirdly, there is tension between showing new social possibilities and the risk of alienating the target

market. Finally, there [was] tension between the socialist overtones of the ideal of the new South Africa, and the consumerist project of selling more products. Advertisers attempted to negotiate the complex dynamics of social change in a variety of ways.

1.2.3 Definition of Concepts

In this section I will define the salient concepts or themes which emerged during my initial survey of the advertisements used in this study. These are frequently referred to in the research report. These terms will be defined as understood by the researcher and this will be the sense in which they are used in this research report unless otherwise stated.

African Identity

This term is used in this study to refer to strong feeling of identification with Africa, its culture, language, peoples, and so on. This theme is reminiscent of Bantu Steve Biko's philosophy of Black Consciousness of the 1970's which encouraged Africans to take pride in their own identity by discarding Euro-centric tendencies such as aspiring to be white or like whites (for example using skin lightening creams containing hydroquinone and hair relaxers to look like Europeans).It was recently set in motion by Deputy President Thabo Mbeki in his `I am an African Speech' (1996) presented during the ceremony marking the acceptance of the New Constitution (Constitution Number 106 of the Republic of South Africa). Thereafter a trend emerged whereby prominent South Africans, mostly politicians, discarded names which had some form of association with the colonial past in favour of indigenous African ones. For example, Benny Alexander became Khoisan X; Sam Shilowa preferred to be called Mbhazima Shilowa while Terror Lekota liked to be called Mosioua Lekota.

This phenomenon also manifested itself in the sphere of fashion whereby a company such as Nokia sponsored an exclusive beauty competition for black ladies called Nokia `The Face of Africa Contest'. In keeping with this trend it became common for symbols of

black African culture and origin such as beads, dreadlocks and so on to be used as fashion items. This coupled with the government's enactment of Black Economic Empowerment (B.E.E) policy led to a situation whereby blackness and Africanness became a bankable form of identity.

Black Economic Empowerment (B.E.E)

This term was coined by the post-apartheid South African government to refer to its moral and economic initiative aimed at redressing the wrongs of the past by encouraging and enabling access and participation of blacks as well as previously disadvantaged groups such as blacks, coloureds and Indians (including women, workers, youth, people with disabilities and those living in rural areas) in the economy through diverse but integrated socio-economic strategies.

Rainbowism

This term comes from the concept of a *rainbow nation* which was coined by Archbishop Desmond Tutu to describe post-apartheid South Africa in which the African National Congress (ANC) came to power and sought to unite all the different races. It is a term intended to encourage and capture the ideals of unity, multiracialism and the coming together of many different races in a country previously associated with the policy of divide and rule. This term has connotations of patriotism in that it sought to inculcate amongst South Africans, a sense of common nationhood and eventually love for the country.

Patriotism

The English dictionary defines this word of Greek origin as referring to one's love for their fatherland. Thus a patriot is one who is preferred to serve, defend and demonstrate loyalty to their country, its traditions, history and welfare. In relation to other themes dealt with in this research, patriotism can be set against the brain drain as its direct

opposite in the sense that those who considered leaving or have left were regarded as unpatriotic. On the other hand, attempts to stop the tide of skilled people from leaving the country was seen as an act of patriotism in that it reflected a faith in the country's future and its new political leadership.

Brain Drain

This concept refers to the movement of highly skilled people from one country to another country which is thought to offer better opportunities. This phenomenon was prevalent during 1994 when many people had doubts about the future of South Africa under a black government. Many whites feared retribution for the wrongs meted out against black people during apartheid and preferred to leave the country for destinations such as Australia and The United States of America. Since white people constituted the majority of skilled workers (as a result of apartheid policy of reserving skilled jobs for whites) in the country, an exodus on their part would have thrown the country into an economic crisis. It was apparently out of the realisation of such a possible economic crisis that the then President Nelson Mandela made a concerted effort to reassure whites (especially the Afrikaner community) that the ANC government had no intention to punish them for the wrongs of apartheid.

Liberation

This is the release of a person, group, population, or a country from political or military control or any form of severe physical constraint. This can also apply to releasing someone from traditional socially imposed constraints such as those arising from stereotyping by sex or age. In the context of South African socio-political history relevant to this study, this applies to the release of political prisoners and the oppressed masses of black people from apartheid rule. Social commentators have observed that the freedom that came with democracy in 1994 did not only free blacks, but also freed whites from economic and cultural isolation from the rest of the world.

It is in support of the latter assertion that one can claim that international isolation from events such as the Soccer and Rugby World Cups, as well as economic isolation in the form of the United nations' economic sanctions against apartheid South Africa meant that whites also felt the shackles of apartheid because they were not in a position to compete with the rest of the world in matters of sports and economy, just to mention two.

The inception of democratic rule in South Africa was also a liberating moment for whites in the sense that they could start to explore opportunities abroad. This development illustrates the link and the interconnectedness of discourses in that political decisions affected the way in which sports and the economy could be run.

Ideology

This highly contested term was first used by de Tracy in the 18th century to describe a systematic science of ideas. Over time, the term has been the subject of heated debates because of various negative labels attached to it. It has strong connotations of power and how it is exercised and shared between groups of people. In this study, the word ideology will be used in a less pejorative sense as suggested by Williams (2003: p.146), to mean 'systems of thought' or systems of belief or symbolic systems pertaining to social action or political practice.

Race Focus in Sport

A focus on race in sport was a result of racism or racist attitudes which reflect animosity towards people of other races based on a belief in racial superiority. In terms of this line of thinking people of different races are perceived as having different qualities and abilities, and some races are seen as inherently superior or inferior.

In South Africa during apartheid rule there was a tendency to allocate sporting facilities along racial lines. For example, while black people played mainly soccer whose resources

were not expensive to provide, sports such as swimming, cricket, rugby, cycling, canoeing, and so on were provided for whites**.**

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

A general view of the literature studied in preparation for this study revealed that advertisements, whether print or electronic, are, in spite of being short texts in their format, very complex and interdisciplinary in nature. As a result it becomes problematic to confine advertisements (print or electronic) to one particular field such as media, marketing, language or culture studies.

There is also no consensus as to how advertisements should be classified because everyone seems to apply their own criteria. Some prefer to identify advertisements by their target market, for example Bertelsen (1998) states that her study examines *black advertisements (*advertisements from publications that target black readers*).* Nuttall (2004) identifies the advertisements of her study according to their medium, namely, billboards, whilst Britten's (2005) work sets out to study beer advertisements, which is a classification according to product.

I began my literature review by contextualizing the study politically and socially because this study examined advertisements during the period of political and social instability. Thereafter I moved on to reflect on work done on advertisements especially those works which have significant relevance to this study. This was be followed by a discussion of advertisements; what they are and their function in society. Lastly, I attempted to position this study in relation to the literature reviewed. Janks (1996) holds the view that in periods of revolutionary changes, the (semiotic) signs become unstable and the signifiers are constantly shifting. She goes on to assert that in such times, new discourses become available, offering us new subject positions from which to speak and read the world.

It was my intention in this study to examine whether new discourses emerge, or if traditional (apartheid discourses of domination and oppression) discourses are recycled and maintained.

When society undergoes transition and social transformation, the conditions of text production and reception are gradually transformed. This is probably because linguistic signs are the result of social processes, which often occur in the form of a clash of discourses. These clashes, often in the form of textual/discoursal hybridity, are believed to provide evidence of values in transition. Accordingly, they also show the tenacity of existing discourses at work in society and the struggle of alternative discourses seeking to emerge. The clashes of discourses according to Janks (1996:pp.6-7) `demonstrates ideological forces at work to produce a different hegemony'.

2.2 Studies of advertisements

Bertelsen (1998:p.224) in her study of "black advertisements" of the post 1994 period makes the observation that:

> South African advertisements of the 1980's and 1990's make a significant contribution to the production of new subjects and the development of an organic ideology adequate to late capitalist demands as they raid for their raw materials in every major discourse of our contemporary culture (high and popular artistic forms, family values, sexuality, politics, social mobility, racial and gender issues) and align these with `free market' thinking.

She further states that `the terms of popular [anti-apartheid] struggles are redeployed on consumer goods' (Bertelsen, 1998:p.225). This tendency for advertisements to borrow from various genres and discourses could be attributed to the fact that as social texts, advertisements do not operate in isolation from the social context in which they are produced. In addition, advertisements are produced with a very careful consideration of market trends, social changes and a sense of anticipation of future developments in society.

Perhaps it was as a result of this realization that Bertelsen (1998:p.226) described advertisements as `parasitic' and `opportunistic'. Therefore, it was in keeping with advertising conventions and practices that the post 1994 advertisements which Bertelsen studied had to make use of pro-black, pro-democracy and anti-apartheid terminology, anecdotes and images. This served to associate the products advertised with the sweeping euphoria of the New South Africa by first associating these products with the formerly oppressed, then cutting any link with apartheid by using anti-apartheid terminology, and finally, embracing the new dispensation by using *'politically correct'* images. Bertelsen's (1998) work focuses essentially on the terminology used in what she refers to as black advertisements across products and media.

Nuttal's (2004) study of Rosebank's Y-Generation in its quest to break away from the cultural and racial fragmentation of apartheid by means of establishing a new identity for themselves (one which negates rural or township origin), takes advertisements on Johannesburg's billboards (and Y-magazine) as its point of reference. Through her study she uncovers a new search for identity and the emergence of what she calls the `Y-culture' – a hybrid culture that appeals to youth across class, education, race, etcetera (in Public Culture 16(3):p.435).

In the context of this project hybridity is used as a general term for 'the blurring of social boundaries'(Bignell,2002:p.7).Of significant importance here is this element of hybridity which signals a search by different social, linguistic, cultural groups for some common ground in the construction of a new society. This notion of hybridity was also raised by Janks (1996) in a Critical Discourse Analysis of a Standard Bank advertisement aimed at domestic workers. In that study, Janks observed that textual `hybridity' provides evidence for values in transition. She maintains that hybridity shows the tenacity of existing discourses at work in society and the struggle of alternative discourses to emerge. Textual instantations, she says, capture the clash of discourses and demonstrate ideological forces at work to produce a different hegemony.

I am aware that Janks and Nuttall allude to different forms of hybridity whereby Janks refers to discoursal hybridity (as it manifests itself in the mixing of different discourses to

communicate values/ideology of a society in transition) whilst Nuttal refers to cultural hybridity and its relation to issues of identity among the emerging black middle class. However, I should point out that I perceive these forms of hybridity to be of a relative nature because they are not necessarily mutually exclusive terms.

I would argue that language is a tool for communicating cultural values and identity as much as it is a vehicle for maintaining or challenging dominant ideologies in society. In other words, issues of power and ideology, as well as those of identity, are not only intertwined and overlapping, but are both conveyed through language.

It is from Janks' (1996:p.13) study that I got the inspiration for this study. She identified amongst others, a need for research to establish whether or not hybridity in which pre-transformation and post- transformation discourses appear simultaneously in texts is a feature of South African discourse of the 1990`s as well as how these discourses develop or are replaced as society stabilizes. Apart from examining a bank advertisement, Janks sets a precept with regard to how Critical Discourse Analysis can be employed in research which seeks to explore the workings of ideology and power in texts like advertisements which may on surface examination, be regarded as 'innocent'.

Ndlangamandla (2006) concerned himself with issues of identity among high school youth as they manifest themselves in popular clothing brands' advertisements such as Diesel and Soviet. Though he uses CDA in his study, it is important to indicate that his focus, like Nuttal's (2004), deals essentially with issues of identity amongst suburban youth especially how youth from emerging black middle class backgrounds perceive themselves.

Nuttal and Ndlangamandla`s studies differ from my project in that I used bank advertisements from newspapers to examine the shifts in discourses as society changes. Whilst Ndlangamandla compared individual advertisements, I compared two sets of banking advertisements from two different periods (1994 and 2004).

I believed that a Critical Discourse Analysis of commercial bank advertisements from transition through transformation could help me uncover and unravel the discoursal shifts

that shaped and were shaped by discursive practices such as what Bertelsen (1998) calls `a redeployment of the terminology of the anti-apartheid liberation struggle' to promote the sale of consumer goods.

Bertelsen (1998) concentrated mainly on terminology. She paid particular attention to what she calls `black advertisements' (i.e. advertisements which appear in magazines aimed at a predominantly black readership, e.g. Drum, Pace, Bona, Ebony, etc).Whilst she succeeded in exploring whether a sample of post -1994 South African advertisements may serve as an index for the discursive context of the post-apartheid South Africa, and the implications of this process for the emergence of new South African subjects,her sample does not adequately represent a cross section of recent South African print advertisements because she excluded 'white' magazines. Again she does very little visual analysis. The findings of her study show that post 1994 (black) advertisements appropriate liberation terminology for their own ends in order to capitalize on the euphoric atmosphere that came with the inception of democracy in 1994.

Thus there are studies of the language of advertisements which have little or nothing to say about pictures and music or the people who create the advertisements. Some studies describe the pictures without paying any attention to the language. Other studies especially in the advertising field focus on the receivers of advertisements and categories of these (Cook, 1992:p.3).

It cannot be overemphasized that for a study to do reasonable justice to advertisements, it is preferable that it attempts to examine the genre in its entirety. For example, when working with print advertisements, it has to look at both visuals and the language and other contextual factors such as historical and social context as well as the medium.

Frith (1997:p.1) concurs with the idea of examining both the surface and the deeper level meaning of an advertisement when he asserts that 'the benefits of critically examining the whole advertising message, not merely the surface or sales message, is that it helps to sharpen one's critical sensibilities' in an attempt to 'counteract the non-critical response often conditioned by mass media.

Kellner (1995) and Janks (1993, 1997, 1998, and 2002) appear to deal with both words and pictures. The difference between them is that they use different approaches. Kellner conducted a semiotic analysis, whilst Janks carried out a Critical Discourse Analysis. Janks' work is particularly relevant for the present study not only because she proposes an examination of discourses during times of socio-political change, but also because she has been able to provide a precept for applying CDA to advertisements. Examples of this are her analyses of a 1993, Standard Bank advertisement and the 1993 Nandos' advertisement. This approach emanates from Fairclough's notion that CDA has both deconstructive and constructive moments.

2.3 Media and Advertisements

The relationship between media and advertising is a mutual one because one feeds off the other and vice versa. Hart (1978:p. xv) observes that advertising provides revenue for the media and, without advertising, most national newspapers would certainly go out of business. On the other hand, the media provides a platform for advertisers to reach their target audience.

Historically, advertising can be traced back to the Greek and Roman public criers through the Industrial Revolution until its evolution into its current form in the early twentieth century (Branston and Stafford, 1996:p.298).

There are several and varying definitions of advertising. Each definition has its own emphases and motivations. Hart (1978: xv) defines it as ` the action of calling something to the attention of the public especially by paid announcements'. This definition, simplistic as it may be, shifts attention from perceiving advertising as necessarily tied up to the selling of manufacturers' goods.

Bernstein quoted in (in Jefkins, 1976:p.5) views advertising as the origination and or communication of ideas about products in order to motivate consumers towards purchase. An important omission in this definition is that it focuses only on products to the exclusion of services.

Dunn and Barban (1982:p.7) understand advertising to be:

> paid,non-personal communication through various media by business firms, non- profit organizations, and individuals who are in some way identified in the advertising message and who hope to inform or persuade members of a particular audience.

Dunn and Barban emphasize that advertising should not be misconstrued as equivalent to promotion or sales promotion, which are in their view, supplementary activities to advertising. Definitions of advertising are abundant. As a result, searching for a *correct* definition might be futile.

Malefyt and Moeran (2003) note that in general, definitions of advertising tend to veer in two main directions. It is either defined using a traditional Marxist economic orientation or a social communication perspective. The former view perceives it as a means of generating demand in a capitalistic system by offering specific information on a product, service, or brand identity whilst the latter sees it as an attempt:

> to sell goods, by appealing to consumers through gender identity, celebrity endorsement, romantic imagery, notions of achieving happiness or contentment, and other cultural dimensions not tangibly related to the advertised product or service (Malefyt and Moeran,2003:p.2).

It emerges from the latter view that advertising is by its nature complex, multidisciplinary and serves a multiplicity of purposes. Therefore, it may help to provide what I consider to be a less problematic and more recent definition, which states that: advertising is paid non-personal communication from an identified sponsor using mass media to persuade or influence an audience' (Wells, Burnett and Moriarty, 2003:p.10).

A careful study of advertisements is likely to reveal that they are used for a multiplicity of purposes. This idea is strongly supported by Dunn and Barban (1982:p.3) who state that

> advertising helps the consumer form images of brands and types of products and of the companies that make them. Advertising has promoted many ideas in fields not related to commerce- ideas about political candidates, mores, charitable organizations, and public service ideas

Wells et al (2003:pp.10-16) allude to numerous functions of advertising, which are inter alia: providing product and brand information, providing incentives to take action and provision of reminders and reinforcement.

The relationship between ideology and advertising is such that they influence each other in a reciprocal way. Ideology influences advertising and it is in turn influenced by advertising in the sense that advertising is strongly established in countries which follow a capitalist economic system (like the United States) as opposed to communist countries such as the former Soviet Union. It (advertising) can thrive mainly in a capitalist economy whilst it is also a necessary catalyst for the growth of a capitalist economy and ideology. Goldman (1992:p.2) alludes to advertising's role as a social and economic institution which produces, reproduces the material and ideological supremacy of commodity relations.

This is not surprising given the fact that advertisements are socially embedded. As socially embedded discourse, advertisements cannot be a transparent and neutral medium. They are vehicles of ideas and culture as O'Guin, Allen and Semenik (2006:p.8) concur that:

> advertising plays a pivotal role in world commerce and in the way we experience and live our lives. It is part of our language and our culture. It reflects the way we think about things and the way we see ourselves. It is both a complex communication process and a dynamic business process.

Besides being a socially embedded discourse, advertisements use language, which is a vehicle for conveying ideology and culture. Furthermore, the fact that the media depends on advertising for three quarters of its revenue (Hart, 1978:p.xv), implies that the media or even advertising agencies for that matter, cannot easily convey ideas that are radical to those of their sponsors (the advertisers). The unequal distribution of power among the various role players (advertisers, advertising agencies, the media, the vendors and the audience, (Wells, 2006:p.16) in the production and eventual dissemination of an advertisement means that advertisements will almost always bear the ideological imprint of the advertisers as they are the most powerful of all role players in advertising.

Cook (1992) perceives advertising as an important discourse type in virtually all contemporary societies. Because of this prominence, advertising can tell us a good deal about our own society and our own psychology.

Media culture can be an impediment to democracy to the extent that it reproduces reactionary discourses, promoting racism, sexism, ageism, classism, and other forms of prejudice. However it can also privilege the interests of oppressed groups if it attacks racism or sexism, or at least undermines them with more positive representations of race and gender. This study sought to examine advertisements in order to see the extent to which they privilege reactionary or progressive discourses or both. This is to say that this study investigated whether the advertisements studied aligned themselves with the progressive changes that started in 1994 or continued the conservatism of the period before 1994.

Newspaper advertisements are a preferred medium for the study because they are familiar, readily available for scrutiny, and lend themselves to critical analysis (Kellner, 1995:p.248). Frith (1997, p.4) affirms this observation when he notes that ‘print advertising is easiest to analyze’ in a book. In addition, print advertisements have become an important element of print media because they account for about fifty percent of advertising revenue (Kellner, 1995:p.249). Apart from availability and popularity, print advertisements can be reproduced in an economical way for the purposes of critical analysis.

Some scholars indicate that visual literacy is rapidly becoming an essential skill for coping with the world of work and social life in general (Kress, et al 1996; Morgan et al, 1986).That modern texts are increasingly becoming visual amongst other things is illustrated by the frequent use of concepts such as `visual grammar' (Goodman, 1996:p.52)) and `visual syntax' (Messaris, 1997:p.xvii).In the light of these observations, I found it necessary to examine both the visual and then verbal messages of advertising texts.

2.4 Conclusion

Using Critical Discourse Analysis to analyze commercial banking advertisements of April 1994 and April 2004, I have first identified what I consider to be the features of such advertisements and then proceeded to examine if there have been any shifts in discourses during this ten year period**.**

CHAPTER 3

METHODOLOGY

In this part of the research report I will attempt to describe the methods and techniques of data collection and analysis used in this project. I will also attempt to provide a rationale for each method and its compatibility with particular types of data in both the collection and analysis stages.

3. 1 DATA COLLECTION

3.1.1 Advertisements

Critical Discourse Analysis tools and techniques were applied to a selection of commercial banking advertisements published in *The Sunday Times* and *City Press* newspapers during March to May 1994 and March to May 2004.

I collected First National Bank and Standard Bank advertisements from March to May 1994 and March to May 2004. I then conducted a thematic-content analysis of these in order to gain a broader perspective of the themes that are dealt with in these advertisements.

For a more in-depth analysis, I selected two pairs of advertisements (each pair consisting of a 1994 and a 2004 advertisement), and examined them using Critical Discourse Analysis tools (drawing from Fairclough as well as Van Leeuwen and Kress).These advertisements were chosen on the basis of their themes being compatible and also in the belief that they are more representative of the more common themes recurring in their respective periods of publication.

The periods selected are, in my opinion, thought to cover the country's transition to democracy and the ensuing social transformation. The historical significance of 1994 as a turning point in the transition to democracy and as a watershed historical moment in the

country's transformation is generally thought to be unproblematic. The year 2004 has historical significance in the post-apartheid period because it:

- represents a historic milestone as marked by `ten years of freedom' celebrations around the country.
- was a time for voters and leaders to pause and take stock of the successes and failures of the democratic government as well as to plan the way forward.
- was a moment of reflection and introspection which I found quite relevant for the purposes of this study.

The choice of the two newspapers was based on an assumption that each of them represents a socially defined target market in the South African society. According to this assumption, *The Sunday Times* targeted a predominantly middle class audience across the racial spectrum while *City Press* targeted a predominantly lower class audience which was mainly black.

Another criterion which was taken into consideration in choosing these two newspapers is that they are relatively comparable in the sense that they are both weekly publications. The rationale is that it would not be appropriate to compare advertisements from a weekly paper with those of a daily issue. This is not to suggest that there may be any significant material differences between an advertisement found in a daily paper and that in a weekly paper. The assumption is that advertising agencies as well as advertiser/product manufacturers might have different policies or principles for advertisements published in dailies and weeklies because the two might have differences in readership.

3.1.2. Advertisement selection criteria

The advertisements which were chosen for Critical Discourse Analysis were from the First National Bank and the Standard Bank were:

- FNB and Standard Bank advertisements published in City Press and Sunday Times from March to May 1994 were studied using thematic content analysis.

- A total of 36 FNB and Standard Bank advertisements published in City Press and Sunday Times from March to May 2004 were also studied using thematic content analysis.
- Two advertisements from 1994 were paired with two from 2004 for a detailed Critical Discourse Analysis.
- The four advertisements selected for a closer (CDA) analysis are thought to be typical of their periods as well as the major themes in those periods.

The advertisements (from 1994) are thought to be representative of a period during which South African society began to make the transition from apartheid to democracy and social justice. The other advertisements (from 2004) represent a milestone in the establishment of South Africa's democratic dispensation characterized by ten year anniversary celebrations.

By examining 1994 advertisements I hoped to be able to uncover the features or discourses of a society in transition at a time when such transition can be said to have begun in earnest. The post 1994 period leading up to the celebrations of a decade of democracy in 2004 was characterized by efforts at social transformation.

This period was aptly marked by leaders and society in general as a time to pause and engage in a moment of reflection and introspection. In the same way, the ten year gap can therefore be sufficient to examine whether any discursive practices have been established and sustained since the inception of democratic rule in 1994.

3.1.3 Commercial Banking Advertisements

In this study I sought to build on Janks' (1996) study of a Standard Bank advertisement aimed at domestic workers which was published (in the early 1990's) prior to the inception of democracy in 1994. Through her study, Janks was able to establish that there was a concerted effort on the part of Standard Bank to venture into `a whole new market' (blacks are now the target market) for its policies in the form of domestic workers, which was not the case in the 1980's (1996:p.11).

Though one would have preferred to look at both commercial and political advertisements of the period of South Africa's transition and transformation, the scope of this study (being a research report) was such that working on such a large amount of data would not be justifiable. An examination of commercial texts like banking advertisement has the potential to provide clues for understanding political discourses as well because the political and the commercial are often interconnected. Tumber (2000) indicates that latter day trends in both commercial and political advertisements are such that the boundaries are gradually merging, and the approaches and techniques overlapping.

3.2 METHODS OF DATA ANALYSIS

My approach to data analysis was guided by Fairclough (1992:p.57) who maintains that a Critical Discourse Analysis of a text needs to be multi-semiotic, meaning that it must be able to deal with words and images, the layout and the overall visual design. Van Eeden and du Preez (2005:p.12) built on this view when they asserted that: 'no single interpretive framework (e.g. Marxist, constructivist, feminist, deconstructivist or hermeneutic) is likely to prove effective in the analysis of adverts' because of their interdisciplinary nature. It is in the light of these observations that I examined both the verbal and the visual components of the advertisements which I have selected for analysis.

I used Fairclough's 1992's model of Critical Discourse Analysis (as exemplified by Janks, 1996), for analysis of verbal texts. To analyze the visual components of advertisements I used the tools of social semiotics proposed by Kress and Van Leeuwen (1996) in the `grammar of visual design'.

3.2.1 Critical Discourse Analysis

Critical Discourse Analysis is a method of analyzing discourse based on a critical theory of language in terms of which language is seen as a social practice. Fairclough says that Critical Discourse Analysis analyzes real and often extended instances of social interaction which take a linguistic form, or a particularly linguistic form (Fairclough, and Wodak,1997:p.258).

Janks (1997:p.1) argues that all social practices are tied to specific historical contexts and are the means by which existing social relations are reproduced or contested and different interests are served. In this project this was evidenced by the fact that a study of 1994 advertisements revealed that they draw substantially from the socio-political developments of the time like the inception of democratic rule, attempts at reconciliation and social integration, and so on.

Janks (1997, 2001) states that Critical Discourse Analysis should provide strategies which enable the reader to move deliberately to resist the text's apparent naturalness and argues the need for reading against the text to counterbalance submissive reading of texts.

Fairclough (1997) considers Critical Discourse Analysis as socially constitutive as well as socially shaped: (it) constitutes situations, objects of knowledge, and the social identities of and the relationship between people and groups of people. In this sense it is shaped by people and their interaction with one another while it also shapes these interactions. To use a metaphor, we can compare it to a river by pointing out that its course follows the shape and slope of the landscape while simultaneously reshaping the landscape as it meanders through it.

According to Goatly (2000), Critical Discourse Analysis means being able to see beyond the ordinary by interrogating premises on which common-sense views of the world are based and discerning how logic is used to manipulate people.

This notion of *critical* is shared by Fairclough (1992:p.9) when he says Critical Discourse Analysis:

> Is critical in the sense that it aims to show the non-obvious ways in which language is involved in social relations of power and domination, and in ideology. It is a resource which can be used in combination with others for researching change in contemporary social life including current social scientific concerns such as globalization, social exclusion, shifts in governance, and so forth.

Critical Discourse Analysis primarily addresses social problems by analyzing linguistic and semantic aspects of social processes and problems. It is by its nature interdisciplinary, combining diverse disciplinary perspectives in its own analyses, and can be used to complement more standard forms of social and cultural analysis (Fairclough, 2001:p.229).

According to Fairclough (1992), the key claim of Critical Discourse Analysis is that major social and political processes and movements have a partly linguistic-discursive character. This follows from the fact that social and political changes in contemporary society generally include substantive elements of crucial and ideological change.

He argues that language serves to maintain existing relations of power and Critical Discourse Analysis can reveal the processes that enable language to do this. He views language not only as a means for maintaining the status quo, but also as a means for challenging and contesting it.

In terms of his view, Critical Discourse Analysis is interventionist and advocates social justice. It is not a dispassionate and objective social science. It is engaged and committed. It intervenes on the side of the dominated and oppressed groups and against dominating groups. It openly declares the emancipatory interests that motivate it.

3.2.2 Fairclough's model of Critical Discourse Analysis

This model is represented in the form of three interlinked rubrics which stand for three interrelated processes of analysis which are intertwined with three interrelated dimensions of discourse**.**

These are:

Textual analysis

(a) Processes of text production and reception and
(b) Socio-historical conditions

Each of these three dimensions calls for a different kind of analysis; namely

(i) Text Description
(ii) Text Interpretation
(iii) Text Explanation.

I used this model for analyzing the verbal texts, starting from Fairclough's premise that the text is a point of entry when doing Critical Discourse Analysis. This means that textual analysis can provide clues for the processes of its production, reception and the socio-historical conditions in which it was produced and disseminated. In terms of the research questions of this study, this means that textual analysis as a starting point is likely to provide evidence of the features of advertising discourses. It is through identifying the features of advertising discourses (for example their themes) that I hope to be able to determine whether there have been any changes in the discourses between 1994 and 2004.

3.2.3 Visual Analyses

Dryer (1982:p.79) agrees with Fairclough (1995) when he points out that analyses of advertisements must deal with both its constituent parts- 'the image, the denotative, the connotative and the ideological' in order to provide a more comprehensive analysis.

Jenks (1995:p.2) notes that sight has been elevated and has supremacy over other senses to the extent that it is equated with knowing. Thus the `seen' and the `known' are perpetually conflated in statements like: `see what I mean?' and `do you see?'. As a result, people's opinions are referred to as ` views'.

In academia, visual analysis has gained importance with the growth in stature of pedagogy of multi-literacies. This pedagogy is perceived as focusing on modes of representations much broader than language alone (Cope and Kalantzis, 2000:p.5).

Cope and Kalantzis further observe that:

> in some contexts, the visual mode of representation may be much more powerful and closely related to language than `mere literacy'(the verbal text alone) would ever be able to allow. This calls for integration of significant modes of meaning-making, where the textual is also related to the visual.

By analyzing the visual components of texts, I expected to get a more complete picture of what the real features of the advertisements are and then used this knowledge to gain entry into the discourses involved. The visual text is as equally important as the verbal text. Its analysis should potentially provide evidence for answering the research questions of this study.

3.2.4 Kress and Van Leeuwen's model of Visual Analysis

Considering the scope of this study, I found it unsuitable to use the whole system of the grammar of visual design as suggested by Kress and Van Leeuwen (1996) because I agree with Scollon and Scollon (2003:p.86) and Ndlangamandla (2006:p.45) when they contend that the system suggested by Kress and van Leeuwen (1996) is very complex and thus it may not be possible to apply it in its entirety, especially in a research report like this one.

My use of the model of discourse of Kress and Van Leeuwen was limited because I did not apply all of its components. My use of this model in this study was mainly based on some of the following of its components as summarized by Callow (1999) and Ndlangamandla (2006): narrative vectors, modality and color, gaze, camera angles, social distance and composition. These categories could not be used uniformly on all texts because each text has its own peculiar characteristics and further that some texts have no visuals.

Narrative vectors refer to lines that guide the reader's eye in terms of the ` unfolding actions and events' (Kress and Van Leeuwen 1996:p.56). Thus the participants are connected by the action and its sequence (Ndlangamandla, 2006:p.46).

Modality is used by Kress and Van Leeuwen (1996:p.160) to refer to the extent to which an image is truthful and credible. They further indicate that creators of images use different shades and illuminations of **color** to achieve certain semiological effects. However, it has not been possible for me to apply this dimension in my project because I used black and white photocopies of the advertisements selected.

Social distance is the distance between the reader of an image or the viewer and the elements or participants represented in that image which can suggest different relations between represented participants and viewers (Kress and Van Leeuwen, 1996:p.130). This is often achieved by manipulating the size of participants in an image.

The gaze has to do with whether represented participants look directly or indirectly at the viewer. The gaze is described as having the effect of presenting the viewer with a demand (direct gaze) or an offer (indirect gaze) (Kress and Van Leeuwen, 1996:pp.122-123). Like the gaze**, camera angles** can also be used to position the viewer in particular reading positions in relation to represented participants.

