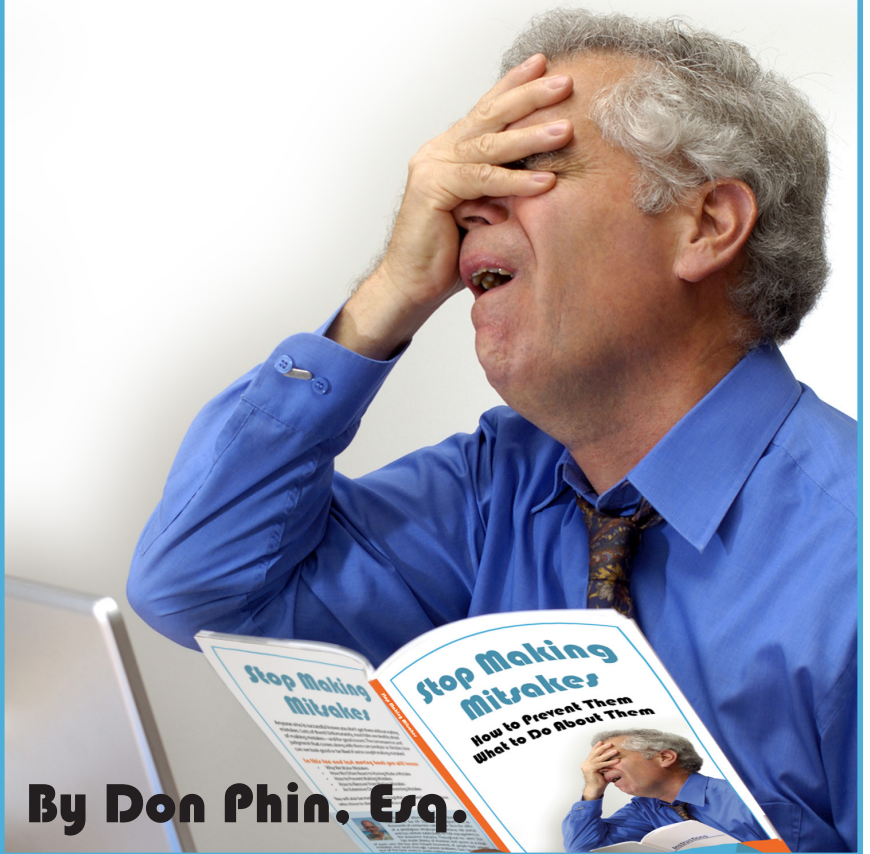


Stop Making Mistakes

**How to Prevent Them
What to Do About Them**



By Don Phin, Esq.

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*"As long as the world is
turning and spinning, we're
gonna be dizzy and we're
gonna make mistakes."*

– Mel Brooks

Anyone who is successful knows you don't get there without making mistakes. Lots of them! Unfortunately, most folks are deathly afraid of making mistakes—and for good reason. The consequences and judgment that comes along with them can paralyze us. Besides, how can we look good or be liked if we're caught making mistakes?

Introduction

I don't know about you - but I hate making mistakes! Even if I'm the only one who knows about it. For purposes of this book, I will define a mistake as an error in judgment or action. While it is generally thought of in terms of an "innocent mistake," that's not always the case. The terrorist whose bomb fails to explode because he failed to wire it properly is far from an innocent.

The risk management industry is all about trying to spot the potential for mistakes and then trying to reduce or eliminate them. Manufacturers are equally interested. Dr. Deming estimated that 94% of manufacturing mistakes were due to *common causes* and are management's responsibility. He estimated that only 6% of mistakes were due to *special causes* that are difficult to control. Chances are that is true across the board, not just in manufacturing. How many "unique" mistakes do you generally see? On a ball field or in a boardroom? In an auto accident or the delivery room?

Over the past few years, I've done focused research into why we make mistakes. I've looked into all the literature and then harkened back to both personal, client and publicly known mistakes. It seems like over the last 30 years, I've spent a great deal of time dealing with mistakes. Those made by others as well as of my own doing. In my career as an employment law attorney, I saw mistakes on display every day. This was also true in my role as a consultant and advisor to companies. I estimate I've answered over 3,000 "Hotline" calls from

employers desirous of not making a mistake (or trying to unwind from one made).

There is no lack of information available today, yet we still make mistakes. I began a fascination with the question of “*Why don’t we do what we know we ought to do, even though we know we ought to do it?*” for example. We all know that companies benefit by hiring great employees. However, there’s a bell curve of how well companies do their hiring. Some do an absolutely horrible job at hiring, even though they *have to know* that hiring poor performers makes no sense whatsoever. That’s a big mistake!

Mistakes are made for both logical *and* emotional reasons. Often times, it’s a false logic, like an illusion. Other times, it’s emotional garbage as in playing a victim role. As I often state in workshops, ***if it doesn’t make sense, don’t try to make sense out of it!***

For every ten books written on what we should do, there is less than one book written about *why we don’t do what we already know we should do*. To me, that “why not” question is the final frontier. It led me to the co-authoring of *Victims, Villains and Heroes* with Loy Young, where we examine why our emotional selves cause and crave unnecessary dramas.

This book is broken down into four parts. I’m going to begin by outlining the kind of mistakes we make. While the list is not exhaustive, (I don’t know if you can exhaust such a list given man’s ingenuity), it is fairly inclusive. Chances are, every one of us have made almost every one of these mistakes, whether you are 24, 42, or 84. As I stress in this book, hopefully *we don’t make the same mistakes twice*. Next we’ll discuss common sense ways to avoid making mistakes. Then we’ll discuss how we often react to having made a mistake. We’ll quickly identify with many of these reactions. Then In

the last section I'll talk about how to recover after you've made a mistake in a way you can be proud of.

At the end of the book I'll supply you with a checklist you should consider before making major decisions. It's a checklist I wish I had many years ago.

I get that wallowing in the negative might not be the most exciting conversation; however, if we "get" the messages set forth in this book, we will have much wealthier, healthier, and happier lives. There's nothing more exciting than that!

Here's to your success,

Don Phin, Esq.

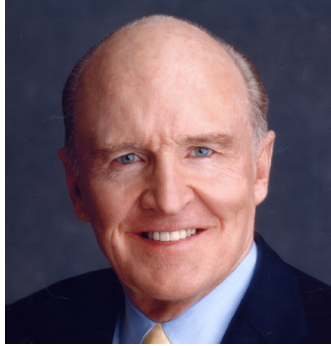


P.S. Yes, I know the cover is misspelled. Geez!



Why We Make Mistakes

Here's where the long list begins. It comes in no particular order. Where have the mistakes discussed shown up in your life? Write a note or observation from one of your own experiences.



*"I've learned that mistakes
can often be as good a
teacher as success."*

– Jack Welch

1. WE ARE ON OVERLOAD



And things are falling through the cracks all over the place. The American worker is the single most productive worker on the planet. I know of very few people not running at least 75mph. When we're on overload, we over-commit.

When that happens, promises go unfulfilled, creating lies, guilt and mistrust. When we make the mistake of not living up to a commitment, there'll be a lot of blame and justification spread around.

