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Welcome to our first edition for 2015



First of all on behalf of SAQI let me wish all our readers a Quality new year.

We are publishing a second article from Annabelle Pallada, who will be telling us more about the recent ASQ European Counselor's summit in Athens.

This month's edition mainly focuses on our Quality expectations as consumers and asks should we as South Africans complain more than we do when receiving inferior products or services. Are we prepared to put up with mediocrity and what does the South African Consumer Protection Act do for our Quality rights? We also ask if being a member of a quality organization like SAQI give you a lever when making your legitimate complaint.

This also leads us to the question of what do members require in terms of the product offered by SAQI. We expand on some of the benefits of SAQI membership in our attempt to offer a “Fit for purpose” proposition in terms of our various benefit categories.

As ever, I would be happy to receive comments relating to our articles or any other items of interest relating to quality at exec@saqi.co.za

Yours in Quality

Paul Harding
SAQI MD



Quality:
helping South Africans live,
learn and work better



“My Fair Deal”

a consumer rights story

By Jacques Snyders

The late, **Isabel Jones** was a South African consumer journalist, best known for her consumer rights programme “*Fair Deal*”. Isabel was a person of immense passion for consumer justice. She was a woman for whom honest answers were a way of life. For whom justice was the only goal.



I felt like a typical Isabel Jones early this year, when I tried to return defective inflatable mattresses which I bought just before the December holidays. We were on our way for a pleasant family camping experience, and with a new tents and two new inflatable mattresses, we were looking forward to an exciting weekend under the stars. My excitement however, took a turn for the worst, when I found myself lying on the floor 4am in the morning. Our brand new mattresses were defective, and not just one, but both!

Back in Pretoria, and we took the mattresses back to the retailer for a refund. After explaining our story to the client services desk,

the desk clerk phoned the manager for assistance. He did however not look very surprised when I showed him the defective products, and immediately pointed out to me, the disclaimer on the bottom of the till slip, which clearly states, that products will only be exchanged within a two week period from the date of purchase. *At that point, I was not very clear on my consumer protection act rights, but understood that the law specifies that all goods shall be guaranteed from quality defects for up to 6 months from the date of purchase.*

I was also not going to go into a 10 round boxing match with the manager, who clearly explained that the supplier is located in Mauritius and they do not exchange goods. I was also not going to leave it there and as a typical quality systems auditor, I told him that I would like to see his statistics, on the amount of returns he received from this product over the last year. I told him that if the return rates were excessive, he is knowingly selling inferior products to the public. It was only when I presented the store manager with my **SAQI Membership Card** that I noticed a change his behavior. He was quite surprised to hear that there was a South African Quality Institute and I was then treated with I bit more respect from that point on. I received two brand new mattresses and was personally assisted by the manager with the exchange.

I for one, will definitely renew my SAQI membership for 2015, and will also demand a “Fair Deal” as a consumer. It's time for South Africans to stand up for their rights and educate themselves more on their rights as a consumer. In conclusion, if you don't know your rights that well, then you always have your SAQI membership card. It worked for me.

Happy “Fair Deals” to all our SAQI members in 2015

Please contact Vanessa at SAQI, to receive your credit card type SAQI membership card this year : vanessa@saqi.co.za

About the Author



Jacques Snyders has 19 years of experience in Operations Management, which includes Production, Quality, Engineering Management as well as Business Improvement.

He is a Senior Member of the South African Quality Institute.

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Quality Professionals must learn to complain more

By Paul Harding

Do you accept poor quality goods and services without complaining, thinking to yourself “Why is this so bad” or do you inform the provider of goods and services of their shortcomings?

Be a yardstick of quality. Some people aren't used to an environment where excellence is expected.