Finally, **composition or text structure** is used to give salience to certain aspects of an image or the whole image thereby influencing the viewer's reading path (Ndlangamandla, 2006:p.48) by highlighting certain elements of the image using foregrounding or back grounding, to draw the viewer's attention according to the wishes of the creator of the image.

CHAPTER 4

DATA ANALYSIS

4.1 Thematic Content Analysis

In this chapter I will analyse selected bank advertisements published in 1994 and 2004. This study is based on the theory and the methodology of Critical Discourse Analysis which deals with power and ideology and how they are distributed and negotiated in society. I found it relevant to look at bank advertisements in my quest to establish if the discourses have/have not shifted as society underwent socio-political changes. I chose banks because I believe that they, more than any other commercial, social and other institutions embody power and its distribution in the sense that they control financial power (money). How they distribute this may affect the overall functioning of the political and social institutions and society as a whole.

I will start by conducting a broad analysis in the form of a **thematic content analysis** of all advertisements collected for this project with the intention of lifting out the salient themes in each of these advertisements in order to gain a broader perspective of the issues dealt with in these advertisements. It is through the thematic content analysis that I hope to be able to establish what the key features of the advertisements published during these two periods are. This will then be followed by a detailed analysis in the form of a Critical Discourse Analysis of four advertisements from the collection which will hopefully enable me to deal in more detail with the subsequent questions of whether or not the discourses have or have not shifted as well as the extent to which they may or may not have shifted.

While the **Thematic Content Analysis** is intended to serve as a broad survey of the field, the **Critical Discourse Analysis** is intended to gain a more detailed insight into the texts

themselves and the broader discourses that are at play in these advertisements. These four will be chosen with a view to present a relatively representative slice of both the 1994 and 2004 advertisements. From these four, two were published in 1994 and the other two in 2004.

I have decided on this format based on my assumption that though the three dimensions of Fairclough's model of CDA are equally important, it may be helpful in this study if I begin by generally introducing the broader socio-political issues which formed part and parcel of the social conditions of the text's production and reception. I will then proceed to examine the processes of production and reception which are in my view not only responsive to the socio-political landscape of the time, but also a reflection of what the market forces dictated at the time. Finally, I will describe and analyse the texts, based mainly on the salient features of both the visual and verbal text because the scope of this project does not allow for one to exhaust all the issues that may arise during the analyses of all four texts.

4.2 Thematic Content Analysis of Selected Commercial Banking Advertisements Published from March to May 1994

For copies of the advertisements discussed in this section please refer to the appendices section of this research report.

1. March 6 1994 Sunday Times : Standard Bank Bonus Plus Advertisement

See Appendices: Advertisement 1 – p.102.

This advertisement shows a young white male who is smiling broadly with eyes wide open. He is wearing a cap, which could be a sign that he is not a professional but an 'ordinary guy' in the street.

The written text narrates the young man's humble beginnings using the first person `*I*'. He claims to have started as a waiter serving hamburgers in Benoni east of Johannesburg. The story goes that he was advised (*gently persuaded*) by Standard Bank to save his

meagre earnings in a Bonus Plus account and with the additional bonus from Standard Bank he was able to move from Benoni (Johannesburg, South Africa) to Brooklyn (New York, United States of America) where he enjoys himself. What is conspicuously absent from the advertisement is a line which would let us know what he does in New York apart from enjoying the sight of the Big Apple. Is he a tourist, an exile, a worker, a businessperson? In what way has his life progressed apart from changing geographical position because being in New York on its own cannot in any way constitute a success story? Has he saved money only to go and settle overseas perhaps to avoid prophesied `anarchy' associated with the coming into power of a black government?

The use of a young white male participant in this advertisement coupled with reference to concepts of white South African culture in the text (like eateries which sell burgers as well as the custom of saving money in order to go overseas) can be interpreted as indications that the advertisers' intended audience is white South African youth who would aspire to emulate the participant in this text.

In this advertisement I have identified economic empowerment (the Standard bank provides the participant with opportunities to achieve financial independence) as a salient theme. This advertisement is typical of what we may call old style (apartheid) discourse where blacks and white were portrayed as inherently different and as such having different interests and dreams. This advertisement makes no reference to concepts of black African culture or the political changes taking place in the country at the time of its publication. It reflects an escapist mentality in the sense that it tells its predominantly white audience that the Standard Bank will help you save money in order to migrate to other countries even if you poor.

However, by addressing whites separately from blacks, the advertisers can be said to have made a political choice in that it chooses the conservative route thus reproducing apartheid discursive practices. In this sense, this advertisement may be regarded as belonging to the apartheid era in that there is no evidence in its text that characterises it as a typical 1994 advertisement.

2. **March 6 1994 Sunday Times: Standard Bank Dream Holiday Competition Advertisement.** *See Appendices: Advertisement 2 – p.103.*

This advertisement shows a white couple sitting on a sofa/lounge. They are studying what appears to be either a map or a house plan which is a broad sheet spreading over their laps. There is a thought/dream bubble attributed to each participant. The woman's bubble shows a house whilst that of the man shows a holiday destination. The written text explains that Standard Bank has short term insurance suitable for each client's needs and budget. This insurance can be for either a house or a car. It entitles the holder to enter the Dream Holiday Competition where R30 000 *is up for grabs.*

The bottom centre of the advertisement shows the Standard Bank logo: *With us you can go so much further*'. The advertisement tantalizes the reader by showing them their desires (holiday) while their property (a home) is secured by an insurance policy from Standard Bank.

The target audience of this advertisement is possibly white middle class families who might be worried about the safety of their assets like the house and furniture when they go on holiday. It is people like the family shown in the advertisement who are potential clients of a product like property insurance. The advertisement focuses on security as its theme.

Like the previous advertisement in 2 (above), advertisement number 3 could have been published under apartheid because it does not reflect the socio-political changes taking place in the country at the time of its publication. Instead it focuses on white interests (holiday making) and white fears (security in the form of insurance).

3. March 6 1994 Sunday Times: FNB Home Sweet Home Loan Advertisement.

See Appendices: Advertisement 3 – p.104.

This advertisement shows liquorice sweets with their multi-coloured layers. The heading, in bold at the top centre of the ad reads: *Home Sweet Home Loan, Save Yourself a Mint.*

The different layers of the liquorice are labelled according to different aspects of the FNB Home Loan. The advertisement compares the sweet to a sweet in order to drive home the fact that the FNB home loan is as sweet tasting as the liquorice.

While the idea of using `all sorts' in the advertisement is meant to say that the loans suit all types of people (*inclusiveness***),**the Home Sweet Home loan is not necessarily targeted at *all sorts* of home buyers as professed by the advertisement because it categorically identifies Premier, Status and First Cheque account holders as the preferred if not the qualifying clients.

The context in which the advertisement appears was one in which the black led African National Congress was on the verge of taking political power and there was a general air of uncertainty about the future among whites and many were leaving the country to escape the envisaged disaster. The **home sweet home** element of the advertisement is propagandist ploy by the advertiser to sell the idea that staying in South Africa is a better option as opposed to leaving. There is both a political as well as an economic motive for this message. Politically it shows that there is faith in the policies and integrity of those who would lead the country while economically it teaches against a possible **brain-drain** and the concomitant economic collapse.

The intended target audience of this advertisement could be South Africans of any race as liquorice all sorts' sweets with their different shapes and colours might symbolise. However, it may still be appropriate to infer that the text's readers would probably be predominantly white middle class if the medium of publication is anything to go by. The advertisers exploits to their advantage the newly-found freedom and democracy where exiles have returned whilst most white sceptics consider leaving the country .In that

sense, the liquorice with their multiple layers and colours would be a metaphor for the different races in this country while the pun on home in *home sweet home* would serve to emphasise the importance of the exiles' long awaited return as well as the need for disillusioned whites to stay in this country as opposed to migrating to other parts of the world.

There is strong evidence of multiple themes like democracy (reference to choice), patriotism (home sweet home shows a strong love for the country) and rainbowism (whereby the sweets will represent a harmonious integration of different races in the country).

4. March 30 1994 Sunday Times – Business Times: Standard Bank Unit Trusts.

See Appendices: Advertisement 4 – p.105.

The advertisement's top half shows an application form for Standard Bank Industrial Fund Unit Trusts. The written text persuades the reader to buy unit trusts on this portfolio since it comprises top industrial companies (not named) which are the major cornerstones of the South African economy. The reader is persuaded to invest immediately from as little as R75 a month.

This advertisement is different from many others because it does not take the long-winded way round the subject. By introducing the application form at the beginning means that the ad would like to be business-like (without unnecessary hedging).The fact that there is not too much verbal text accompanying the application form could mean that the advertisers do not want to overwhelm the reader with too much information. However, little written explanation in an advertisement, especially in which people have to commit themselves by filling in official applications could be a sign that more details are deliberately left out and the reader is lured into signing something whose details are not clearly stated.

The target audience of this advertisement appears to be the middle class because the premiums for the unit trusts have been kept as low as R75 a month so that even if you are

part of the emerging middle class you can find the premium affordable.There is no clear indication that a particular racial group is targeted in the advertisement because there is no reference or use of participants from any racial or cultural group. We can only infer that since the advertisement was published in the predominantly white middle class paper, The Sunday Times, the advertisement could be targeting less affluent whites. This advertisement seems to deal with a purely financial theme with no discernable political connotations. It shows a deliberate intention to tread the proverbial middle line. My opinion is that by seeking neutrality in the face of huge socio-economic challenges, one has made a political commitment in terms of which social injustices will be allowed to continue unchallenged and uncontested.

5. March 20 1994 Sunday Times (Metro p.13): FNB Cheque Account Advertisement. *See Appendices: Advertisement 5 – p.106.*

The visual part of the advertisement shows an FNB cheque from a Mr R.B Jacobs whose account is held in Braamfontein, Johannesburg. Then there is a telephone receiver lying over the mid-section of the cheque with a toll-free number shown at the bottom of the cheque.

The advertisement's written text explains that FNB has made it easier for clients to open a cheque account by phone. This is seen as an achievement: it is the first bank to open a cheque account by phone. The advertisement suggests that banking/telephone banking has never been easier, thanks to the FNB's innovative thinking. This will benefit the client in that they will no longer stand in long queues and fill in lengthy forms. The FNB slogan at the end of the advertisement has been coined to fit in with the message of the advertisement: *First for cheque accounts. First for you.*

In other words the bank uses the idea that clients can do their banking through the phone to construct itself not only as a pioneer(*first for cheque…first for you)* of this kind of service but also as an advanced bank which uses cutting edge resources for the betterment of their service. The advertisement looks at the themes of innovation (the pioneering of telephone banking is an example of this) and democracy in that the text tends to

emphasise that the innovative initiative is for the benefit of the clients (*first for you* – meaning *you* the people). Through the use of democratic concepts like choice and client-centeredness (*First for you*, meaning the people/clientele), the advertisers are exploiting democratic principles for commercial end and thus indirectly associating the Bank with the political euphoria in the country in 1994.

6. March 27 1994 Sunday Times: First National Bank (FNB) Fixed Deposits Advertisement. *See Appendices: Advertisement 6 – p.107.*

The visual of this advertisement shows a graph showing periods of investment with their respective rates of interest. The verbal text explains that First National Bank's rate of interest for fixed deposits vary according to the period of investment. Does the advertisement take readers for granted that they cannot perhaps understand this obvious logical condition? The bank attempts to construct itself as a caring and considerate bank the FNB by offering a special interest rate of 0.50 percent for senior citizens.

The bank's slogan at the bottom of the advertisement has again been strategically altered to fit in with the message of this advertisement as *First for investment. First for you.* This advertisement seems to target retired white elderly citizens. There is a strong indication of the themes of finance and social responsibility given that the advertisement is about investing and the bank's initiative to promote the welfare of the elderly.

The text shows no evidence that this advertisement is typical of 1994 in the sense that it deals with issues of finance and partly social responsibility which are not typically associated with 1994. Through this omission of the political challenges facing the South African society at the time, the text may have been intended to appease those sections of the South African public which were not necessarily pleased with the political situation unfolding at that time.

7. April 1994: World Cup Soccer Competition (Standard Bank Society Scheme). (**City Press**) *See Appendices: Advertisement 7 – p.108.*

This advertisement uses the heroic exploits of the Cameroonian team in the Italia 1990 World Cup as a background to the advertisement and exploits this history in order to advertise Standard bank Society Scheme under the guise of a competition in which customer/s can win an expenses paid trip to the 1994 World Cup.

The legendary Roger Milla is shown celebrating a goal against Columbia in what is typically an African style of celebrating a goal (the celebration is over elaborate, involving flip backs over fellow team-mates).

This advertisement shows a moment of individual brilliance for collective good. Milla shines as an individual whilst the whole team joins in the celebration. The advertisement shows that the advertisers' aim is not merely to promote the game of soccer but also capitalise on the pre-world cup euphoria in order to sell the bank's product - (Standard Bank Society Scheme).

The advertisement does not only exploit the euphoria of the World Cup for the benefit of the advertisers, it also helps to entrench a typical apartheid stereotype- there are sporting codes for blacks (soccer) and others for whites (rugby, river canoeing, etc ….see Text 3). These apartheid stereotypes can also be discerned in the product advertised: a society scheme. South African businesses also had a tendency to develop products for whites and others for blacks.

To show that the advertisement is targeting a black audience, it was published in a newspaper which targets mainly black readers. Even the people in this advertisement are all black. This advertisement reinforces typical apartheid stereotypes even though the country was at the threshold of democracy.

Unsuspecting black readers may be deceived into believing that this advertisement is an innocent competition in which they can score big by winning a trip to the World Cup (there is no indication as to how many people will win this). The point made by the advertisement is that only Standard Bank will emerge as a winner because many people would have saved their money with them.

How much interest the advertised product offers is not stated in the advertisement .(This is probably a deliberate omission calculated to deceive people into believing that they will earn more money while that is not the case).A typical example of a misleading advertisement which does not show both sides of the story but shows only the positives.

The Standard Bank motto at the bottom of the advertisement just below the logo reads: *`with us you can go so much further'*. There is no clue as to how further is *so much further* because we have no idea of how much interest will be paid.

This advertisement shows the advertisers' intention to target predominantly black audience (who were mostly soccer supporters) in that white participants have apparently been backgrounded in this advertisement.

The advertisement presents the theme of sport with a focus on race in that even though the Soccer World Cup is an international event in which all races take part, black participants have been made the focus of this advertisement in order to project an image of soccer as a black sport. Whilst this advertisement can be said to deal with the changing political scenario in the country around 1994 (reference to the Soccer World Cup could be a sign that South Africans should start taking advantage of the lifting of international isolation), it can also be regarded as perpetuating apartheid stereotypes by presenting soccer as a sport for black people.

8. Sunday Times April 10 1994: FNB Home Loan Advertisement.

See Appendices: Advertisement 8 – p.109.

This advertisement shows liquorice allsorts sweets of different shapes and colours. The verbal text shows that these sweets are compared to various home loan packages offered by the FNB. The advertisement is a literal version of the expression: *home sweet home*. The central point of focus here is democratic *choice.* This is deliberately done to capitalise on the pre-election fever in which democracy was a catch phrase. This is to say that FNB is a democratic bank which does not impose one inflexible home loan product upon its customers. Instead it provides choice for the customer to find what suits him/her.

The irony here is that in typical apartheid tradition, the home loan products are advertised to a white target market because this advertisement appears only in the Sunday Times (which targeted white readership).This changes with time as we shall see with the 2004 advertisements.

This advertisement, whilst using the democratic principle of freedom of choice as its starting point, shows elements of exclusivity in that it states that it is Premier, Status and Cheque Account holders who qualify.

However, the clever use of the availability of options tallies well with the notion of multi-party democracy which offers all sorts of options rather than a ` take-it-or-leave-it' type of bond. The advertisement presents the FNB as a unique bank, different from all the others and also hints at a democratic culture in the company. This indirectly hints at the political changes of the time. This democratic culture is transferred to the reader/client.

Diversity offers us *choice* which in turn gives us *Sweet Taste.* This exploits the political rhetoric of the time in order to lure customers into one of *consumerism's debt traps**?***
The use of non-human, multi-coloured liquorice sweets avoids racial overtones whilst simultaneously alluding to the need for interracial unity (the South African dream of a rainbow nation). The target audience may be predominantly white middle class who can afford a home loan. The advertisement deals with the themes of patriotism, democratic

choice and rainbowism- if the multi-coloured liquorice sweets could be understood as a metaphor for a rainbow nation and a reflection of the birth of the new democracy.

9. Sunday Times (Business Times): April 10 1994.Standard Merchant Bank- a subsidiary of Standard Bank. *See Appendices: Advertisement 9 – p.111.*

This advertisement uses a picture of a river canoe racer in action (literally riding the crest of a wave).This racer happens to be like the bank's sales consultant in terms of the adjectives used to describe him: *adrenalized, decisive, instinctive* and *brave*. In the same token, the sales representative about whom the *satisfied customer* tells us is described in no less positive adjectives. He is *young* (alluding to strength), *knowledgeable, well educated* and with *experience well beyond his years*. These attributes give us a hint that the bank employs extraordinarily capable individuals perhaps because it is also an extraordinary bank.

The target audience are seemingly white business people who were also part of the target readership of the Sunday Times; hence the advertisement appears in Business Times. Stereotypes alluded to in Text 7 can be deciphered in this advertisement. Unlike Text 7 which uses soccer as its raw material, this advertisement uses river canoe racing as its metaphor. Black people love soccer (a black sport) whilst white people love rugby, river canoe, and others (white hobbies).

This advertisement depicts a white male youth as a sporting and a business professional. It reflects how the boundaries between business and social interests can be conflated. Apparently this is an indirect indication of the advertisement's intended target audience: rich white business people. The theme/s: Sport with a focus on race is represented in this advertisement in the sense that the sport of canoeing was accessible mainly to the well-to-do white middle class. It is therefore not surprising that the bank represented in this advertisement is one which was used mainly by the wealthy white business people – the Standard Merchant Bank (a subsidiary of Standard Bank).

10. Sunday Times April 17 1994: Standard Bank Cell phone Advertisement:

See Appendices: Advertisement 10 – p.112.

This advertisement makes use of a new technological invention, the cellular phone to advertise Standard bank's elite banking products. Its headline: *How your bank can help reduce your phone bill* **is** a clear indication of how a new development like a cellular phone can be exploited to suit the advertiser's aim. The advertisement takes as its premise the fact that telephone companies overcharge people and eventually burden them with huge debts. Instead of saying that the cell phone can help you reduce your telephone bill, the advertisement says that it *your bank* which will help you out of this problem.

It seems that this advertisement was a result of a realisation that many people have been complaining about exorbitant telephone bills and the arrival of the cellular phone was perceived as an answer to their plight.

The target market is an affluent middle class customer who probably holds a Med-Elite, Pro-Elite and Achiever Plan account. This can be based on the medium used – The Sunday Times (a middle class newspaper). Again one can sense this from the fact that it is not the E-Plan, savings Plan or Society Scheme client who is being targeted here. Apparently it is not the lower income customer who is the preferred audience here but the affluent middle class (possibly white) customer.

So like advertisements 1, 2 and 7, we can see that this advertisement perpetuates certain stereotypes. First it tells us that the bank applies selective morality based on one's bank balance which can be inferred from the type of account you hold.

During this period the cellular phone was not only seen as a fashion item but a status symbol as well. This status symbol is used here to give connotations of a class based society. Ironically, this occurs at a time when the struggle for a democratic and equal society is thought to be reaching fruition. On the other hand it can be implied that since the nation was on the threshold of liberation, Standard Bank is to be seen as a bank that will liberate people from the shackles of unfair telephone bills. However, it seems ironic

that this liberation from high telephone bills is only for selected customers who hold specific types of accounts. Like apartheid, it suggests that it is good for a select few while it ignores the masses that belong to the lower echelons of the social strata.

This advertisement appears to target the elite white middle class. The theme of "Innovation" is strongly indicated in that a new technological advancement in the form of a cellular phone is paraded as *the* solution for clients who had suffered from huge telephone bills. There is also an indication of the theme of liberation in the sense that a cellular phone will set people free from the burden of paying high telephone bills. This is compatible with the then popular idea of South Africa's new-found freedom in the form of the inception of democracy.

11. May 1 1994 City Press: Standard Bank Society Scheme Advertisement.

See Appendices: advertisement 11 – p.113.

This Soccer World Cup Competition advertisement is a sequel to the April 1994 advertisement already analyzed. The advertisement comes across as a competition while it is in fact a call for customers to invest in the Standard Bank Society Scheme. Of the five soccer features of the Standard Bank Society Scheme published over some five weeks only one feature shows the exploits of a black team (Cameroon). This could be due to the fact that the Soccer World Cup tournament is dominated by Western countries (predominantly white). The irony is that the Standard bank Society Scheme (modelled after the informal *stokvels)* is a product designed for the black clientele hence it is advertised in a paper with a predominantly black readership – City Press. This being the penultimate advertisement in this competition shows all the five features in sequence, the competition entry form and rules.

This type of advertisement (a competition) does not merely sell the intended product but may also sell the newspaper in which it appears as some people may be lured by the temptation of winning. The above advertisement appears to target a predominantly black soccer loving audience. It presents the theme of sport with a focus on race in the sense that it shows how sport was separated along racial lines. The concept of economic

empowerment is also dealt with although in a way which reflects apartheid tendencies in terms of which blacks would not be empowered to compete with whites but only to compete with their fellow blacks hence the use of the concept of a society scheme, a product designed with poor blacks in mind. This concept, derived from the black culture of a *stokvel (Afrikaans word for a rotating group saving/donation scheme),* was not practised in white communities. This advertisement maintains the same ideological position as text 7.This is not surprising because it is in essence a continuation to advertisement 7.

12. May 8 1994 City Press: Standard Bank FixedPlus Advertisement.

See Appendices: Advertisement 12 – p.114.

This advertisement shows three FixedPlus deposit slips which to the undiscerning eye may look like cheques. The deposit slips show different amounts of money with their slightly discounted counterparts in the clichéd format of *was R100, now R90.50* which is usually a misleading tactic whereby the normal price is slightly increased before being reduced to make the customer believe that they are getting the product at a reduced price. This practice is usually used by retailers. The heading: *money off money offer* is *tautologous* but effective as a means to reinforce the idea that the reader can make money out of this arrangement which is the central message of this advertisement.

The middle centre of the advertisement shows a table reflecting different categories of savings according to periods of investment and the resulting value of the investment at maturity. This serves as an illustration to make customers understand how the product works. The advertisement declares that the fixed plus certificate is issued with proof of identity (ID book) and in the client's name. The same applies when the deposit slips are cashed. Is this not obvious with any bank transaction? Could the advertisers be trying to reassure the client that the bank takes their security as a matter of priority?

The advertisement uses the Lucky Draw tactic to lure customers into believing that they can strike it rich in the *FixedPlus money off money offer***.** The closing paragraph begins with: *`so we are sure you'll agree…'*.This follows after five paragraphs of constructing

the FixedPlus as a better way for the reader to make money. The conclusion is assumed for the reader. The extent to which the bank is sure of the reader agreeing with them is not certain. It is the advertiser's desired aim that the reader should finally agree with the bank. The final line in the imperative mood: *Rush in now* is most probably what the advertiser ordered **–** an advertisement that will see people rushing into the bank to take advantage of the offer.

This advertisement uses tactics of fine print – whereby the reader is not given the whole information or there are bits of information which are backgrounded in the advertisement because they are not in tune with the interests of the advertiser. For example, *`while stocks last!' or costs subject to change'***.**

Judging by the medium of publication we can assume that this advertisement was intended for a black audience who constituted the readership of the City Press at the time of the advertisement's publication (1994). The theme presented in this advertisement appears top be purely one of finance. It is in a sense not a typical 1994 advertisement in that it does not reflect political changes of the time. Instead it has chosen to by-pass the daunting political challenges of the time thus making a political choice to be apolitical.

13. May 8 1994, Sunday Times: Standard Bank Export Advertisement

See Appendices: Advertisement 13 – p.115.

The visual text shows monetary symbols for different major world economies together with the logo of Standard Bank. The symbols are in the form of magnetic pieces.

The advertisement appears to be targeted at businesses which have the potential to export their products. Since the US dollar, the British pound, the German Mark, etcetera, have higher monetary value than the SA Rand, the advertisement seeks to tantalize its audience by showing them that they can make more money overseas with Standard Bank not only as a catalyst but as *a `business partner'*.

The advertisement elaborates how Standard Bank represents itself as providing support for exporters in the form of seminars, trade promotions, marine insurance, and so forth. The idea *of doors opening* here has strong historical significance in that the historical **context** in which the advertisement appeared was after the 1994 elections just two days before Nelson Mandela's Presidential Inauguration. With the country out of the tribulations and suffering under apartheid rule, South African businesses could breathe a sigh of relief from the stranglehold of UN sanctioned economic sanctions. The lifting of sanctions was like the opening of doors for SA businesses to start exporting. The Standard Bank saw this as an opportunity to develop products that would appeal to businesses that see exporting as an option now that sanctions were discontinued.

In the context of this advertisement, the Standard Bank's slogan: *With us you can go so much further* is an apt reflection of what the bank intended to achieve through this advertisement.

This advertisement appears to target white business people most of whom could afford to exploit opportunities offered by foreign markets which had become accessible to them with the inception of democratic rule in South Africa. There seems to be a strong reflection of the theme of freedom/liberation (economic).This advertisement confirms the idea that the freedom achieved in 1994 was not for black people only or put conversely, it was not only black people who suffered under apartheid rule as we can see that white businesses also were prevented from engaging in international trade because of the economic sanctions imposed by the United nations on apartheid South Africa.

14. May 8 1994: Home Sweet Home Loan Advertisement

A similar advertisement has already been analyzed. *See advertisement 3 above and the Appendices: Advertisement 14: p.116.*

15. May 1994 City Press: FNB – The Big Easy Advertisement.

See Appendices: Advertisement 15 – p.117.

This advertisement shows seven participants: five white, one black and one coloured standing in a queue in a bank .Four females and three males. They are apparently young professionals judging by their manner of dress.

The advertisement uses the idea of a queue as an undesirable thing to advertise a bank card called The Big Easy as an alternative to the crowded, squashed, jostled and time wasting queue at the bank. The advertisement is apparently based on the advertiser's knowledge of what customers' likes/dislikes are about banking service.

The advertisement presents the problem which needs a solution as the pain which accompanies paying accounts. The text cleverly steers away from presenting the problem as opening and *having many accounts***,** which would be the *real problem* I assume. Instead the advertisement presents as a **`***pain***'** the act of having to wait in queues in order to pay these accounts. In other words, it is not *money* or *many accounts* which is constructed as a problem but the mere act of having to wait in queues to pay these accounts. If opening the accounts and parting with the money is not a problem it means that the target of the advertisement advertised product is people who are financially better-off (young professionals).

This advertisement portrays what was, at the time, the dream nation of the New South African society. It shows young black and white professionals as they wait in the queue. It is advertisements like this one which entrenched the notion that a non-racial society was inevitably being born. The choice of the participants shows the advertisers' intention to reflect a *multi-racial rainbow nation* of young black and white professionals. The advertisement also points to a *consumerist society* in which material possessions, which can be bought, using the *many accounts*, are valued and given the status of being indicators of identity.

16. May 22 1994 Sunday Times – Business Times: FNB Affordable Loans

See Appendices: Advertisement 16 – p.118.

This advertisement has no visuals. It consists of written text in two boxes the first bigger than the second. The gist of the advertisement is that the FNB offers affordable loans which are structured according to what the client can afford in monthly repayments (NB No mention is made of what the cost of the loan/its affordability in terms of interest charged).

The word *now* in the heading of the advertisement is problematic because it may create an impression that the bank did not offer affordable loans in the past, thus alluding to a poor track record. We are told that the repayments are affordable**,** but how affordable is affordable? To whom are they affordable because they can't be affordable to everyone**?** Published in the Sunday Times' Business Times, the advertisement could possibly have been intended for white business people. There is an indication of the theme of democratic choice in that the repayments are said to be *structured according to the client's needs*. This advertisement could have been published before 1994 because it is not overt in its treatment of political issues. It chooses to use political concepts of democracy without being offensive to any group. However, it needs to be said that such advertisements were not common during apartheid because political neutrality was advocated by the powers that be (the Nationalists). On top of that, the advertisement chooses to align itself with the political changes of the time by embracing and promoting the ideals of an emergent democratic society.

17. May 15 1994 City Press: Standard Bank Insurance

See Appendices: Advertisement 17 – p.119.

This advertisement shows a black school girl playing with construction blocks of different colours and shapes. She can build whatever concept she imagines. The written text presents as the problem high costs of education starting from school right up to university. The Standard Bank education policy is presented as a solution which can help parents educate their children thereby ensuring a bright future for them.

It is not only education policies that are offered by the bank, but also general financial advice on family finances, saving money, retirement planning ,etcetera, etcetera. The main purpose of the advertisement is to sell Standard Bank Insurances with a special focus on education.

The use of a young black school girl as the sole participant in this text implies that she and her parents are the likely intended audience of this text. This advertisement explores the themes of Educational Transformation and Social Responsibility given the fact that investment in education is meant to benefit previously disadvantaged black school children. This is a shift from apartheid era education policy which sought to deny blacks opportunities for further education.

4.3 A Table Showing the Frequency of the Salient Themes Found in the 1994 Advertisements

The table below is a summary of the themes covered by the 17 advertisements of 1994.Whilst there are indications of themes reminiscent of the apartheid policy and the pre-1994 era such as concern with race, there also appears to be a significant focus on the pro-democracy, pro-change themes such as democratic choice, rainbowism and patriotism. The reflection of themes in this table is not necessarily in the form of one theme per advertisement understandably because there are overlaps between the themes.

Focus on race	**6**
Brain drain	**4**
Democratic choice	**6**
Patriotism	**4**
Rainbowism	**6**
Finance	**4**
Social Responsibility	**1**
Education	**1**
Liberation	**1**
Innovation	**2**

The above table illustrates that the themes of rainbowism, democratic choice and focus on race, have a high appearance of 6 each. Rainbowism and democratic choice are apparently predominant because of the apparent euphoria around these topical issues in the1994 period. A focus on race also appears dominant perhaps as a direct legacy of the old apartheid era. Patriotism, brain drain and finance are fairly represented at 4 each. This could be an indication that though the last three were important issues at the time, they were not as predominant as the first three.

4.4 A Brief Summary of Thematic Content Analysis of 1994 Advertisements

This cursory scan of 1994 advertisements reveals that apart from a few advertisements which may be regarded as mostly focused on finance matters on surface examination, there is a strong presence of advertisements dealing with themes of a socio-political nature such democracy, freedom, patriotism, reconciliation and rainbowism. That there is a strong focus on these themes could be a result of the inception of a new democratic order in which democratic principles such as freedom of speech, amongst others, were entrenched in the constitution. Democracy, freedom, reconciliation, patriotism and rainbowism are all relatively related and interconnected concepts which in most advertisements overlap or are dealt with simultaneously.

Another theme which is shown to appear in at least four of the advertisements examined for 1994 is the theme of race with a focus on sport. These are advertisements in which sport is used to project racial stereotypes typical of the previous apartheid society whereby certain sporting codes like soccer were regarded as *black* sports whilst sports like river canoeing were the preserve of the rich white middle class.

The strong reference to democracy or its constituent parts such as freedom, choice, and liberation and so on in these advertisements firmly corroborates Bertelsen's (1998) observation that in the post 1994 advertisements there is a tendency amongst advertisers

of drawing from the political liberation struggle and using its terminology to sell products. She calls this 'a redeployment of "struggle" terms of discourse at the service of consumer goods (free market economy)' whereby concepts such as 'equality and political choice' are made 'to apply to freedom to choose between products and services' (Bertelsen, 1998, p.224).