One of the things I have done to push back against this trap is read books on simplicity and ask *"How I can make my life simpler?"*

I don't like overwhelm, I'm not effective when on overwhelm, and I produce far too many lies and mistakes when I'm on overwhelm. Keep it simple and you may avoid the most mistake-producing trap of all.

Where are you over-committed? Where do you need to stop committing something? How can you make life simpler and avoid mistakes in the process?

Notes or observations: _____

2. WE WERE EXHAUSTED

The 2010 Buffalo airplane crash was attributed to exhausted pilots. One of the most chilling statements came from the voice of an air traffic controller who stated, "This aircraft was five miles out and all of the sudden, we have no response from that aircraft."



Driving yourself or the people around you to exhaustion in the name of any cause is a recipe for making big mistakes.

Are you pushing yourself or others to exhaustion?

Notes or observations: _____

3. WE MULTI-TASKED

It is a mistake to not give something our full attention. According to a *Scientific American Mind* article, there's a very simple reason why multi-tasking doesn't work. Typically, our left brain manages logical, data-driven information, while our right brain manages emotional driven information. When we take on one of those two types of tasks, it is assigned to the dominant side of the brain. Once we take on two or more tasks at a time, we find ourselves on overload.



I am not a big fan of multi-tasking and do my best to not engage in it. Focus on doing one thing well at a time and reduce the propensity to make mistakes in the process.

Where are you multi-tasking? How can the lack of focus lead to making mistakes? How can you reduce it to one or, at the most, two things at a time?

Notes or observations: _____

4. WE WORK ON THE WRONG PROBLEM BECAUSE SOMETHING CHANGED

At the end of the 19th century, horse and buggy makers were trying to figure out how they could further improve their carriages when, in fact, they should have been asking how they could get in to the automotive business.



We can make the mistake of believing a solution that worked yesterday will work today. For example, there are plenty of books that told us to dump money into the S&P 500 Index, you're guaranteed to have at least a 10% return over time. I wish that it was still true; however, times have changed. Today, you're lucky to find a steady 5%-8% in the stock market over time. If you're looking for a 10% return, you're not going to find it in the S&P 500 index, so you either have to change your approach or change your expectations. Not doing so would be a mistake.

Where are you trying to solve the wrong problem because something's changed? What change might you be missing? Have you read about the projected future of your industry or career? Don't make the mistake of underestimating rapid changes coming your way.

Notes or observations: _____

5. WE FAIL TO GATHER THE EVIDENCE

One of the biggest mistakes executives make is not gathering evidence required before making a crucial decision. In a rush to judgement, we often skip right past evidence which is readily available.

When I do investigations, I ask, what *facts, documents, or witnesses* are there to support your contention?

Don't expect people to hand you the evidence you need. Play Sherlock Holmes and go get it! Investigation checklists are a good way to help make sure you gather the evidence. Send me an email and I'll send you mine.



Where are you making a decision without getting all available facts, documents and witnesses?

Notes or observations: _____

6. WE HAD NO TRAINING OR EXPERIENCE

The first time we perform a task is the riskiest. You should see the accident statistics for the first time use of a nail gun! Chances are, it seems like a pretty straightforward tool to use, but without instruction, nail gun claims are higher than you could imagine.

It's worth mentioning again, the first time you or anyone else performs a task is usually the riskiest. Do you have the proper training or experience, and if not, how are you going to get it?



What risky activity are you or others trying to accomplish where there is a lack of training or experience? What risk does that pose?

Notes or observations: _____

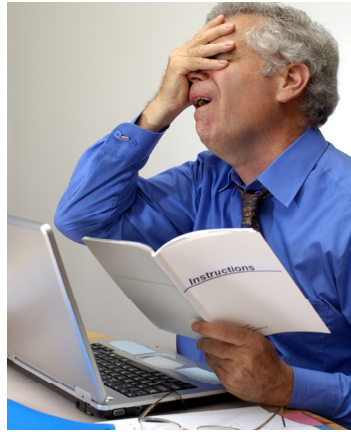


"There is a certain degree of satisfaction in having the courage to admit one's errors. It not only clears up the air of guilt and defensiveness, but often helps solve the problem created by the error."

– Dale Carnegie

7. WE DIDN'T GET OR READ THE INSTRUCTIONS

Since we're running 75mph, we want to get everything over with as fast as possible. You can quickly put an employee through an orientation, but if you don't test to make sure they "got it," chances are they're susceptible to making mistakes.



Provide the time needed to understand instructions, answer any questions that arise, and then test to assure they obtained the critical information.

Where do you have to make sure you or others get, read and understand the instructions? How can you take or create a test to find out? How can you do a better job of testing for orientation, knowledge of a product, service, customer, policies, procedures, safety, etc.?

Notes or observations: _____

8. WE WERE UNPREPARED

Every year dozens of hikers are rescued out of the Grand Canyon because they don't bring enough water with them. This is a classic case of being unprepared. Checklists are a good way to be prepared—I use one every time I go hiking or camping. I also use one before I set up a speaking engagement, investigation or consulting assignment.

Remember the Boy Scout motto: Be Prepared!



What potentially risky event is coming up where you need to do some preparation? How could a checklist help?

Notes or observations: _____

9. WE UNDERESTIMATE THE RISK

The folks in New Orleans knew they had Katrina headed their way, but completely underestimated the risk it could cause. As a result, disaster followed.



A classic case of underestimating the risk was the fact the Titanic had only sixteen lifeboats to rescue thousands of people. It was “unsinkable.”

One reason to run worst case scenarios, or the “Parade of Horribles” so you can fully appreciate a risk.

Where might you be underestimating a risk?

Notes or observations: _____

10. WE DON'T PLAY THE MOVIE FORWARD

Many times in our rush to action, we don't think to play the movie forward. Like the kid who climbs too high in the tree, we don't think of what can happen at the end of the story.

So, play the scenario out to the end. As Covey reminded us, "Begin with the end in mind."



What deal, project, or career move are you venturing into where you need to play the movie to the end?

Notes or observations: _____

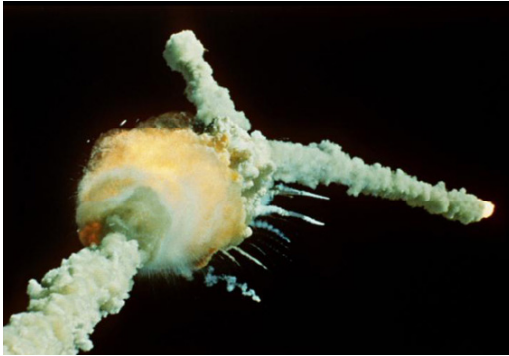


*"Your best teacher
is your last mistake."*

– Ralph Nader

11. WE SUCCUMB TO OUTSIDE PRESSURE

The Challenger shuttle explosion and BP oil spill were horrible disasters caused by undue influence. Before making a decision, examine all the forces at play to determine where conflicts may arise. Then have a protocol for dealing with such situations so decisions are not swayed by emotions and unsound practices but logic and realistic timetables.



Where can you or your employees be pressured by undue influence? Do you have a plan or process to mitigate such influence?

