

A publication of  
Business Staffing, Inc.

# REVIEWS & STUFF

A monthly review of stuff effecting employees of Business Staffing, Inc.



**Feature:**

**Cell Phones & Social Media**

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## Cell Phones and Driving

[www.iii.org/media/hottopics/insurance/cellphones](http://www.iii.org/media/hottopics/insurance/cellphones)

Increased reliance on cellphones has led to a rise in the number of people who use the devices while driving. There are two dangers associated with driving and cellphone use, including text messaging and using the Internet, jeopardizing the safety of vehicle occupants and pedestrians.

First, drivers must take their eyes off the road and hands off the wheel to manipulate the devices when dialing, texting and surfing the Web.

Second, people can become so absorbed in their conversations and other uses that their ability to concentrate on the act of driving is severely impaired.

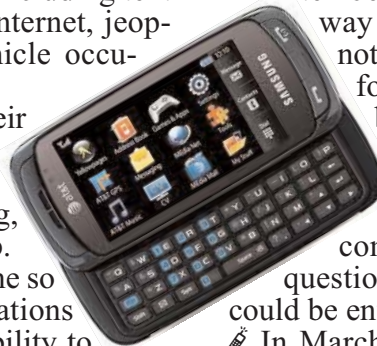
Since the first law was passed in New York in 2001 banning hand-held cellphone use while driving, there has been debate as to the exact nature and degree of hazard. The latest research shows that

using a cellphone when driving is just one of many types of distracted driving that may lead to crashes and near crashes.

State and Federal Initiatives: In September 2010 the Governors Highway Safety Association decided not to endorse a proposal calling for a total ban on cellphone use by drivers. In response to a California proposal calling for the group to ask state legislatures to consider a complete ban, the association questioned whether the prohibition could be enforced.

In March 2010 the Treasury Department proposed that an interim plan prohibiting texting by drivers of interstate buses and trucks over 10,000 pounds announced by Transportation Secretary LaHood in January be made permanent. On October 1, 2009 President Obama signed

**Cont. on p. 7**



## Something NEW to Offer

Glenn Miller

We are pleased to announce the following new services:

- ★ Site specific insurance programs ★
- ★ Probationary screening periods ★
- ★ Trained employees ★
- ★ Turnover management ★
- ★ Employee Benefit programs ★
- ★ Certified payrolls for specific projects ★
- ★ Labor Burden analysis and reductions ★



Call your B S I. Representative today for more details

## Distracted Driving

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**D**istracted driving has become an epidemic in the United States, and its often fatal consequences are a threat to your workers, your business and the public.

Because millions of workers' jobs require them to spend part or all of their work day driving — visiting clients and customers, making site visits, or delivering goods and services — the Departments of Labor (DOL) and Transportation (DOT) are joining forces in a campaign to stop distracted driving and save lives.

Year after year, the leading cause of worker fatalities is motor vehicle crashes. There's no question that new communications technologies are helping business work smarter and faster. But getting work done faster does not justify the dramatically increased risk of injury and death that comes with texting while driving.

The human toll is tragic. DOT reports that in 2009, more than 5,400 people died in crashes linked to distraction and thousands more were injured. "Texting while driving" has become such a prominent hazard that 30 states now ban text messaging for all drivers.

OSHA is partnering with others across government, industry and the public to bring together important information and tools to attack texting while driving and other distracted driver hazards. We invite you to learn more about combating this problem at [www.osha.gov](http://www.osha.gov) and at DOT's distracted driving website, [www.distraction.gov](http://www.distraction.gov).

Most employers want to do the right thing and protect their workers, and some have already taken action to prohibit texting while driving. It is your responsibility and legal obligation to create and maintain a safe and healthful workplace, and that would include having a clear, unequivocal and enforced policy against the hazard of texting while driving. Companies are in violation of the Occupational Safety and Health Act if, by policy or practice, they require texting while driving, or create incentives that encourage or condone it, or they structure work so that texting is a practical necessity for workers to carry out their job.

the most significant distraction that affects driving performance.

## Q & A

### **Q** Why is the National Safety Council calling for a ban on cell phone use while driving?

**A** The National Safety Council is concerned about the increasing incidence of distracted motorists, as well as the proliferation of available wireless communications devices.