According to Bertelsen (1998, p.224), such advertisements

> 'significantly work towards producing new subjects and the development of an organic ideology adequate to late capitalist demands as they raid for their raw materials every major discourse of our contemporary culture and align these with free market thinking'.

In line with these observations one senses a somewhat similar inclination in the 1994 advertisements studied in this project, whereby advertisers sought to exploit the strong democratic euphoria of the time in their quest to sell their ideas and also construct themselves as pro-change and pro-democracy. This tendency is not evident in the advertisements of the 1980's when political talk was not only taboo but a legally punishable offence.

4.5 Thematic Content Analysis of Selected Commercial banking Advertisements Published from March to May 2004

18. March 7 2004 Sunday Times- Lifestyle: Standard Bank Insurance

See Appendices: Advertisement 18 – p.121.

The advertisement has no visual text. The written text appears against a background of Standard Bank's corporate blue. The text rationalises in a rhetorical question (*Who better to trust with your insurance than the people you have trusted with your banking?)* that the reader must trust the Standard Bank with insurance since they have been trusted with banking. It would appear that insurance is a new addition to the bank's line of products

and they want to use their long history of banking business as a launching pad for this new dimension. This history helps present the bank as reliable and trustworthy.

The target audience of this advertisement is not indicated in this text but it can be inferred that it will apparently be the current readership of the Sunday times which is the South African middle class of all races. Since the advertisement draws on its apparently impeccable banking record of many years, history can be assumed to be a key theme in this advertisement.

19. March 2004 Sunday Times: Standard Bank Business Banking.

See Appendices: Advertisement 19 – p.122.

The visual text shows six/is it seven participants at a *third anniversary* celebration of *great business* (business success).The participants are a multi-racial group of young business-owners/executives who are toasting the *success of their business***.** They are standing over a table where a cake is being cut.

This advertisement seems to target young businesspersons of different races and sexes, even those who have not been in business for that long (hence a three year celebration).Apparently this has elements of Black Economic Empowerment and Multiracialism and promotion of *youth participation* in business. This advertisement reflects a recent tendency amongst advertisers to display their support for government policies by using these as the raw material for their advertisements.

This a typical new South African advertisement targeted at young black and white aspiring and practising entrepreneurs. As can be expected in that kind of an advertisement, the themes of Black Economic Empowerment and Rainbowism appear to be strongly represented.

20. March 14 2004. Sunday Times: Standard Bank Vehicle Finance.

A similar advertisement is analyzed elsewhere in the 2004 set**.** *See Appendices: Advertisement 26 - p.129.*

21. March 14 2004 Sunday Times-Lifestyle: Standard Bank Home Loan

See Appendices: Advertisement 21 – p.124.

This advertisement shows a pseudo-advertisement of what is called `Rent-a –Front Door' in which is advertised the renting of front doors and even homes. The idea here is to ridicule the renting of a house by comparing it to the absurd idea of renting a front door.

This is an example of inter-textual referencing where an advertisement tries to mimic the advertising strategies of others. According to this advertisement the woman is an underdog (she is contractually bound in a *rent-a-front door* arrangement sold to her by a certain Mike Hunt (the surname is interesting as it has close affinities to a `loan shark'- an exploiter who is bent on making money without considering who gets hurt in the process).

Then with the problem presented as renting (which *has no future*) getting a home loan is presented as a solution, one that would liberate those who have been victims of unscrupulous businessmen like Mike Hunt. Standard Bank is therefore the liberator through its home loan. It does not only disentangle the underdog from the clutches of greedy vultures but it ensures them a future because they eventually get to own the home when the loan is paid up.

The target audience of this advertisement appears to be people living in rented accommodation such as flats and townhouses. Although it is ten years since the attainment of freedom in this country, the theme of liberation is implied strongly in this advertisement.

22. March 21 2004, Sunday Times: Standard Bank Credit Card

See Appendices: Advertisement 22 – p.125.

This advertisement without visuals has two sections .The top and the lower sections. The first tells us what the client can do with the Standard Bank Credit Card while the bottom section tells the prospective reader what to do in order to have this credit card.

For example you can go on holiday wherever you choose, in the bush, at the coast, in a caravan, and so on. Standard Bank is portrayed as a leading bank in South Africa. It is South Africa's leading Credit Card issuer. A theme of *patriotism* comes to surface when it is said that the reader can now afford to enjoy *a truly South African holiday.*

This advertisement appears intended for middle class readers of all races but predominantly whites with a well established a culture of holiday-making which in the case of blacks is a relatively new development. Patriotism is strongly indicated if we consider that there is an attempt to refer to the beauty of this country either in the form of a coastal or country holiday. This is further emphasised by reference to South Africanism in the form of what the advertisement calls '*a truly South African holiday'*.

23. March 28 2004 Sunday Times: Standard Bank Fixed Deposits.

See Appendices: advertisement 23 – p.126.

This advertisement like many fixed deposit advertisements shows no visuals. It starts off by giving us the rate of interest that can be earned with this facility and then gives an outline of interest earnings with their respective periods of investment. At the bottom of the advertisement is a line saying that the elderly will receive a special interest. The bank wants to be perceived as a caring corporate institution by providing preferential treatment for the elderly as a disadvantaged group. Could this be a form of social responsibility?

The fine print at the end of the table of interest on investments reads: rates are subject to change. This could mean that what the advertisement reflects may not be true and serves to protect the bank against future interest hikes. This advertisement looks to be intended

for the retired elderly of all races. The theme of social responsibility (which was very common in pre-1994 advertisements like those studied by Granville (1993) in the Language Awareness series) is indicated in this text.

24. Sunday Times April 4, 2004.FNB Cheque Account Advertisement.

See Appendices: Advertisement 24 – p.127.

This advertisement shows an open picnic basket which is fully packed with an assortment of foods which include amongst others, French loaves, soft drinks, and others. The written text reads: *no other cheque account gives you as many features.* The different features of the holiday basket are metaphorically likened to the various benefits provided by the FNB Cheque Account.

The central feature which is emphasised in this advertisement is that the account gives the client a *wide range of choices* like a fully developed democracy. The different foods in the basket can be interpreted as representing the benefits of an FNB cheque account. We can further infer that these foods stand for the different ideologies advocated by different political parties if the visuals in this advertisement are interpreted as a metaphor for what was taking place on the political scene at the time.

The underlying message could therefore be that the FNB cheque client is spoilt for choice just as voters in the South African elections is spoilt for choice. Associating the cheque account with a holiday implies that this is an account that will lead to a life of pleasure and merriment. It is an account that allows the customers to enjoy life just as democracy allows us to enjoy freedom (especially freedom of choice). Finally, the FNB slogan at the bottom of the advertisement: *how can we help you*? implies that the bank's products are tailor-made to suit the client's needs.

Whilst the target audience of this advertisement is middle class South Africans across the racial spectrum, one can still sense that it would appeal more to white middle class people than any other group because they have an established culture of holidaymaking and most of them can qualify to open a cheque account. The salient themes indicated in this

advertisement are democratic choice and implicitly rainbowism if we consider the contents of the picnic basket in their variety of shapes and colours as a metaphor for our culturally and racially diverse society.

25. Sunday Times, April 4 2004.The FNB's Senior Citizens Advertisement.

See Appendices: Advertisement 25 – p.128.

This advertisement's central point is that old persons should be treated with respect and given special preference. Though the advertisement has no visuals accompanying it, its main message is emphasised by the use of big bold letters: **preferential seniors' rate 8.55.**

This advertisement attempts amongst other things to redefine old age according to recent developments such as the fact that the government has allowed persons of over 55 years to retire if they want to. This was not the case in the past. The advertisement's emphasis on 55 years as the cut off age for seniority or old age means that it seeks to stress that the FNB is pulling in tandem with recent changes in government circles.

The advertisement therefore constructs the FNB as a bank for change and one which has the interests of the weak (the elderly) at heart. Let us not forget that the elderly are part of the disadvantaged groups according to the ANC led government's policies. In other words there is a concerted effort to present the bank's message as politically correct.

In another sense we can interpret the 8.55 percent for the elderly as a way in which the bank seeks to empower them. With empowerment of the disempowered being one of the catch phrases in the new dispensation, it is fitting that the FNB be seen as a bank which is in step with the times by being among the pacesetters of this empowerment.

The intended audience of this advertisement is by all indications the elderly. Though the theme of this text is not easy to identify, one can assume that since the bank seems to go out of its way to put the elderly in focus and as beneficiaries in this case, this could be interpreted as a sign of social responsibility.

26. Sunday Times April 18, 2004: Standard Bank Vehicle and Asset Finance Advertisement. *See Appendices: Advertisement 26 – p.129.*

This advertisement uses very little written text and has no visual text accompanying it. It is short and to the point. Its message is that the Bank's specialists will help the client with a product specially suited to his/her needs. If the bank is prepared to tailor a package specially suited to the client's needs it means that the bank is prepared to listen to the client rather than dictate to the client what his/her needs are. The bank's products are flexible. If the bank listens to the people, can't we call it a bank of the people? Is it not a bank that applies the democratic principle of being responsive to the wishes of the people (its clients)?

Though this advertisement may appear simple and innocent at face value, it is overloaded with meaning on a deeper level because by advancing wants and not needs it advances the interests of the new consumer culture in which goods are regarded as status symbols. In this way this advertisement entrenches the discourses of a free market economy which is the official government policy in the new South Africa. Its simplicity and shortness implies that the bank abides by its new maxim: *simpler, better, faster.*

This advertisement appears to be intended for South Africans of all races. Through this text the bank appears to exploit the notion of democratic choice to its own advantage in the sense that the same choice that we exercise when we vote is transferred to the choice exercised when we do banking transactions.

27. City Press/Sunday Times 25 April 2004 National Anthem Advertisement.

See Appendices: Advertisement 27 – p.130.

This advertisement shows three South African fans. A white young lady and gentleman flank a black fan. The white fans have the South African national flag painted on their cheeks while the black fan has it covering his forehead, cheeks, nose and chin. The black youth is not only at the centre of the picture but has his flag painted much bigger than

those of the two white participants. The three participants are apparently singing the South African national anthem and the white young man is humming it (if his closed lips are anything to go by) whilst the other participants are singing the words of the song (given their wide open mouths).

The advertisement has a thought- provoking rhetorical question as its headline: *which part of the South African anthem do you hum?* The caption alludes to the fact that the national anthem is a symbol of national unity and reconciliation. However this is undermined by the fact that South Africans tend to be divided during the singing of the anthem. This is a result of the fact that the anthem was made up of *laslappies* (Afrikaans word describing a sheet of cloth made from bits and pieces of different materials of different textures**)** from at least three different anthems: the Afrikaner anthem, the English anthem and the anthem of black liberation movement.

With rainbowism and patriotism being the central focus of this advertisement, it ironically highlights the artificiality of these two ideals. It shows that these ideals are only real in the realm of our imagination.

All that unites the participants is the national flag which they wear on their faces and in their creative attire. Then questions which may be asked are: what is the significance of patriotism and national unity if they are only cosmetic? The core message of the ad is to encourage South Africans to learn the anthem, hence the historical Uncle Sam style of the advertisement: *YOUR ANTHEM NEEDS YOU!*

The FNB thus takes the responsibility of educating South Africans about the importance of national symbols – the anthem is one of them. This would appear to encourage an attitude of political correctness.

The verbal text of the advertisement, the words of the anthem reveal that even if we seek to inculcate a new spirit of patriotism, multiracial unity and multilingualism the stereotypes and the discourses of the past era still rear their heads. For example, those

parts of the anthem which are in Afrikaans and African languages have English subtitles under them whilst the English part of the anthem has no subtitles in any language.

- Could this be an indication of the superiority and hegemony of English over the other so-called *`11 official languages'?*
- *Are other languages inferior and thus need English translations to make the comprehensible?*
- *Is the fan humming the anthem supposedly English speaking, and therefore the one who needs help more than the others?*

The bottom part of the advertisement shows three logos: South Africa's Ten Years of Democracy celebration, the FNB logo and the Good News South Africa logo. Literally interpreted all the three allude to some degree of rainbowism and patriotism. The FNB logo strategically discarded its usual how ***we can help you****?* motto in favour of the ***Proudly South African maxim.***

Symbols of the new dispensation: the flag, the anthem, 10 year celebration of freedom, etcetera are used in this advertisement to construct the FNB as **THE BANK for the NEW SOUTH AFRICA.** The *Proudly South African* logo is therefore a fitting conclusion for this purpose.

This advertisement shows black and white South African youth as its participants which can be a strong signal that it intended for young South Africans of all races. The themes of Rainbowism, Patriotism, Multilingualism and Sport with a focus on non-racialism are strongly reflected in this advertisement.

28. City Press/Sunday Times:April 25 2004. Standard Bank Advertisement.

See Appendices: advertisement 28 – p.131.

The advertisement shows a young black girl wearing dreadlocks. There is a thought bubble attributed to her which reads: **Thanks a million South Africa.**

Literally the advertisement thanks South Africans who contributed towards the bank's initiative to build a Maths Centre for disadvantaged (read black) children. It is therefore not surprising that markers of African/black identity are conspicuous in the advertisement (e.g. beads and dreadlocks).

In the advertisement the bank thanks its patrons for contributing R1, 3 million towards a Maths Centre for **disadvantaged** (a politically correct term) children. The text: *Thanks a Million South Africa* is deliberately meant to be equivocal because this advertisement appears at a time when South Africans have just voted in the national elections. Could it be a self-congratulatory compliment for a democratic process (the 2004 elections because the timing of the advertisement was such that it appeared immediately after the elections) which went smoothly?

The verbal text is written against the background of a typical Mathematics School Exercise book "with squares". This implies that the bank appreciates the fact that black children will be afforded an opportunity to learn Maths (something which the old apartheid government discouraged in accordance with Verwoerd's(1952) policy of ensuring that blacks get inferior education which is only sufficient to make them serve white interests better as servants and messengers rather than skilled competitors).

Using a black face to represent the future, the Standard Bank presents itself as a bank which is committed to redressing the imbalances of the past and also as one which is dedicated to the future of this country. Political imperatives are harnessed to service marketing needs of the bank. This advertisement, juxtaposed with the FNB's national anthem advertisement reveals that commercial entities such as banks seek to reposition themselves as proponents of change, reconciliation, patriotism, democracy,

transformation, and others. There is also an interesting shift in the medium used to present the advertisement to the audience. In the past, both the FNB and Standard Bank used to produce two separate advertisements (one for City Press- black market and another for Sunday Times-white-middle class market). The 2004 advertisements reveal that the market is no longer racially demarcated.

The participants in this advertisement are young black (previously disadvantaged) children. We can therefore assume that the target audience are **y**oung black (previously disadvantaged) children and their parents. Focusing on the previously disadvantaged in education provides evidence that the text does not only focus on the theme of Educational Transformation but Social Responsibility as well. The theme of promoting an African identity reminiscent of President Thabo Mbeki's ideal of an African renaissance is evident in this text as the visual text uses a black African child as well as dreadlocks and beads which are strongly associated with African culture.

29. May 2004 Sunday Times-Business Times: Standard Bank Business Banking

See Appendices: Advertisement 29 – p.132.

This advertisement shows a young black male in a musical equipment store which is apparently his own business. He wears dreadlocks, a necklace with beads and a broad smile. He holds a sign which reads: open.

The dreadlocks, the necklace and the guitars in the background ambiguously portray the participant as a potential musician apart from being a black young businessman.

The dreadlocks and the beads are also indicators of an obsession with asserting an African identity. The advertisement is also loaded with notions of B.E.E. Afro-centricity, blackness and B.E.E, are reaffirmed as positive values in terms of this advertisement.

There is sufficient evidence, both visual and verbal to suggest that the above text is targeted at aspiring young black entrepreneurs. It thus deals with the theme of Black

Economic Empowerment which has become a catch phrase in recent years (this is evident in most of the 2004 advertisements).

30. May 2004 Sunday Times – Business Times: FNB Corporate Solutions

See Appendices: Advertisement 30 – p.133.

There are no visuals in this advertisement which targets final year, newly-qualified and practising young professionals in law, commerce, engineering and so on to avoid being caught up in some unimaginative corporate institutions by joining the FNB. This seemingly innocent advertisement expurgates "the other" by referring to the FNB's competitors as unimaginative and likening a stint with them as being in some *dreary valleys.*

The FNB is constructed as a politically correct affirmative action (equal opportunity employer) bank that will liberate those in *unimaginative* and dreary valleys. It is also constructed as a top company, one suitable for those with *a serious desire to succeed*.

This advertisement appears to target students in their final year at University and newly qualified professionals in law, commerce and engineering. There is a strong indication of the concept of Affirmative Action which is also implied in the advertisements that deal with the theme of Black Economic Empowerment. Advertisements like this one on black economic empowerment tend to legitimize the philosophy and ideology of free enterprise which South Africa has embraced firmly in their pursuit of economic transformation in the 2004 period.

31. May 9 2004 Sunday Times: FNB Safety in Numbers.

See Appendices: Advertisement 31 – p.134.

The visual of this advertisement shows what looks like a front part of the house with the garage door and part of a wall showing. On the wall are attached different warnings in English/Zulu/Afrikaans, etc, alluding to the presence of a dog (The Beware of a dog type).Figuratively these are likened to the different security features which the bank has put in place to protect its clients especially when coming to internet banking.

This advertisement appeared against a background of media reports where internet banking customers were robbed of their money by hackers/intruders.

With the safety of internet banking in doubt, the bank created this advertisement to show its clients that their money is safe. This is an advertisement which seeks to reassure clients that FNB internet banking is safe because of its many protective features.

This advertisement appears to be intended for middle class home-owning South Africans of all races. The salient themes in this advertisement are security and rainbowism (given the multilingual aspect of those security warnings on the wall in this advertisement). The high level of crime in 2004 as opposed to 1994 and the scepticism around the safety of internet banking might be some of the occurrences that informed the production of this type of advertisement.

32. May 16 2004 Sunday Times: Standard Bank Vehicle Finance

See Appendices: advertisement 32 – p.135.

The visual shows the front part of a car but is careful to avoid showing the grill or emblem so that the picture agrees with the verbal text that Standard Bank will finance any car of the customer's desire. Standard bank would like to appeal to a wide spectrum of car buyers so by not mentioning a particular car by name, it avoids classifying its vehicle finance as targeting a particular section of society.

The advertisement can be said to be using capitalistic tendencies by appealing to potential customers' likes rather than needs. Likes are a fertile breeding ground for excessive consumerism. The reader is told to come and get any car they desire regardless of whether it forms part of their needs.

This text could be targeting prospective car owners who might require car finance. There is seemingly a strong indication of the themes of consumerism and choice. Consumerism because the text refers to *any car you (the reader) may want*) rather than one which the

reader *needs*. There is choice because it may be *any car* of the reader's choice. This advertisement conforms to the strong consumerist and free enterprise thinking that was prevalent in 2004.This free enterprise philosophy was not strongly evident in 1994 given that there was uncertainty regarding the economic policies of the new South Africa. By 2004 it had become clear that the African national Congress government was firmly following a free market economic system hence its legitimization by advertisements like this one.

33. May 16 2004 Sunday Times: FNB 2010 Soccer World Cup

See Appendices: Advertisement 33 – p.136.

The visual text shows an aerial view of The FNB Soccer Stadium in Crown Mines, Johannesburg. The stadium's seats are accordingly coloured in the FNB's corporate colours of green and sky blue with the letters FNB engraved in part of the pavilion.

The verbal text narrates the FNB's commitment to soccer, South Africa and Africa's realisation of the dream of hosting The World Cup Soccer Tournament. As one of South Africa's 2010 Soccer World Cup Bid sponsors, FNB uses this advertisement to congratulate South Africa on the bid, hence the heading: South Africa Won. Africa Won.

The 2010 World Cup logo is displayed alongside the FNB's at the bottom of the ad. This advertisement reflects themes of patriotism, social responsibility and Afro centricity.

The intended audience in this advertisement is most probably the South African and African soccer-loving fraternity across the racial divide. This advertisement affirms the notion that there is apparently a concerted effort on the part of the advertisers to construct the South African sporting community as a non-racial one in stark contrast to the 1994 advertisements which show traces of racially segregated sport.

This text explores amongst others the theme of *patriotism* because the act of congratulating the country upon winning the Soccer World Cup Bid can be perceived as a strong sign of this. It also deals with the themes of *African Renaissance* (because the

tournament will benefit the whole continent, hence *Africa Won*) and *Social responsibility* in the sense that the FNB's sponsorship of the bid may be regarded as a form of social responsibility.

This advertisement confirms a shift from the separatist sporting discourses of the apartheid era and the 1994 advertisements show traces of this) to the current ones of not only racial inclusivity, but also thinking locally(*South Africa Won*), continentally(*Africa Won*) and globally (the World Cup is a huge global event). This shift was strongly evident in 2007 in the advertisements which sought to capture the winning spirit of the South African Rugby team at the International Rugby Board World Cup in France.

34. May 30 2004 City Press: Standard Bank Fixed Deposits.

See Appendices: Advertisement 34 – p.137.

- A similar advertisement has already been dealt with

35. May 30 2004 Sunday Times: Standard Bank Fixed Deposits.

See Appendices: Advertisement 35 – p.138.

- This advertisement is a replica of T12 and has already been dealt with.

36. May 30 2004 Sunday Times: Standard Bank

See Appendices: Advertisement 36 – p.139.

This advertisement has no visuals and it is hard to comprehend because it simply says that what happens before and after the match is as important as what happens during the match. One can only assume that this advertisement, using sport as its springboard, seeks to portray Standard Bank's service as fast, efficient and convenient (easy).This apparently gives the customer time to view the sport of his/her choice

This advertisement seems to corroborate the assertion I made earlier that in most of the 2004 advertisements the issue of race has been carefully avoided or dealt with in an inclusive rather than exclusive way in order to avoid controversy. For example in this advertisement with no participants the advertisers seek to appeal to all sport loving people regardless of which sport it may be or their race. This fits in well with the ideal of

a rainbow nation in which sport is de-racialised and enjoyed by all races. Contrary to most of the 1994 advertisements, this advertisement presents sport as something which is now non-racial.

4.6 A Table Showing the Frequency of the Salient Themes Found in the 2004 Advertisements

The table below presents the frequency of the advertisements of 2004 according to their salient themes. As I have tried to indicate in my summary of the thematic content analysis of 2004 advertisements, there appears to be a reproduction of key themes from 1994 (such as rainbowism and patriotism) .In the 2004 advertisements there is an apparent interrogation and reflection on the forms of rainbowism and patriotism being advocated. Just like 1994, 2004 shows an emergence of new themes which can be attributed to socio-political developments of that time (for example, Black Economic Empowerment and Afro-centricity.

According to the table below both rainbowism and patriotism have a high frequency. They each appear in at least 5 advertisements out of 19 advertisements analysed in the 2004 collection. Black Economic Empowerment and African Identity have a fair frequency, each appearing in 3 advertisements in this collection. This is a significant share of the spotlight for emerging themes. The table significantly reflects the disappearance of race as a feature in the 2004 advertisements though some may argue that B.E.E is racism in reverse.

SECURITY	**1**
RAINBOWISM	**5**
PATRIOTISM	**5**
B.E.E	**3**
HISTORY	**1**
LIBERATION	**1**
OLD AGE /PURELY FINANCIAL	**2**
AFRICAN IDENTITY	**3**
SOCIAL RESPONSIBILITY	**2**
OBSESSIVE CONSUMERISM	**2**

4.7 A Brief Summary of Thematic Content Analysis of the 2004 advertisements.

The above thematic examination of the 2004 advertisements suggests that there is a significant recycling of some of the themes which were identified as dominant in the 1994 collection. These are themes such as democracy, patriotism and rainbowism. However it is very crucial to highlight the fact that there is a suggestion of an emerging trend whereby issues that are top of the socio-political agenda tend to have a strong impact on advertising copies as well. For example, black economic empowerment (advertisement 19 and 28), affirmation of black identity/Afro centricity (in the form of using concepts from black culture such as beads and dreadlocks).(See advertisement 28 and 29)

There is an interesting trend in the form of a resurgence of corporate social responsibility targeted mainly at black communities, for example Standard Bank's project for building a maths Centre for formerly disadvantaged (black) children. In this advertisement the participant used is not only a black child but also wearing dreadlocks and there is reference to beads. Blackness, beads and dreadlocks affirm a black identity. This could possibly be reminiscent of President Thabo Mbeki's African Renaissance initiatives. Still on social responsibility, we see that a lot of money is put into providing sporting facilities in communities where they were inadequate, for example the FNB invested heavily in the upgrading of not only the FNB Soccer Stadium but also in financing South Africa's Soccer World Cup bid. What distinguishes the recent trend of social responsibility from the previous ones identified by studies of pre-1994 advertisements is the fact that there is a strong focus on black people as beneficiaries which was not necessarily the case in the past where the social responsibility fell on things such as the environment and animal welfare.

Another important observation is that there is no longer an attempt to use sport in racially exclusive ways. Instead there is a discernable intention to rid sport of racial prejudice, for example the use of participants from different race groups in advertisements such as the FNB's advertisement headlined: *Which Part of the Anthem do you hum?*

4.8 A Critical Discourse Analysis of Two Representative Pairs of Advertisements from the 1994 and the 2004 Collections

In the section which follows I will provide a Critical Discourse Analysis of two pairs of advertisements: (A1 and A2) and (B1 and B2). The first pair deals with the issue of economic empowerment at two different historical points. I will argue that there has been a shift in the demographic composition of the Sunday Times' readership after 1994 which implied a shift in discourses in the advertisements published after 1994.The second pair illustrates how sport is used at two different historical junctures to advance the discourses of exclusion*/inclusion* where the first text deals with what appears to be a strongly white capitalist agenda whilst the second deals with the issue of Black economic Empowerment in the context of free enterprise. Texts B1 and B2 focus on sports where B1 is a Standard Bank River Canoeing 1994 advertisement whilst B2 is an FNB 2004 proudly South African advertisement based on what could be either rugby or cricket.

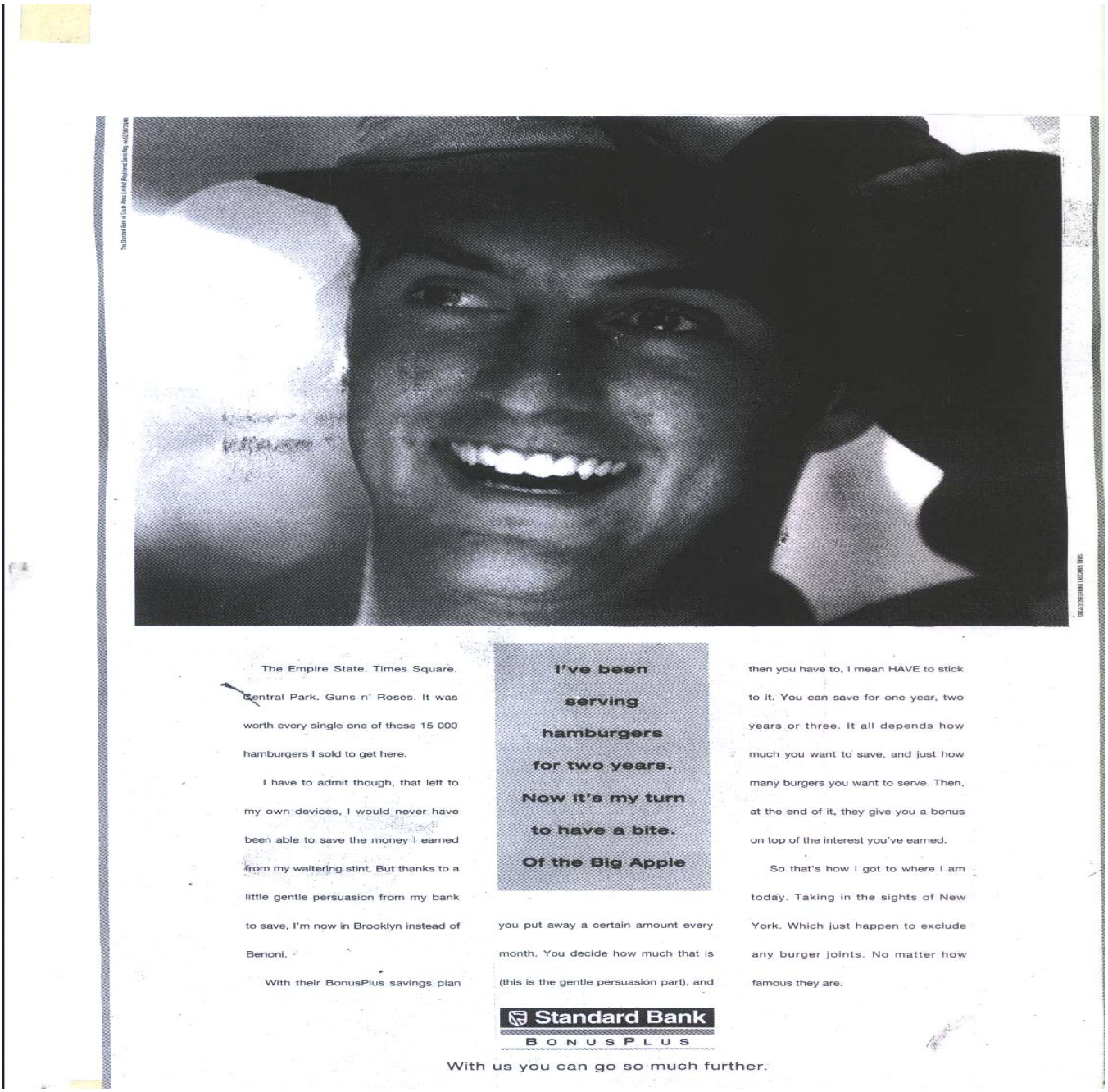
The analysis of each advertisement in this section will be structured as follows: the social conditions, the processes of production and reception, and the visual and verbal analyses.

PAIR ONE

In this section I present two advertisements which deal with economic empowerment, the brain drain and patriotism, but are apparently divergent with regard to who needs to be empowered and why. I have chosen these two advertisements because I believe they saliently demonstrate how the issue of economic empowerment has been dealt with over time and from different perspectives, the transition period and the post transition period (1994 and 2004).They also present this issue from varying viewpoints in terms of the racial segment of society which they were targeting**.** The first (A1) has a white subject and is based on white middle class culture whilst the second (A2) targets blacks as beneficiaries of economic empowerment. I will argue that this pair can provide clues for answering my main and anciliary research questions because it shows the difference between the 1994 and 2004 advertisements in terms of their features (for example their

subjects).This can be a crucial element in examining whether the discourses have/have not shifted between 1994/2004.

Text A1: SUNDAY TIMES STANDARD BANK BONUSPLUS ADVERTISEMENT OF MARCH 1994)



The Empire State. Times Square. Central Park. Guns n' Roses. It was worth every single one of those 15 000 hamburgers I sold to get here.

I have to admit though, that left to my own devices, I would never have been able to save the money I earned from my waitering stint. But thanks to a little gentle persuasion from my bank to save, I'm now in Brooklyn instead of Benoni.

With their BonusPlus savings plan you put away a certain amount every month. You decide how much that is (this is the gentle persuasion part), and then you have to, I mean HAVE to stick to it. You can save for one year, two years or three. It all depends how much you want to save, and just how many burgers you want to serve. Then, at the end of it, they give you a bonus on top of the interest you've earned.

So that's how I got to where I am today. Taking in the sights of New York. Which just happen to exclude any burger joints. No matter how famous they are.

I've been serving hamburgers for two years. Now it's my turn to have a bite. Of the Big Apple

Standard Bank
BONUSPLUS

With us you can go so much further.