Notes or observations: _____

12. WE CHOKE

An interesting article by Malcolm Gladwell discussed the twin evils of choking and panicking. Sports provide a perfect example. We are all familiar with the athlete (Greg Norman, Bill Buckner, Michelle Kwan) or team (Buffalo Bills, Minnesota Vikings, Toronto Raptors) who have choked under pressure. When we choke, we go mental, over-thinking a situation.



Like the golfer who misses the three-foot putt or the actor who finally steps on stage and freezes, the only solution is to somehow “feel” your way through the situation.

One technique is to take three deep breaths from your belly. Then ask “what does it feel like I should do?”

Where do you tend to choke under pressure? What can you do to calm your mental chatter and feel your way through the situation?

Notes or observations: _____

13. WE PANIC

The opposite end of the spectrum is panicking. In that case, we go emotional when we should be logical. Like the person drowning who wrestles with the lifeguard, only to put both at risk. Or the parent who “loses it” because the kid didn’t clean up the room... again.



The answer here is to think. One reason why the training of soldiers to think under pressure is so important.

One technique is to ask “what would _____ do right now?” (Superman, the top salesman, Jesus, etc.)

Where do you panic? How can you check your emotions so they don't place you at risk? How can you calm your emotional chatter quickly and think logically? Like Spock!

Notes or observations: _____

14. WE FAIL TO BE OBJECTIVE

This is true even for our most mundane observations and impressions. One reason a second opinion is so valuable, whether from an informative source such as Consumer Reports or from an expert advisor. In an interesting Freakonomics podcast, authors Levitt and Levine talk about whether or not expensive wines are worth it. Their conclusion—we are not as objective as we pretend to be. Here's the experiment: Participants were asked to rate two different wines. All they were told was that one was a \$10 bottle and one was a \$50 bottle of wine, when in fact both were the same \$20 bottle of wine.



The participants overwhelmingly chose the \$50 bottle of wine as having the better taste.

Interestingly, some participants asked the testers if it could, in fact, be the same bottle of wine. When told that was something they

would have to decide for themselves, most of them opted to conclude they had to be different bottles of wine simply because of their pricing. They then jumped to the conclusion that the more expensive wine must be better—because it's more expensive! That was a \$40 mistake!

Where might you lack objectivity? Where might you need a second opinion? Who or what can you rely on to check your head? (Hint: a good coach and advisor like yours truly can help!)

Notes or observations: _____

15. WE HAVE A BIAS OR PREJUDICE

In the past, orchestras were predominantly staffed by men. The women complained and were able to require orchestras to conduct blind auditions; where those doing the hiring are



not able to see the person playing the instrument. As a result, today's orchestras are staffed by far more women than they have been historically—and they sound better!

Here are a few other examples. You have to pick one player for your basketball team. Who do you want? The black guy or the white guy? You have to hire the CEO for a large company. Now who do you want? It is important to understand we all have biases or prejudices that could cause us to make a mistake.

Where might you hold a bias or prejudice? Is it justified?

Notes or observations: _____



*"Mistakes are the portals
of discovery."*

– James Joyce

16. WE FAIL TO CONNECT THE DOTS

The 9/11 report used this phrase over and over again. How could we have failed to put two and two together? How can we better see the connections or coordinate the information? I had a funny failed-to-connect-the-dots experience while working on a tuna boat when I was 19. I was given deck watch having never been on a large boat before. I was told to watch the radar screen and make sure we didn't bump into anything in the night. Well, one night I had the 4:00-6:00 AM watch, which was the last one before the navigator took over. I watched as we glided past a whole slew of dots, confident we wouldn't hit any of them. When the navigator saw the radar monitor in the morning, he flipped. Turns out, all those dots I "glided" us past were the other fishing boats sitting on an enormous school of tuna. And we just passed right through it! Needless to say, the rest of my watches that trip were in the engine room.



Where are you not connecting the dots?

Where can you better

coordinate information at your company? Where are you ignoring connections you do see?

Notes or observations: _____

17. WE COULDN'T SEE IT, EVEN THOUGH IT WAS THERE

Malcolm Gladwell interviewed a radiologist who explained how mammograms can't see all cancers for the simple reason that they may be hidden behind white breast tissue. U.S. intelligence misread visual information from Iraq. Camouflage works on this basis. The book *Freakonomics* documents how we can look at statistics and not even see what is there.



Years ago, I read a great book, [The Tracker](#), by Tom Brown. He was a famous tracker because he could see what was hidden from the plain view of others. I've been much more observant since reading that book.

What might be hiding from you in plain view? How can you be a better observer?

Notes or observations: _____

18. WE DIDN'T LIKE IT

When people don't like an aspect of their work, because it's not their thing, they tend to not do it well. In fact, they may not do it at all. As a manager, we have to be very clear as to who we assign tasks to.



I recommend employers use character assessment tools in the hiring process. They help show an employee's natural affinities. What you don't want to do is jam a round peg into a square hole and then wonder why mistakes are made (and arguments follow).

Have you taken an assessment on yourself or your team? What are your natural strengths? Conversely, where have you or others made mistakes simply because you didn't like doing an activity? Go to www.zeroriskhr.com and tell them I sent you.

Notes or observations: _____

19. WE WERE HIGH OR INTOXICATED

Many a workplace mistake and resulting injury has been caused by a drugged or intoxicated employee. Roughly two out of three employees



who do drugs have a job. So do most alcoholics. A prudent employer will drug test all job applicants and anyone they reasonably suspect to be under the influence. Many states permit post-accident drug testing.

Of particular concern is where employees are exposed to legal drugs on a daily basis. Nurses and doctors have been known to have pill problems. Such an environment creates a “social experiment”. Unfortunately too many fail the test.

Are you dealing with intoxicated employees? Do you have a plan for testing new hires and suspicious employees? See the excellent drug-free workplace materials at www.samsha.gov.

Notes or observations: _____

20. WE HAD HORMONES OUT OF CONTROL

Just ask Tiger Woods, President Clinton, Governor Spitzer, or the thousands of other men and women who “crossed the line,” ruining their reputations for a lifetime in the process. I cannot tell you how many times I’ve dealt with executives and managers who will regret a single act for the rest of their lives. If there is a potential for regret—don’t do it!



Where are you or others taking unnecessary risks because it's sexually exciting to do so? Is it really worth getting caught? Does your company take all the steps it can to prevent sexual harassment? Are all leaders, managers and employees getting sexual harassment training? Ask me about ThinkHR.

Notes or observations: _____



*"Experience is the name everyone
gives to their mistakes."*

– Oscar Wilde

21. WE WERE INFATUATED

This is where you fall in love with a person or situation and go numb to the logic of it all. We think we know what's going on, but we don't. Villains are masters in the art of manipulating

infatuation. Good girls become attracted to bad boys—and it's not because of the logic of it!



All of our emotions, from anger to fear to guilt are given to us for a good reason. Misuse

of these emotions are a formula for making mistakes. One reason to listen to and respect the judgement of friends, family and experts. They will help you see things about other people you can't see for yourself.

Where have you been injured by with a manipulator in the past because you fell in love with them before really knowing them? What could you have done to prevent that mistake? Who's telling you something now about a relationship you are in that you should be listening to?

Notes or observations: _____

22. WE WERE DESPERATE

Remember when your were in high school and hadn't dated anyone in a while? They'll do!