In 1990, there were 5 million wireless subscribers. Today, more than 270 million people are wireless subscribers in the US. According to a 2008 national survey, roughly eight out of every ten cell phone owners report they talk on their phones while driving and one out of every five report texting while driving. Multiple studies concluded that using a wireless communications device while driving is

### **Q** What is distracted driving?

**A** Distracted driving is any non-driving activity a person engages in while operating a motor vehicle. Such activities have the potential to distract the person from the primary task of driving and increase the risk of crashing.

There are three main types of distraction: visual — taking your eyes off the road, manual — taking your hands off the wheel and cognitive — taking your mind off what you're doing.

### **Q** Is talking on a cell phone any worse than having a conversation with someone in the car?

**A** Some research findings show both activities to be equally risky, while others show cell phone use to be more risky. A significant difference between the two is the fact that a passenger can monitor the driving situation along with the driver and pause for, or alert the driver to, potential hazards, whereas a person on the other end of the phone line is unaware of the roadway situation.

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# Why Employees Need Social Media Guidelines

[www.searchenginejournal.com/why-employees-need-social-media-guidelines/12588/](http://www.searchenginejournal.com/why-employees-need-social-media-guidelines/12588/)

**H**ow have companies been faring with employees and their social media use?

According to multiple recent studies, it appears that many companies have encountered problems and these problems are escalating.

It appears employees are doing something wrong in their social media sharing, and they're doing so in a pretty big way.

Interestingly, though, according to the Deloitte LLP 2009 Ethics & Workplace Survey, a mere 17% of companies have programs in place to monitor and mitigate the potential reputational risks related to the use of social networks. There are

ity relates to the company's social media view. This leads to unwanted conflict for both the employer and employee.

There is a clear consensus among the experts that establishing social media guidelines, and training employees on the proper use of social media within those guidelines, are paramount to running a successful company.

Now that you recognize the importance of a social media policy, what should you consider when creating it?

You will find many examples of social media policies but, unfortunately, no one can truly answer your questions without consulting your individual company.

While the decision to post videos, pictures, thoughts, experiences and observations to social networking sites is personal, a single act can create far reaching ethical consequences for individuals as well as organizations. Therefore, it is important for owners to be mindful of the implication and elevate the discussion about the risk associated with it.

clear-cut cases of right and wrong, but should employees be held entirely responsible for borderline transgressions in the absence of structure?

As social media continues to evolve, many companies continue to address problems reactively, as opposed to proactively. They are handling problems after they arise and are not giving their employees a clear, distinct direction to follow. In the absence of direction, employees are left to determine right from wrong on their own without knowing, or possibly thinking, how their activ-

- There is no worldwide policy for social media usage and behavior.
- There are varying degrees of tolerance.
- There will be different levels of desired participation, different opinions on conflict resolution and different opinions on the overall value of social media.

There are, however, a few questions you should ask when considering how your company wants to proceed. Doing so can greatly help establish your plan of action and define your beliefs.

## Review & Stuff

This newsletter is intended to make you aware of some of the rules and regulations affecting you in the workplace. We would like to give you some insight into the progress of Business Staffing Inc., and to keep you abreast of the changes affecting staff leasing.

Please feel free to write to us and let us know your ideas on the things we could do to improve our services. We would appreciate your comments



## Five Things to Consider for your Social Media Guidelines for Employees

1. How does the use of social media affect employee productivity? Do you want employees accessing social media sites at work for either personal or business relations?
2. What legal issues do your company face regarding proper disclosure and/or advice?
3. What restrictions should employees

have when interacting? Like it or not, they will be perceived as a representative.

4. How will you train them on the use of these social media guidelines? It's one thing to establish guidelines, but they're failing if employees do not understand, or know, about them.

5. What will the repercussions be for violations? Are you willing to enforce them?

# Social Media For Business

[www.business2community.com/social-media/social-media-for-business-042291](http://www.business2community.com/social-media/social-media-for-business-042291)

*Opportunity,  
sooner  
or later,  
comes  
to all  
who work  
and  
wish.*

*-Lord Stanley*

## Editorial



**T**here's been an on-going argument as to whether social media is an effective marketing tool or not.

This isn't isolated to the internet however. Its been an on-going issue with marketing in general. The fact is every channel works, however its a question of testing it and learning how to use it effectively along with realistic expectations.

Sites like Facebook, LinkedIn and Twitter are very different from one another and there are differences between the free and paid things you can do on these sites.