The advertisement above deals with the themes of **economic empowerment and economic progression and the brain drain.**

1. The Social Conditions.

The text was produced by the Standard Bank in March 1994 and published in the Sunday Times newspaper which then had a predominantly white middle class readership base. Judging by the newspaper in which this advertisement was published and the participant represented in it one may assume that the text was intended for a white market that has a long established culture whereby white youths would save money in order to go and work or settle or just visit overseas. Those would assumably, be the ideal readers of this text. There was concern in media and government circles about the threat of a brain drain. It was as a result of this fear of retribution among whites that when Mandela assumed power he set it upon himself to go around the country addressing white (mainly Afrikaners) communities with the sole purpose of allaying those fears and reassuring them that the ANC had no intention to revenge the wrongs of the past.

2. Processes of Production and Reception

This advertisement has a specifically white target audience because it has strong linkages with South African white culture. Apart from having a white person as its subject the advertisement makes reference to a culture in which *burger joints* are important commercial entities just like saving money in order to go overseas which did not apply in black communities. In producing this advertisement the writers have drawn on a variety of resources, economic, political, cultural, etc in order to sell the Bonus Plus account to the bank's prospective clients. The advertisement is constructed in the form of *a rags to riches* narrative in terms of which Benoni is pitted against Brooklyn, South Africa against the United States of America or rather the Third World against the First World.

Since the advertisement is constructed to appeal to a mainly white readership, it uses a white youth as its participant. Using a black participant may not have been appropriate given the discourses of the time in terms of which different races were still trying to find one another in the form of negotiating peace and reconciliation. The advertisement

therefore exploits the socio-political developments of that time for an economic end. This can also be a sign of the Standard Bank's target market for this kind of product.

Culturally, the advertisement highlights the differences between the local South African white middle class context where eateries and restaurants sell burgers and New York where in the words of the advertisement happens to exclude any ` *joints selling burgers'*.

Benoni is constructed as weak, backward and a Third World context in contrast to New York which is not only a strong and wealthy First World context, but also an embodiment of paradise and an aspiration of white youth.

The text is used to deal with the discourses of **race, economy, the brain drain, culture**, etc, although in a veiled manner. For example, why is the participant a white male not a white female or even a black female? Why was he not living in one of the townships selling *mala-mogodu* (ox tripe?)

3. The Visual and Verbal dimensions of the text

This advertisement shows a handsome young white male participant in a close-up which serves to highlight his facial features. He is shown smiling with eyes wide open as if overawed by something wonderful to behold. The wide eyes are in the words of the advertisement, a reflection of how he is *`taking in the sights of New York'*, namely; Empire State, Central Park, Times Square and Guns and Roses. He is wearing a cap on his head which gives his appearance an air of informality and ordinariness whose function in this advertisement will be dealt with later.

The participant's wide open eyes form a focal point/vector which guides the reader's eyes through the picture. The bright eyes may be regarded as literally constructing the participant as intelligent and also adding to his being handsome. The picture should therefore be understood as a construction in which a model may have been used. The second focal point in this visual is formed by his broad smile similar to those used in

most toothpaste advertisements. The smile serves to construct the participant (and by implication, the bank as well) as successful and happy. He is presented as an example which the reader is expected to emulate. The use of a close-up camera angle in the visual, coupled with the use the first person `I' narrative voice in the verbal text suggest a narrowing of the social distance between the speaker and the reader.

The verbal text consists of a first person narrative using the participant's voice to tell how he started from small beginnings as a waiter in Benoni and managed to save enough for him to go to Brooklyn in New York with the help of the Standard bank Bonus Plus account. The first person account (*I have to admit…, I would never have been able…, I'm now in Brooklyn …)* serves to give the story an element of authenticity as it appears as an eyewitness account although we know that this advertisement is a fictionalised and constructed representation of reality or an ideal version thereof. Chilton and Schaffener (1997: p.217) perceive the use of the first person 'I' as conferring on the speaker the voice of an 'authoritative narrator'. They further maintain that this eventually creates a 'leader-led' binary relationship between the speaker and the audience, thus implying that there is a knowledge gap between the two.

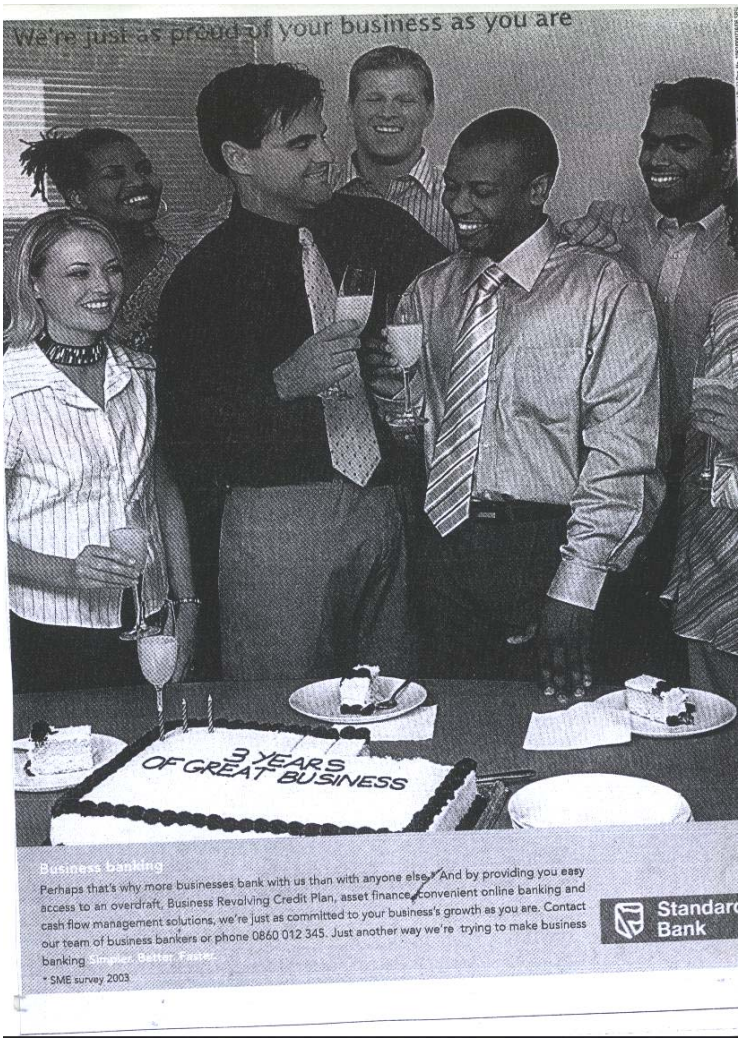
In this advertisement Benoni is constructed as part of the participant's unfortunate past (his *waitering stint*) and lowly (it is also the low point in the participant's life i.e. a point at which he is poor). It is in Benoni where the participant is holding a low status job in which his earnings come mainly in the form of tips and not a basic salary. In contrast, Brooklyn in New York, *where he is today,* represents the high point of his career, success, splendour, beauty and all the positive attributes associated with the First World. In that sense New York is the home of the world's biggest economy, the capital of the United Nations and a subject of dreams, if not paradise, for many in the Third World.

Standard Bank therefore is constructed as a pillar of support, hence by his own admission; the participant says *if left to [his] own devices, [he] would not have been able* to save the money he earned as a waiter. Therefore, for him and those like him who have their sights on the distant green pastures which an overseas destination can provide the

bank represents control, support and discipline in that it helped him to control his investments, provided him with the necessary `*gentle persuasion'* where he needed advice and because with it the client is not left to their *own devices*.

In the above advertisement I have tried to demonstrate how the verbal and the visual components combine to privilege and serve amongst others, the discourses of masculinity, individualism and to some extent, recycle apartheid ideology of racial separation through the use of a white male participant and a predominantly white newspaper. These will be contrasted with the discourses of racial integration, gender representation, mass participation and essentially black economic empowerment in the analysis of the advertisement which follows in text A2.

TEXT A2: The Standard Bank *3 Years of Great Business* Advertisement: The Sunday Times, March 2004.



Using the above advertisement I want to illustrate how the theme of Black Economic Empowerment (B.E.E), which has recently become a catch phrase in South African social, political and economic circles, is presented in the 2004 period. I will also reflect on the theme of *rainbowism* as the advertisement's visual text reflects this theme in terms of its participants. A close examination of these two advertisements reveals key contrasts between this 2004 advertisement (A2) and the one discussed in A1 (published in

1994).The most significant of these differences is that A2 is racially inclusive and presents black people as beneficiaries of economic empowerment policies whilst A1 is racially exclusive in that it focused specifically on white culture and participants and also very individualistic. These differences in part help me deal with my major research question, namely; whether the discourses have/have not shifted between 1994 and 2004.

1. The Social Conditions

This advertisement was produced by The Standard Bank and published in the Sunday Times newspaper in March 2004 in South Africa on the eve of the celebration of ***Ten years of Freedom.*** This advertisement does not only join in the celebration of socio-economic and political change which began in earnest in 1994, but also constructs the ideals of a new united and diverse South African nation as desirable and worth striving for.

It was produced ten years after the inception of an ANC-led black democratic rule in South Africa. Ten years into the democratic project was a milestone in that it was a time for the country to pause, reflect and chart the way forward for the inclusive democratic order in South Africa. It was apparently a period of self-evaluation and reflection on what started off in 1994 as a political miracle. At this time of celebrating a decade of democracy there were new challenges (e.g. socio-economic transformation) as opposed to those that faced the nation in 1994 (such as racial unity and reconciliation).

In this advertisement the bank is presented as a pro-Black Economic Empowerment (BEE) institution which is not only committed to the ideal of racial integration and social transformation, but one which empowers the disempowered. The bank is portrayed as leveraging the emergence of young entrepreneurs of all races, mainly the previously disadvantaged. This advertisement portrays business as well as social (race) relations scenario whereby a young successful business celebrates by way of throwing a party three years of great business. The party is a social gathering which brings together youth of different races and, by implication, so should business in the new South Africa in the wake of B.E.E. Black and white youth can now work together in harmony to produce a

business success worth celebrating. The discourses of BEE, based on the ideals of a rainbow nation in South Africa are used to argue for an integrated society in which young emerging entrepreneurs of all colours flourish.

2. Processes of Production and Reception

Judging by the participants in this advertisement one can assume that it is intended for young readers who might be emerging entrepreneurs who are likely to benefit from the socio-economic project of BEE. policy. If the participants in this advertisement are anything to go by, one can infer that the ideal readers of this advertisement are young newly empowered or aspiring entrepreneurs across the social spectrum who seek to set up successful business in the newly transformed socio-economic landscape in the New South Africa whom research show that rely mostly on Standard Bank for their banking. The Standard Bank is thus an agent of success in business and research has corroborated this. Reference to research in this advertisement may serve the purpose of establishing the message of this advertisement as legitimate and authoritative because it uses inter-advertisement reference.

Standard Bank attempts to portray itself as an agent of socio-political transformation currently taking place in the South African society. Thus the bank is interested in the negotiation and dissemination of economic power, a second stage of the South African soci0-political revolution. The bank thus strives to construct itself as a proudly South African bank which invests its human and financial capital in enabling government policies such as BEE to gain prominence and materialize.

The bank represents itself as supporting the government's rationale that *BEE* is `the' solution to redress the country's socio-economic imbalances which are a legacy of apartheid but also co-opts the reader into subscribing to this line of thinking too.
The advertisement presents as a given common sense knowledge the belief that BEE is necessary to eradicate the legacy of apartheid.

The bank as an institution of power (financial power) presents itself as subscribing to the notion of equal and equitable distribution of economic power across the South African society. This it does using various products designed for business banking. The fictitious business success depicted in this advertisement is apparently a result of collaboration between black and white participants. Taken metaphorically this could refer to the bigger socio-political project of unification, reconciliation and socio-political transformation. The advertisement celebrates three years of business success and not 42 years of business success (given that the Standard Bank was established in 1962).This shift of focus to recent developments (success of recently established businesses) as opposed to those in the distant past, coupled with the exclusion of older participants in favour of younger ones attempts to break away from the ugliness of the past and focus on the illuminating brightness of the present and the future.

One can assume that it is an act of political correctness which warrants that the black youth in this advertisement be fore-grounded because in 2004, in the advent of BEE laws and policies, black youth have come to symbolise privilege given that blacks are supposedly given preferential treatment in business, hence the emergence of a new black middle class. The fact that the business which is celebrating success is only three years old or has only been successful in the past three years shows that BEE is a recent development. It also creates an impression that the benefits of the government's BEE policy have become visible in a short time. At the same time it portrays an ideal vision of what a transformed society would look like.

2. The Visual and Verbal dimensions of the text

The text depicts seven young participants who are very elegantly dressed celebrating a young business success. There are four males and three females. Six of these participants have their faces clearly in the picture and are smiling which implies that they are happy with the success of this young business. They have their gaze directed towards the middle of the picture- at a young black male participant who is apparently the owner or co-owner of the three year old business whose success they are celebrating.

The pronoun ‘we’ in ‘*we are as proud…your business…you are’* is used in this text in an exclusive sense to refer to the bank while *your* and *you* are used as forms of direct address to the reader (Talbot, 1992: p.180). The use of pronouns in this way implies not only that there is some shared ‘common ground’ between the writer and the audience, given the interactional atmosphere created by the implied direct address, but also suggests that the writer has a vested interest, and therefore a legitimate claim to share in the celebration *‘3 Years of Great Business’*. The writer (who represents the advertiser) implies that he/the bank is an equal partner in this business success through the use of the conjunction *‘as’*. In the broader scheme of things, this can extend to the bigger B.E.E project of which this business success is a product. Following this line of argument it can be said that the bank makes an effort to construct itself as pro-B.E.E. This leads me to agree with McLuhan (1964:pp.226-228) that this advertising strategy ‘manifests the product ‘, (the bank) as an ‘integral part of a large social’ programme (which is B.E.E) thus serving the interests of the African National Congress and its political ideology of the day.

Though the preceding textual analysis cannot be said to have exhausted the text, it has revealed some of the underlying discourses in this text. However, I want to further consider the advertisement through the lens of including visual analysis because I tend to agree with Janks (1996: p.10) that ‘text analysis alone cannot take us far enough’.

There are a few visual vectors that serve to direct the reader’s eye towards particular sections of the visual text. For instance, the gaze of the participants is directed towards the centre of the picture indirectly pointing the readers’ eyes in the same direction where the two young men are in an act of toasting the stated business success. In the same way the smiles on the participants’ faces serve as a vector line which directs the reader’s eyes in the same direction whilst simultaneously conveying feelings of happiness and celebration.

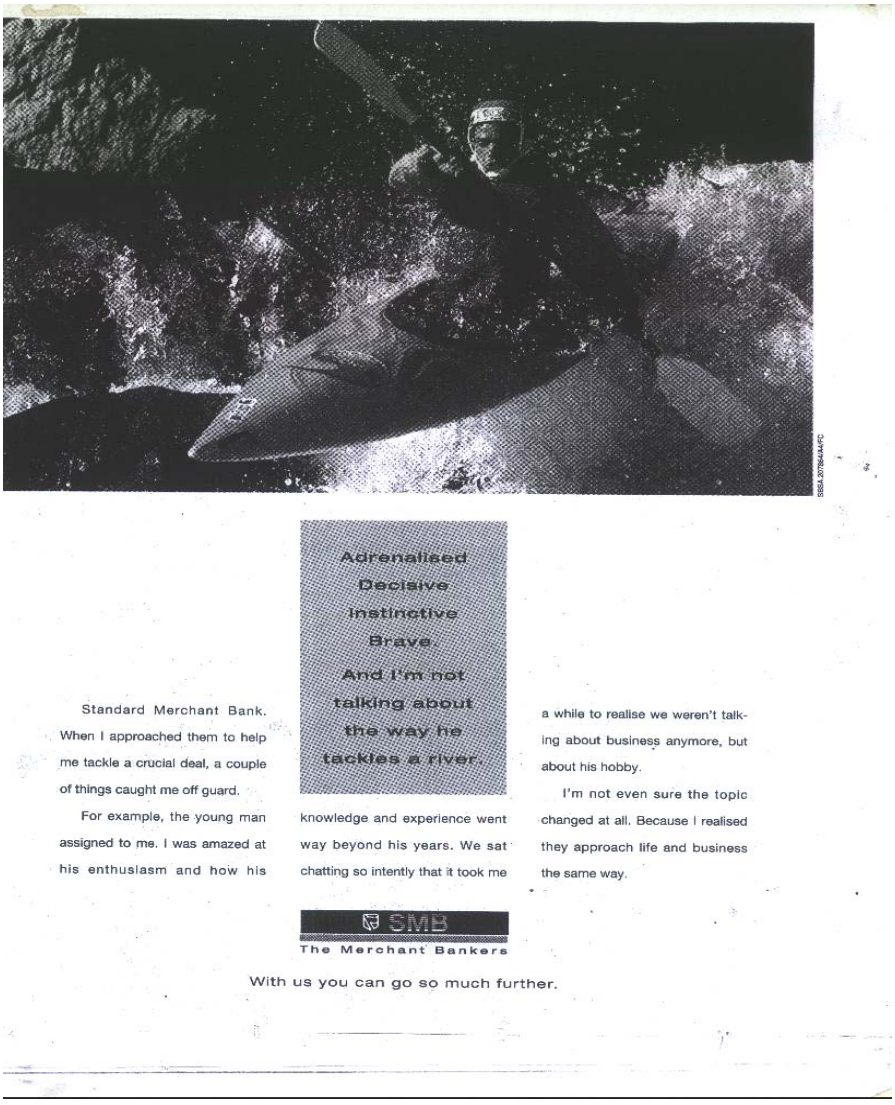
This is reinforced by the toast and the cut cake which means that the party has begun in earnest. The two male participants in the middle of the picture have put on ties which not only give them a more professional and formal appearance but also serve as vertical vectors which put the spotlight exactly where the action (the toasting) takes place.

One can also assume that it is the black youth who is being congratulated for the three year business success given that blacks have not been participating in business as owners in the past. This is further emphasised by the gesture of the other two young males patting the black youth on the back. The high camera angle and the partial close up direct the readers' focus to the participants' upper body features: the smiles, the eyes, the toasting of glasses.

PAIR TWO

In this section I present two advertisements which show the divergence of themes between 1994 and 2004.I will focus on the themes of economic empowerment, sport, rainbowism and patriotism

TEXT B1: The Standard Merchant Bank Advertisement 1994



This advertisement, published in The Sunday Times in April 1994 was chosen to illustrate the theme of *economic empowerment* and *sport* in the context of 1994.

1. The Social Conditions

The social conditions in which this ad was produced are similar to those already discussed in text A1 and therefore need not be repeated here.

2. The Processes of Production and Reception

In this advertisement the bank speaks to its clients and prospective clients using a participant who is personified as one of its clients. This participant presents his/her personal experience at the bank which creates a window through which readers can get to perceive the bank's services and its staff. The participant is thus a businessperson who talks to his/her peers who would ideally be fellow businesspersons.

The target readers of this text will be businesspersons who were readers of the Sunday Times at the time of the text's production. In 1994 it can be assumed that the Sunday Times was read mainly by the predominantly white middle class. Based on that view one can assume that the text targets white middle class business-persons.

This advertisement can be successfully used in other contexts outside South African because one cannot pinpoint in its features aspects which make it appropriate only in the South African context.

The fact that the business transaction/experience which the participant describes in the advertisement is personalised due to the fact that they *`chat'* about the young man's *`hobby'* shows that there is a blurring of boundaries between *business, social issues* and *pleasure.*

Youth is used in this text to present the bank's staff, and eventually the bank, as energetic, assertive, and in control just like the young male participant appears in control of the water in the visual of this advertisement.

3. The verbal and visual text

The verbal text in this advertisement uses positive adjectives in order to construct the subject in a positive light. For example, he is described using what may be superlative adjectives like *adrenalized*; *decisive; instinctiv*e and *brave,* all of which present him as competent and successful in his profession and hobbies. This represents the participant as someone with outstanding physical and intellectual qualities which set him apart from ordinary bank representatives. These positive attributes are indirectly associated with the bank with a view that the bank be presented in a very positive light in order to sell it. Accordingly, the reader is likely to acquire similar qualities by choosing the Standard Merchant Bank as their bank.

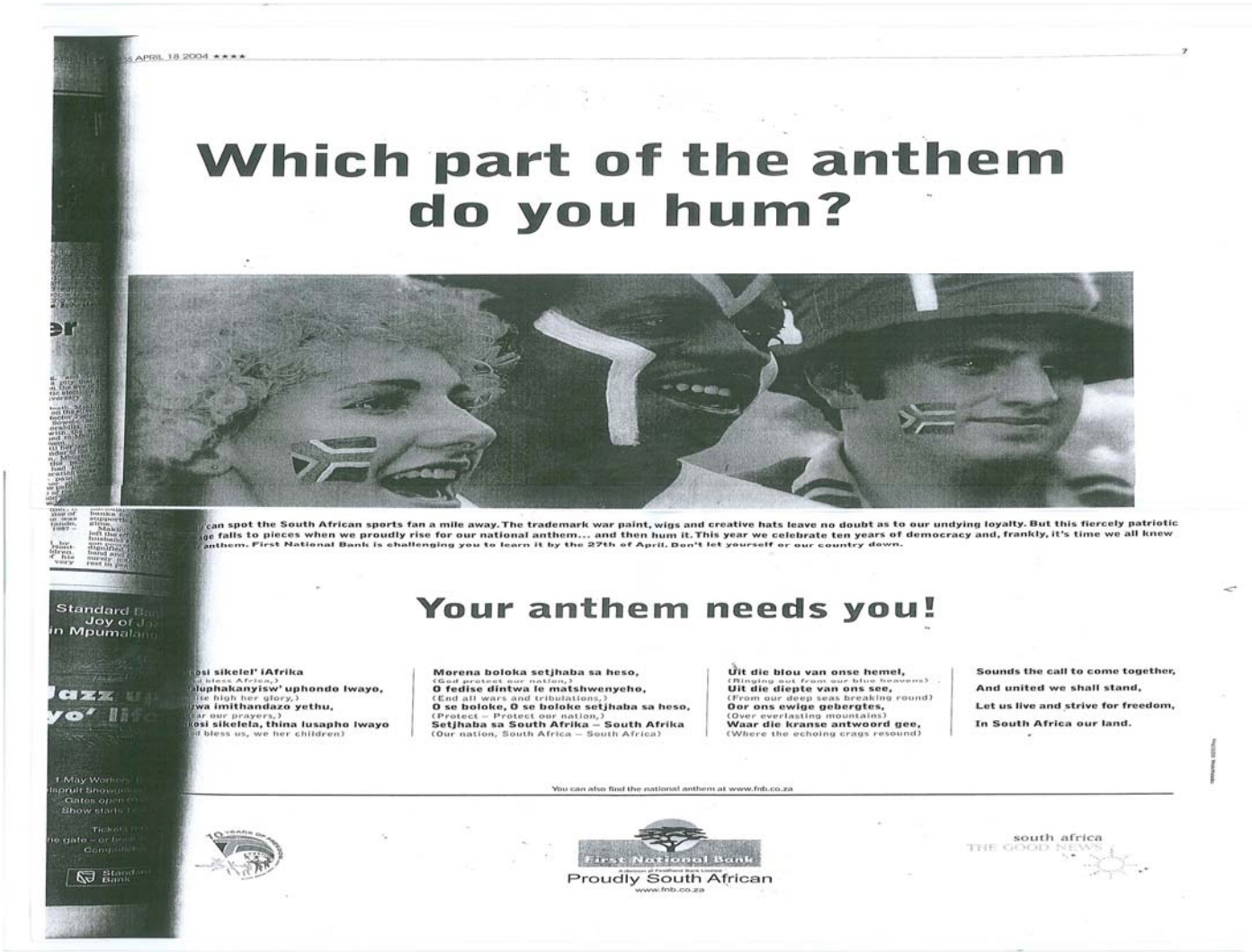
These positive attributes are by implication transferrable to the reader only if he chooses Standard Merchant Bank. The use of the first person narrative voice in the form of `*I*' in this text serves to create the advertisement as a true or eyewitness account of the bank's services staff although as `critical' readers we can understand that the advertisement is a *construction.* This advertisement like most conventional advertisements uses the visual and the verbal in such a way that they are complementary to each other- a relationship of *anchorage*. In other words, the visual and the verbal texts reinforce each other in such a way that the visual is a dramatic representation of the verbal narrative.

There are a few visual vectors used in this advertisement. The paddle and the partially airborne pointed canoe boat seem to concentrate our attention on the action and the participant's dexterity. His seating posture in the midst of turbulence implies a degree of confidence and control.

In the visual text the young white male is shown on top of a wave in a river canoe where only the superbly skilled would be able to keep balance and control and paddle their way to success. They use a canoe as a metaphor for the kind of service provided by the bank which makes it justifiable for us to infer that the advertisement targets people who might take an interest in this kind of sport and lifestyle. This sport is associated with a white

middle-class lifestyle in the South African context. The advertisement does not use soccer as its supporting visual because it is not targeted at a soccer-loving market. We can therefore conclude that the advertisement is not only about a bank but a certain privileged and affluent lifestyle as well.

TEXT B2: The FNB – South African National Anthem Advertisement: 18 April 2004



This advertisement is representative of how the themes of *Patriotism* and *Rainbowism* are presented using sport in 2004.Refer to the appendices for a more legible version.

1. Social Conditions

This advertisement was produced by the FNB and published in City Press in April 2004, ten years after the inception of democracy and the eradication of apartheid. This advertisement literally enacts the ideal of a rainbow nation in which black and white live together in all spheres of life including sports. The advertisement epitomises the concept of sport building bridges to bring together people from diverse backgrounds. It thus portrays a fusion of the political, the social and the economic discourses in that it shows people socialising around sports event to realise a political goal of rainbowism and the resulting peaceful environment which is conducive for conducting business.

This advertisement was produced in the context of socio-political transformation in terms of which all race groups had bought into the political project of building a rainbow nation – epitomised here by the use of the symbols of the New South Africa such as the national flag, the national anthem, the ten years of freedom celebration and the proudly South African logos.

In the context of South Africa in 2004 the objective of building a new united, non-racial society has long been established as a given and common sense agreed-upon reality towards which South Africans of all races, religions and so forth should strive. It is therefore not surprising that the writers of this advertisement chose to use the South African national flag, the national anthem and all the other pro-new South Africa logos to convey a message of genuine patriotism and national unity.

Through what appears to be an over-indulgence in the use of the symbols of the new nation (the flag, the anthem and the proudly South African logo) in this advertisement, the advertiser attempts to manufacture consent through the unifying potential of these symbols and the institution they represent. It would appear that the writer strongly assumed that all South Africans agree that the project of building a rainbow nation is accepted as a common ground for national consensus and this can transfer to any

institution/product associated with our national so will its symbols. Through this advertising strategy, the writer attempts to implicitly persuade the audience into a situation where they will associate the advertised bank as a brand with the goal of building a new, fiercely patriotic South African nation.

One can assert that a text such as this one may not have been well received prior to 1994 where there was a lot of scepticism and uncertainty with regard to the then envisaged democratic process and the likely consequences for various groupings. The work of this advertisement is therefore thinkable in the context of a democratic society with freedom of speech. It serves the interests of those who hold power in the New South Africa because it seeks to sustain the current distribution of power without challenging the status quo. In the words of the advertisement, this text seeks to inculcate a spirit of *fierce patriotism* thus implying that it is aimed at consolidating the political project of constructing a rainbow nation.

This expressed political purpose of the advertisement interpellates the reader into accepting as an imperative, the need to be fiercely patriotic and ensuring that the rainbow nation towards will assumably strive comes to full fruition in an authentic rather than cosmetic way.

2. The Processes of Production and Reception

In this *`proudly South African'* advertisement, the advertiser addresses and challenges not only South African sports fans, but South Africans of all descriptions to join in the process of self-reflection in relation to their patriotic stance. The writer asks the question: what form of patriotism do you practice? Is it one that crumbles in the face of the singing of the national anthem or is it a genuinely fierce form of patriotism which can stand the test of character? This advertisement is most probably addressed to South Africans who do not yet know the anthem, ten years into democracy. It questions such people's loyalty and commitment to the country and thus constructs them as "the other" who must be expurgated. The ideal readers of this text would be South Africans from all walks of life

to whom the anthem is a symbol of unity in diversity and a symbol of the triumph of the human spirit on the brink of looming disastrous calamities that could have resulted in a lack of unity of purpose among the political participants who negotiated the peaceful transition to democracy.

The text assumes that the reader knows and understands the importance of the anthem and further acknowledges that not all South Africans know the anthem. This is in stark contrast to the apparently naïve idealism of mid 1990s in terms of which the 'New South Africa tried to mask complex configurations by foregrounding an over-simplified discourse of rainbow nationalism' (Nuttal, S. and Cherryl-Ann, M. (2000: p.1).

The advertisement then tells us that we have a responsibility to learn and know the anthem in order to demonstrate true patriotism

3. The Visual and Verbal Text

The verbal text in this advertisement appears to be an address by a patriot to his fellow compatriots. This is indicated by the use of pronouns in: *we proudly rise, our anthem, our country, your country and your anthem* to mention but a few. The use of inclusive pronouns coupled with possessive ones conveys a strong sense of ownership and belonging which are key tenets of patriotism. The use of inclusive pronouns while bestowing upon the reader, a sense of ownership and rootedness, also serves to imply and assume a position for the audience. This is possibly a position in which they share the same view as the speaker. In this sense, South Africans are treated as if they are a homogeneous group which share the speaker's `manufacture(ed) consensus' (Chilton and Schaffener, 1997) about what the text refers to as '*fierce*' patriotism.

The participants' gaze is directed at something in the distance seeing that their eyes are not directly facing the viewer eyeball-to-eyeball. This aptly portrays them as spectators.
The flags painted on their faces and their mouths form vectors which compel the reader to observe their *singing* or *humming* which are the key focal points according to the

message of the advertisement contained in the opening rhetorical question: *which part of the anthem do you hum?*. The use of the definite article *the, as* in *the war paint, the characteristic hats, the anthem,* and so forth, seems to entrench the notion that there is shared knowledge between the addresser and the addressee. This may serve to present the issues addressed in this advertisement as commonsense knowledge which is acceptable and generally agreed upon between the addresser and the addressee.

The function of the imperative mood used in the key and central message in this text has been privileged by its strategic positioning and the use of bold lettering in y*our anthem needs you!* This command-like statement is presented as an unquestionable absolute truth which the audience share with the speaker/writer. This appears to reinforce the effect of the opening rhetorical question, which may implicitly be regarded as a statement: *` which part of the anthem do you hum?'* As a result, one can claim that the layout of this advertisement is not innocent.

In this section I have attempted to illustrate how a preferred reading position, in which the reader is assumed to be a submissive and loyal participant has been constructed for the reader while the speaker is privileged as a knowing instructor who does not only give an assignment to his/her audience, but also sets a time frame within which this assignment must be completed. I want to argue that in this text, consensus (a key weapon of ideology) is achieved through the strategic mobilisation of linguistic, visual and cultural resources.

If the symbols of the new dispensation are regarded as common sense, given, and generally agreed upon, one may therefore argue that this symbolises the emergence of new discourses of authentic national unity/*fierce patriotism* which replace what is supposedly a superficial form of patriotism which necessitated the production of this advertisement.

4.9 Conclusion

In the data analysis section of this study I have attempted, through a Thematic Content Analysis, to present a broader perspective of the themes covered in the advertisements in 1994 and 2004.I then used what I consider to be a detailed Critical Discourse Analysis to investigate the discourses conveyed in the advertisements as well as the presence or absence of shifts in the discourses between the two periods.

What seems to emerge from both analyses is that as much as there are traces of the legacy of apartheid separatist ideology in 1994 as well as shifts in favour of the New South African idealism, there are again in 2004, reproductions of most of the key 1994 themes and discourses, coupled with an emergence of new discourses.

The political uncertainty that was discernible in the 1994 advertisements seems to have given way to a new confidence in the economic, social and political future in the 2004 period. There is also a strong evidence of a tendency in the 2004 advertisements to treat the political, the social and the economic discourses in an eclectic way. For example, a number of the 2004 advertisements show the overlaps between the themes in the sense that one advertisement (for example the FNB's national anthem advertisement) deals with several themes at the same time.