When desperation takes over, we can find ourselves drinking salt water to quench our thirst. When we are desperate any solution will do. Experienced backpackers keep what might be called a Do Not Panic checklist should they find themselves lost or otherwise in a desperate situation. One reason why companies and families should have disaster plans and checklists too. Desperate times create mistakes.



Where do you face making a desperate decision? Do you have all the necessary emergency checklists and disaster plans at work or at home? See the checklist, Being Safe at Work, at Home, and on the Road at the end of this book.

Notes or observations: _____

23. WE WERE RUNNING TOO HARD TO FEEL WHAT WAS GOING ON

One of the most expensive mistakes I made when I was running very hard growing my business. I was very excited about a potential financial opportunity, and couldn't "feel" the



deception that was right in front of me. I ran right past it.

It is important to use and trust your intuition as a balance to your desire

for action. The failure to do so can lead to disastrous mistakes. One reason why "sleeping on a problem" is sound advice.

Have you stopped running long enough to feel what's going on? When you do, is there anything that doesn't feel right? Do you need to sleep on it?

Notes or observations: _____

24. WE GOT GREEDY

This may be the #1 financial mistake and why we are trillions in debt!

As Bernie Madoff's clients now realize, when the numbers are too good, the numbers are too good. Greedy people are easy prey for sophisticated villains.



Thinking there is such a think as “easy money” is a big mistake.

Where are you getting greedy? Who or what is encouraging it? Whose story or numbers are you dealing with that sound too good?

Notes or observations: _____

25. WE DIDN'T TALK ABOUT THE ELEPHANT IN THE ROOM

The internet and real estate bubbles were classic examples of an elephant in the room. Everybody knew the risk was there, but nobody wanted to talk about the end of the Golden Goose. (Another animal metaphor!) As a result, millions of



people were placed in a financial position it will take years to recover from.

Question: Is the current situation really any better or is the elephant still in the room?

Where are you ignoring the obvious? Are you hoping the elephant in your room will simply go away?

Notes or observations: _____



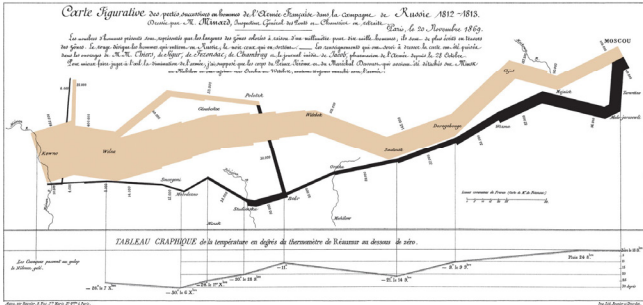
"The trouble in America is not that we are making too many mistakes, but that we are making too few."

– Philip Knight

26. WE LET THE EGO RUN WILD

In his book *How the Mighty Fall*, Jim Collins points to a number of factors that have led the great into failure (a really big mistake). *Hubris*, or an unchecked ego if you will, is the starting point. You can get sloppy somehow thinking that your success is bulletproof and fail to acknowledge the role that luck played.

Napoleon's march to Waterloo is a perfect example of hubris gone wild. Start with 200,000 men, end up with 10,000 and somehow have the nerve to claim victory.



Where are you feeling bulletproof? Where do you need to check your ego and humble yourself before somebody or something does it for you?

Notes or observations: _____

27. WE SUCCUMB TO GROUPTHINK

Many of the Germans who rallied behind Hitler's terror were good church-going Catholics. Many a good person fell under the spell at Jonestown. People buy homes they can't afford at the top of the market.



All of us can get caught up in the power of groupthink.



Do you listen to the "noise"? What is your check and balance on groupthink? Where are you not thinking for yourself?

Notes or observations: _____

28. WE RELY ON THE WORLD WILD WEB

Remember this—you get what you pay for. Most of the internet does not have the accuracy checks of TMZ. Sometimes information is purposefully inaccurate and nothing more than propaganda.

You must know the source of your online information and the evidence supporting any opinions.

I often go to Snopes.com to check on the accuracy of stories or information sent my way.



Where do you make the mistake of relying on information on the internet without checking sources, etc.? Are you familiar with Snopes.com?

Notes or observations: _____



"An expert is a person who has made all the mistakes that can be made in a very narrow field."

– Niels Bohr

How to Prevent Making Mistakes

Now that we've talked about how we can make mistakes, let's discuss what efforts we can make to avoid making them in the first place. Of course, this list can also go on ad infinitum. What follows are some of the most important techniques you can use.

1. DO SOMETHING

Perhaps biggest mistake of all is not taking action. Of course the excuse usually has to do with time or money. As Dan



Kennedy is fond of saying, "Time and money are not true justifications, but allocations of resource." Doing nothing may use up very few resources, but expose

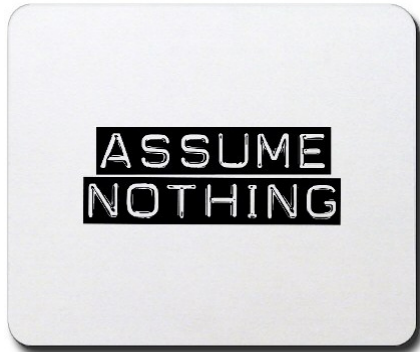
you to greater risk. For example, you can drive for years without wearing a seatbelt and it will have no impact on you. However, should you one day meet up with a Mack truck, you certainly will have wished you had that seatbelt on.

Where are you doing nothing about a real risk you face? Maybe because it feels like a distant risk? Where can you step up and help make a difference and prevent critical mistakes from being made?

Notes or observations: _____

2. ASSUME NOTHING

Of course you know what the word *assume* stands for. For example, don't assume someone knows how to, or wants to, do something just because they've been around you for a while. Be a skeptic. Act like a lawyer. Make sure people who work for or with you have the skills and desire to accomplish the task.



Where are you assuming too much? Where have you failed to ask all the right questions and get the right answers?

Notes or observations: _____

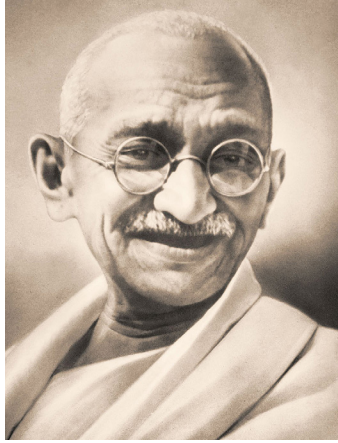
3. ADMIT WHEN YOU DON'T KNOW SOMETHING

There are times when we believe it's in our best interest not to admit we don't know something. Oftentimes that ignorance will generate a mistake. If you need help, ASK FOR IT. As they say an ounce of prevention is worth a pound of cure. Even if it means paying a professional for advice.

**I DON'T
KNOW
WHAT I'M
DOING**

Where are you hiding from the reality that you don't know something? How can your ignorance produce a real mistake? How can you get some help?

Notes or observations: _____



"Freedom is not worth having if it does not include the freedom to make mistakes."

– Mahatma Gandhi

4. HAVE A PLAN B

Few executives were prepared to handle the 2008-2009 recession—because they didn't have a backup plan. Those who had a plan in case revenues dropped 20% or more better weathered the storm.