Sites like Facebook and LinkedIn are broken down into individuals (profiles), organizations (pages) and groups (mini communities).

Twitter on the other hand is more dynamic. Its a real time conversation tool and moves quickly. Conversations are grouped together using what's called a hashtag or topic identifier, which is like a temporary group and its related real time conversation.

Marketing is about knowing your audience and being clear about your objec-

tives. You can do neither unless you understand how these social communities operate.



## A Business Social Media Strategy

A simple and social media plan involves the following steps

- Connect to build your network
- Create useful content
- Engage with your audience

Cont. on p. 7

## Carvie's Corner

**A**s communication avenues continue to open, we need to be responsible and think before we act. We know this is not a new concept, but because it is so easy to "share" our thoughts and ideas, we do it liberally.

As much as some of us may not want it, laws are being passed daily to control cell phone use and driving (to protect you and other drivers).

Companies are writing social media policies for their business daily (to protect you and their businesses).

The pics and comments you put online are there for ALL the world to see. Even 'perspective' employers can find out about you before you are hired.

With all the laws and policies and procedures being promulgated 'daily' it should make us consider the harm we can cause to ourselves and others when we don't pay attention to what's around us.

Carvie  
ADL

## The Taylors



**"Hold on just a minute officer. You caught me in the middle of an important call"**

# NEWS RELEASE

## 20 in South Texas Plead Guilty to Insurance Fraud

[www.insurancejournal.com](http://www.insurancejournal.com) / August 1, 2011

**F**ederal authorities say 20 South Texas residents have been convicted for their roles in a scheme to defraud the American Family Life Insurance Co. In mid-June, 36 people were indicted on accusations they participated in the scheme designed to defraud Columbus, Ga.-based AFLAC millions of dollars by filing false claims, the Associated Press reported.

According to the indictments, the defendants include a local police officer, county employees and school teachers. They purchased policies under the AFLAC Accident-Only Insurance Plan from several area insurance agents at various times beginning in July 2001 through April 2010. Under the plan, a policyholder could file a claim with AFLAC and obtain a cash benefit if he or she received treatment from a physician for a legitimate, accident-caused injury including lacerations, bruises, burns, fractures or dismemberment.

The Justice Department says on behalf of the defendants two Reynosa, Mexico, doctors filed minor injury claims thought too small to draw suspicion. In return, the border-city doctors received small kickbacks.

The physicians allegedly prepared an "accident report" for each fake injury in exchange for a cash kickback of approximately \$15 per accident report, according to the U.S. Attorney's Office for the Southern District of Texas. In each report, the indictment alleges the physicians falsely claimed they had provided treatment and prescribed medication for the purported injury. In addition, the physicians and defendants allegedly attempted to conceal their scheme in numerous ways including agreeing to use injuries such as lacerations and minor burns as opposed to more serious injuries that paid higher cash benefits and could potentially attract a greater level of scrutiny by AFLAC's claims department.

Over time, the defendants — many of whom allegedly recruited one another to purchase policies and join the alleged scheme — submitted approximately 21,600 allegedly false and fraudulent insurance claims, each accompanied by the physicians' accident reports, to AFLAC's claims department in Columbus, Ga. Based on the claims, AFLAC disbursed a total of approximately \$3 million in insurance proceeds to the defendants.

So far, 20 defendants pleaded guilty to wire fraud. All 20 face a possible maximum of sentence of 20 years in federal prison without parole and a \$250,000 fine. Federal investigators dubbed the case "Operation Sitting Duck," a play on the insurer's feathered mascot.

Hear Ye,  
Hear Ye,  
Hear Ye!

All ye who  
haveth eyes  
to see and  
ears to  
hear!

If you think  
you have an  
interesting  
story or  
article that  
you would  
like to see  
printed, in  
Reviews &  
Stuff send  
it in to me.  
If we use it  
in one of our  
publications,  
we will give  
you \$25.00.