Steve Jobs
American entrepreneur
and inventor
(1955-2011)

Close to the end of last year, just after National Quality Week, my wife and I took a short break to a holiday resort. Towards the end of our stay we had a visit from the resort manager. She was very friendly and asked if everything had been OK. My wife doesn't like making a fuss and looked at me with a “transparent message” saying “Please don't complain”. So I replied to the

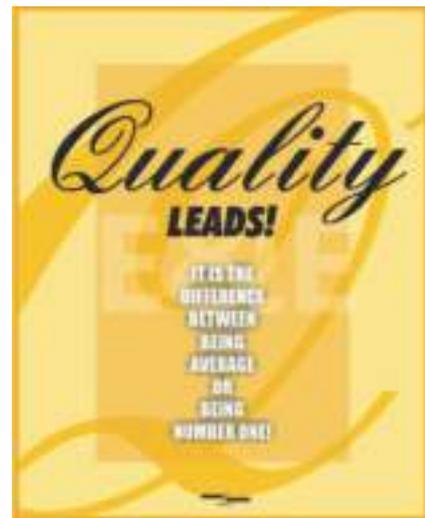
manager saying that I was a quality professional and if she really wanted an opinion I could go into a lot of detail, but rather let's not go there.

To my surprise she said “Please go there, it's not often that they have quality professionals around to give honest and detailed opinions.” So I listed all the things that were not quite up to the standard that a paying customer would expect. Some were quite minor but a couple were quite major. These concerns would be particularly important if the paying customer were an overseas visitor, of which there were many at the resort. Surprisingly again, the manager knew about most of the things that could be improved upon but said she didn't always get the support of executive management to rectify these things. Now where have we heard that before?

She then asked if I could put my concerns on paper as she needed all the support she could get. “How about if I put the complaint on a SAQI letterhead I suggested, half joking”. “That would be wonderful” she replied. I was very reluctant to do this as I feel that everyone is entitled to good service no matter who you are or what your line of work is. The manager pleaded with me to do this so I obliged and when I was back at the office I forwarded a formal complaint about the service and facilities. I also took the opportunity to point out all the potential root causes and corrective actions that could be put in place to address the issues. Surprise number three came when I received a personal reply from the Chief Operating Officer of the resort chain thanking me for bringing the issues to her attention and giving the advice on how to deal with them. The unintended consequence was an opportunity to visit the resort again sometime this year to follow up on the corrective actions that they promised would be put in place during this year.

I firmly believe that complaining about poor service is important but we must put the complaints into perspective. If you are

paying for a top quality product or service then that is what you should receive. If you have opted for a cheaper product or service then be reasonable in your expectations. Look for quality that is fit for purpose. Also don't just say the service was bad, rather list all the reasons why the service did not come up to your expectations even if you took the cheaper option and if possible provide solutions.



I remember once being served a lasagne in a top hotel restaurant and despite the dish being very hot on the outside the lasagne was still partly frozen inside. The manager's solution was to re-heat it and tell me I did not have to pay for it. I refused his offer of a 'freebie' but rather advised on the possible various causes that had led to the food being served partly frozen in the first place. Interestingly there was a group of British tourists sitting at the table next to me and one of them also ordered lasagne which came with exactly the same problem. At least we could say the process was consistent although not very effective.

As an ex Head of Quality in the automotive industry I am well aware of the “free loaders” who are unjustifiably looking at taking the organization for a ride with spurious complaints about quality defects in order to gain some financial advantage. Top quality organizations have all their processes under control and are continually striving for improvement and know what their quality levels are. However, they are always looking for genuine feedback from their customers on how to improve their processes to maximise customer satisfaction.

The flip side of the coin is when you receive a great product or service then tell your provider and your friends about it. It costs nothing to give a compliment now and again. Statistics from a survey conducted in the UK show that people tell up to twenty other people when they receive bad service but only tell up to five other people when they receive good service.

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Are you maximising your SAQI membership benefits?



By the SAQI TEAM

We are focusing this month's newsletter on making sure that you as a SAQI member get the product or service quality that you or your organization are paying for.

This made us think about what SAQI is offering to its members and are they getting value for money? So we are reminding our members of what is available to them just in case they are not maximising on their membership benefits. Of course the benefits change depending on what category you or your organization applied for. So our offerings are tailored to be "fit for your purpose" in terms of services offered.



