



A Message from Dennis

Are you cutting or creating?

How often in the past did a parent, teacher, or coach say to you, "It's all about your mindset"? (Remember the words of the famous New York Yankees catcher and manager Yogi Berra "90% of the game is half mental"?)

The same can be applied to your business. What is your mindset? Is it **cut**, reduce, avoid, survive? Or it is **create**, expand, grow, and thrive? Think about that! Yes, I agree it is important to keep an eye on the bottom line, and yet I think it is more important to focus on the top line.

How you think determines what direction you will take your business and life, will you contract and cut, or create, expand and grow. That doesn't mean you have to become a Fortune 500 company, it just means you become better at who you are, what made you successful, and what can make you thrive.

~ **Dennis**

P.S. Summer is officially here! So have fun, be safe, and remember: "The best insurance is prevention." In other words, don't do anything stupid. LOL!

What's Driving Commercial Auto Insurance Costs

One of businesses biggest exposure is driving. And not only company vehicles, but employees (and owners) using their vehicles on company business. A serious accident can ruin your business, and a lot of lives.

Last year we paid \$752,000 on a claim where the employee had an accident while picking up parts. And we only paid *part* of the claim, which totaled \$2,250,000.

Driving safety is as important as sales to a small business. Commercial auto insurance provides protection for any vehicle designated for business use against both property damage and liability. Whether you drive a vehicle that is for dedicated business use or drive a personal vehicle for business, it is important to have commercial auto insurance, as your vehicle will not covered under a personal auto policy.

In today's changing commercial auto insurance market, there are several reasons in addition to accident claims as to why costs are on the increase:

- Rising vehicle cost
- Labor cost
- Medical costs
- Drinking and eating while driving
- Traffic
- Looking at navigation systems
- Cell calls and texting
- Radio
- And myriad other car gadgets

And remember: your commercial auto coverage is tax deductible. There are many situations that allow you to deduct the cost of commercial auto insurance for tax purposes when you use your vehicle for commercial or business use. Talk with your tax advisor for clarification.

When Employees Fight: Why It Is Worth It To Discover Who Is At Fault

By [Jack McCalmon](#), [The McCalmon Group, Inc.](#)

As a father of two boys, fights are common, and I often find it fruitless to discover who started any particular dispute between the two. I will listen to the debate as to who is responsible; however, 80 percent of the time, I send them both to their rooms. I let them know they both played a part in the fight, but more importantly, they both failed to resolve it. I don't know if that is the right way to play that parenting scenario, but it stops the fighting...for awhile.

That sort of logic did not play well for ActionNet, Inc. when in 2016, it was on the wrong side of a verdict because it fired two employees for fighting. The employee on the right side was Yowan Yang. He had worked for ActionNet since 2010 and received "consistent strong performance reviews and merit raises."

The other employee involved in the altercation was Cy Tymony. Cy and Yowan's cubicles were near each other at ActionNet. In 2012, a disagreement about moving cubicles ensued, and Cy attacked Yowan by choking him, screaming profanity-laced death threats, and destroying Yowan's workstation.

ActionNet terminated both Cy and Yowan for fighting. However, federal investigators found that Yowan was the victim in the matter. Even so, ActionNet took no action to reinstate Yowan, even after he asked for reinstatement. Yowan sued and a jury found ActionNet liable because it punished Yowan in the same manner as it had punished Cy. The outcome: "\$2.4 Million Verdict Plus \$5 Million In Punitive Damages Awarded In Workplace Violence And Wrongful Termination Lawsuit." (*prnewswire.com* Mar. 18, 2016)

As managers and supervisors, it is often tempting to treat disputes with employees like we treat disputes with children...that both fighting parties played a part (in the present and/or the past) and both deserve equal punishment. However, that is not how managers should manage disputes between employees, although it appears that is exactly what ActionNet did.

Yowan more than likely had a history with Cy (or ActionNet management) and a disagreement about cubicles was the straw that sent Cy over the edge. There is no excuse for what Cy did, but when managers at ActionNet were asked which employee was responsible, I bet some argued that Yowan was also responsible, maybe not for that particular fight, but for the tension that led to the fight.

The problem is that investigators, juries, judges, and regulators often do not care about the past history of a dispute—they just want to address the "here and now". When Yowan was vindicated by investigators who investigated just the fight, and he asked for his job back, someone at ActionNet did the "parent thing" and said Yowan should pay the same price as Cy, despite the investigation findings.

Managers and supervisors should address every situation independently, especially when it deals with workplace violence. Let investigators determine who attacked others, and who defended themselves. The person that committed the violence must always be punished because workplace violence is never justified.

As for the victims, their behavior should be evaluated as well. If, for instance, a person utters hate speech that sparks violence against that person, the violence should not be excused, but it does not mean the person who made the hateful remarks should escape punishment. The punishment, however, should not be for fighting, but for the hate speech.

(Source: www.employerprotection.net)

About That Request . . .

Continuing our exposé on cyber attack tactics, this month we look at requests for personal information. No matter how official an email message might look, it's always a bad sign if the message asks for personal information.

Your bank doesn't need you to send it your account number. It already knows what that is. Similarly, a reputable company should never send an email asking for your password, credit card number, or the answer to a security question.