Send all  
stories,  
articles and  
inquiries to:  
C. P.  
Chapman

(See address  
on page 2)

Answers to Cell Phones on p. 8

A phone will fit in your pocket better FLIP  
Choose your service carefully, you may have it a while  
PLAN

A new, abbreviated language has evolved for messaging  
TEXT

Many phones have calculators, address books and an  
clock ALARM

You may be able to use your phone as a computer for your com-  
puter MODEM

Women especially like custom decorative cell phone  
COVERS

You can get phones and accessories at several shopping mall  
KIOSKS

Some PDAs have touchscreens that you use with a STYLUS  
Some PDAs have touchscreens that you use with a STYLUS

Cell phones use a network of antennas, most are on  
TOWERS

New phones are capable of playing MP3s, and even TV  
VIDEOS

Extendable, compact, or internal ANTENNA  
CAMERAS

Many phones have a, though the image quality varies  
TERBUG

You can download a wide variety of for your phone  
RINGTONES

Email devices: Q, Treo, Palm, and BLACKBERRY  
LG, Motorola, Nokia, Samsung, etc MANUFACTURERS

MINUTES

In some places you can buy cell phones for short-term  
use PREPAID

Providers: Cingular, Verizon, AT&T Wireless, etc SERV-  
ICE

More older now have phones for their parents' conven-  
ience CHILDREN

Make sure your chosen network has the you need COV-  
ERAGE

Most PDAs and email devices have a full for typing  
KEYBOARD

The best part about cell phones is that they are WIRE-  
LESS

The FAA and FCC currently prohibit using phones on  
during flight AIRPLANES

New wireless accessories for connecting to your cell phone  
BLUETOOTH

If you're going to drive, you should use a device  
HANDSFREE

New brand of simple cell phones marketed to seniors JIT-  
TERBUG

You can download a wide variety of for your phone  
RINGTONES

Email devices: Q, Treo, Palm, and BLACKBERRY  
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# The Silver Platter Safety Meeting



**Standard, Film or Topic of the Month:**

<b>Social Networking</b>

**Standard, Film or Topic of the Month:**

Incident / Near Miss	Action taken to prevent reoccurrence
Employee's name and photo-graph was used inappropriately on a social media website.	Call authorities first, then contact the social media website. They may be able to remove it within 24 hours.

**Questions and Suggestions:**

Submitted by	Discussion / Topic	Status
Kurt	What can you do to prevent 'defamation of character' on social websites?	It has been suggested that stricter laws are enacted to help protect the unsuspecting public, but ultimately, it is up to us to better police ourselves.

**Material Safety Data Sheet(s) Reviewed:**

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**Safe Work Practice:**


**Inspection / Housekeeping:**


**Sign-In Roster:**


*Employee Signatures*

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## Cell Phones and Driving

Cont. from p. 1

an executive order prohibiting federal employees from texting while driving. The order applies to employees using cars or cellphones provided by the government or using their own cars or phones for government business. The order applies to some 4.5 million federal employees, including the military.

📱 The number of state legislatures debating measures that address the problem of cellphone use while driving and other driver distractions continues to rise.

📱 As of June 2011 ten states—California, Connecticut, Delaware, Maryland, Nevada, New Jersey, New York, Oregon, Utah and Washington State—plus the District of Columbia, had laws on the books banning the use of handheld cellphones while driving. Almost all of the laws have "primary enforcement" provisions, meaning a motorist may be ticketed for using a handheld cellphone while driving without any other traffic offense taking place, according to the Insurance Institute for Highway Safety.

📱 Also as of June 2011, 34 states and the District of Columbia banned the practice of texting with a cellphone while driving. Most of these laws have primary enforcement provisions. The Utah law, passed in May 2009, is the toughest in the nation. Offenders convicted of causing an acci-

dent that injures or kills someone while texting behind the wheel face up to 15 years in prison. The law does not consider a crash caused by a multitasking driver as an accident but rather as an inherently reckless act, like drunk driving.

📱 **Businesses:** Businesses are increasingly prohibiting workers from using cellphones while driving to conduct business. Exxon-Mobil and Shell are examples of large companies that ban employees' use of any type of cellphone while driving during work hours. The California Association of Employers recommends that employers develop a cellphone policy that requires employees to pull off the road before conducting business by cellphone.

📱 **Court Decisions:** In December 2007 International Paper Co. agreed to pay a \$5.2 million settlement to a Georgia woman who was rear-ended by one of its employees. The employee was driving a company car and talking on a company cellphone at the time of the accident. The settlement was reached even though the employee had violated her company's policy of requiring the use of hands-free headsets while driving. The suit is among the most recent of several cases where an employer has been held liable for an accident caused by a driver using a cellphone.



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## Social Media for Business

Cont. from p. 4

Be selective about who you connect with and build a network that is targeted and relevant to your niche. This could include other bloggers, customers, partners and people in the media online.