Well everyone, whether a Company or individual has their name linked to our website. Our web traffic does not match "Facebook" but it is certainly growing each month. What does that mean in terms of a benefit? If you are an individual it tells your employer or potential employer that you are serious about quality and in fact you want to be a disciple of spreading the quality message. Let them check out your credentials on our website under "Membership" If you are an individual you will also receive your "credit card style" membership card. Flash this when you are looking for better service. It certainly impresses most people out there as illustrated in one of our articles in this month's newsletter. If you are an organisation then your SAQI Pledge to Quality displayed in your reception area gives confidence to your clients that you have pledged yourself to the core values of quality and good ethical behaviour. Did you know that SAQI receives lots of enquiries from not only local organizations but international organizations asking us to verify the credentials of their potential trading partners? Of course we can only do this for member organizations.



How about enhancing your quality knowledge? As a paid up member you have access to all back issues of our newsletters plus a body of quality knowledge on a number of quality related subjects. But you need to apply for your user name and password. Our website is partitioned for the general public and you as a member. You can also apply for discounts on a wide range of training opportunities to further advance your quality knowledge.

When SAQI hosts breakfast forums or other quality events our members get special discounts and opportunities to network with other like minded quality specialists.

We also send out ten issues of our e Quality edge to our members each year. This year will be a bonus when we will send out twelve issues. Our members also have the opportunity in these newsletters to showcase their organizations or your own individual achievements. The e Quality edge goes all over the world and is praised by many large international quality organizations. We also often feature articles written by our international partners that keep you up to date with advancements in the field of Quality around the world.

On request, we also support many of our SAQI members to assist as guest speakers during National Quality Week activities, but remember we have limited resources so this will be done on a first come first serve basis. Are you also using your registered SAQI logo for marketing your commitment to Quality on your business stationery or your social media outlets? You will be surprised at how many people see the SAQI logo as a badge of quality which is its intention. Of course it works both ways. We sometimes have calls from people saying your SAQI member is not giving a quality service and what is SAQI doing about it. So then we follow up on the concern.

Have you ever thought about placing an advert in our e Quality edge at very competitive rates to promote your organization's commitment to quality? It is another way of promoting your business and remember that our newsletter is posted on many intranet and websites and is read by tens of thousands of people.

One of SAQI's special features is access to details of qualified personnel looking for quality jobs by placing adverts for vacant positions free of charge on our website vacancies page. Surprisingly this is one of our most frequently visited pages on our website.

Have you joined our SAQI members group on "Linked In" yet? We have lots of group members with years of experience in the field of quality that can handle your questions or debate your viewpoint on quality issues. Is SAQI only there for manufacturing organizations? Not at all, we are now dealing with many service providers including government department and insurance and financial services.

Are we accountable to government? The answer to this is no but we do talk to various government ministries and we can voice your opinions about the future of quality in our country. We are also, as our main social responsibility programme working with 10,000 schools in South Africa promoting our "Quality in Schools programme.

If there is something that you feel we should be doing and are not satisfying your quality need then tell us about it. We are here to promote quality in South Africa and we can only do this with full support of our membership.

"To paraphrase John F Kennedy, "Ask not what Quality can do for you but what you can do for Quality?"

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An overview of the Quality implications of the Consumer Protection Act, 68 of 2008

By Paul Harding

The new Consumer Protection Act is due to come into force on the 1st April 2011. Don't be fooled into thinking you will not be affected by this new legislation.

QUALITY has always been the key to survival but now every transaction in South Africa with a consumer, manufacturer, importer, distributor, and retailer or anyone in the supply chain will be subjected to the Act. A consumer can be a person or an SMME. The ONLY exemptions are when the State is the consumer or when the consumer has been recognised as an entity with a turnover or asset value at the time of transaction above a certain threshold, according to Hahn and Hahn attorneys at law this will probably be around R3 million.

Right to Safe, Quality Goods

There are very few defences against the Act so the implementation of an effective Quality Management System (QMS) and product testing by all producers of goods and services is essential.

Quality of documentation

Documentation must be understandable and be able to be understood by the consumer. The significance and importance of what is being said must be made understandable, not just the fact. The responsibility will be on the supplier to select the relevant language which is understandable!

