

SUMMIT INSURANCE GROUP – SOON TO BE AVAILABLE

As indicated in our Autumn Newsletter to clients, we are progressing the establishment of a top quality insurance group for our clients. The founding members will receive special privileges such as discounts and the opportunity to have a follow up audit within six months if there is clear evidence that substantial reductions in annual premiums would result.

MYBOB FINANCE SYSTEM IS A DOG

We wish to warn all clients that we have spent about \$300,000 on staff time over 19 years to process financial statistics under a computer system called MYBOB or something similar by name. I recently had cause to leave Christchurch due to more than 7000 earthquakes that actually shook me out of bed and I found that it was impossible to recover from the backup even after 100 attempts. It was also impossible to get the MYBOB people to provide us with solutions and in the end we dumped the lot in the bin.

I recommend that you take this measure immediately and start saving lots of money every year. If you want our help, we will give you a free copy of an example of how to run a 12 or 16 column cash book that will give you instant and concrete results every day of the year and forget about the stupid reports that cost \$1000 per page. If you need reassurance of this idea then be assured that I formerly ran a Borough Council with a 20 column cash book to record perhaps 50,000 transactions per annum. I am deeply sorry that I was ever sucked into this MYBOB nonsense. I hope that you get rid of this problem before you also spend \$15/17k per annum.

Consultant Name _____

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News & views from Summit

Winter 2012



What helped me form strong beliefs about Occupational Health and Safety

As a child, I attended Balfour School in Northern Southland. Unexpectedly, the school was suddenly closed for a day. One of my schoolmates by the name of Keith Thurlow had been killed on the family farm. He had been helping his dad with hay making during the weekend. Prior to his death, he was leaning over the unguarded power take off (PTO) of the tractor. His sleeve became entangled around the PTO and his body ended up the size of a sugar sack around the drive shaft.

A year or two later there was another local death. This time it was a rural builder by the name of Bert Richards. He had been working on the top of a hay barn that he was constructing. At the time of death he was using a steel tape almost fully extended to measure a sheet of roofing iron prior to cutting it to size. He released the tape from the clutch and it hurled upwards with his instinctive body motion and/or a gust of wind flicked it up to touch the high tension power lines above. His boots became welded to the roof. He left a family of four children.

About the same year I lost a cousin by the name of Barbara Ward. She lived in Motueka and often followed her dad on foot behind the motorised spraying unit that he was driving in the orchard. She died of toxemia at the age of 13. But we now know it was chemical poisoning.

A few years later I then lost my dad. He had been a rural carrier. He spent most of his day in a bulk sower spreading lime. It was customary to blend burnt lime with other fertiliser being spread. What he did not know was that the burnt lime had been treated with acid during its manufacture. Over the years his lungs became severely damaged by the acid in the lime. He died at the age of 52 and he left four children

2.

We now know that all of the above deaths were preventable. But in those days we were taught to be brave, stoical, accepting of the dangers of life.

In more recent years our family Transport business was offered a free Health and Safety management system but declined the offer. The Manager of the day stated that “we have a one page set of safety rules on the wall, if they can’t understand that, they had better not come here”.

A few months later, one of our drivers took his wife with him as a passenger in his truck on a long distance trip to Makarewa with a load of sheep. On the return trip he stopped on the highway about 3 kms before the depot to alight his wife at their home. He was safely parked on the flank of the highway and she decided to go around the front of the truck instead of around the back of the truck. He looked in the mirror and saw a vehicle approaching at speed and shouted out “the way is not CLEAR”. She only heard the word “clear” above the noise of the motor and started to run. Her body was broken into three pieces upon impact. Three months later he shot himself to overcome his grief.

INTERNATIONAL RISK MANAGEMENT STANDARD ISO/FDIS 31000

International standards are designed to provide strict guidelines for the performance of regulatory requirements. It is well known that the Courts of the world will take account of the following four documents.

1. The **Act** that is relevant; 2. The **Regulations** relating to the Act; 3. **International Standards** made; 4. **Codes of Practice (COP)** thereto. In NZ we also have an Australasian Standard named AS/NZS 4360. It is designed to provide us with regional conformance requirements that would give evidence of best practice. International Standards and COP are full of theory and totally boring to the average person. If you would like to have a risk management audit to discover your current status please let us know and we will give you a special offer that will be worth a significant sum of money to your business. A recent audit for a client with 12 staff discovered potential savings of \$180,000 per annum.



3.

FAILURE TO IDENTIFY ASBESTOS ALLEGEDLY CAUSED LOSS OF MAJOR CONTRACT

We were informed that one of our clients was awarded a contract to demolish 5000 houses. We were later informed that the client had the contract cancelled due to alleged failure to properly identify asbestos in one of the houses and cause work to cease until the alleged asbestos was investigated and dealt with in line with best industry performance.



COMPANIES OFFICE CREATES A PROBLEM FOR COMPANIES

Perhaps you endeavour to file your own annual return on the web site of the Companies Office. Perhaps you spend several hours each year in the process or otherwise pay an Accountant to complete the task for you. In this case the \$10 filing fee may become \$100, or \$200 or more. Last year I wrote to the CEO and asked him to allow companies to file a manual return of one page to state any changes or alterations. No satisfactory response was received to the request, only a dictatorial reminder about how really simple the on-line process was. In my opinion, the process on the Companies Office website is one of the most complex imaginable and time consuming to the point of enormous frustration. I am informed by our Accountant that the on-line filing system is designed to automatically log you out if you want to take more than two minutes to go to the toilet. The design methodology associated with the field construction is illogical, irrational and absolutely unintuitive. If this is the attitude of Government Officials, they are doing their best to reduce the number of Companies in this land maybe by 5,000 per annum.

REVISED ROLE AND NAME OF OSH

Just in case you have not been informed, the name of OSH has been changed to Dept of Labour. It is also believed that the Dept of Labour may have been amalgamated with one or two other Departments. It is also believed from anecdotal evidence that the Department is now enforcing in a vigorous manner particularly in relationship to farming and manufacturing. It is our opinion that the number of prosecutions is likely to increase. You are advised to have an external OH&S audit. Be sure to display your certificate in your office reception area.