Whilst Bertelsen (1998) revealed a tendency amongst post 1994 advertisers to appropriate the terminology of the anti-apartheid political liberation struggle to serve their commercial interests, the 2004 advertisements suggest a tendency whereby advertisers take on the government's socio-political agenda and use it in their advertisements as if it is their own programme. In other words, the corporate players do not only buy into the government's ideology but appear to claim ownership of thereof.

CHAPTER 5

CONCLUSIONS

In this chapter I will attempt to bring together traces of key issues discussed earlier in this research report with the purpose of evaluating them to see how far I have gone in examining the topic of this study. In the process, I will be identifying what I have known in the course of this study which I did not know before.

This aggregation of the key points made throughout the project is expected to enable me to deal with the fundamental issues in this study which has to do with the issues of whether the advertising discourses have or have not changed between 1994 and 2004. As a consequence, it becomes necessary to consider the extent to which the discourses have changed, if ever there has been any change.

Thereafter I will attempt to interpret the changes in discourses or lack thereof, as well as determine what the project has been able to uncover in making a contribution towards knowledge construction in the field of Critical Discourse Analysis and an understanding of advertising discourse.

Janks (1997:p.1) observes that all social practices are tied to specific historical contexts and are the means by which existing social relations are reproduced or contested and different interests are served. In this project this was evidenced by the fact that a study of 1994 advertisements revealed that they draw substantially from the socio-political developments of the time like the inception of democratic rule, attempts at reconciliation and social integration, and so on. The same can be said of the 2004 advertisements which display an intention to communicate socio-political, cultural and economic discourses such as patriotism, rainbowism, black economic empowerment and Afro centricity, amongst others.

This confirms what Cameron (2006:p.29) described as advertising's status as a 'cultural barometer' thus alluding to its function as a 'sensitive indicator of ideological investments, conflicts, and shifts' in discourses.

It may not be surprising that advertisers use socio-political developments as their raw material because as social texts they convey different discourses, amongst others, the political, the economic, the racial, and so on. Janks (1996) alludes to the hybrid nature of advertisements produced during a time of change and social upheaval. I would argue that I have found this hybridity in my analyses to be attributable to the integrationist nature of our society in the sense that advertisers, in an attempt to avoid being controversial, end up constructing eclectic advertisements in which the economic, the social, the political, the cultural and so forth overlapped. Janks (1996) alludes to the hybridity in her analysis of the Standard Bank's *Domestic Promise Plan* advertisement and argues that hybridity is a sign of the interplay of competing discourses and interests in society.

This might also have been influenced by an attempt to please the powers that be by being politically correct. This leads me to align myself with Fairclough's (1997) perception that [advertising] as a social discourse is not only socially embedded, but constitutes social reality whilst it is in turn constituted by it. Goldman (1992:p.2) adds that social discourse `produces and reproduces material and ideological supremacy of commodity relations'.

To see advertising as a social practice is to concur with Janks' (1997) assertion that social practices are tied to specific historical contexts and are the means by which the status quo can be either maintained or contested. In other words, it is the social context which dictates the need for either maintaining existing discourses or contesting them. It is in the process of challenging dominant ideologies that new discursive patterns emerge leading to the creation of new discourses or a reconfiguration of existing ones.

In this project this phenomenon was demonstrated by the fact that in the 1994 advertisements there was a discernable pattern in terms of which the political ideology of separate development still existed. For example, the separation of sporting codes according to race and a stereotypical economic stratification of society in terms of which

whites constituted the affluent middle class while blacks filled the lower end of the strata was itself a product of the former apartheid government's programme of social engineering. The fact that traces of these stereotypes still manifested themselves in 1994 may be a reflection of the advertisers' attitudes towards social change at that time.

The selection of the news media for the dissemination of those race-oriented advertisements is another factor indicating how the advertisers of the 1994 era seemed to subtly maintain apartheid tendencies. At that time one advertiser would create an advertisement for the black market and another for the white section of society. An examination of the 2004 advertisements shows a concerted effort on the part of advertisers to move towards social integration in that they tend to use a set of racially mixed participants in order to set a precept for society. A case in point is the FNB advertisement about the national anthem, where it appears that there is a discernable deliberate effort on the part of the advertisers to construct sport as a tool for social unity rather than division because in that advertisement we see blacks and whites passionately enjoying sport together.

This shows a marked shift away from the 1994 advertising pattern where soccer for example, was constructed as a sport for black people whereby blacks would be fore grounded in soccer based advertisements whilst whites were deliberately back grounded.

Another area in which there is a shift is in the way in which dominant national myths like rainbowism are articulated in the advertisements of 2004.While the rainbowism of the Mandela years was markedly `naïve' (Britten, 2005:p.334), lately there is a tendency amongst advertisers of the New South African ideal to confront, critique and interrogate some of the fundamental myths on which the New South African dream was built. This cynicism means that the dominant ideologies of rainbowism and patriotism are now being taken to another level as South Africans pause for self-critical introspection in order to genuinely reflect the progress made since 1994.

In this sense therefore I want to agree with Britten (2005:p.320) that in the new millennium, South African advertisers projected into prominence a view that `advertising

can play an ideologically progressive role in nation building' by straightening the national imagination.

Another key observation that I have made concerning the 2004 advertisements studied for this project is that a number of them (for example, the FNB's National Anthem Advertisement, Standard Bank's 'Thanks a Million South Africa', Standard Bank's 'Three Years of Great Business', FNB's World Cup Bid advertisement) have been simultaneously published in both The City Press and The Sunday Times newspapers which was not the case in the 1994 period. This development signals recognition on the part of the advertisers that there is a need to change old discursive patterns which were guided by the ideology of apartheid and embrace new ones. A change in the social welfare of the people culminated in a change in the readership of newspapers which moved from being racially separatist ones to ones which cut across the social spectrum.

While Britten's study of post-apartheid beer advertisements shows a strong tendency to buy into the political project of promoting and presenting a romanticized picture of the New South African dream of a rainbow nation, Bertelsen's study illustrated an inclination by post-apartheid advertisers to appropriate anti-apartheid terminology to advance their advertising interests.

The present study has shown that in terms of their themes, their verbal and visual features, the 2004 advertisements in this project provide evidence to suggest that there is a significant discourse shift. The 2004 advertisements in this study provide evidence that the advertisers have shifted their attention from concern with the democratic euphoria of 1994 to focus on issues such as socio-economic transformation. The presence of many advertisements in 2004 dealing with the theme of Black Economic Empowerment and the resurgence of the theme of social responsibility which was a key issue in the pre-1994 advertisements (Granville, 1993) testify in support of this argument.

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APPENDICES

APPENDICES SHOWING ADVERTISEMENTS PUBLISHED IN 1994

1. STANDARD BANK'S BONUSPLUS ADVERTISEMENT SUNDAY TIMES MARCH 6 1994



The Empire State. Times Square. Central Park. Guns n' Roses. It was worth every single one of those 15 000 hamburgers I sold to get here.

I have to admit though, that left to my own devices, I would never have been able to save the money I earned from my waitering stint. But thanks to a little gentle persuasion from my bank to save, I'm now in Brooklyn instead of Benoni.

With their BonusPlus savings plan you put away a certain amount every month. You decide how much that is (this is the gentle persuasion part), and then you have to, I mean HAVE to stick to it. You can save for one year, two years or three. It all depends how much you want to save, and just how many burgers you want to serve. Then, at the end of it, they give you a bonus on top of the interest you've earned.

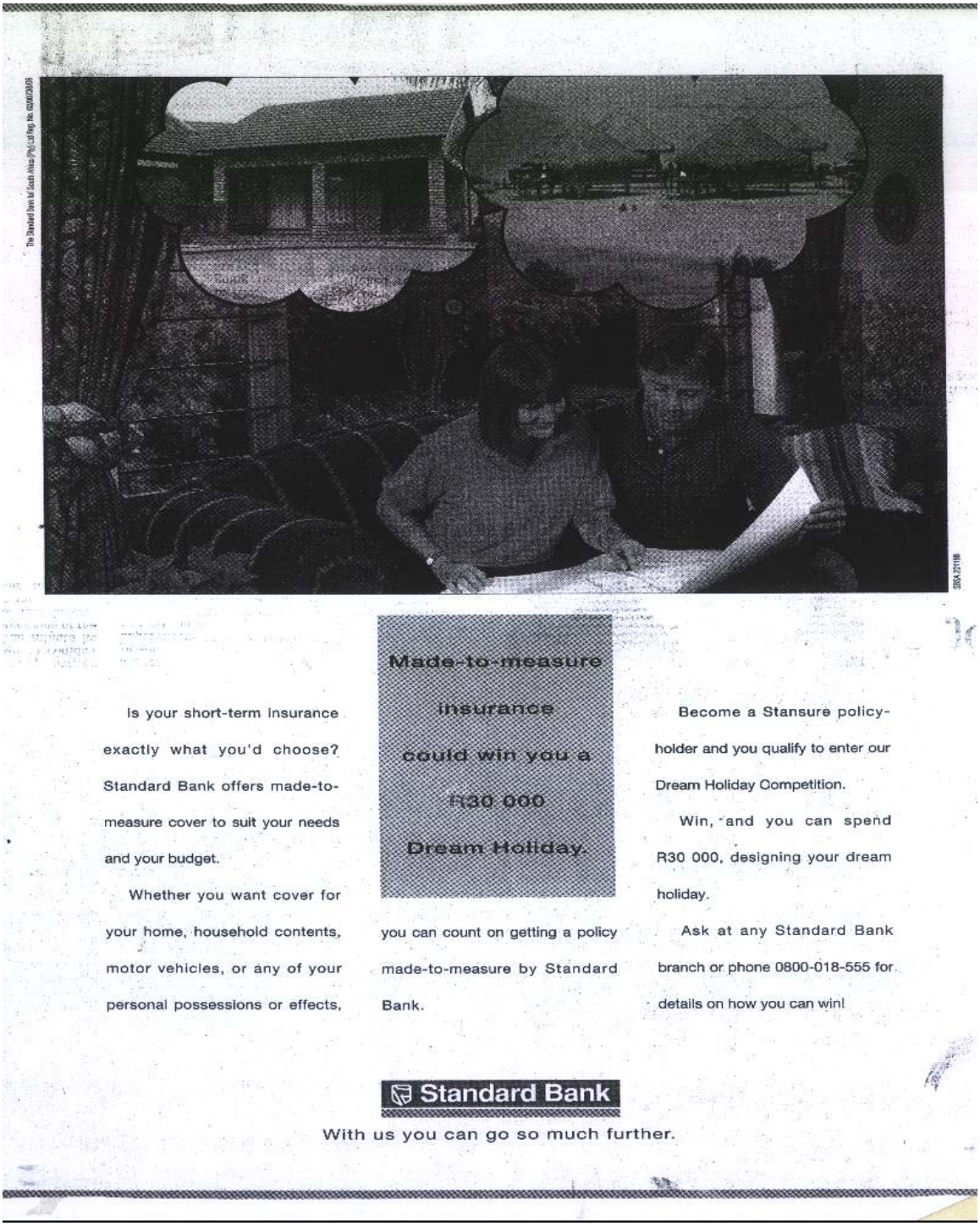
So that's how I got to where I am today. Taking in the sights of New York. Which just happen to exclude any burger joints. No matter how famous they are.

I've been serving hamburgers for two years. Now it's my turn to have a bite. Of the Big Apple

Standard Bank
BONUSPLUS

With us you can go so much further.

2. MARCH 6 1994 SUNDAY TIMES: STANDARD BANK DREAM HOLIDAY COMPETITION ADVERTISEMENT



Made-to-measure insurance could win you a R30 000 Dream Holiday.

Is your short-term insurance exactly what you'd choose? Standard Bank offers made-to-measure cover to suit your needs and your budget.

Whether you want cover for your home, household contents, motor vehicles, or any of your personal possessions or effects, you can count on getting a policy made-to-measure by Standard Bank.

Become a Stansure policy-holder and you qualify to enter our Dream Holiday Competition.

Win, and you can spend R30 000, designing your dream holiday.

Ask at any Standard Bank branch or phone 0800-018-555 for details on how you can win!

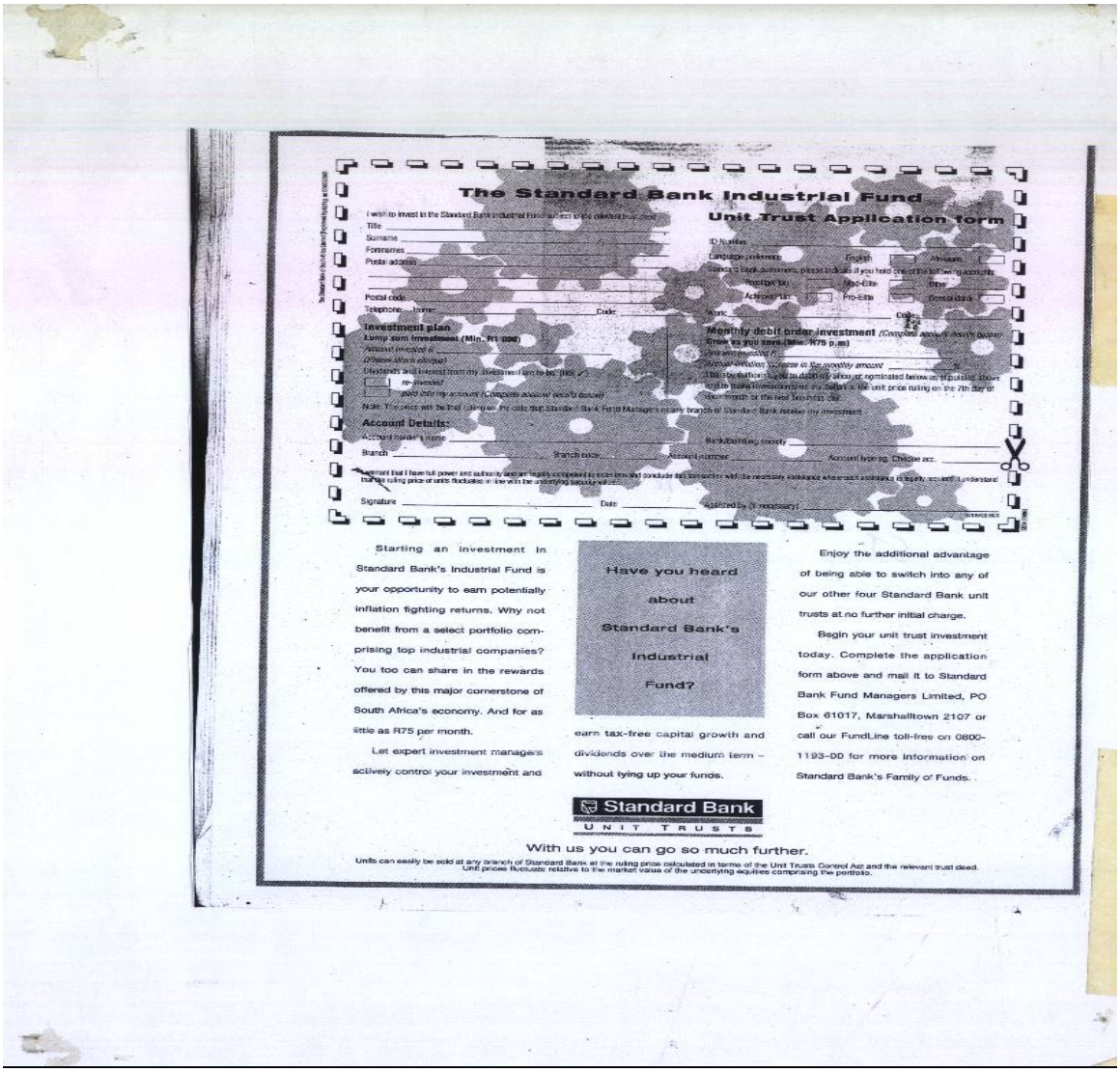
Standard Bank

With us you can go so much further.

3. SUNDAY TIMES MARCH 6 1994 FNB'S HOME SWEET HOME ADVERTISEMENT



4. SUNDAY TIMES- BUSINESS TIMES STANDARD BANK UNIT TRUST ADVERTISEMENT MARCH 20 1994



The Standard Bank Industrial Fund

Unit Trust Application form

Starting an investment in Standard Bank's Industrial Fund is your opportunity to earn potentially inflation fighting returns. Why not benefit from a select portfolio comprising top industrial companies? You too can share in the rewards offered by this major cornerstone of South Africa's economy. And for as little as R75 per month.

Let expert investment managers actively control your investment and earn tax-free capital growth and dividends over the medium term – without tying up your funds.

Have you heard about Standard Bank's Industrial Fund?

Enjoy the additional advantage of being able to switch into any of our other four Standard Bank unit trusts at no further initial charge.

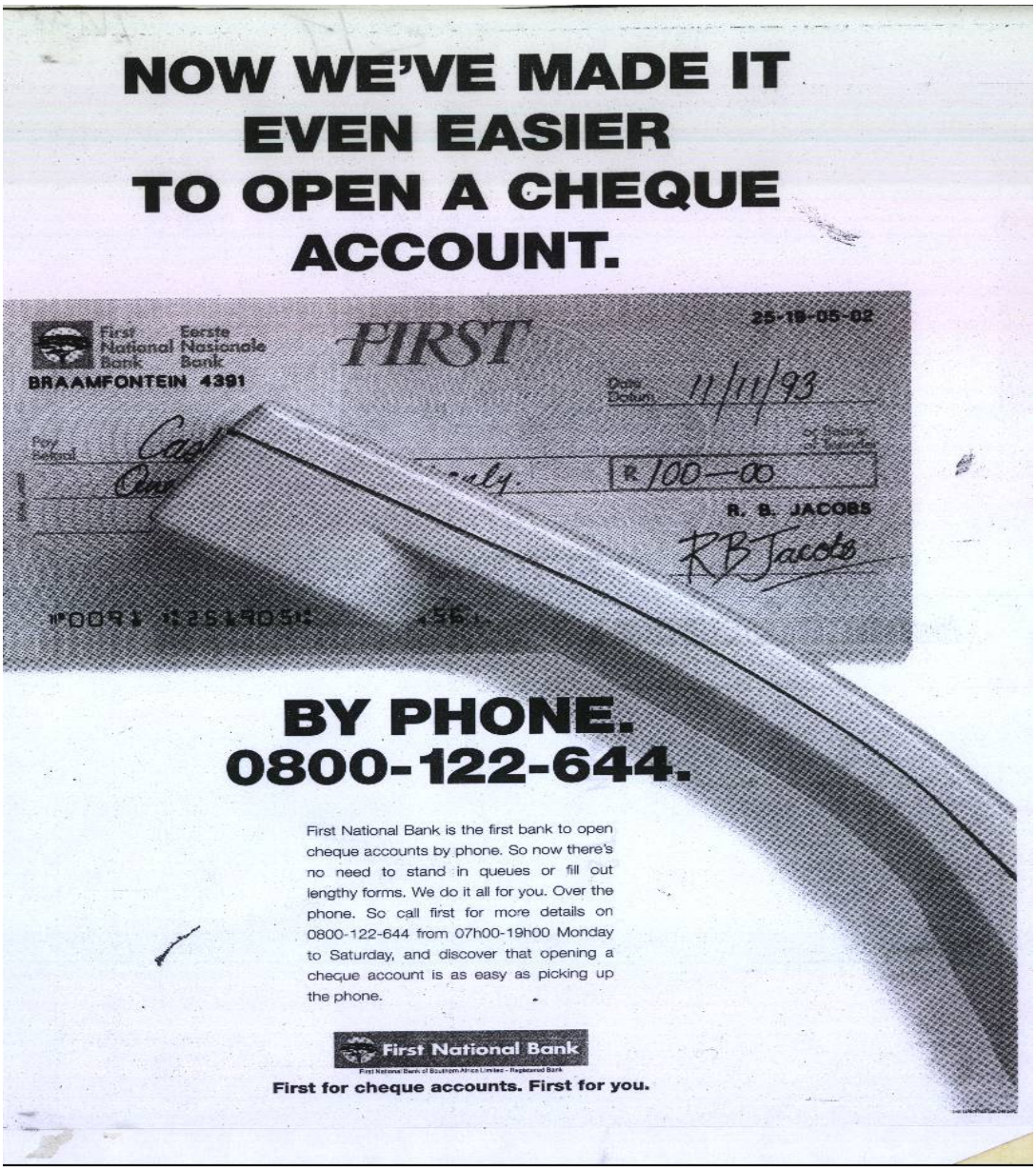
Begin your unit trust investment today. Complete the application form above and mail it to Standard Bank Fund Managers Limited, PO Box 61017, Marshalltown 2107 or call our FundLine toll-free on 0800-1193-00 for more information on Standard Bank's Family of Funds.

Standard Bank UNIT TRUSTS

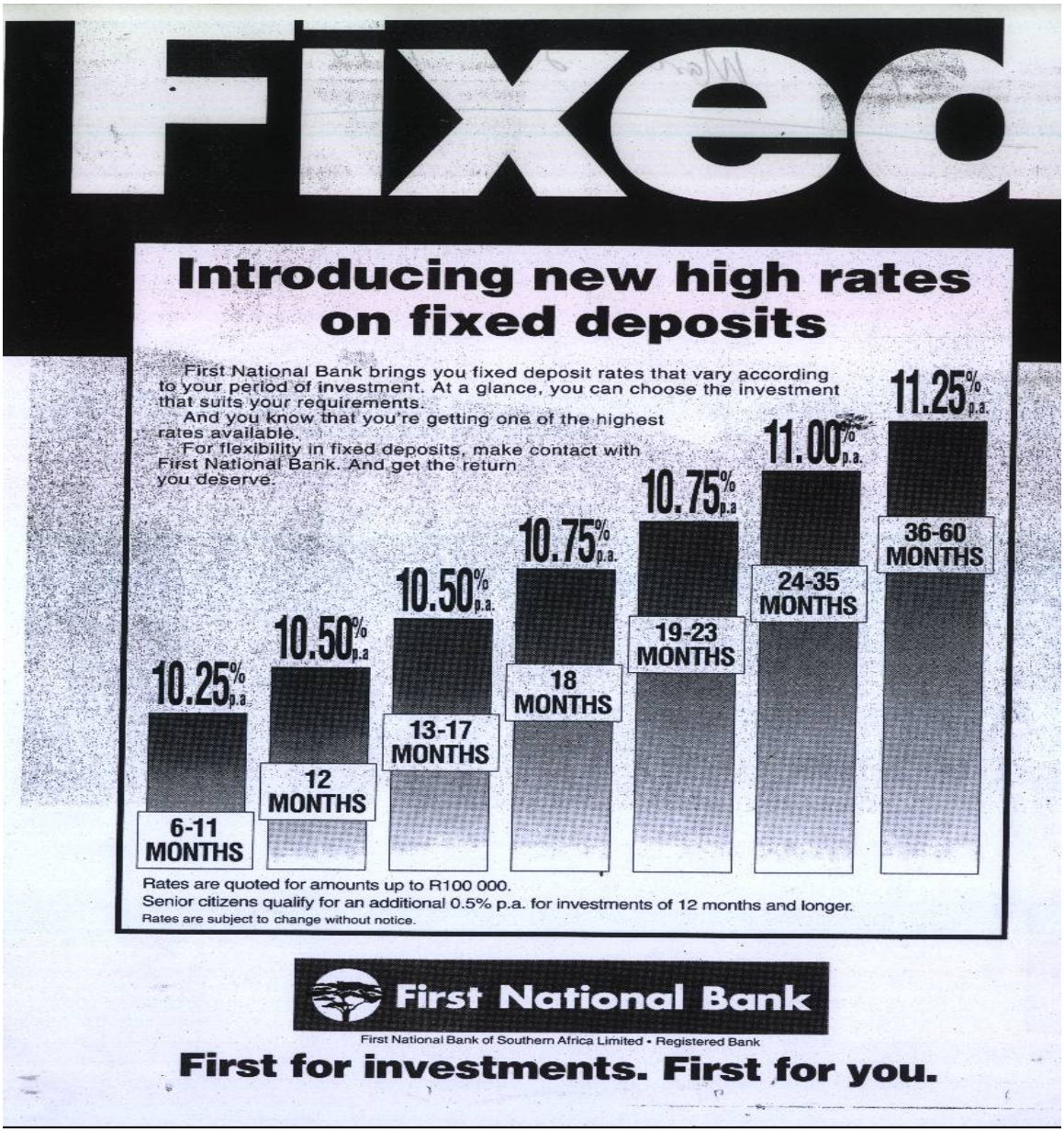
With us you can go so much further.

Units can easily be sold at any branch of Standard Bank at the ruling price calculated in terms of the Unit Trusts Control Act and the relevant trust deed. Unit prices fluctuate relative to the market value of the underlying equities comprising the portfolio.

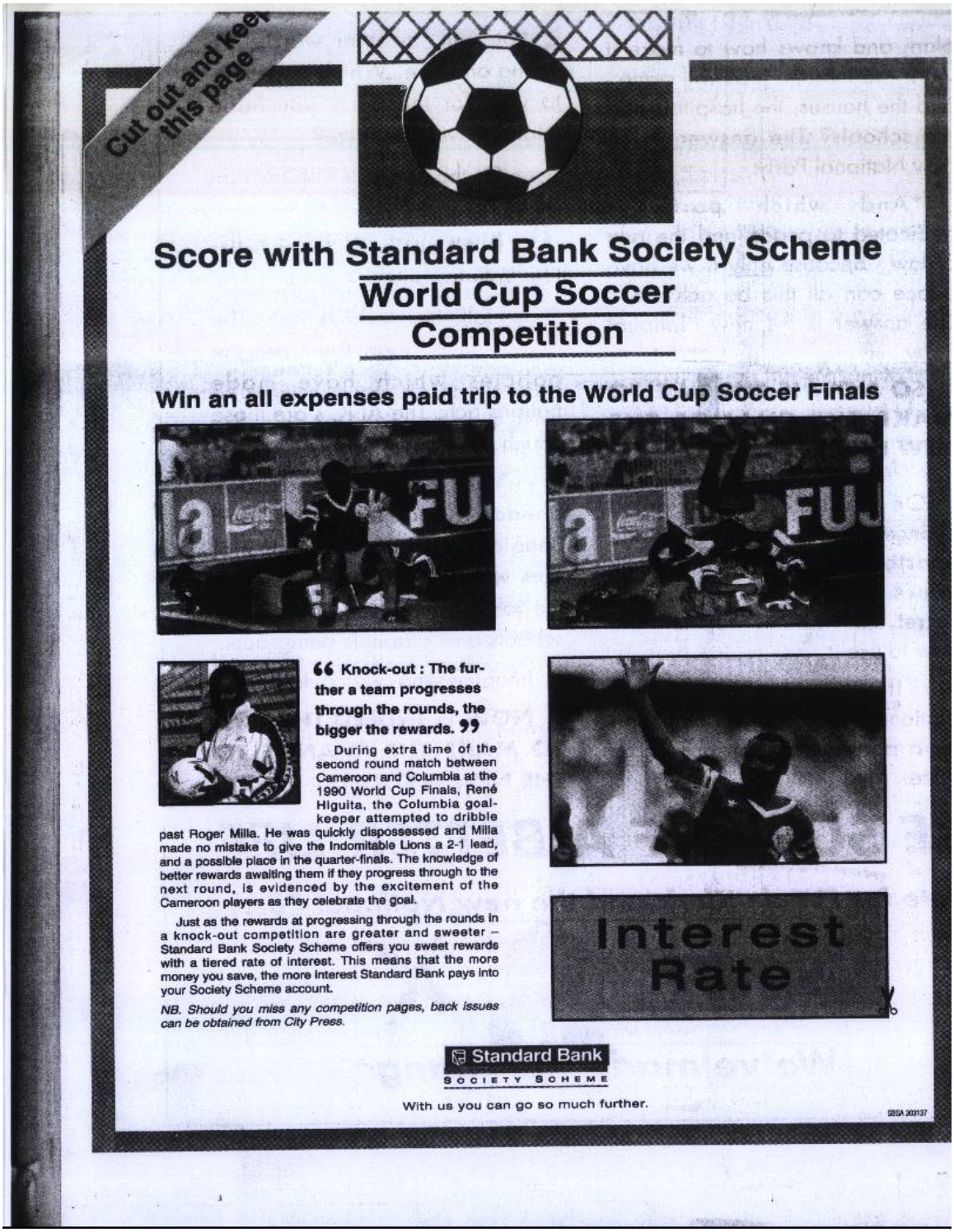
5. Sunday Times March 20 1994 FNB Cheque Account by Phone Advertisement



6. MARCH 27 1994 SUNDAY TIMES: FIRST NATIONAL BANK FIXED DEPOSITS ADVERTISEMENT



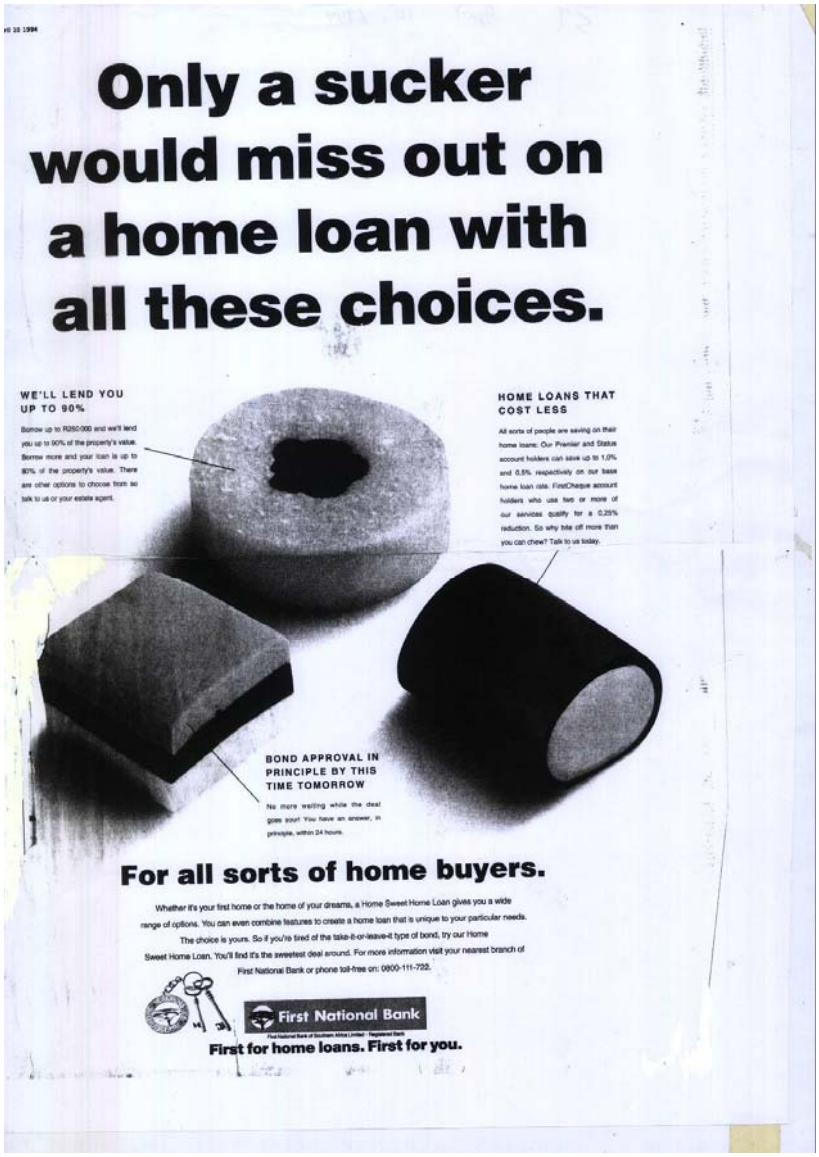
7. APRIL 1994 CITY PRESS STANDARD BANK SOCIETY SCHEME SOCCER WORLD CUP COMPETITION ADVERTISEMENT



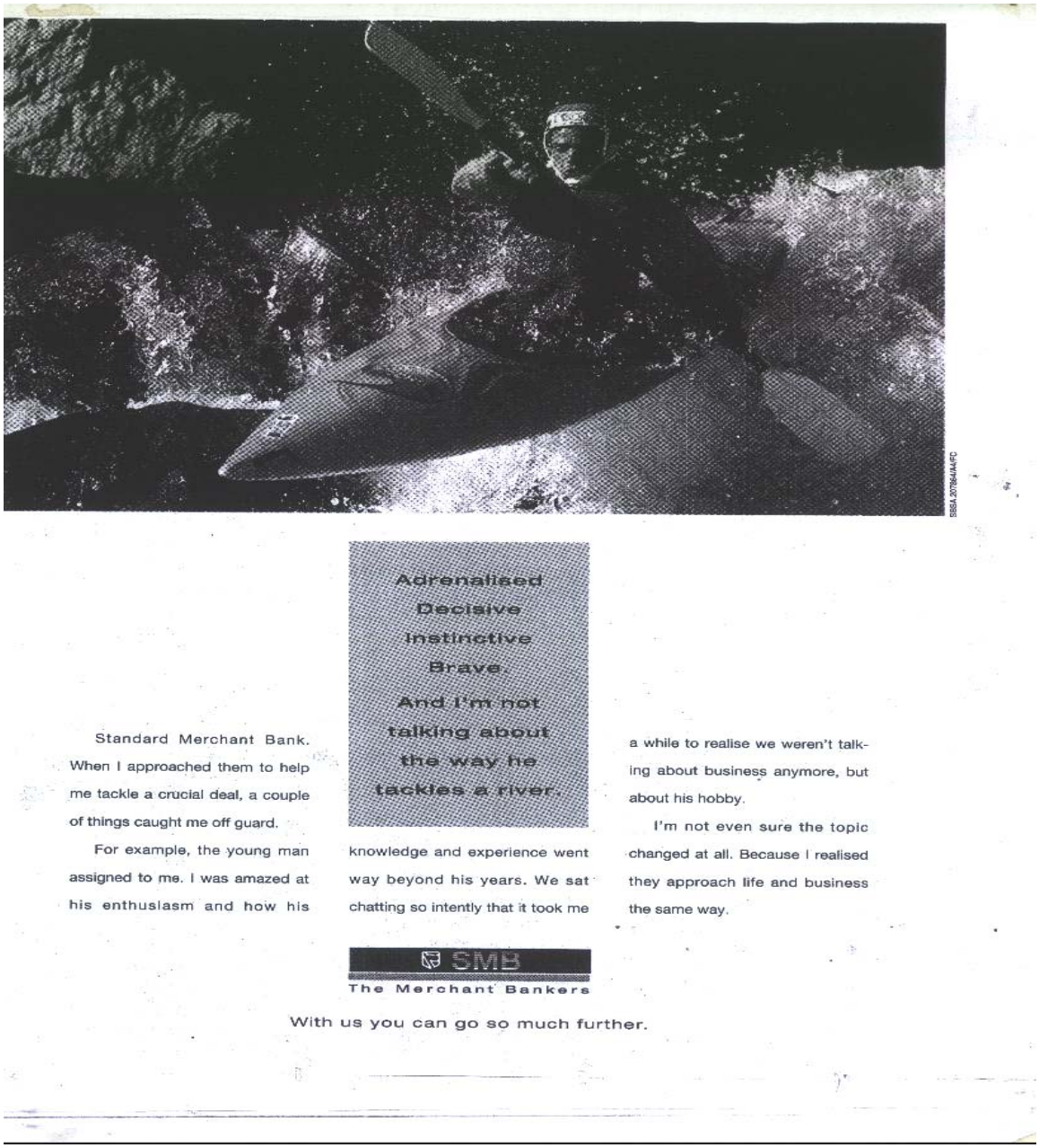
8. SUNDAY TIMES APRIL 10 1994: FNB HOME LOAN ADVERTISEMENT A



B.