Right to a good quality service and safe quality goods

The consumer is entitled to the following in respect of services:

- timely completion and timely notice of unavoidable delays;
- quality levels which people are generally entitled to expect;
- if goods are required for performance of the services, their use, delivery or installation must be free of defects and be of a quality that people are generally entitled to expect; and
- if the supplier uses goods of the consumer to perform the service, it must be returned in a condition not worse than when it was given to the supplier.

Goods must be -

- reasonably suitable for the purposes for which they are generally intended;
- of good quality, in good working order and free of defects;
- useable and durable for a reasonable period of time having regard to the use to which they would

normally be put and to all the surrounding circumstances of their supply; and

- compliant with applicable standards of the Standards Act and all other public laws.

Sales staff will need training in technical matters and must not OVERSELL the product to the point that it cannot perform the purpose for which it was intended.

Good quality means in good working order and free of defects, remember that cheap goods do not necessarily mean poor quality. Quality means the ability to perform the task safely and reliably. People often confuse luxury and quality. Luxury goods can also be of poor quality. Packaging and marketing are very important in determining durability

If goods are defective or fail or are in any way not in compliance with the right to safe, good quality goods, the consumer may return the goods within 6 months for a full refund. However, the consumer may agree to goods being replaced or repaired in place of the refund but this is at the consumer's sole discretion

Conclusion

Compliance is not optional and there will be extremely severe consequences for non-compliance. The Product liability section already came into effect as from 24 April 2010 and there could already be potential claims out there which are being prepared against you for product failures which have led to injury or property damage.

Proper Quality Management Systems, proper documentation of policies and procedures, product testing and auditing of suppliers may provide a defence to a claim of liability but should at the very least lower your risk profile for insurance premiums!

This article is based on the presentation given at the SAQI conference last year by Janusz Luterek. More information on the Act can be obtained from Hahn and Hahn Attorneys at Law www.hahnlaw.co.za



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Are we where & what we want to be, “QUALITY-WISE” ?

By Dr. Annabelle Palladas, ASQ Country Counselor for Greece, ASQ - QMD OETC Member representing Europe

I. Reflections of a quality professional after the 1st ASQ European Country Counselors Summit in Athens, Greece (Oct. 2014)

Days after the methexis* of the Summit, once again in my life, the well proven (at least in my professional and personal life) truth that in order to go forward and re-invent ourselves, we have to look back (“back to basics”) and, at the same time, “think out of the box”, in order to meet new situations, challenges and evolve, dominated my thoughts.

The following main quotes from S. Hacker's presentation during the Summit: “Change is accelerating”, “Complexity is increasing” (“... think tsunamis, increasing in occurrences”), “We can no longer say: “this is the way it going to be”, anymore”, “We live in a world of need”, “Transformation is required to respond to change factors” and “We are here to make things different” and C. Kimberlin's instigation: “Create and broadly give to society our experience”, triggered personal reflections and concerns I feel compelled to share. So, in retrospect of what was discussed during the Athens Summit and in relation to some of the results presented in the ASQ Global State of Quality Research 2013 and accompanying Spotlight Reports:

- What does quality mean for organizations today - As what is quality perceived? Does it truly “voice” the customer? Does it “lead” the external and internal strategies, policies and activities of contemporary organizations?
 - To what degree are (measurable) quality objectives and results used within our organizations in support of the above?
 - What frameworks are mostly used for the above? Are they “adequate” and “modern” enough, to ensure the anticipated and/or desired results?
 - Are today's organizations providing all their employees with the necessary (quality related) training “in sync” with the above?
 - What incentives do organizations provide for their personnel regarding quality and quality objectives and results?
- And finally,
- Are (/can) we, as quality professionals responding to the current needs of our organizations, or even better, are (/can) we preparing them “for the next day” adequately enough?

II. Are we where & what we want to be, “quality-wise” ?

(a) The meaning of quality for organizations today & The “voice” of the customer

Quality is as old as humans. The definition of quality is still -and will continue to be- discussed, debated and “described” as individuals and humanity, as a whole, exist and evolve. It is not and cannot be “a given”. Its basic core will remain the same, as a classic and universal constant, but parts of it will vary, since due to human nature and our ever-changing life conditions, quality will also mean different things to different individuals and

groups. The definition will dynamically evolve in time, as will humans and their needs, intellect, expectations and aspirations, but it will always be part of our common language and heritage.