We have to consider giving ourselves “outs.” Sometimes it makes sense to think of those in advance. For example, we should realize that half the time we promote someone into a management position they won't work out. What we don't want to have to do is to fire a poor manager and lose a great employee in the process. So, you can have a Plan B in advance should their job not be to your satisfaction or should they not enjoy the promotion.



Do you have a Plan B for your most critical risks? Who should you put on your team to implement that plan?

Notes or observations: _____

5. CREATE A CHECKLIST

There is a good reason pilots have a checklist they have to go through before they take off. Surgeons do the same thing before surgery. The last thing they want is to make a mistake! In the book *Checklist Manifesto* by Atul Gawande, the author stresses the importance of a checklist approach in many aspects of business. If pilots and surgeons can use checklists to prevent mistakes, so can you.



You'll find a Mistake-Free Checklist at the end of this program.

Where can you create some helpful checklists and prevent mistakes in the process?

Notes or observations: _____

6. HAVE CHECKS AND BALANCES

One way to prevent the making of mistakes is to have checks and balances. Our democracy was created with checks and balances in mind. Your financial technology and legal systems should have checks and balances too. Audits are a good check and balance tool.



Where can you create checks and balances around your critical financial, technology, HR, and legal exposures? Where do you need a third party to audit your practices in these areas?

Notes or observations: _____

7. USE MULTIPLE MODELS

Billionaire Charlie Munger gave a speech to a USC Business School graduating class and talked about the importance of having multiple models to consider. “[B]ecause if you just have one or two that you’re using, the nature of human



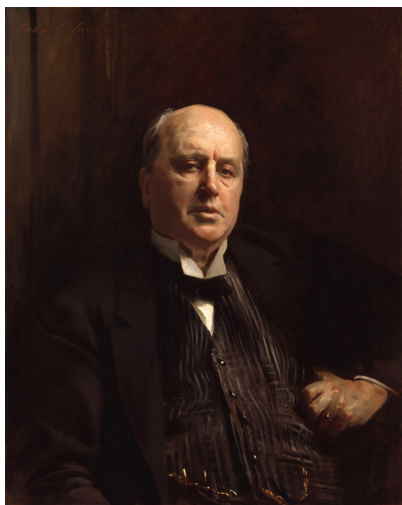
psychology is such that you’ll torture reality so that it fits your models.”

For example, when analyzing a company he may look through a mathematical model, an emotional one, a historical one, SWOT analysis, and so on.

Multiple people involved in a thought process increases access to available models. So does a diverse workplace.

What different models are available to analyze your risk exposures?

Notes or observations: _____



*"She had an unequalled gift. . .
of squeezing big mistakes into
small opportunities."*

– Henry James

8. DRIVE PAST FEAR SO MISTAKES ARE SO DISCLOSED

When fear controls, executives and employees become dangerous! They will attempt to *ignore, bury or deny* their mistakes. In fact, according to a Wall Street Journal survey, less than half of employees would report an unethical, illegal, or immoral violation to management. If that's the case, what other mistakes are not being reported?

The way to get on the front-end of any problem is to ask questions, such as: Are you aware of any safety, compensation, ethical, mechanical, systemic, technological or any other potential problem that could damage the company or its employees? Remember, the best time to deal with a mistake is now. Do not wait until it becomes cancerous, hazardous or litigious.

EMPLOYEE COMPLIANCE SURVEY

We are committed to eliminating wrongful, unsafe and unethical conduct. It is never in a company's best interest to have managers or employees violate laws, policies, safety or ethical standards. When properly used, this survey will allow us to maintain a trusting work environment and avoid unnecessary claims. The company is required by law not to retaliate against an employee who makes a "good faith" complaint. If you have any comments regarding the use or improvement of this survey, please let us know. Thank you.

Return this form to _____ within two working days.

Please help us by answering the following questions:

1. Do you understand that our company does not tolerate sexual harassment, discrimination, safety violations and ethical misconduct?
Yes No
2. Do you understand your ability to complain about unfair conduct, including anything related to harassment, discrimination, safety or ethics?
Yes No
3. Do you understand that you are required to report the violation of company policies?
Yes No
4. Are you aware of, have you witnessed, or have you been a victim of, the violation of any company policy, including those prohibiting sexual harassment, discrimination, safety violations or ethical misconduct?
Yes No
5. Have you reported any and all workplace injuries by completing an Injury Report?
Yes No
6. Is there any personal, compliance, ethics or safety issue you have a question about or would like to discuss?
Yes No

I declare the above to be true and correct pursuant to the penalty of perjury of the laws of the State of _____

Name: _____ Date: _____

Where do you need to ask questions that drive past fear? Is your company using an Employee Compliance Survey every six months? If not, ask me to send you a copy!

Notes or observations: _____

9. DON'T GAMBLE WITH THE RENT MONEY

Know your limits. If there is a risk you are willing to encounter, cap your losses – *before* you begin. For example, know just how much money you are willing to risk on a project, business or career decision and then decide to quit once you reach that limit – and do something else less risky. One reason for using “stop losses” when investing.



Where do you need to place a “stop loss” on a project, business, or career effort? Where have you driven beyond a logical quitting point?

Notes or observations: _____

10. HAVE PROPER INSURANCE COVERAGES

Whether you call them mistakes, risks, claims, costs, losses, you name it, determine if there is insurance coverage available for it. For example, one area ripe for risk exposure is cyber liability. It

is a relatively new phenomenon and you should make sure you have coverage for it. One of the biggest mistakes I see companies making is not purchasing what is known as EPLI (employment practices liability insurance) to protect against EEO, wrongful termination, and similar claims. If good risk management and insurance coverages are available, it would be a mistake not to take advantage of them.



Have you and your broker sat down and had a “total cost of risk” conversation? Do you have all available coverages? Do you have employment practices liability, cyber liability and other “new risk” coverages?

Notes or observations: _____



*"Never interrupt your enemy when
he is making a mistake."*

– Napoleon Bonaparte

11. GET SOME ADVICE... BEFORE MAKING A DECISION

You don't hire experts to make decisions for you. That is your responsibility. You hire them to get information and guidance. Get to know your experts *before* you have a problem. Members of ThinkHR get Hotline access to a team of HR experts to help you avoid making an HR mistake.

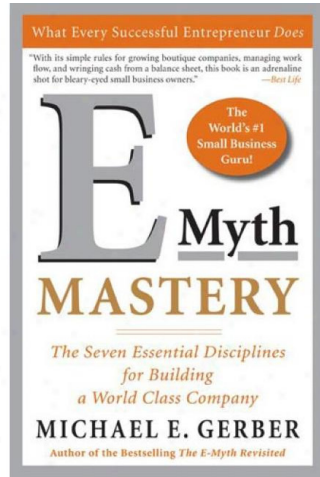


Who can you rely on for advice before making a critical decision? Do you have a team of go-to advisors?

Notes or observations: _____

12. GET SYSTEMIZED

Randomized practices produce mistakes. In his excellent book, *The E Myth*, Michael Gerber talked about the importance of creating systems for *everything* you do. Create standard operating procedures, testing procedures, instructions, training, monitoring, checks and balances, etc. Create legal and ethical systems that get to the front end of problems.