Only a sucker would miss out on a home loan with all these choices.
WE'LL LEND YOU UP TO 90%
Borrow up to R250 000 and we'll lend you up to 90% of the property's value. Borrow more and your loan is up to 80% of the property's value. There are other options to choose from so talk to us or your estate agent.
HOME LOANS THAT COST LESS
All sorts of people are saving on their home loans. Our Premier and Status account holders can save up to 1,0% and 0,5% respectively on our base home loan rate. FirstCheque account holders who use two or more of our services qualify for a 0,25% reduction. So why bite off more than you can chew? Talk to us today.
BOND APPROVAL IN PRINCIPLE BY THIS TIME TOMORROW
No more waiting while the deal goes sour! You have an answer, in principle, within 24 hours.
For all sorts of home buyers.
Whether it's your first home or the home of your dreams, a Home Sweet Home Loan gives you a wide range of options. You can even combine features to create a home loan that is unique to your particular needs. The choice is yours. So if you're tired of the take-it-or-leave-it type of bond, try our Home Sweet Home Loan. You'll find it's the sweetest deal around. For more information visit your nearest branch of First National Bank or phone toll-free on: 0800-111-732.
First National Bank
First for home loans. First for you.

9. SUNDAY TIMES (BUSISNESS TIMES): APRIL 10 1994: STANDARD MERCHANT BANK ADVERTISEMENT



Adrenalised
Decisive
Instinctive
Brave.
And I'm not talking about the way he tackles a river.

Standard Merchant Bank. When I approached them to help me tackle a crucial deal, a couple of things caught me off guard.

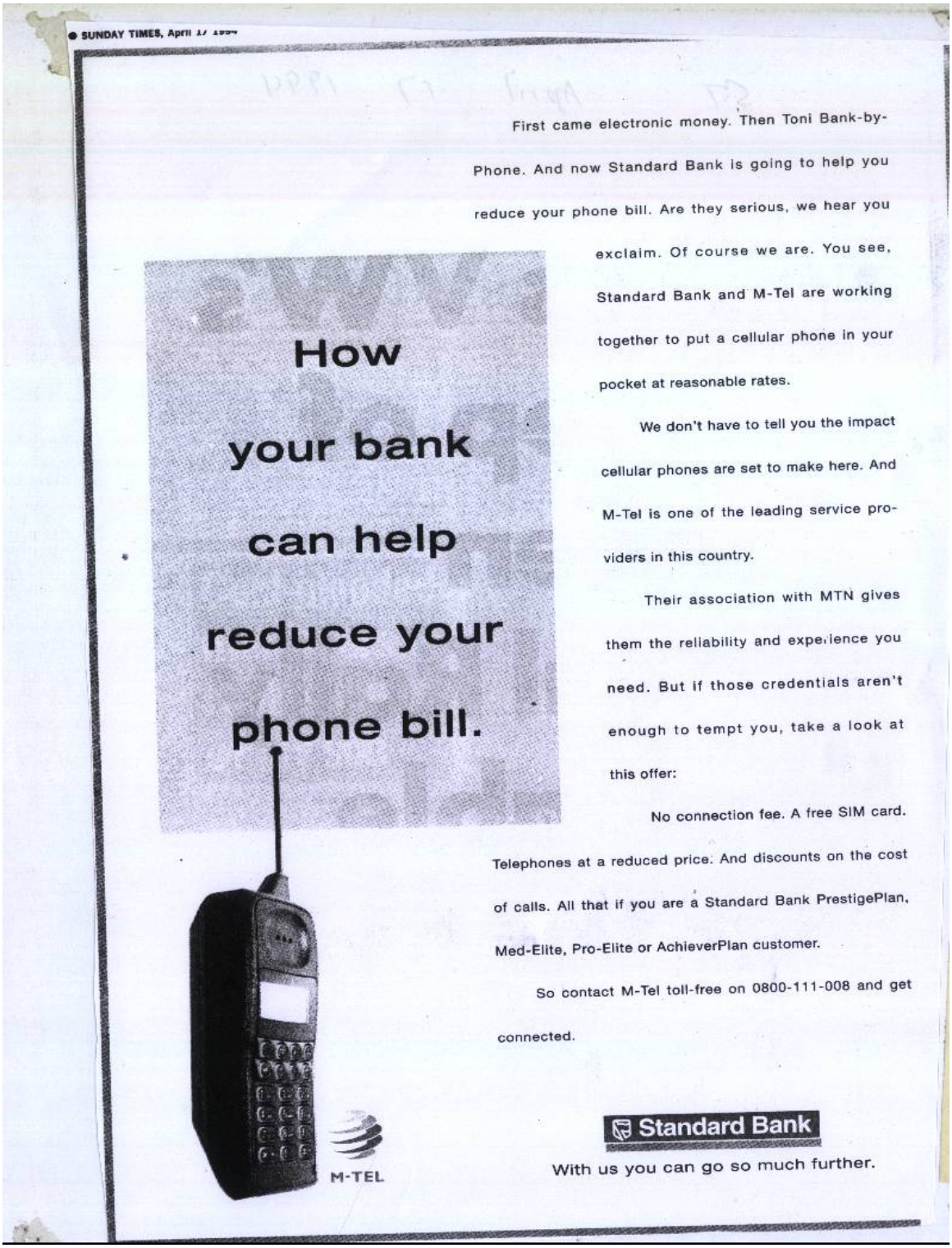
For example, the young man assigned to me. I was amazed at his enthusiasm and how his knowledge and experience went way beyond his years. We sat chatting so intently that it took me a while to realise we weren't talking about business anymore, but about his hobby.

I'm not even sure the topic changed at all. Because I realised they approach life and business the same way.

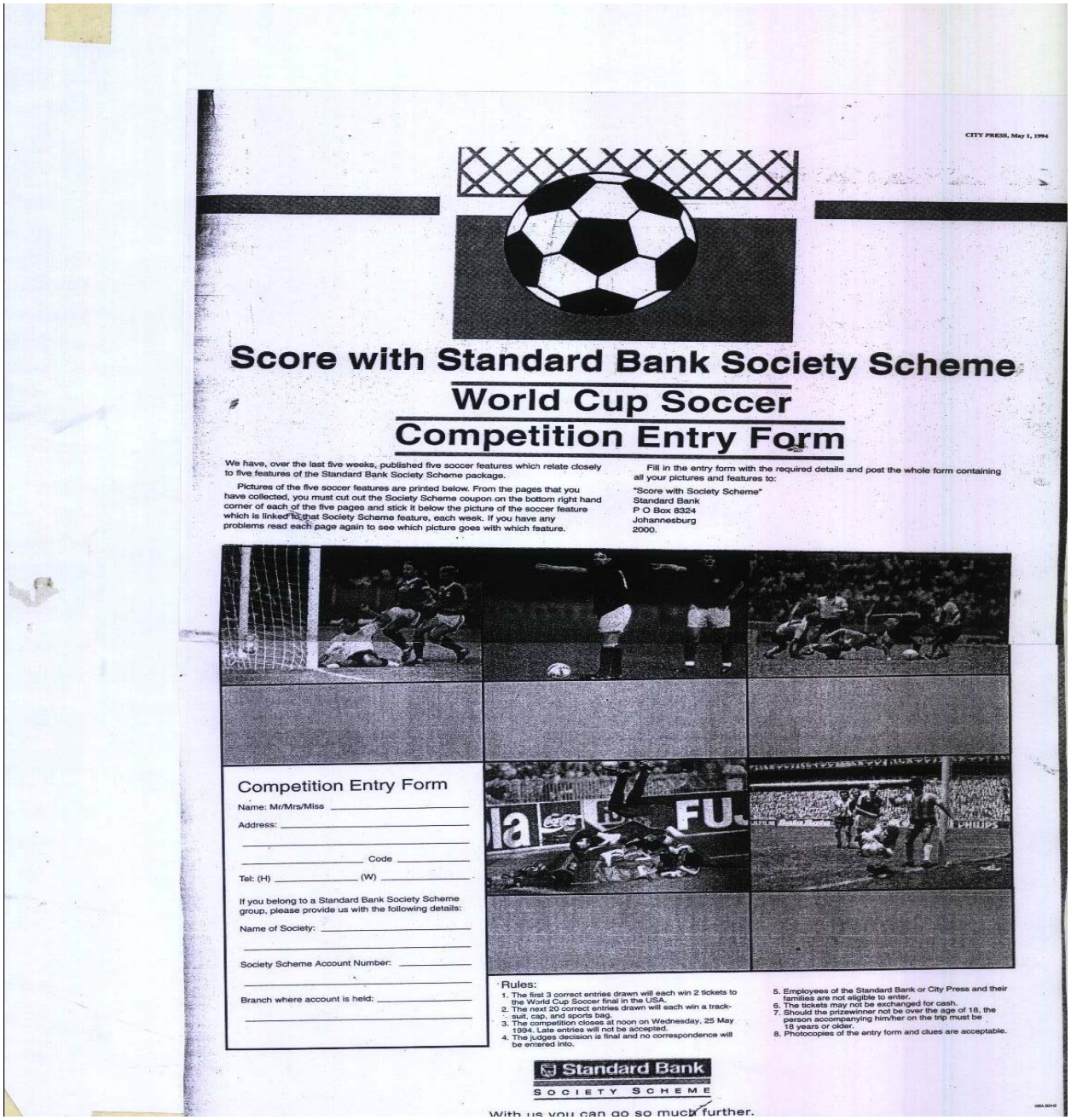
SMB
The Merchant Bankers

With us you can go so much further.

10. SUNDAY TIMES APRIL 17 1994: STANDARD BANK CELL PHONE ADVERTISEMENT



11. MAY 1 1994: CITY PRESS. STANDARD BANK SOCIETY SCHEME ADVERTISEMENT



CITY PRESS, May 1, 1994

Score with Standard Bank Society Scheme

World Cup Soccer

Competition Entry Form

We have, over the last five weeks, published five soccer features which relate closely to five features of the Standard Bank Society Scheme package.

Pictures of the five soccer features are printed below. From the pages that you have collected, you must cut out the Society Scheme coupon on the bottom right hand corner of each of the five pages and stick it below the picture of the soccer feature which is linked to that Society Scheme feature, each week. If you have any problems read each page again to see which picture goes with which feature.

Fill in the entry form with the required details and post the whole form containing all your pictures and features to:

"Score with Society Scheme"
Standard Bank
P O Box 8324
Johannesburg
2000.

Competition Entry Form

Name: Mr/Mrs/Miss _____

Address: _____

_____

_____ Code _____

Tel: (H) _____ (W) _____

If you belong to a Standard Bank Society Scheme group, please provide us with the following details:

Name of Society: _____

_____

Society Scheme Account Number: _____

_____

Branch where account is held: _____

_____

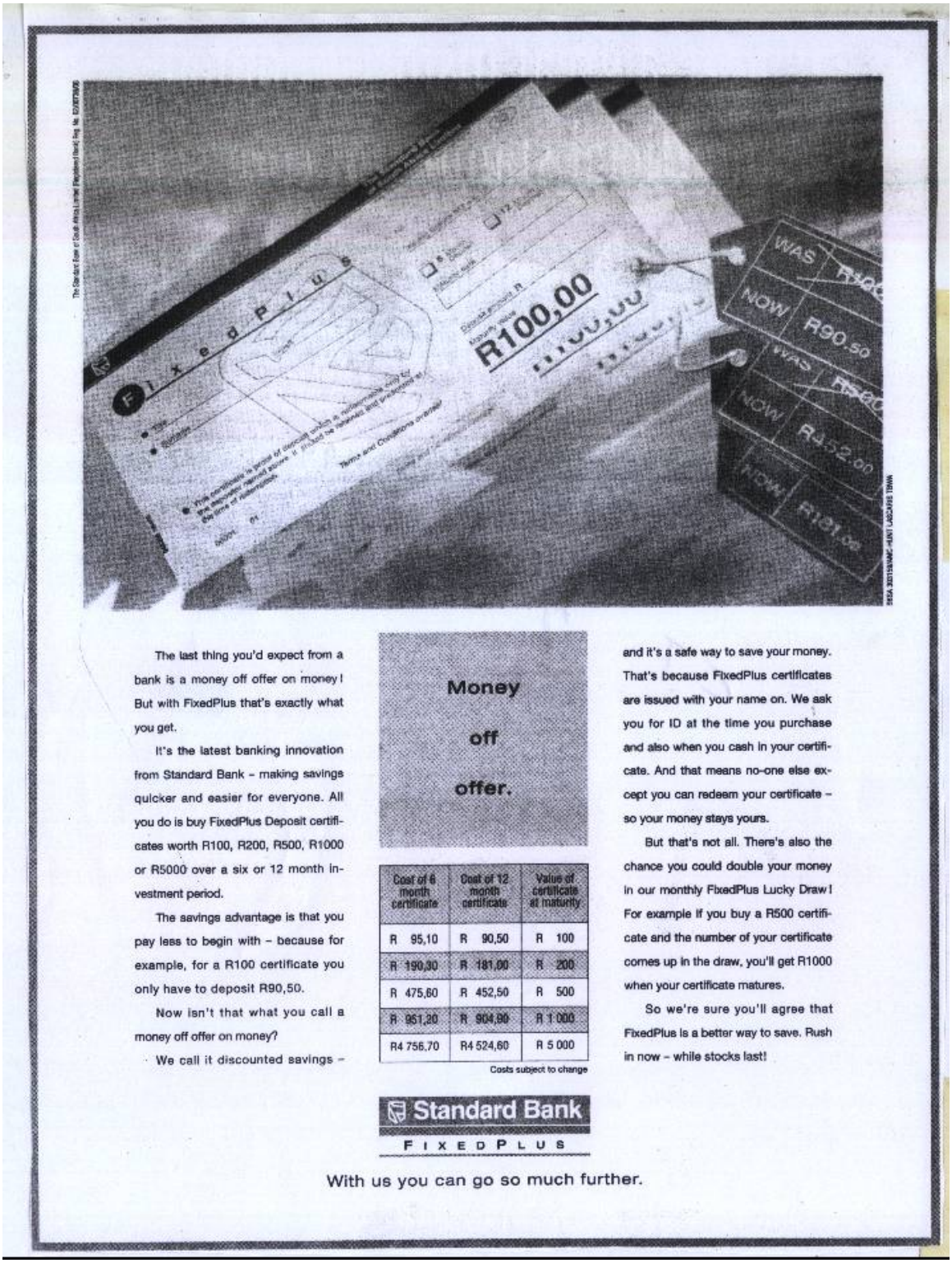
Rules:

1. The first 3 correct entries drawn will each win 2 tickets to the World Cup Soccer final in the USA.
2. The next 20 correct entries drawn will each win a track-suit, cap, and sports bag.
3. The competition closes at noon on Wednesday, 25 May 1994. Late entries will not be accepted.
4. The judges decision is final and no correspondence will be entered into.
5. Employees of the Standard Bank or City Press and their families are not eligible to enter.
6. The tickets may not be exchanged for cash.
7. Should the prizewinner not be over the age of 18, the person accompanying him/her on the trip must be 18 years or older.
8. Photocopies of the entry form and clues are acceptable.

Standard Bank
SOCIETY SCHEME

With us you can go so much further.

12. MAY 8 CITY PRESS: STANDARD BANK FIXED PLUS ADVERTISEMENT



The last thing you'd expect from a bank is a money off offer on money! But with FixedPlus that's exactly what you get.

It's the latest banking innovation from Standard Bank – making savings quicker and easier for everyone. All you do is buy FixedPlus Deposit certificates worth R100, R200, R500, R1000 or R5000 over a six or 12 month investment period.

The savings advantage is that you pay less to begin with – because for example, for a R100 certificate you only have to deposit R90,50.

Now isn't that what you call a money off offer on money?

We call it discounted savings – and it's a safe way to save your money. That's because FixedPlus certificates are issued with your name on. We ask you for ID at the time you purchase and also when you cash in your certificate. And that means no-one else except you can redeem your certificate – so your money stays yours.

But that's not all. There's also the chance you could double your money in our monthly FixedPlus Lucky Draw! For example if you buy a R500 certificate and the number of your certificate comes up in the draw, you'll get R1000 when your certificate matures.

So we're sure you'll agree that FixedPlus is a better way to save. Rush in now – while stocks last!

Money off offer.

Cost of 6 month certificate	Cost of 12 month certificate	Value of certificate at maturity
R 95,10	R 90,50	R 100
R 190,30	R 181,00	R 200
R 475,60	R 452,50	R 500
R 951,20	R 904,90	R 1 000
R4 756,70	R4 524,60	R 5 000

Costs subject to change

Standard Bank
FIXED PLUS

With us you can go so much further.

13. MAY 8 1994 SUNDAY TIMES: STANDARD BANK EXPORT ADVERTISENMENT



Opening doors to worldwide trade.

Do you, the exporter, experience difficulty in sourcing markets and promoting your merchandise? Evaluating the various payment mechanisms? Weighing up the different pre- and post-shipment finance facilities? Securing the right marine insurance cover?

Exporting can be plain sailing if you have the right business partner.

Besides providing a full range of international banking services, Standard Bank also runs regular trade seminars, offers a comprehensive trade promotion service, arranges marine insurance, supplies trade related booklets and a consultancy service.

For more information contact the manager at: The Standard Bank of South Africa Ltd, International Trade Centre. Cape Town: (021) 401-2111, Johannesburg: (011) 636-9003, Pretoria: (012) 351-3911, Durban: (031) 366-3911, Port Elizabeth: (041) 503-2111.

With Standard Bank as your partner, between us, we can unlock a number of export opportunities.

Standard Bank

With us you can go so much further.

14. MAY 8 1994 CITY PRESS: FNB HOME LOAN ADVERTISEMENT



Home Sweet Home Loan: save yourself a mint.

BOND APPROVAL IN PRINCIPLE BY THIS TIME TOMORROW.

No more waiting while the deal goes cold. You have an answer, in writing, within 24 hours.

LICK INFLATION AND LOWER YOUR INTEREST COST

Your Home Sweet Home Loan is also an inflation-beating savings account. By paying a little extra each month, you reduce interest charges and have that additional sum available to you at any time.

UP-FRONT-BOND.

You'll make a seller's mouth water when you tell him you already have a bond amount approved. And you can negotiate a better deal because it's like buying for cash when we tell you how much you have in advance.

HOME LOANS THAT COST LESS

All sorts of people are saving on their home loans: Our Premier and Status account holders can save up to 1% and 0,5% respectively on our base home loan rate. FirstCheque account holders who use two or more of our services qualify for a 0,25% reduction. So why bite off more than you can chew? Talk to us today.

For all sorts of home buyers.

Whether it's your first home or the home of your dreams, a Home Sweet Home Loan gives you a wide range of options. You can even combine features to create a home loan that is unique to your particular needs. The choice is yours. So if you're tired of the take-it-or-leave-it type of bond, try our Home Sweet Home Loan. You'll find it's the sweetest deal around. For more information visit your nearest branch of First National Bank or phone toll-free on: 0800-111-722.

First National Bank

First National Bank of Southern Africa Limited - Registered Bank

First for home loans. First for you.

15. MAY 1994 CITY PRESS – FNB – THE BIG EASY ADVERTISEMENT



The Big Squeeze.

Accounts. Easy to open, a pain to pay. It's not parting with the money that hurts. It's parting through the crowds.

Whatever happened to 'First come, first served'? When push comes to shove, it's every man for himself. Every woman too.

The Big Easy.

The Savings Card that pays your bills.

Running round town, waiting in queues, being jostled and squashed.

When it comes to paying bills, the nightmare's at an end. With BOB 2000. How does it work?

Simple. With a BOB 2000 card, your monthly accounts, insurance premiums, debit or stop orders are paid automatically.

And you can earn interest on your daily credit balance. You have 24 hour access to any one of 4000 BOB and SASWITCH ATM's nationwide, when it suits you. Your salary can be paid straight into your BOB 2000 account too.

The BOB 2000 card. Is it any surprise, it's called The Big Easy? When it comes to paying accounts, cut a few corners, cut out the coupon.

Or come in and see us.

Send to: The Manager, Direct Marketing Unit, First National Bank of Southern Africa Limited, P O Box 32710, BRAAMFONTEIN 2017.
I would like more information on how to open a BOB 2000 account.

Name: _____

Address: _____

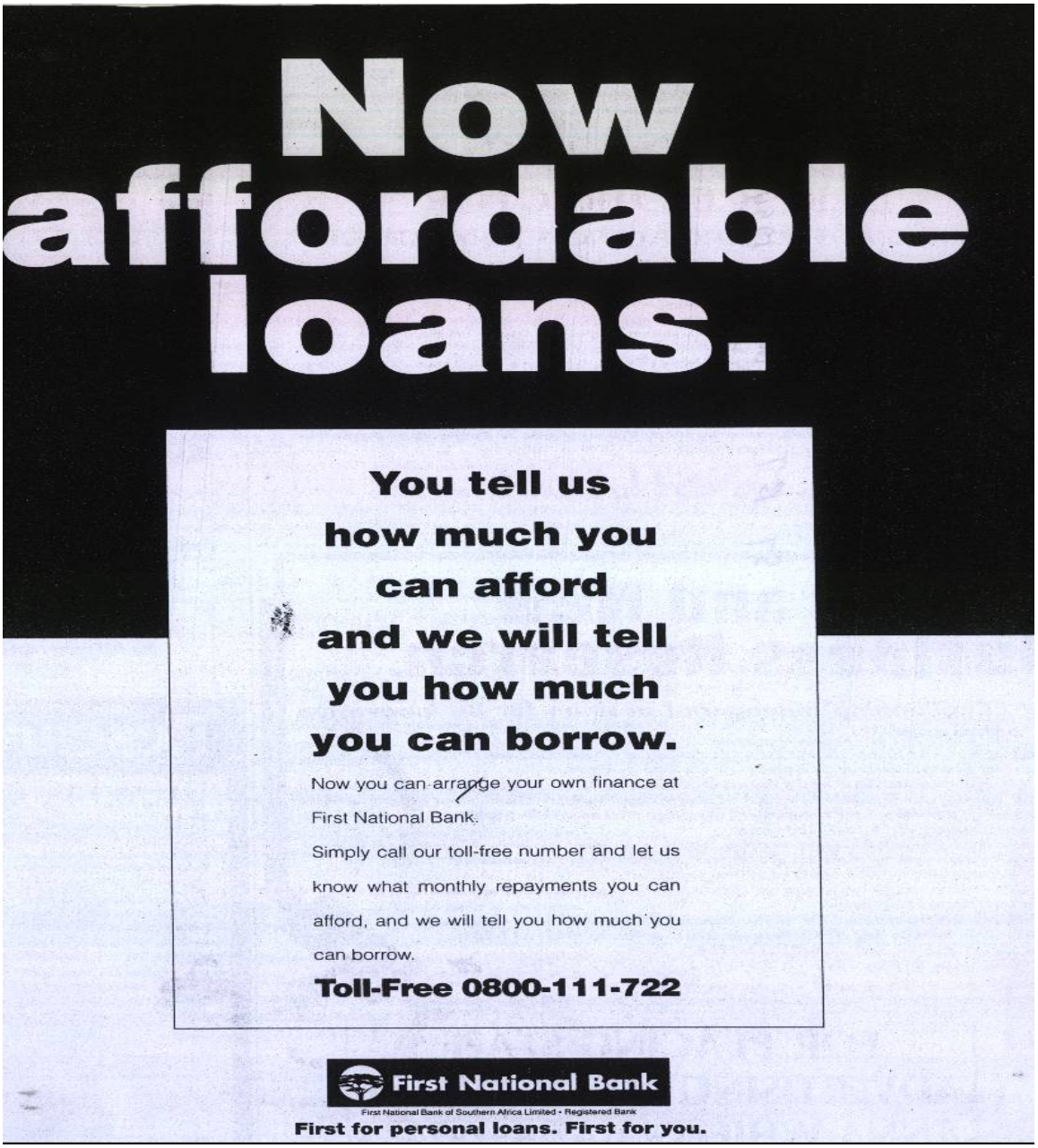
_____ Tel. No.: _____

First National Bank

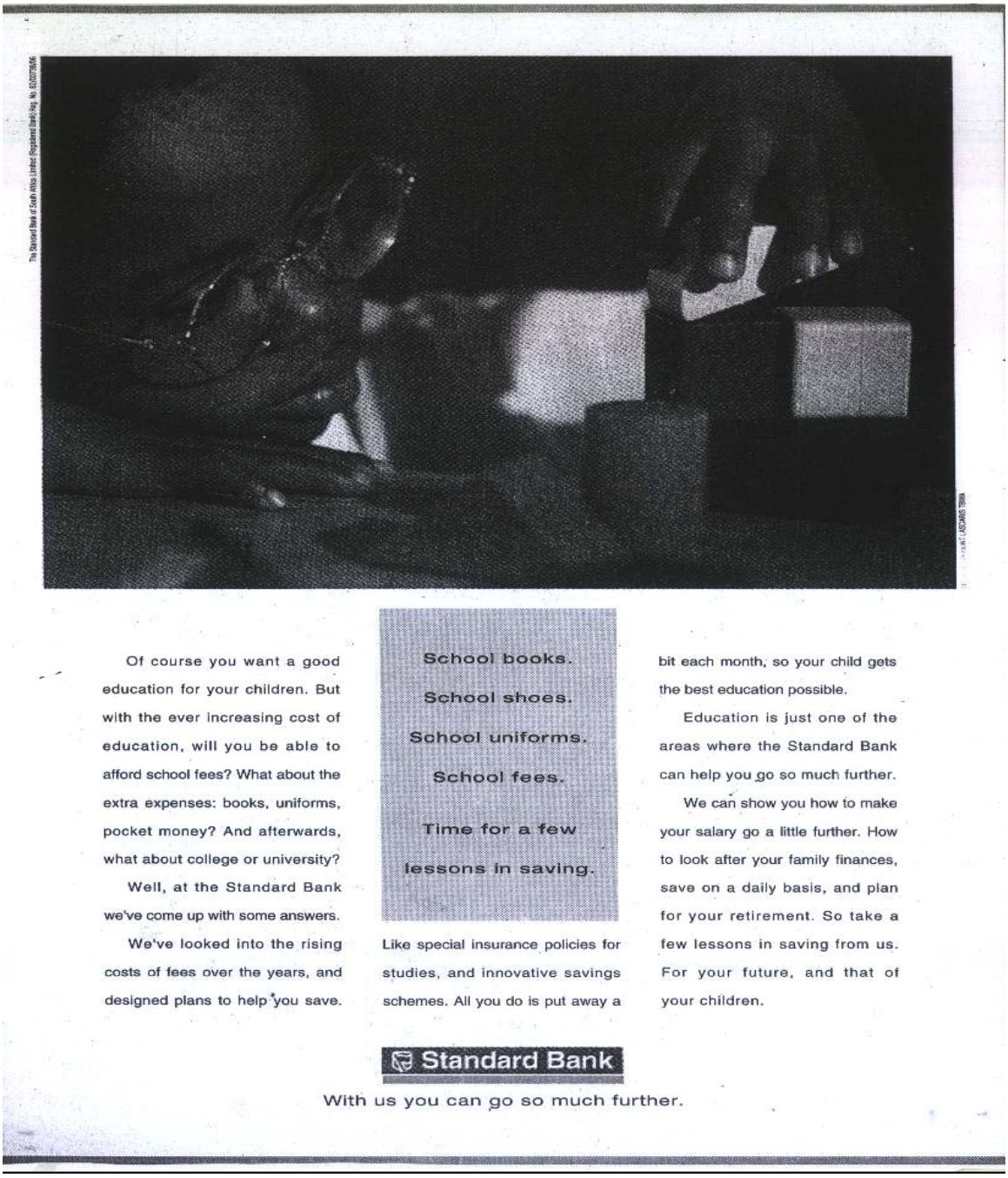
First for easy payments. First for you.