According to [1], only 37% of the respondents (2.193 organizations, from all over the world) consider quality as “a continuous improvement activity”, 24% as “a method to manage organization-wide performance”, 22% “a compliance activity”, 10% as “a tool to fix issues after they have been discovered” and 4% as “a risk mitigation activity”, ... Only 24% “are maximizing the potential of the quality process as both a method to reduce cost and as a strategic asset”, ...

All the above percentages are, in my view, unexpectedly low. Why is risk mitigation though so low (the lowest) in the organizations' perceptions? Even common sense dictates that quality has an inherent proactive character. Can't the organizations “connect the dots”? Are we, as quality professionals not emphasizing enough on this and pointing it out to them? In the past, in order to pitch for and accomplish the design and implementation of a quality system in a company, the best suggested way was to link quality subjects to its bottom-line (cost of (non-) quality, ROI etc.) and “talk money” to top management. Perhaps nowadays, with the economic crises and recessions all over, we should also focus and stress on (non-quality and inexistence or inadequate quality systems) risks.

The basic “parameter” in the notion, or “equation”, of quality and related activities, the customer, should be at its core. Is the voice of the customer truly heard and “explored and exploited”, in a beneficial for all interested party's way? According to [1] and [2]:

- 13% of the organizations surveyed agree and 43% somewhat agree that “our belief is that the customer is the only person qualified to specify what “quality means””
- 59% agree and 27% somewhat agree that “we communicate with customers regarding our efforts to address their needs and complaints”
- 46% agree and 35% somewhat agree that “our organization seeks to understand product performance through our customer's eyes”.

After more than half a century of the latest blooming evolution era of management and quality related theories and practices are we satisfied with these percentages?

(b) Use of (measurable) quality objectives and results used within contemporary organizations

Regarding measurable quality goals (or objectives, or aims - a discussion on terminology is currently on-going at the ASQ LMC Greece LinkedIn group), according to [1]:

- 21% highly disagree and 77% highly agree that “there are measurable quality goals in the overall strategy and/or goals

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- for the entire organization”
- 34% state that quality measures are shared “only within programs”, versus 79% stating “across the organization”.

72% of the surveyed organizations stated that quality measures are used “to drive higher performance by promoting challenging goals” and 65% for “trending and / or predictive analytics”.

(c) Frameworks mostly used - Their “adequacy” and “modern character”

ISO 9001 was first issued in 1987, whereas the European Quality Award was first given in 1992 and the M. Baldrige Award in 1988.

ASQ's survey ([1]) shows that 89% of the responding to ASQ's survey organizations have standardized processes for quality management. Organizations using ISO as a quality framework vary from the low: 56% Finland, 57% Australia, and 60% U.S.A., to the high: 70% U.K., and 83% Czech Republic, with 52% for services, versus 78% for manufacturing (global percentages).

The survey's results show that larger organizations use a quality award as an improvement framework, from 5% for the <\$100M to 16% for the >\$5B revenue group organizations.

45% of the respondents stated that the quality process in the organization is mainly used to meet compliance, while 77% (options were additive) that it is used to differentiate competition.

ISO 9001 is a clear and comprehensive basic framework, but only one piece (the center-piece, usually for convenience) in the quality - excellence puzzle.

(d) Quality related personnel training

According to [1], training on Quality Management is provided by 69% of the respondents, while training on ISO, by 60%. As shown in [3], as the main use of the quality process moves from “compliance-driven” to “a strategic asset”, the percentage of organizations providing this training, also increases, e.g.: 50% of the organizations where the quality process is mainly a compliance activity provide training on “Analyzing quality metric data for trends and potential issues”, 32% of them provide training on the “Use of quality metrics to strengthen decision-making throughout the organization” and 46% of them provide training on “Identifying areas for performance improvement using quality metrics. The respective percentages for organizations where the quality process is mainly a strategic asset and competitive differentiator, are 77%, 76% and 84%.

Is this quantitatively (e.g. frequency) and qualitatively (subjects and type of training) enough? Is it “in sync” with the above?