Avetta is an example of a company that provides a system for managing the risk between contractors and their subcontractors.

Do you have a system for managing risks in hiring, safety, compliance, cyber and other workforce exposures? Where are you “winging it” with a randomized approach? Where can mistakes be avoided by taking a systemized approach?

Notes or observations: _____

13. CONDUCT A SWOT ANALYSIS

It's the age-old formula; Strengths, Weaknesses, Opportunities, and Threats.



Have you conducted a SWOT analysis on your business activities? What is a project you're working on that could use a bit of SWOT analysis?

Notes or observations: _____

14. TEST IT FIRST

United Laboratories exists for good reason—it's good to test things first! Any savvy marketer will tell you the same thing—test, test, test!

Sometimes you can run a simulation or model of a project or product to see how it will pan out. You can also run a mini-experiment with very little downside should it fail.



What new product, service or employee idea can you test first before you jump in with both feet?

Notes or observations: _____



"Every great mistake has a halfway moment, a split second when it can be recalled and perhaps remedied."

– Pearl Buck

15. EXPECT MISTAKES TO SHOW UP

They're going to happen, so when they do simply say to yourself, "Oh, there you are!" Do not engage in an emotional override about the mistake. It is what it is. Now deal with it.



**Oh, There
You Are!!**

What "general variances" or common mistakes do you expect to show up? Are you prepared to say, "Oh, there you are!"?

Notes or observations: _____



*"If you have made mistakes,
there is always another chance
for you. You may have a fresh
start any moment you choose,
for this thing we call "failure"
is not the falling down, but the
staying down."*

– Mary Pickford



"Laughing at our mistakes can lengthen our own life. Laughing at someone else's can shorten it."

– Cullen Hightower

How We React to Making a Mistake

For most of us, the immediate response to making a mistake is an emotional one. What follows are the typical reactions we'll encounter until cooler heads prevail.

1. WE DENY KNOWING ABOUT IT

Like the monkeys who couldn't hear, see, or speak any evil, we will deny its existence even if squarely in front of us. Today's global warming crisis is one classic example. Politicians, special interest groups, and consumers continue to deny the human impact on global warming despite the overwhelming science behind it. (And yes, there are natural causes too. Like sun spots and ocean currents.)



Is there any place you are in denial (about your career, finances, health, or relationships)?

Notes or observations: _____

2. WE TRY TO BURY IT... HOPING IT WILL STAY THAT WAY

If we are not trying to deny it, we are often trying to bury it. Like the mafia gang disposing of a body, things tend to stay buried for only so long. Besides, the guilt will eat you alive.



Is there something you've buried that is coming to the surface? Where is the guilt of it still eating you alive? Have you talked to someone you can confide in to get the help you need?

Notes or observations: _____

3. WE HIDE FROM IT

This is the approach of the ostrich. When they sense fear, they stick their head in the sand. Unfortunately, people will take this approach too.

Problem is, there's no hiding from one's mistakes.



Is there any mistake you or others are hiding from? Even one from a long time ago?

Notes or observations: _____



"Punishing honest mistakes stifles creativity. I want people moving and shaking the earth and they're going to make mistakes."

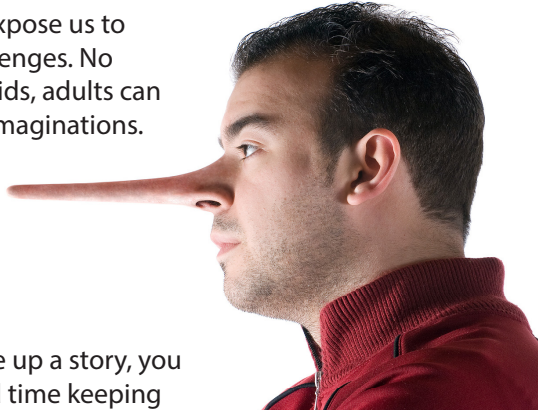
– Ross Perot

4. WE MAKE UP REALLY INVENTIVE STORIES

The truth can expose us to all sorts of challenges. No different than kids, adults can have amazing imaginations.

Ask any trial lawyer, cop, psychiatrist, or HR executive.

When you make up a story, you have a real hard time keeping the facts straight and not getting trapped in your lies.



What story are you making up to mask a mistake? How long do you intend to keep it up before you get honest about things?

Notes or observations: _____

5. WE TAKE IT PERSONALLY

“How could they do that to me?”

In Don Miguel Ruiz’s excellent book *The Four Agreements*, he teaches us about the mistake of taking things personally. A classic example is how we treat loved ones when things feel unfair. Or the weatherman for that matter.



Most people have good intentions. Taking things personally can cause us damage to relationships and that’s a really big mistake!

What mistake did someone make that you may be taking a bit too personally?

Notes or observations: _____

6. WE TURN MOLEHILLS INTO MOUNTAINS

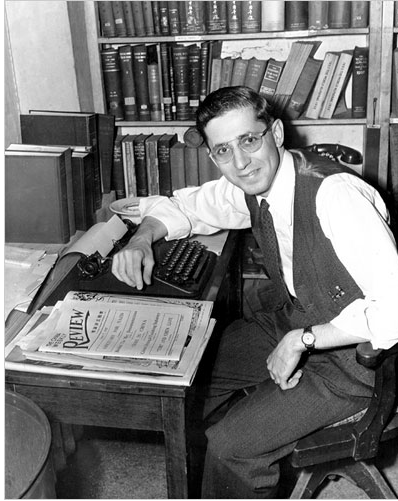
Sometimes we blow mistakes waaayyyy out of proportion. As Confucius said, "Be not ashamed of mistakes and thus make them crimes."



Ask yourself, "Is this going to matter in five years or even five minutes from now?"

Where did you recently make the mistake of blowing things out of proportion? Are you worrying about something that happened that will be completely meaningless in short order? If so, you have my permission to quit worrying about it!

Notes or observations: _____



*"The only real mistake is the one
from which we learn nothing."*

– John Powell

7. WE BEAT OURSELVES UP

Nobody hears you yelling at you. We are usually our worst punishers. I made a mistake and I feel so:

- ✓ Ashamed
- ✓ Embarrassed
- ✓ Stupid
- ✓ Frustrated
- ✓ Angry
- ✓ Fearful
- ✓ Relieved (as they won't ask me to do that again!)
- ✓ _____ (fill in the blank)

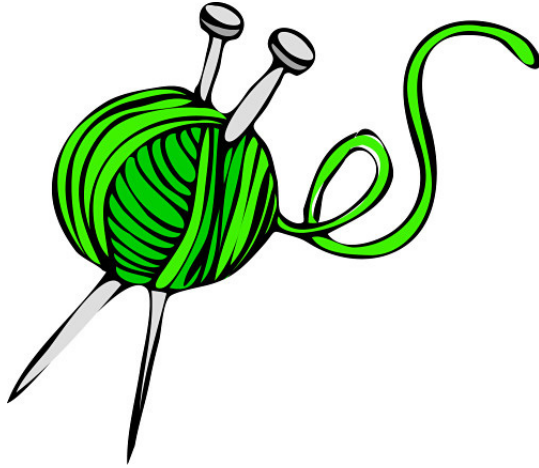


Where are you still beating yourself up about a mistake you've made? As Dr. Phil would say, "how's that working for you?" You have my permission to let it go and move on.