THE JUPITER DRAWING ROOM/FNB/B/2203/FC/L

16. MAY 22 1994 SUNDAY TIMES (BUSINESS TIMES) : FNB AFFORDABLE LOANS ADVERTISEMENT



17. MAY 15 1994 CITY PRESS: STANDARD BANK INSURANCE ADVERTISEMENT



Of course you want a good education for your children. But with the ever increasing cost of education, will you be able to afford school fees? What about the extra expenses: books, uniforms, pocket money? And afterwards, what about college or university?

Well, at the Standard Bank we've come up with some answers.

We've looked into the rising costs of fees over the years, and designed plans to help you save.

School books.

School shoes.

School uniforms.

School fees.

Time for a few lessons in saving.

Like special insurance policies for studies, and innovative savings schemes. All you do is put away a bit each month, so your child gets the best education possible.

Education is just one of the areas where the Standard Bank can help you go so much further.

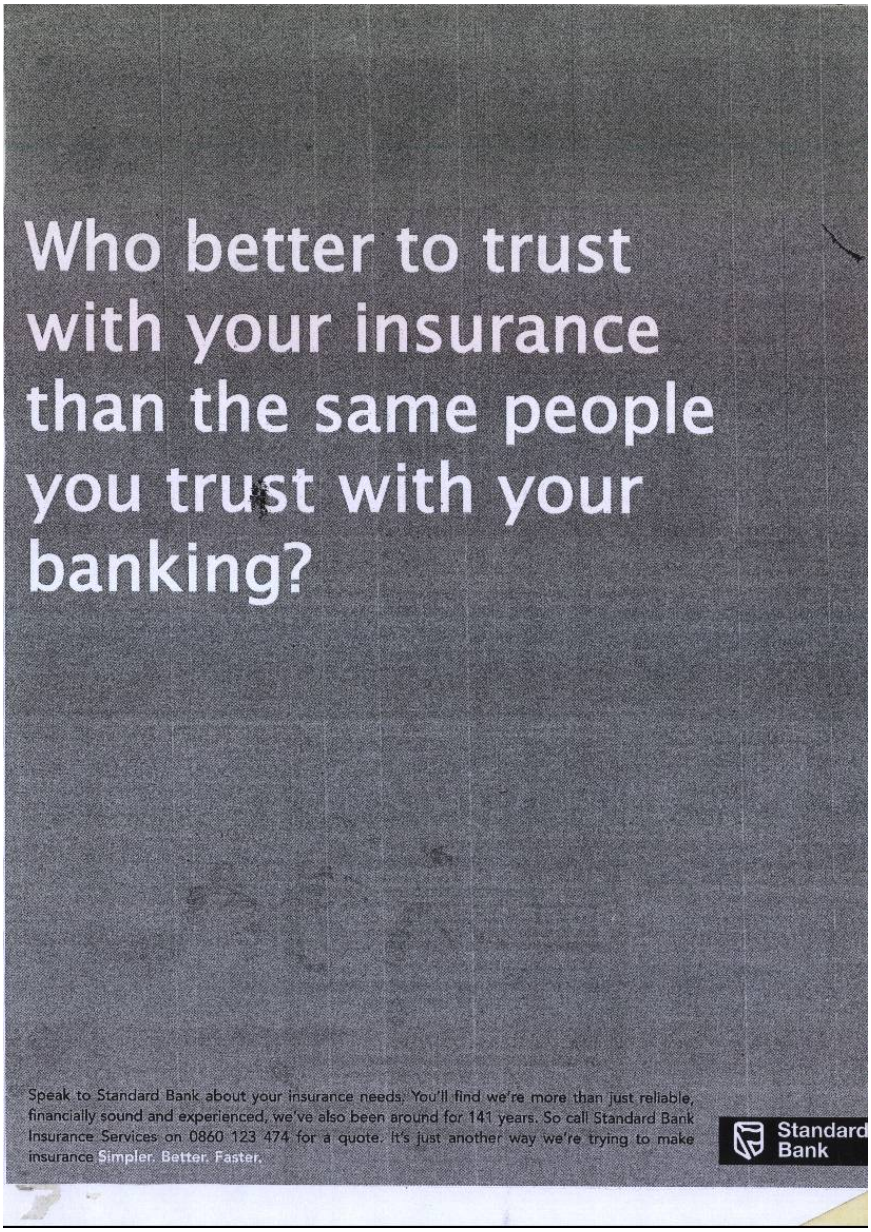
We can show you how to make your salary go a little further. How to look after your family finances, save on a daily basis, and plan for your retirement. So take a few lessons in saving from us. For your future, and that of your children.

Standard Bank

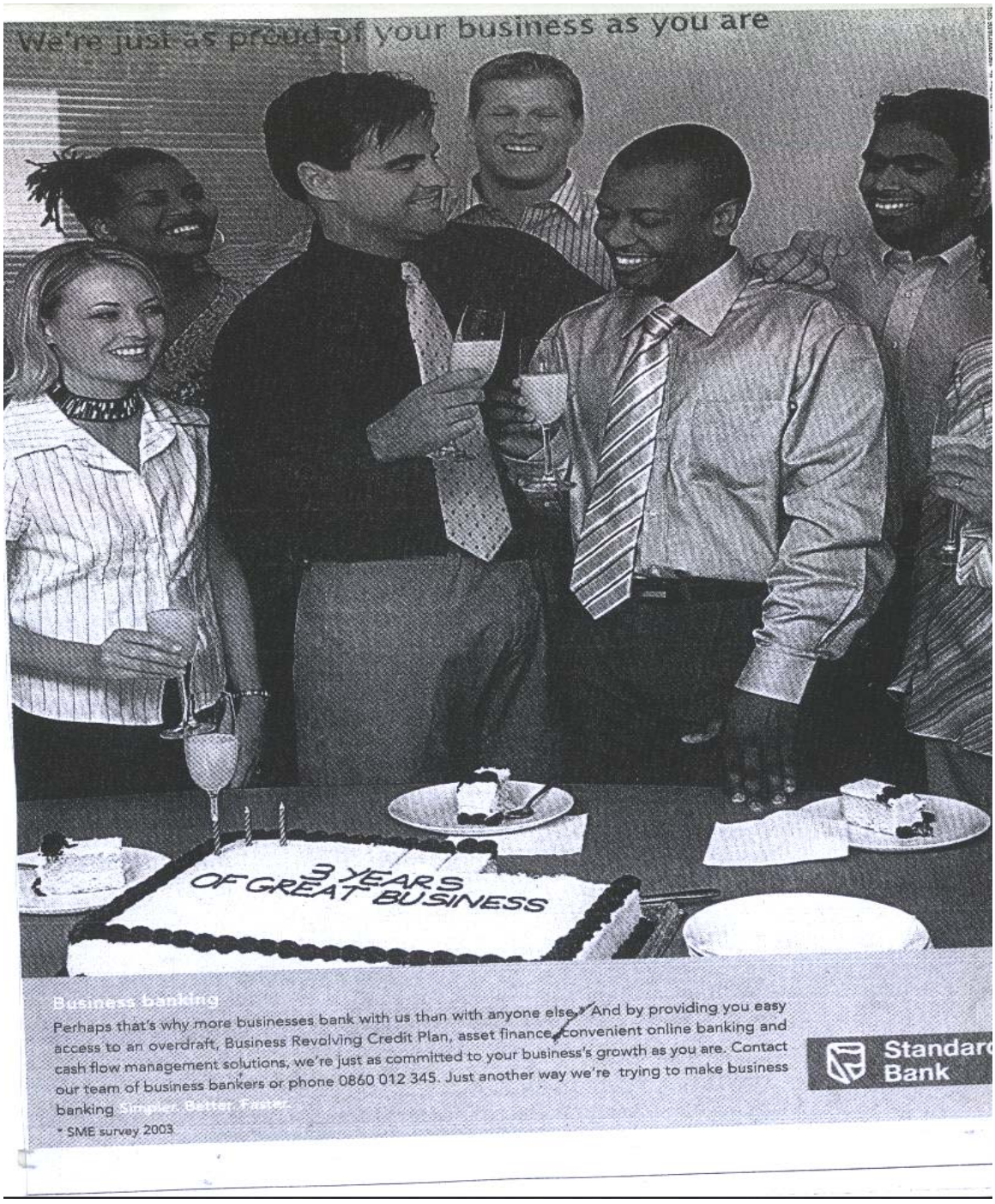
With us you can go so much further.

APPENDICES SHOWING ADVERTISEMENTS PUBLISHED IN 2004

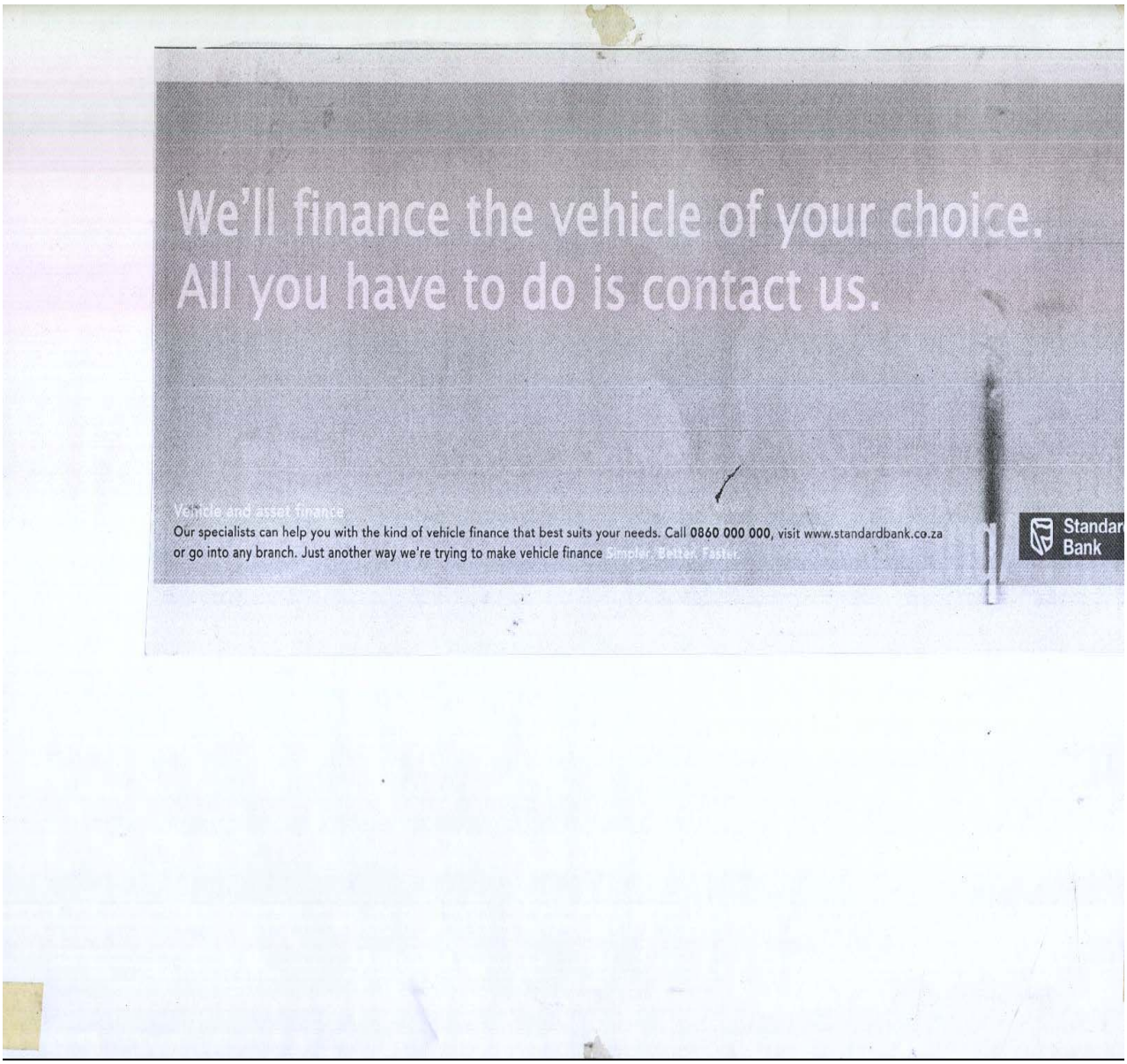
18. MARCH 7 2004 SUNDAY TIMES - LIFESTYLE SUPPLUMENT: STANDARD BANK INSURANCE



19. MARCH 2004 SUNDAY TIMES: STANDARD BANK BUSINESS BANKING ADVERTISEMENT



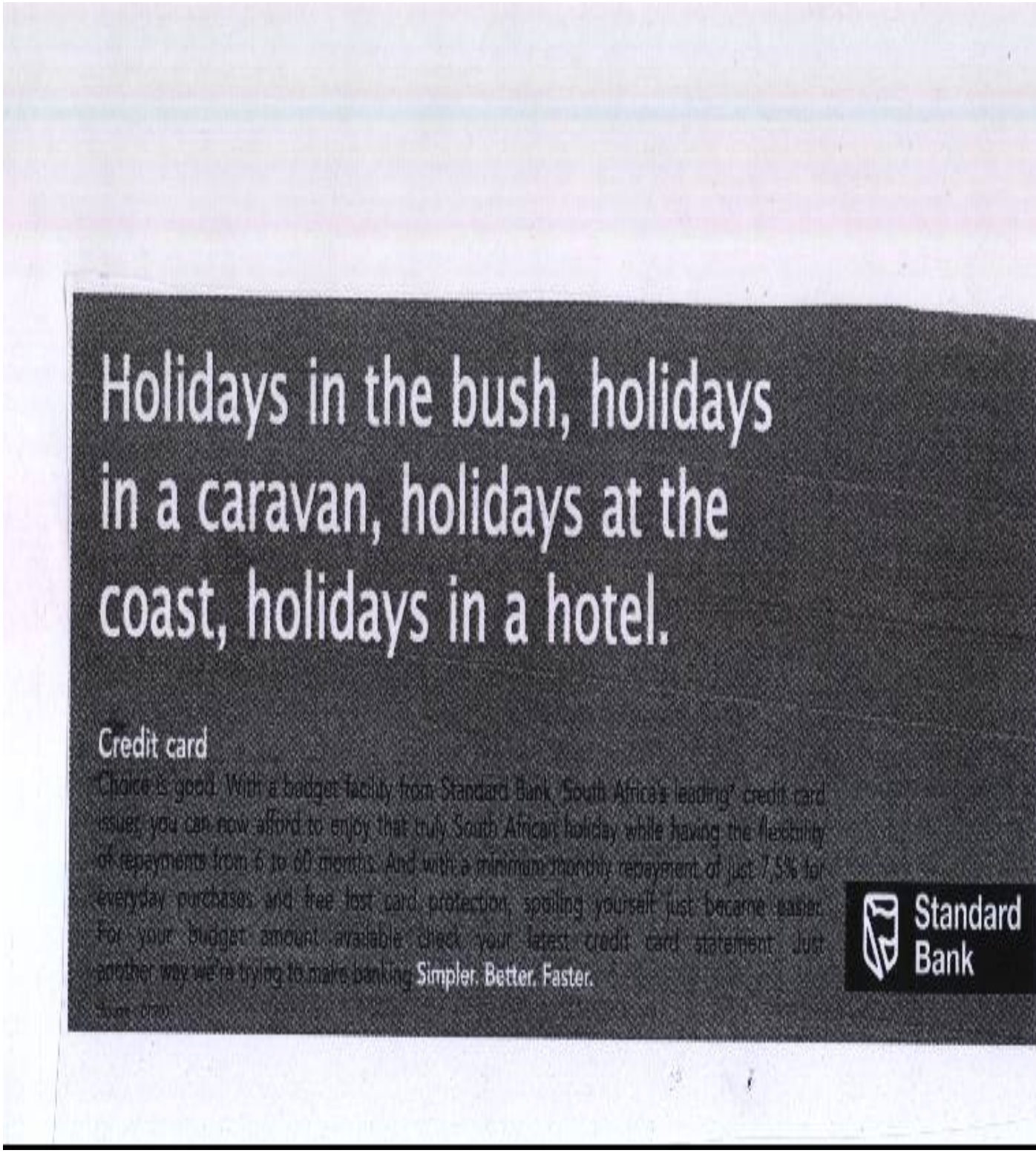
20. MARCH 14 2004 SUNDAY TIMES: STANDARD BANK VEHICLE FINANCE



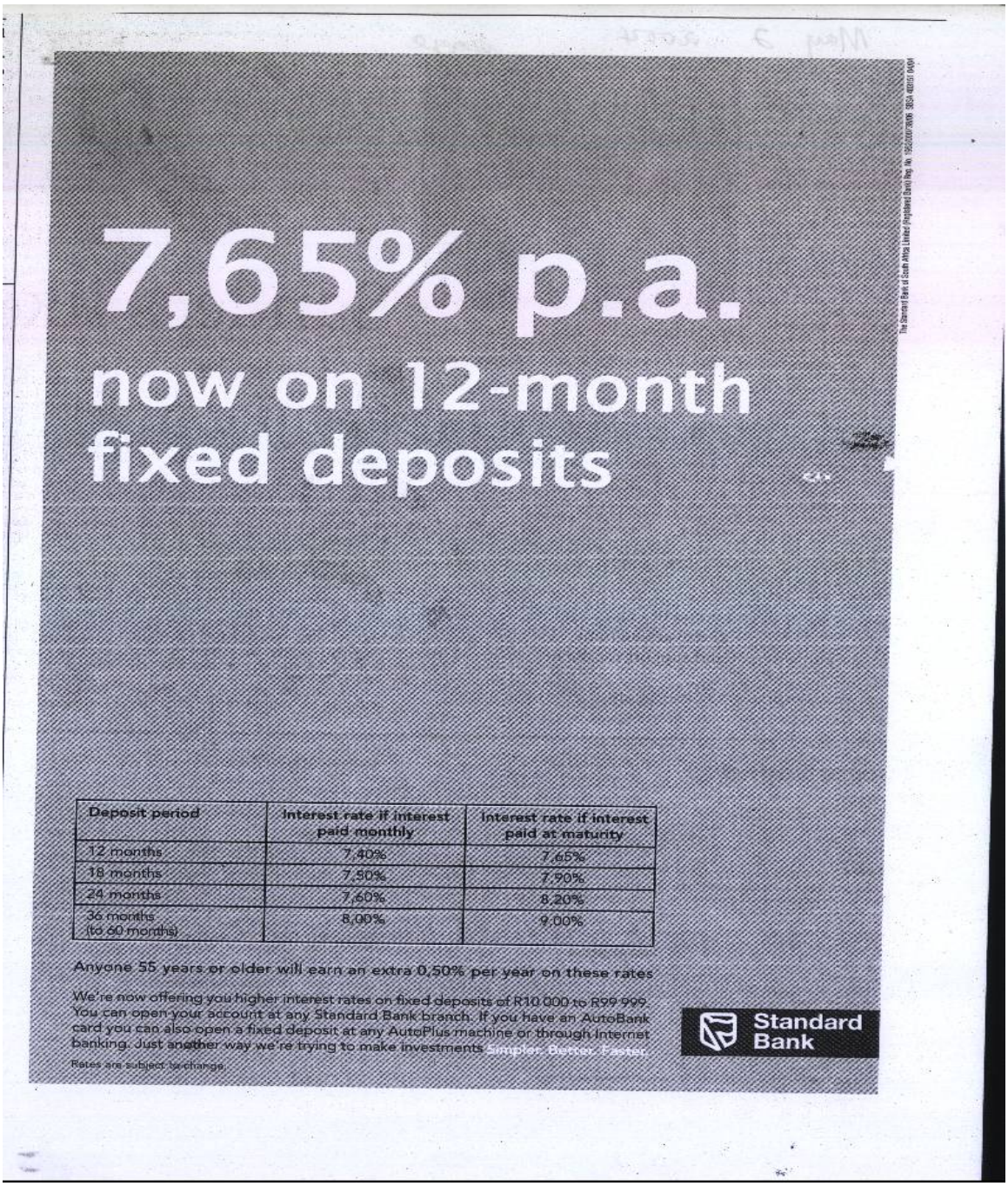
21. MARCH 14 2004 SUNDAY TIMES – LIFESTYLE: STANDARD BANK HOME LOAN ADVERTISEMENT



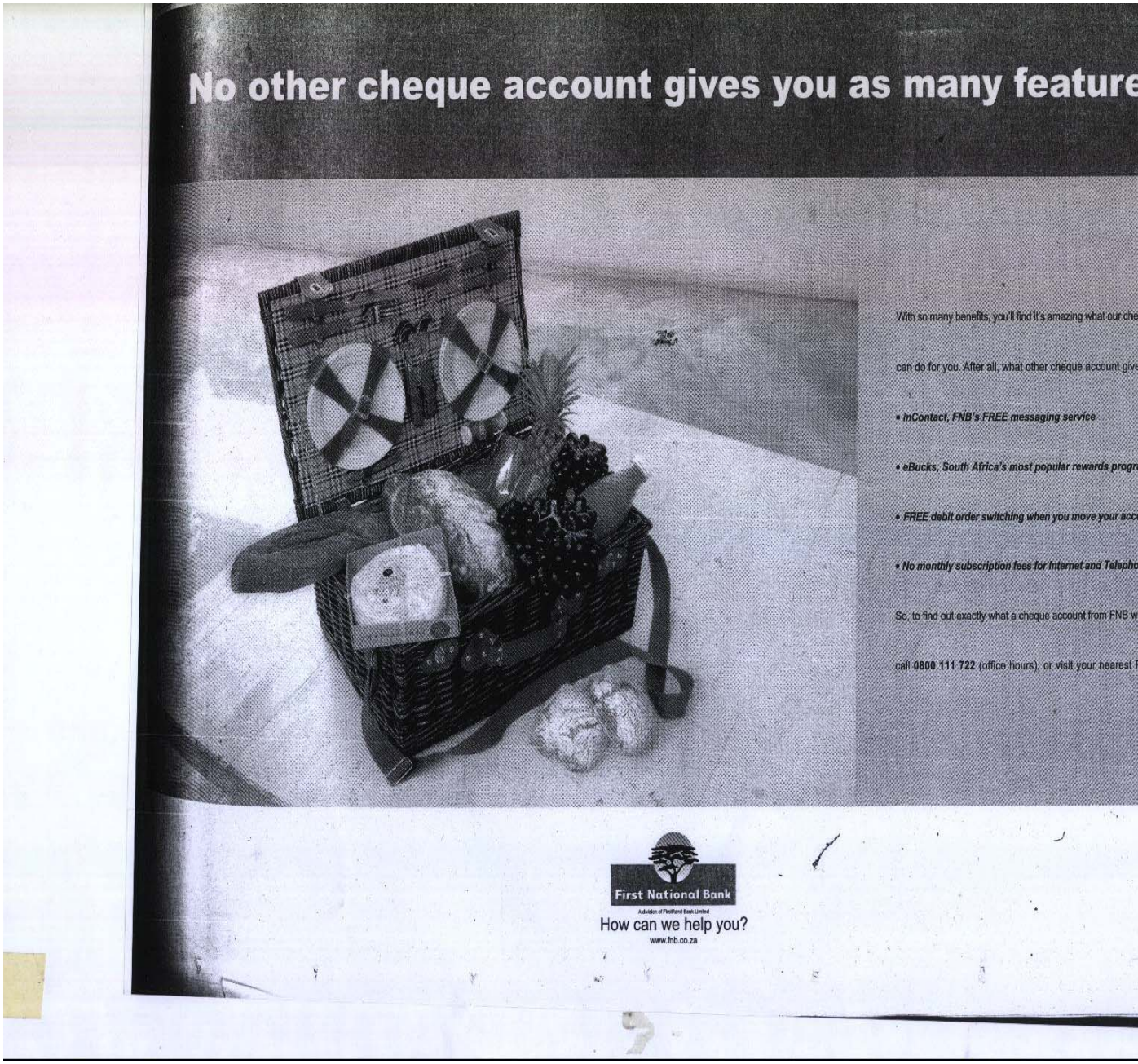
22. MARCH 21 2004 SUNDAY TIMES: STANDARD BANK CREDIT CARD ADVERTISEMENT



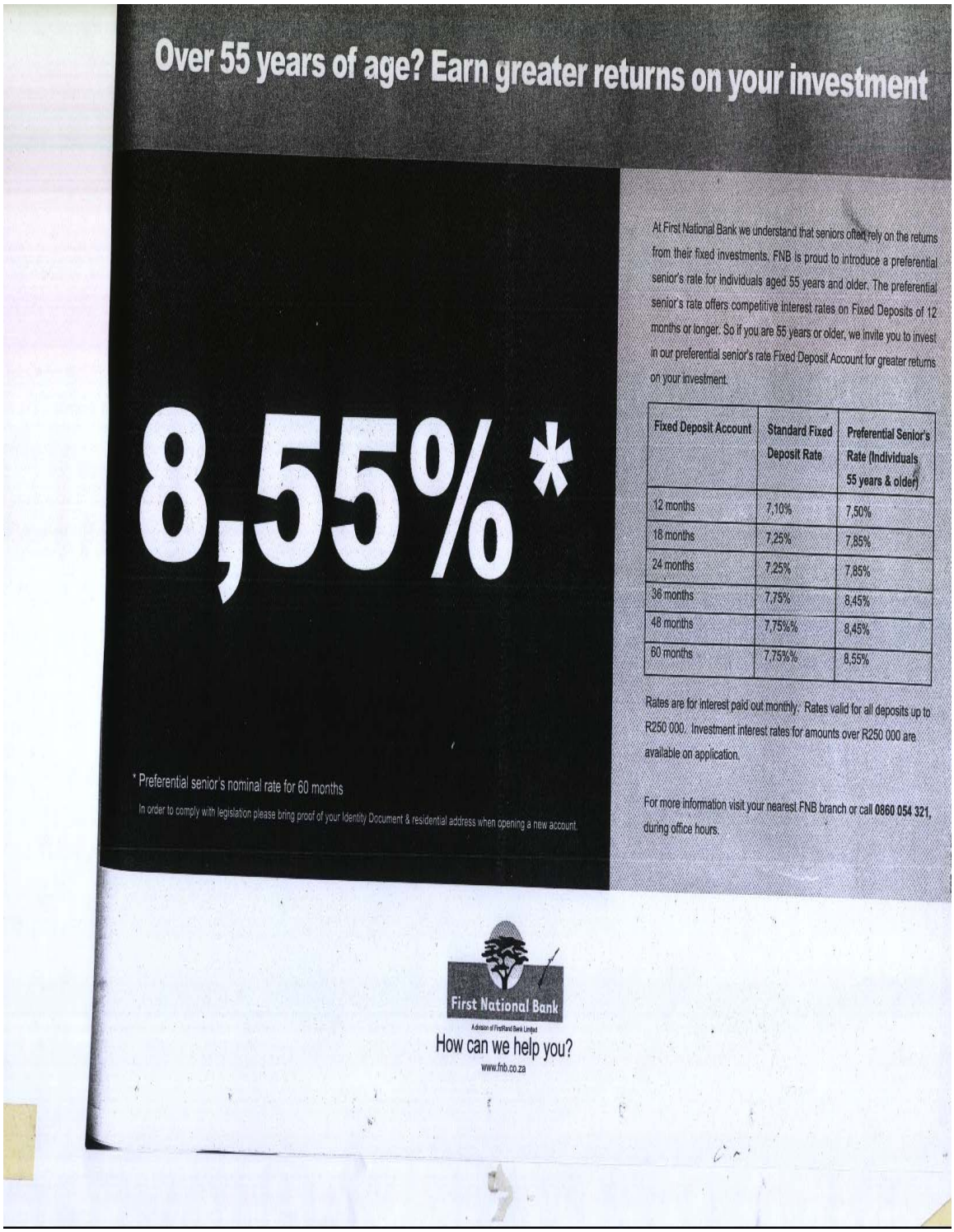
23. MARCH 28 2004 SUNDAY TIMES: STANDARD BANK FIXED DEPOSITS ADVERTISEMENT



24. APRIL 4 2004 SUNDAY TIMES: FNB CHEQUE ACCOUNT ADVERTISEMENT



25. APRIL 4 2004 SUNDAY TIMES: FNB SENIOR CITIZENS ADVERTISEMENT



Over 55 years of age? Earn greater returns on your investment

8,55%*

* Preferential senior's nominal rate for 60 months

In order to comply with legislation please bring proof of your Identity Document & residential address when opening a new account.

At First National Bank we understand that seniors often rely on the returns from their fixed investments. FNB is proud to introduce a preferential senior's rate for individuals aged 55 years and older. The preferential senior's rate offers competitive interest rates on Fixed Deposits of 12 months or longer. So if you are 55 years or older, we invite you to invest in our preferential senior's rate Fixed Deposit Account for greater returns on your investment.

Fixed Deposit Account	Standard Fixed Deposit Rate	Preferential Senior's Rate (Individuals 55 years & older)
12 months	7,10%	7,50%
18 months	7,25%	7,85%
24 months	7,25%	7,85%
36 months	7,75%	8,45%
48 months	7,75%%	8,45%
60 months	7,75%%	8,55%

Rates are for interest paid out monthly. Rates valid for all deposits up to R250 000. Investment interest rates for amounts over R250 000 are available on application.

For more information visit your nearest FNB branch or call **0860 054 321**, during office hours.

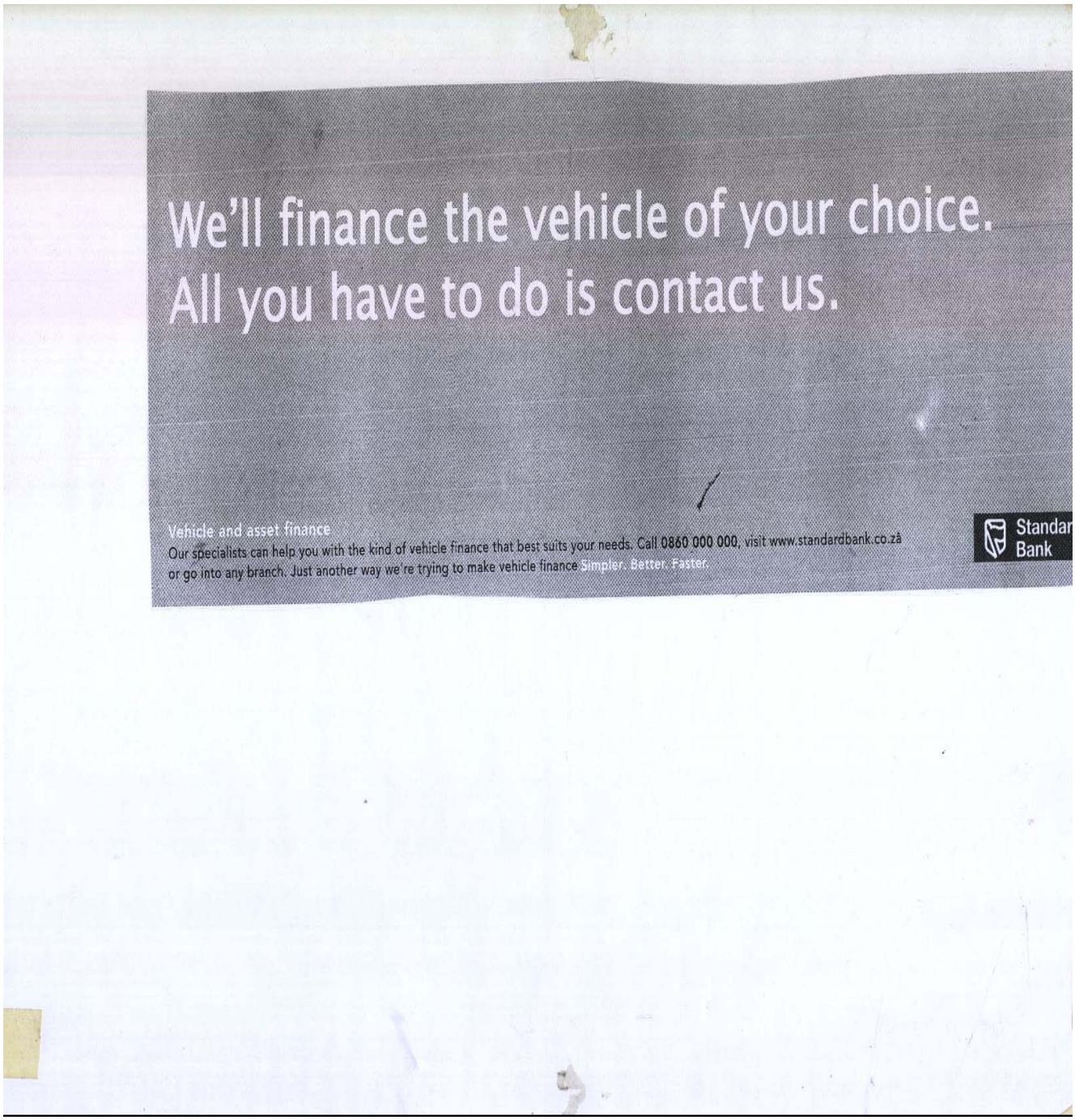
First National Bank

A division of FirstRand Bank Limited

How can we help you?

www.fnb.co.za

26. APRIL 18 2004 SUNDAY TIMES : STANDARD BANK VEHICLE AND ASSET FINANCE ADVERTISEMENT



27. APRIL 25 2004 CITY PRESS/SUNDAY TIMES: FNB NATIONAL ANTHEM ADVERTISEMENT

Which part of the anthem do you hum?