(e) Personnel Incentives regarding quality and quality objectives

55% of the survey's respondents stated that their incentive in defining the quality culture is: “Informal Manager Recognition” (56% in Manufacturing and 54% in Services), 30% Financial recognition (23% in Manufacturing and 24% in Services) and 24% Non-financial awards (25% in Manufacturing and 23% in Services). Productivity bonuses are more common and most likely higher than a quality bonus' – not to mention that even today; the notion of a quality bonus might even be unheard of, at least in some countries and organizations.

Although it is more than nothing, and can be very uplifting (for a while at least, ...), is the simple “pat on the back” enough? I don't think so, because, after all, quality (although not apparent

always to all involved parties), is, at the very least, a corner stone for productivity.

III. “Food for thought”

(f) Are (/can) we, as quality professionals responding to the current needs of our organizations and societies we live in, or even better, are (/can) we preparing ourselves and them “for the next day” adequately enough?

Living and working in a country: (a) still amidst a unique in its history financial crisis, affecting almost every age and social group, in all aspects of their lives, and (b) where changes are needed and (some rightfully and some wrongfully) imposed primarily, and literally, in order to survive, we can't afford to be or to be perceived as “quality geeks”.

I firmly believe that we have to re-invent ourselves effectively and efficiently, and function as mentors, living paradigms and leaders in our professional, social and political environments and activities. In every aspect of our life, we have to embody the quality values and principles, be quality ethos ambassadors and mentors, and use quality in community development and building (or rebuilding, ...).

* Methexis: Greek word which means: (a) in philosophy, “the communication between the perceived world and the world of ideas”, (b) in general, “spiritual contact”, “communication”.

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- [1] ASQ Global State of Quality Research - Discoveries 2013
- [2] ASQ Global State of Quality - Spotlight Report “The Customer”
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About the Author



ASQ (American Society for Quality) Senior Member & Country Counselor for Greece, ASQ QMD OETC (Organizational Excellence Technical Committee) Member representing Europe, EOQ (European Organization for Quality) IPN Member, HIIA (Hellenic Institute of Internal Auditors) Member and BRAVO Corporate Responsibility & Sustainability Awards Assessor.

Certified: ISO 9001 Quality System, ISM and HACCP Auditor and Adult Trainer, former European Quality Award Assessor (SME Category) and Hellenic Open University Associate (for post-graduate Quality Management, Total Quality, Business Excellence and Metrology courses).

She holds post-graduate degrees in: (a) Management & Business Administration (MBA), (b) Quality Management (c) Adult Distance Learning (d) (M.Sc. & Ph.D.: Plasma Physics (Low Energy) and a B.Sc. in Physics.

A. Palladas has created a pioneering integrative business - corporate excellence management paradigm (HIMS®) and an interactive software application (eCaIQ®). She is a recognized author, with approximately 100 international - national publications, conference announcements and lectures in the fields of: Quality and Business Management - Excellence, Adult Education, Metrology and Physics. In 2006, she won the 1st Prize of the IDEOPOLIS National Business Plan Contest in Greece.

Her current professional activities involve Quality Management, Managerial Administration Proficiency and Internal Auditing in a state-owned (broad government sector) EU co-funded project management company.

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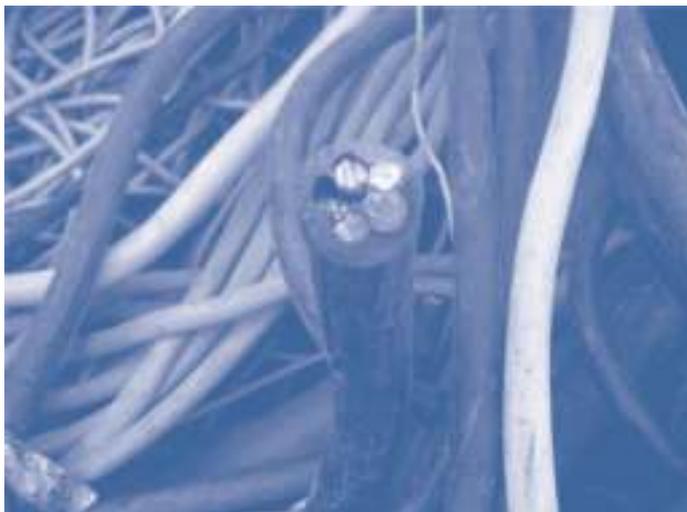
Eskom's woes present opportunities for criminals

Are you prepared for rolling power outages?