Notes or observations: _____

How to Recover from Making Mistakes

OK. Now that we know why we make mistakes, how we can prevent them, and how we often react to them, let's conclude by discussing how we can recover from making mistakes. Instead of engaging in the emotional override mentioned earlier, the goal is to have a reasoned response.



"A stitch in time saves nine."

- Knitting Proverb

1. DON'T FREAK OUT!

Getting overly excited does no one any good. Neither does crawling into a shell. Absent the need for immediate reaction (somebody is drowning), the best next move...is to do nothing! Instead of a reactive response, give a measured one.

Great leaders have been known to ask for a moment to collect their thoughts on some of history's greatest battlefields. You can call time-out, step off stage, and do the same thing.



Where could you have done a better job of “walking off stage” and collecting your thoughts instead of reacting in the moment? How will you do a better job next time?

Notes or observations: _____

2. APOLOGIZE SINCERELY

Look them in the eye. Apologize and then *don't* follow with an excuse or justification!



Do you need to apologize to anyone about anything? Do you need to apologize to yourself about anything?

Notes or observations: _____

3. A MISTAKE WAS MADE

Instead of thinking to yourself, "I made a mistake" or saying to someone else, "You made a mistake," think in terms of "*a mistake was made.*" Beating yourself or anyone else up about it won't help much. Doing what you can to mitigate the damage and making sure it won't happen again should be your focus.



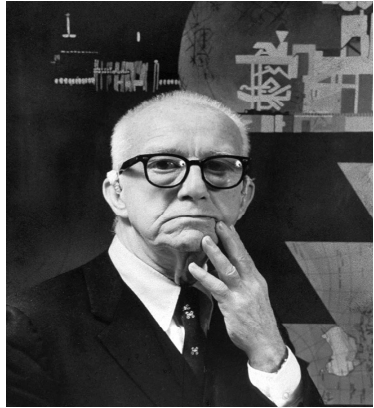
When did you cause yourself or someone else to feel like a bad person because they made a mistake? Remember, *attack the conduct, not the person.*

Notes or observations: _____

4. USE IT AS A LEARNING EXPERIENCE

Buckminster Fuller stated, “The greatest moment of integrity is when we realize we’ve made a mistake.” He also said, “You can never learn less.”

So you take ownership of the mistake, have a moment of integrity, and vow to find a way never to do that again.



Where did you have a moment of integrity and learn from making a mistake? Where did you commit to a change so you don't make that mistake again?

Notes or observations: _____

5. DON'T MAKE THE SAME MISTAKE TWICE

I have a “one mistake rule.” I can understand making a mistake once, but not twice. Find out the root cause for the mistake and then eliminate it. For example, why did you make that last bad hire? Did you figure out the flaw in your hiring process and eliminate it or are you set up to do it again?



Have you rooted out the cause for a recent mistake to assure yourself it won't happen again?

Notes or observations: _____

6. TAKE RESPONSIBILITY

Responsibility



The buck stops with you. You made the mistake, nobody else. Don't blame or justify, take responsibility for it. That's what we call "playing above the line."

When I went bankrupt in my early 40's, it would have been really tempting to blame or justify why. Fortunately, a program I took called Money and You, helped me to finally give it up;

that I had been *irresponsible about money*. That wake up call allowed me to get past my financial nonsense. The financial results I've produced since taking responsibility are different in kind.

Where have you played "below the line" and engaged in blame or justification? Where do you need to step up to the plate and take 100% responsibility for a mistake you made?

Notes or observations: _____

7. TERMINATE THE SOURCE OF MISTAKES

If certain mistakes show up on a repeated basis, then either you or that person are on the wrong seat of the bus. It doesn't mean anyone is a bad person, it just means they shouldn't be doing that activity. For example, if you are constantly losing it as a customer

service rep, then maybe you don't have the right personality for doing that job. If you do a terrible job of maintaining the books on



a repeated basis, then you shouldn't be a bookkeeper. Time to get on a different bus.

Who is on the wrong seat of the bus at your company? Is their lack of skills and personality deficiencies generating mistakes? If they quit would you be relieved or upset? Where do you have to make a tough decision and terminate a relationship?

Notes or observations: _____

8. SEE IF THERE IS INSURANCE COVERAGE

Maybe an insurance company can help pay for some of the damage caused by the mistake. Call your broker as soon as possible and, if denied coverage, talk to a lawyer. You are not a coverage expert, your broker or lawyer is. Let them submit any claim on your behalf. Also make sure to timely notify them of any potential claim as not doing so can limit your rights under a policy.



Do you have a protocol or process for notifying your broker of any possible claims? If not, work with your broker to develop one.

Notes or observations: _____

9. FORGIVE

Sometimes mistakes can be very damaging. I remember the speed skater in the Olympics who broke the world record for the 10,000 meters only to find out he was disqualified because his coach advised him to go into the wrong lane. That mistake robbed him and a nation of skating fans an Olympic gold medal! To his credit, the skater acknowledged the coach was a good man and that mistakes happen. The coach was not fired from the team and the skater felt he had not lost confidence in the coach. What a graceful response to a lost dream.

This picture shows Amish women who are known for their practice of forgiveness even under horrible circumstances. We have all been forgiven for our



mistakes and it is our duty to forgive others for theirs. That doesn't mean you'll forget the mistake; just forgive it. As Charlie Munger said, "Forgetting your mistakes is a terrible error if you are trying to improve your cognition."

Is there anyone you need to forgive? Do you need to forgive yourself for anything?

Notes or observations: _____

BONUS: USE A GREAT HR COMPLIANCE PROGRAM

I would be remiss if I didn't remind you that ThinkHR is an awesome program and will help you avoid making many personnel related mistakes.



Is your company taking full advantage of ThinkHR? If not, that's a really **BIG MISTAKE**. I invite you to go on a demo of it with me.

Notes or observations: _____



*"A life spent making mistakes
is not only more honorable, but
more useful than a life spent
doing nothing."*

– George Bernard Shaw

Conclusion

I think that pretty well sums it up. Before suggesting you answer the questions posed throughout, I did so myself. I have to tell you, it was a revealing and invigorating experience. I made some real changes and decisions as a result that I am sure prevented making some mistakes. I hope you will too!



About Don Phin, Esq.

Long story short... Don grew up in the Bronx, and was fortunate enough to attend the Bronx HS of Science. At 19 he jumped at the opportunity to work on a tuna boat out of San Diego. He liked the sea, sunshine, volleyball, surfing and California girls, so he stayed. Don now lives and works in beautiful Coronado, California and is happily married with three sons and four grandkids.

Don has been a California employment practices attorney since 1983. He litigated employment and business cases for 17 years and quit once he figured out that nobody wins a lawsuit.

Since leaving litigation, he has written numerous books and presented more than 500 times to executives nation-wide.

Don was the founder and President of HR That Works, used by 3,500 companies and acquired by ThinkHR in January of 2014.

He worked there for two years as a V.P., and now he's on his own once again.