You can spot the South African sports fan a mile away. The trademark war paint, wigs and creative hats leave no doubt as to our undying loyalty. But this fiercely patriotic image falls to pieces when we proudly rise for our national anthem... and then hum it. This year we celebrate ten years of democracy and, frankly, it's time we all knew the anthem. First National Bank is challenging you to learn it by the 27th of April. Don't let yourself or our country down.

Your anthem needs you!

Nkosi sikelel' iAfrika
(God bless Africa,)
Maluphakanyisw' uphondo lwayo,
(Raise high her glory,)
Yizwa imithandazo yethu,
(Hear our prayers,)
Nkosi sikelela, thina lusapho lwayo
(God bless us, we her children)

Morena boloka setjhaba sa heso,
(God protect our nation,)
O fedise dintwa le matshwenyeho,
(End all wars and tribulations,)
O se boloke, O se boloke setjhaba sa heso,
(Protect – Protect our nation,)
Setjhaba sa South Afrika – South Afrika
(Our nation, South Africa – South Africa)

Uit die blou van onse hemel,
(Ringing out from our blue heavens)
Uit die diepte van ons see,
(From our deep seas breaking round)
Oor ons ewige gebergtes,
(Over everlasting mountains)
Waar die kranse antwoord gee,
(Where the echoing crags resound)

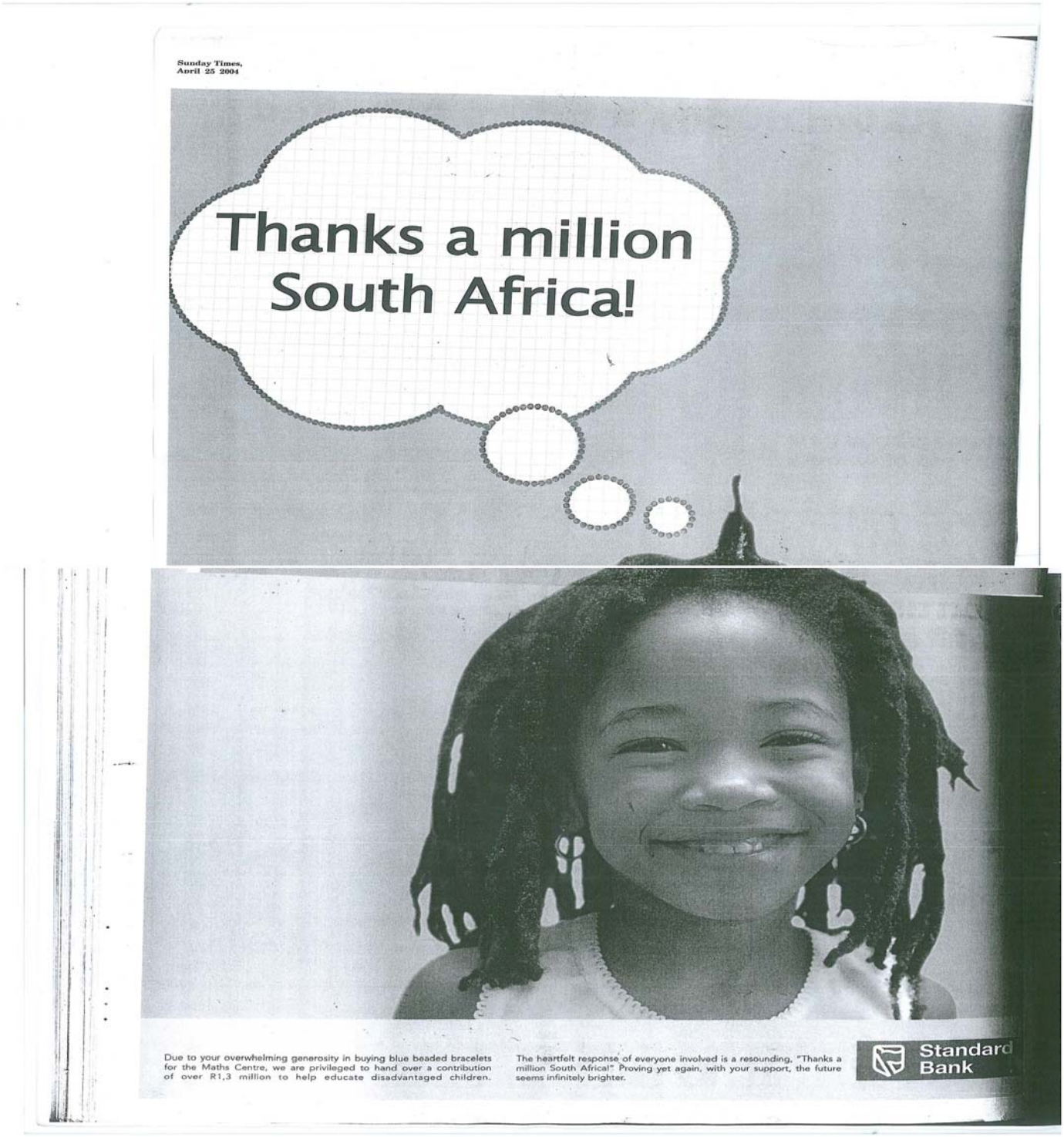
Sounds the call to come together,
And united we shall stand,
Let us live and strive for freedom,
In South Africa our land.

You can also find the national anthem at www.fnb.co.za

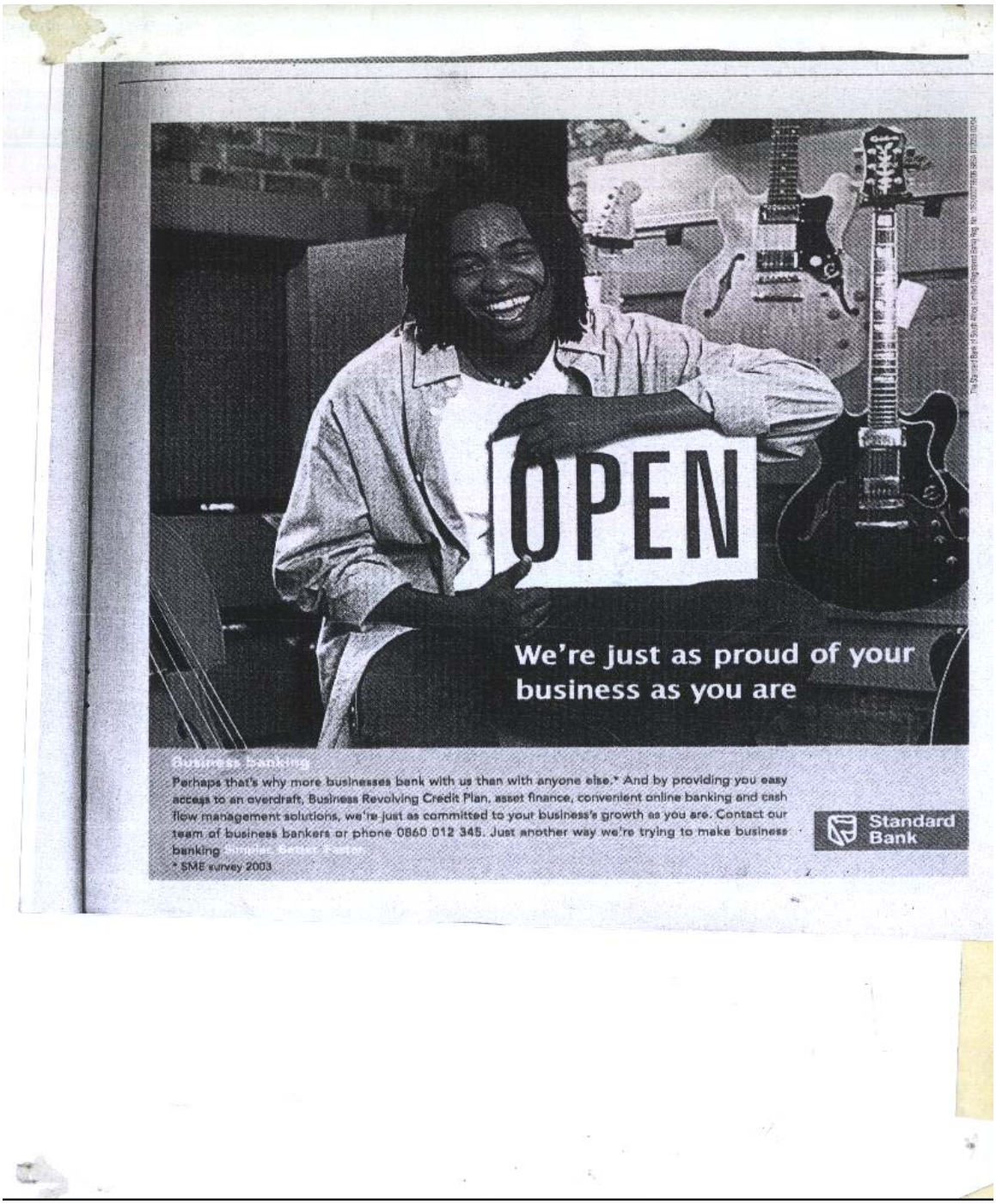
First National Bank
Proudly South African
www.fnb.co.za

south africa
THE GOOD NEWS

28. APRIL 25 2004 CITY PRESS/SUNDAY TIMES: STANDARD BANK'S 'THANKS A MILLION' ADVERTISEMENT



29. MAY 2 2004 CITY PRESS/ SUNDAY TIMES (BUSINESS TIMES): STANDARD BANK BUSINESS BANKING ADVERTISEMENT



30. MAY 2 2004 SUNDAY TIMES (BUSINESS TIMES) : FNB CORPORATE SOLUTIONS ADVERTISEMENT



Are you made of the right stuff?

You've successfully ascended the steep slopes of academia but are experiencing frustration since your career has descended into the dreary valleys of some unimaginative commercial institution. There is one institution that will put you back on top.

FNB Corporate has redefined corporate banking by adopting a proactive, innovative and entrepreneurial approach to designing tailored financial solutions for our prestigious clients. If you share our aspirations, **have already qualified in law, chartered accountancy, engineering or any other business science degree and hold or are in your final year of an MBA**, FNB Corporate, as an equal opportunity employer, has an exciting proposition for you. This is an opportunity of a lifetime for those of you who have a serious desire to succeed. **Carpe Diem with FNB Corporate today!**

Applications close on 17 May 2004. Please forward a succinct analysis of why you are "made of the right stuff" for this exciting opportunity, together with a comprehensive CV to our address below.

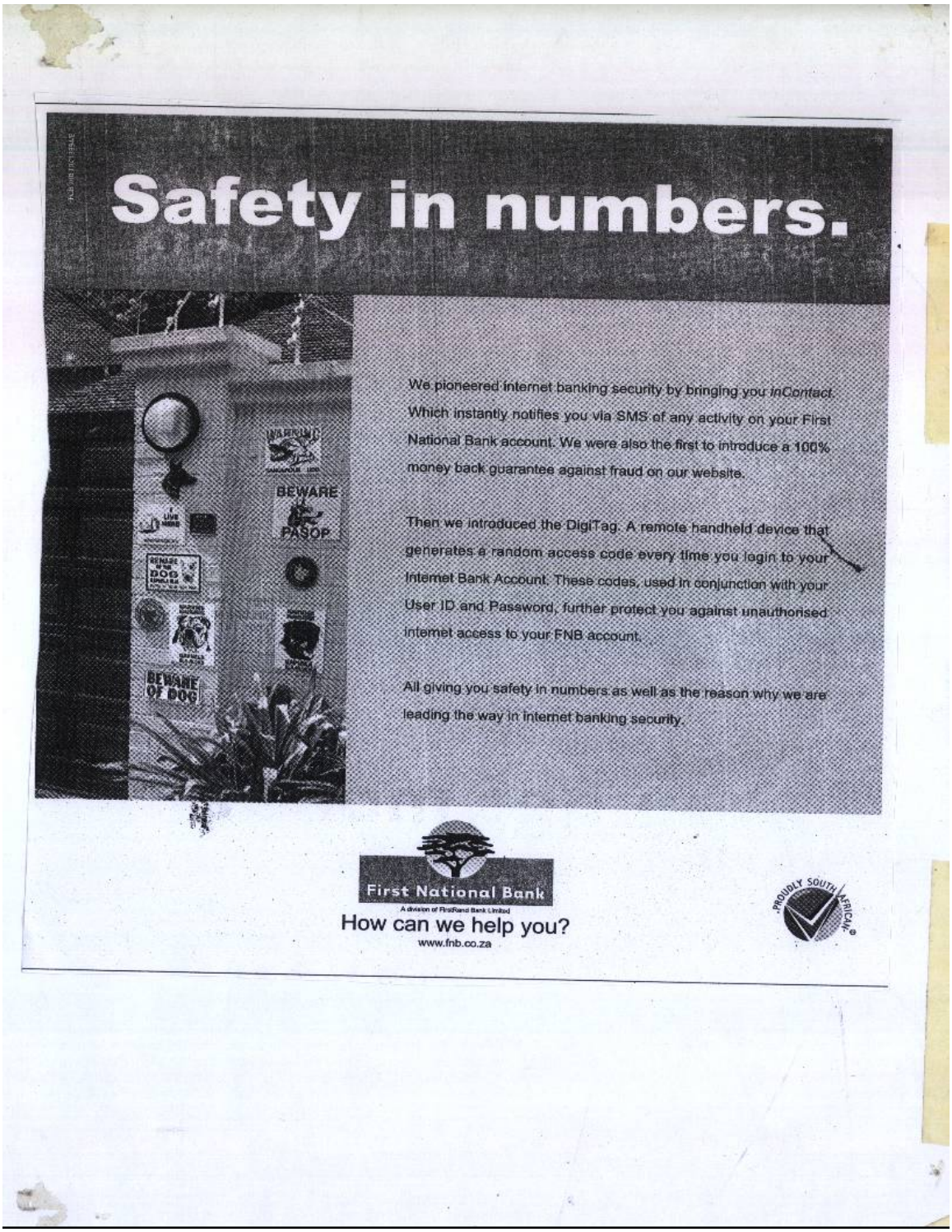
Harvey Khuzwayo PO Box 7791 Johanneesburg 2000
Tel: 011 371 8969 Fax: 011 352 2300 E-mail: harvey.khuzwayo@fnbcorporate.co.za

Corporate Solutions

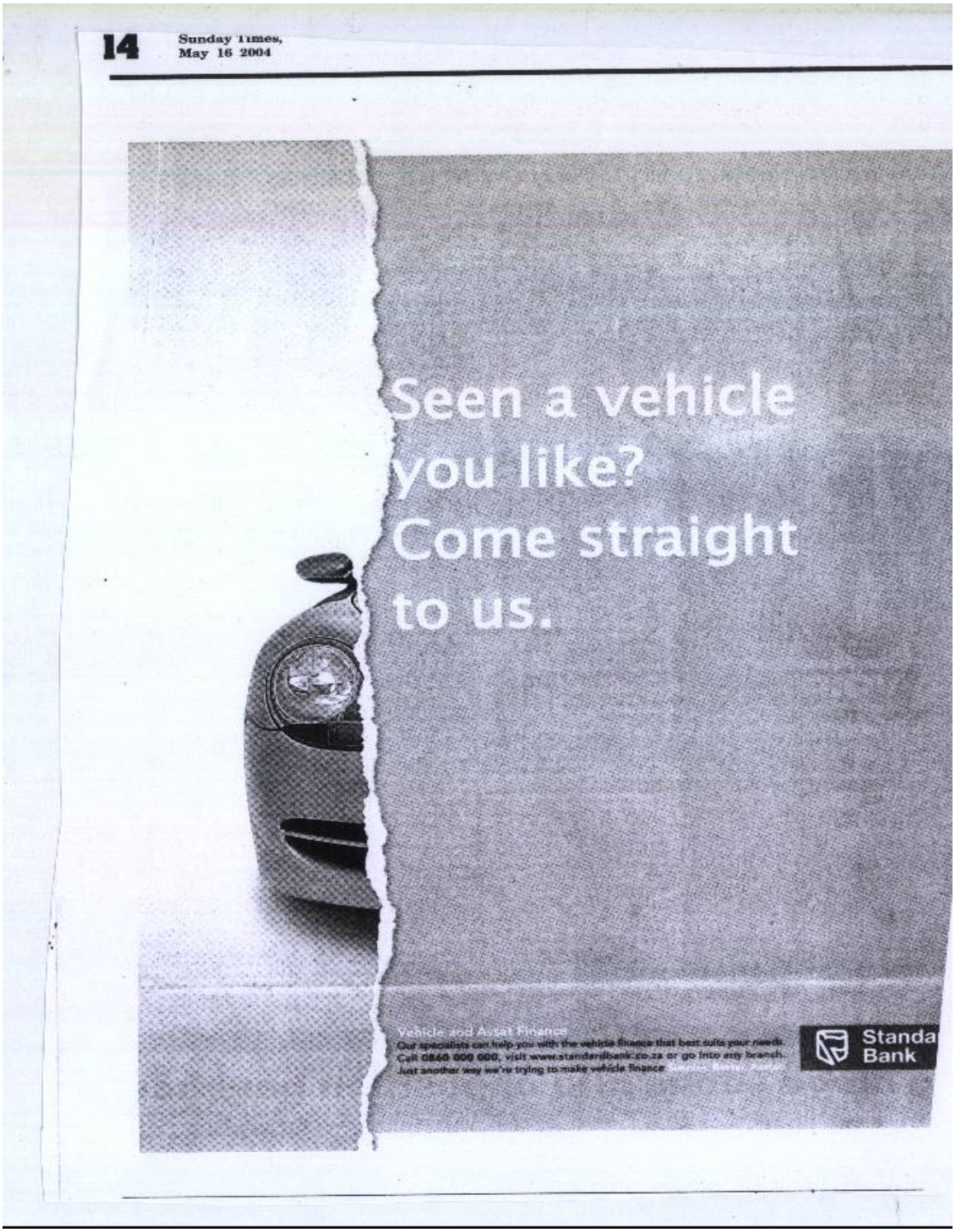
First National Bank

How can we help you?

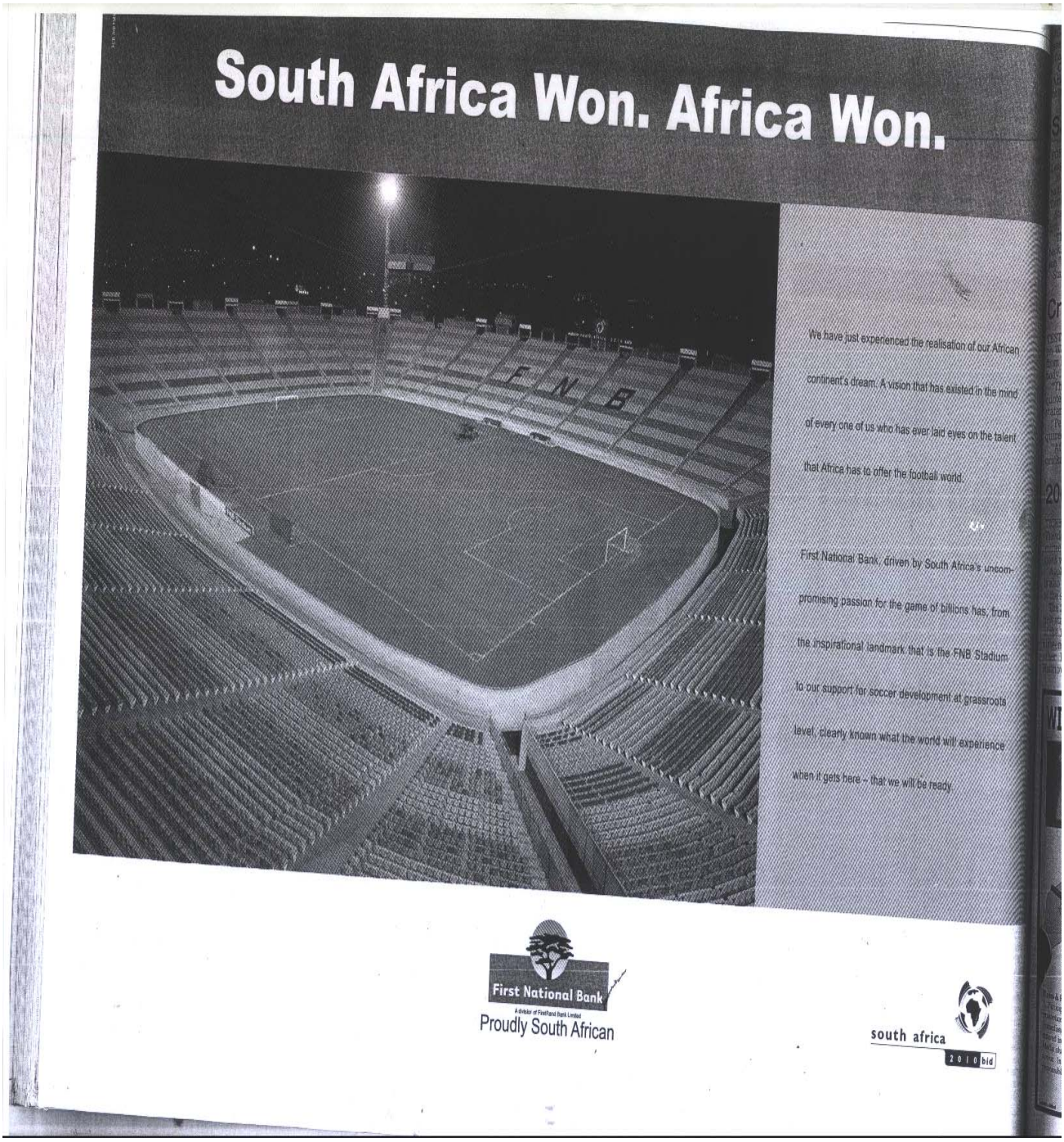
31. MAY 9 2004 SUNDAY TIMES : FNB SAFETY IN NUMBERS ADVERTISEMENT



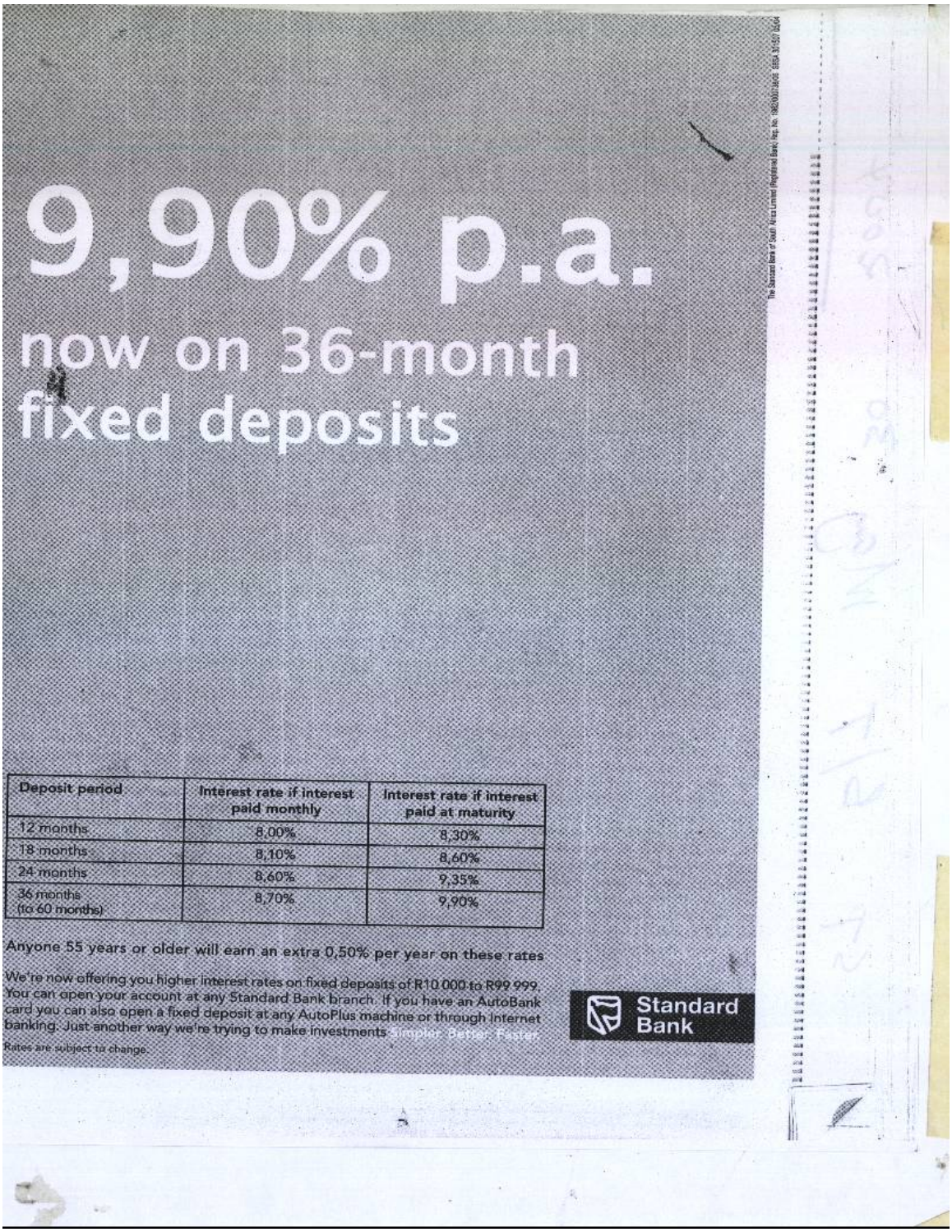
32. MAY 16 2004 STANDARD BANK VEHILCLE FINANCE ADVERTISEMENT



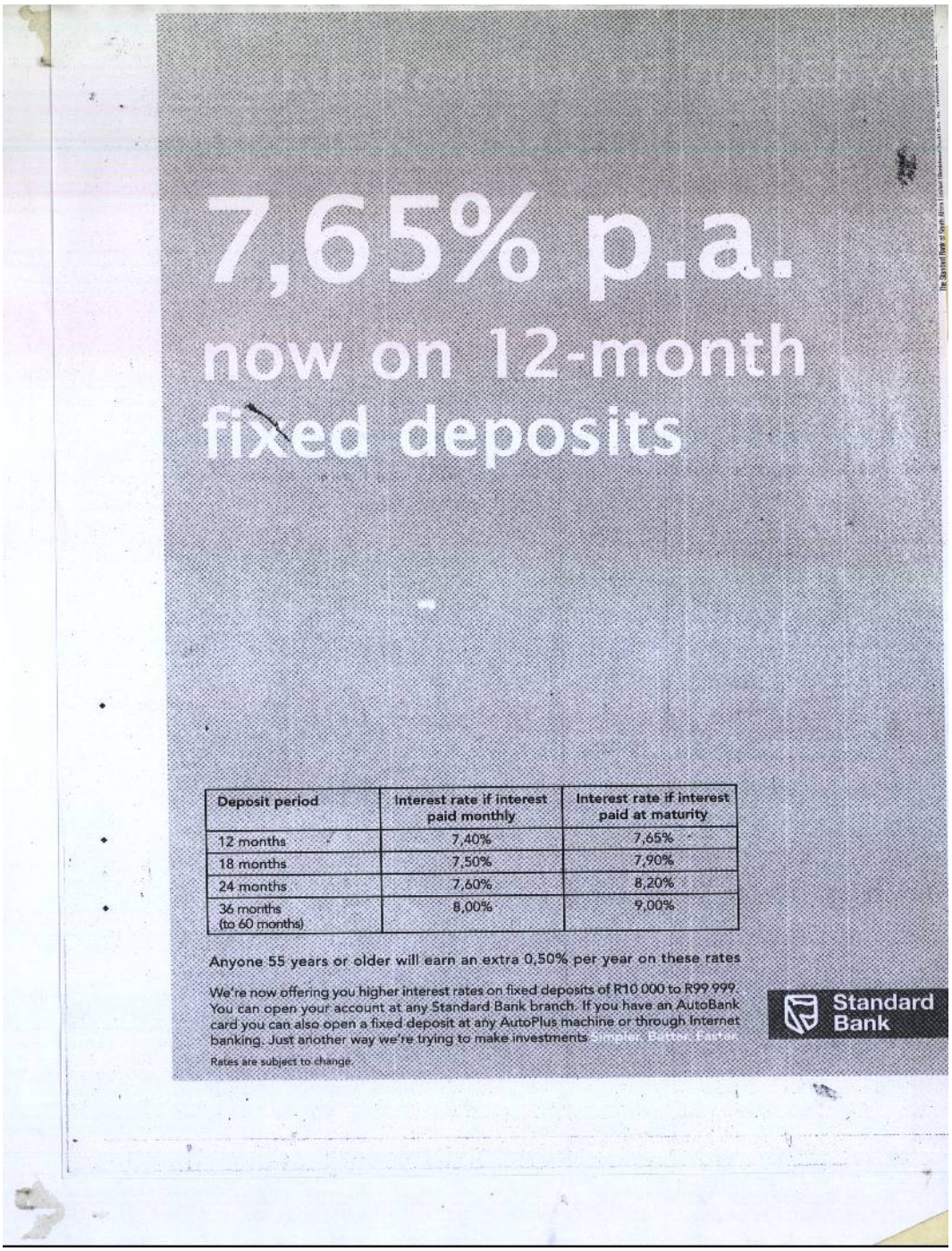
33. MAY 16 2004 SUNDAY TIMES : FNB SOCCER 2010 WORLD CUP ADVERTISEMENT



34. MAY 30 2004 CITY PRESS: STANDARD BANK FIXED DEPOSITS ADVERTISEMENT



35. MAY 30 2004 SUNDAY TIMES :STANDARD BANK FIXED DEPOSITS ADVERTISEMENT



7,65% p.a.
now on 12-month
fixed deposits

Deposit period	Interest rate if interest paid monthly	Interest rate if interest paid at maturity
12 months	7,40%	7,65%
18 months	7,50%	7,90%
24 months	7,60%	8,20%
36 months (to 60 months)	8,00%	9,00%

Anyone 55 years or older will earn an extra 0,50% per year on these rates

We're now offering you higher interest rates on fixed deposits of R10 000 to R99 999. You can open your account at any Standard Bank branch. If you have an AutoBank card you can also open a fixed deposit at any AutoPlus machine or through Internet banking. Just another way we're trying to make investments Simpler. Better. Faster.

Rates are subject to change.

Standard Bank

36. MAY 30 2004 SUNDAY TIMES : STANDARD BANK SPORTS FAN ADVERTISEMENT