Advertorial by Aon South Africa (Pty) Ltd | Risk Solutions & CGF Research Institute (Pty) Ltd

The growing constraints on South Africa's power grid makes load shedding an unwelcome reality that many households and businesses will have to contend with during 2015. While this has many implications, one of the most concerning is the fact that power outages compromise safety and security.

In an extended outage, the battery back-up on security equipment such as automated gates and fences, alarm systems, security cameras and outdoor motion passives may well run out before power is restored. The fact that automated gates are not operational presents a further complication during load shedding, in that armed response companies are most often unable to gain access to the premises.



Many criminals are capitalising on the situation, utilising the planned load shedding schedule to plan burglaries or robberies. You could well find yourself holding the short end of the stick in such an event, particularly if your insurance coverage terms don't specifically provide for circumstances that are beyond your control.

According to Mandy Barrett of insurance brokerage and risk advisors, Aon South Africa, consumers may find their claims rejected by insurers if their security system is not functional and they experience a burglary or break-in during a power outage.

"This may well be the case on some insurance programmes, especially where the policyholder has not interrogated the implications of the terms and conditions of their cover. This is where the true value of having a professional broker in your corner comes to bear. A professional broker can add tremendous value in the

advice process and guide you towards a thorough understanding of the terms and conditions of your cover, pointing out terms in a policy that applies onerous or unreasonable limitations. Unfortunately though, most people only discover the pitfalls of the D-I-Y approach to insurance at claims stage, when it's too late," says Mandy.

As part of your preparations for load shedding, it's essential to check with your insurer exactly what your policy covers you for should you have a claim as a result of a power failure. Power surges that bring about a sudden change in voltage can affect computers and electronic equipment that may cause damage. Not to mention the spoilage of foodstuffs during extended power outages. If you are unsure, engage the services of a professional broker who is equipped to guide you through the process in order for you to understand the cover and limitations that you have on your insurance policy.

"Make sure that you adhere to the specific conditions that insurers include to their cover, to successfully navigate the risks that come with load shedding. As an example, your policy may very well specify that the alarm has to be armed if your home is left unattended," says Mandy.

"If these conditions are not adhered to under normal circumstances and a burglary takes place, the client may be subjected to additional compulsory excess payments, claim rejection or the settlement being dramatically reduced. But the key term here is 'normal circumstances'. This condition should not be applicable if the alarm malfunctions due to a defect or circumstances unknown or beyond the control of the insured – such as an extended power outage. A good broker will be looking out for you in such circumstances and I strongly advise that you check the provisions in your insurance as soon as you can," says Mandy.

Many commercial and private property owners are investing in renewable energy products such as solar geysers and wind turbines in the face of South Africa's ongoing power woes. "As a result of recent natural disasters such as the earthquake that took place in 2014, flash floods and freak hail storms, many insurers have however taken the stance of not insuring renewable energy products due to the cost of replacing the equipment and the risk it presents; as these products can generally not withstand a hail storm of the magnitude that South Africa's been experiencing of late. It is therefore advisable that you inform your insurance company of any additions that you have made to your home or business of this nature and to confirm whether these additions will be covered under your insurance policy," urges Mandy.

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Mandy continues saying, "the broker's role is to examine your circumstances in detail and to impartially recommend covers that will meet your specific needs. Choice, simplicity of wording and customisation will ensure that your assets are covered correctly and that you are not prejudiced for being pro-active or something you have no control over. Good advice is always a great investment."



"The advice and guidance of an independent professional broker is invaluable in doing a thorough needs analysis to ensure your policy provisions meet all your requirements as they evolve," says Terrance Booysen, CEO of CGF Research Institute. He continues saying, "with the warnings Eskom have issued of short-notice power disruptions and uncertainties this brings businesses, it is critical to re-assess your policy, furthermore ensuring you have the right insurance cover in place, coupled with professional advice to protect your hard earned assets."