Your content, should help you to both promote your message and help your audience simultaneously. A great way to do this is with a business blog. As you write you can share views, opinion, research and point or link to other articles or content that helps support your ideas.

When it comes to engaging with your audience there are many ways that you can win them over.

If you publish useful content consistently then people will open up to you. Asking questions and answering queries is another way to engage with people, just like in a conversation.

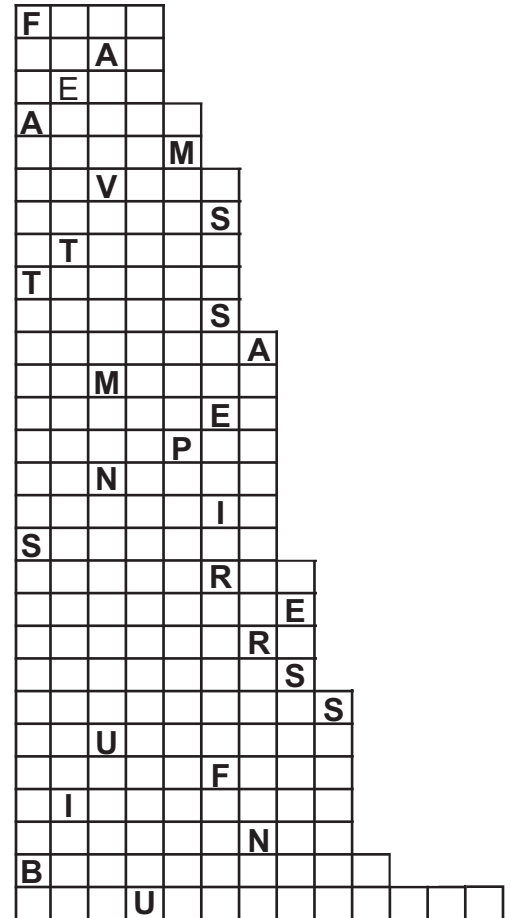
Make sure you have measurement in place to help you determine which activities produce the best results in business terms such as leads, sales and loyalty.

You can of course advertise on these sites to varying degrees, however this is the less social aspect of your engagement and connecting with people will be your key to social media backed up by content. Be social, to make social media work.



# CELL PHONES!

- ◆ A \_\_\_-phone will fit in your pocket better
- ◆ Choose your service \_\_\_ carefully, you may have it a while
- ◆ A new, abbreviated language has evolved for \_\_\_ messaging
- ◆ Many phones have calculators, address books and an \_\_\_ clock
- ◆ You may be able to use your phone as a \_\_\_ for your computer
- ◆ Women especially like custom decorative cell phone \_\_\_
- ◆ You can get phones and accessories at several shopping mall \_\_\_
- ◆ Some PDAs have touchscreens that you use with a \_\_\_
- ◆ Cell phones use a network of antennas, most are on \_\_\_
- ◆ New phones are capable of playing MP3s, \_\_\_, and even TV
- ◆ Extendable, compact, or internal
- ◆ Many phones have \_\_\_, though the image quality varies
- ◆ If you travel, don't forget to bring this
- ◆ When a phone loses its connection, the call is \_\_\_
- ◆ Your \_\_\_ may expire or roll-over depending on your plan
- ◆ In some places you can buy \_\_\_ - \_\_\_ cell phones for short-term use
- ◆ \_\_\_ Providers: Cingular, Verizon, AT&T Wireless, etc
- ◆ More older \_\_\_ now have phones for their parents' convenience
- ◆ Make sure your chosen network has the \_\_\_ you need
- ◆ Most PDAs and email devices have a full \_\_\_ for typing
- ◆ The best part about cell phones is that they are \_\_\_
- ◆ The FAA and FCC currently prohibit using phones on \_\_\_ during flight
- ◆ New wireless accessories for connecting to your cell phone
- ◆ If you're going to drive, you should use a \_\_\_ - \_\_\_ device
- ◆ New brand of simple cell phones marketed to seniors
- ◆ You can download a wide variety of \_\_\_ for your phone
- ◆ Email devices: Q, Treo, Palm, and \_\_\_
- ◆ LG, Motorola, Nokia, Samsung, etc



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## The Suggestion Box

If you are having trouble getting your supervisor to participate in safety or if you have special safety concerns that are not being addressed, write us. We all must do our part to keep you safe and healthy.