"Amongst the 'gloom of dark days ahead' however, the great news is through Aon Private Insurance Broking, CGF's valued members and constituents have access to Aon's professional services at preferential rates which is offered through CGF's Governance Connect® mobile application," says Booysen.

Access <http://www.aonmarketing.co.za/CGF/> for further information.

For further information please contact:

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Quality in Schools

a regular column by Dr Richard Hayward

As most of our readers are parents themselves, we have asked SAQI's education editor Richard Hayward (rpdhayward@yahoo.com), a retired headmaster and published author to give us some words of wisdom on how to get quality principles instilled in young people.

Success isn't 51%!

by Dr Richard Hayward

Mark Barnes is a columnist for the Johannesburg-based *Business Day*. In an article, he wrote that to achieve a 51% success rate isn't a great achievement. Such a result is mediocre. In a school where a child gets 51% in an exam, the mark might also be described as mediocre.

A short while ago the 2014 matric results were released. There was much back-slapping and loud trumpeting of the high matric pass rate amongst some educationalists and politicians. That the pass rate was high was due to dedicated teachers and hard-working students. Yet there's a tough question to ask: 'Yes, there's a huge quantity of passes but what about the quality of those results?' Hundreds of thousands are passing but too many students are passing with low marks. Mediocrity rather than excellence seems to be the norm.

To be fair, many children in the South African school system who achieve a minimum-level pass are to be commended. Home circumstances are dire; they're taught in poorly-resourced schools by poorly-trained teachers. Against all the odds, they've passed.

Yet there are those children who put in a mediocre effort when they could do so much better. They don't motivate themselves to excel. Part of the problem is that they're in an undemanding classroom environment. It's seen as being very 'uncool' and 'nerdish' to strive for excellence. There's peer pressure to drift along and do the minimum amount of work.

Then, of course, there are those children who might be in a classroom situation where the expectations are high but they're quite happy to do the bare minimum. As one teenager honestly but inelegantly asked, "Why tear out your guts to get distinction marks when if you 'sommer' cruise along, you'll get your 60% with no effort, no sweat and definitely no late-night shows doing school work?!"

Such a teenager needs help to change attitude. School is much more than successfully jumping over assignment, examination and

project hurdles. Yes, you might be able to pass with minimal work. But is that the best that you can possibly be? What about your future especially when trying to get entry into a good university or tertiary-level college? To get there, character qualities such as conscientiousness, hard-work and perseverance are needed. Make the character traits part of the daily school routine and the improved marks will definitely follow. In some instances, the outstanding results will follow too.

To help a child improve the work ethic, motivation has a huge part to play. Most motivation given to a child is extrinsic in nature. Dad offers daughter a car if she passes matric with high exam symbols (yes, that does happen!) or the child gets an award at Prize-Giving or Valediction. Academic scrolls and certificates are awarded. Then there are the countless other 'carrot' awards that parents give for hard work such as a new cricket bat, computer gadgets or a strawberry milkshake at Milky Lane! Teachers are 'specialists' in extrinsic motivation. Think of the millions of 'Good work' motivational stickers that they've put in exercise books and the thousands of times they've given sweets to children who do well in weekly spelling tests!

Intrinsic motivation is the to-be-striven-for motivation. It's much harder to get to this type. Here the child has an inner motivation. Others don't motivate him; he motivates himself. He wants to do something well because of an inner drive and satisfaction of personal achievement. The main aim is not to please parents, sports coaches and teachers. Quite simply the child wants to be the best that he can possibly be.

In the early months of the new school year, it's a good time to set scholastic goals. Discuss with the child the report card results from last year. Agree to make this year a very successful one. What marks should be aimed for? If to maintain the 51% obtained last year in a difficult subject was a titanic effort, well done! Keep it up. However, if 51% in another subject was a lackadaisical effort, then aim much higher this year. Why? Quite simply ... success isn't 51%!

Richard Hayward does Professional Development programmes under the aegis of SAQI. Six of the programmes are endorsed by the South African Council for Educators (SACE) and earn PD points. For more details, please go to www.saqi.co.za or contact him on 011 888 3262 or rpdhayward@yahoo.com. Poor Schools are sponsored.

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