In his "wisdom sharing years," Don loves coaching executives and investigating challenging workplace problems. He continues to inspire with his speaking, workshops and online training.

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A Checklist for Preventing Mistakes

- ❑ If you are doing whatever you are doing out of desperation, infatuation, or manipulation—stop! Don't do it.
- ❑ Do a right/wrong list. Sort of like a Ben Franklin one-sheet that you fold in half. On one side, list what can go right and on the other side, what can go wrong. Do the risks outweigh the benefits? Can you get to what's right in a way that involves less risk?
- ❑ Get all the evidence. Don't rely on belief, faith, or speculation. Think in terms of *facts*, *documents*, and *witnesses*. Think who, what, when, where, and why. Get background checks, intelligence reports, references, etc.
- ❑ Engage in healthy skepticism. Don't take information or advice on face value. Challenge strategies, opinions, facts, beliefs, etc. Check it out on www.snopes.com.
- ❑ Gain some objectivity. Get your head checked by outsiders and experts. What would Jesus, Buddha, your accountant, lawyer or your mom say to do?
- ❑ Consider all the stakeholders. Family members, partners, vendors, clients, employees, etc. Do they have input? How are their views biased? How can they influence the outcome?

- ❑ Be prepared! Consider all the probabilities. Prepare for the worst case and have a back-up plan. Have a Plan B. Give yourself “outs.”
- ❑ Look before you leap. Take safe steps at first. Test it out. Run when it is clear.
- ❑ Did you play the movie out to its very end? Begin with the end in mind?
- ❑ Sleep on it. Let your intuition have some quiet time to feel it through. What feels unfair or scary about it? If it doesn't feel right, don't proceed until you get more information.
- ❑ Don't choke or panic. Where are you going too logical or too emotional?
- ❑ Get any commitment in writing so there's no mistake about the terms of the deal. Hire a lawyer if you need a contract written the right way.
- ❑ Check your ego meter. Is it on full? Is simply “having more” what you are after? Will it be worth it when you get it?
- ❑ Take a checklist approach. Go through an audit.
- ❑ Qualify your statements. Don't overcommit. “I could be wrong here but based on _____, it is possible _____.”
- ❑ Look for checks and balances, especially when dealing with money and technology.
- ❑ Remember, if the numbers don't make sense, the numbers don't make sense.

- ❑ Is this part of our “hedgehog” or are we venturing away from our core strengths?
- ❑ If it goes wrong is insurance coverage available?
- ❑ Just because thirty other companies have partnered with someone, doesn’t mean you should.
- ❑ When doing your due diligence, ask for referrals and make sure you get them. Watch out for excuses why you don’t get them.
- ❑ Pull a Dunn and Bradstreet and do background checks on the principals. If it is a privately held company and the principals are unwilling to provide you with their background information then be concerned. Ask yourself, “What are they trying to hide?” In one case, the principal had a felony conviction for fraud. A basic criminal background check would have revealed it.
- ❑ A company can’t just have a great idea, it has to have great execution.
- ❑ Don’t assume they are good at what they are doing. Half of the potential partners are above average and half of them are below average. Get very clear about their technical staff. Look at some of their resumes. Consider interviewing the people who are going to be working on your team or project.
- ❑ If they say they are going to do something, or you want them to do something, then memorialize the fact. Don’t leave it up to “expectations.” Get all your business commitments in writing. All of them. Hire a lawyer to help you create template agreements.

- Know when to walk away. As a trial attorney, we had an adage, “Don’t throw good money at bad money.” Sometimes it’s not worth your time, expense, and emotion to be “proven right.” Common sense has no room for pyrrhic victories.

- If a mistake happens then let go! We all make mistakes. It’s OK. Really. You are a good person. Perhaps they are too. Do the smart thing—apologize and make sure you never do it again. Or, forgive them as you will someday need forgiving.

Being Safe at Work, at Home, and on the Road

Safety is a choice. The primary goal of safety is prevention. This also means planning for the both normal (foreseeable) and special risks (unexpected). The following information is gathered from numerous sources including personal insight and experience.

AT WORK:

- ❑ Security starts at the top. The CEO or owner of the company must make sure they have security planning and a security officer, whether on staff or an independent contractor.
- ❑ Make sure all entrances and exits are secured and available in emergencies.
- ❑ Provide all key personnel with a group text to be used in an emergency.
- ❑ Periodically review all security policies and procedures.
- ❑ Conduct fire drills, earthquake drills, terrorism drills, and other drills related to your critical exposures.
- ❑ Consider sign in and sign out protocols for all employees, guests and visitors.
- ❑ Treat door access codes and ID badges with the same care as credit cards and passwords.
- ❑ Remove VIP signs in company parking lots.

- ❑ Install video security and alarm systems.
- ❑ Do background checks on all security officers, critical employees, contractors, and locksmiths.
- ❑ Check manifests of any shipments from overseas.
- ❑ Make sure former employees no longer have access to security codes or documents.
- ❑ Keep a central file of all hate and threatening mail, email, texts, social media posts, etc. as well as a list of recently terminated employees.
- ❑ Stockpile emergency supplies and protective equipment throughout your office.
- ❑ Develop an IT contingency plan – guide available at csrc.nist.gov/publications/nistpubs/index.html
- ❑ Make sure you have a safe haven for original and duplicate business records, contracts, legal documents and the like.
- ❑ Create a list of third party emergency contacts and provide it both in print and electronically.
- ❑ Back up computers continually to a secure site.

AT HOME AND ON THE ROAD:

- ❑ Know your evacuation routes in case of an emergency. Find out whether your children's schools or your workplace have evacuation plans in place.
- ❑ Buy an all hazards alert radio.
- ❑ Assess your risks in these sensitive areas:
 - Transportation centers
 - Business and government centers
 - Road construction
 - Hotel environment
 - Sporting events and concerts
- ❑ Make sure your home address is visible from the street to assist emergency services.

- ❑ When giving a parking attendant your car key, only give him the one to the ignition.
- ❑ Install outdoor lighting connected to motion detectors and keep bushes and hedges trimmed.
- ❑ Have lamps hooked up to timers to go off when you are away.
- ❑ Make sure fire extinguishers and smoke alarms are working.
- ❑ Familiarize yourself with locations of police and fire stations, hospitals, public telephones. Put their contact number on the refrigerator and in your phone.
- ❑ Assemble an emergency supply kit including water, 3 days of non-perishable food, extra clothing, blankets or sleeping bags, first aid kit, flashlights, radios, batteries, rope, wire, basic tools, disposable plastic bags, cooking source, water purification tablets, disposable plates, cups and utensils.
- ❑ In case of poisoning, go to www.aapcc.org, call 800-222-1222 or dial 911.
- ❑ Instead of using store-bought bottled water, purchase special containers intended for long-term storage or 5 gallon bottles from a private distributor. Never store plastic water bottles on top of a concrete floor.
- ❑ Be on alert for suspicious conduct and unattended packages.
- ❑ Protect against carjacking at airports, bus terminals, parking lots and other commercial places.
- ❑ Make sure to keep your car doors locked at all times.
- ❑ Never get so close to a vehicle that you can't see their back tires touching the road.

- ❑ Trust your instincts and don't hold back from contacting authorities. Hesitation could cost lives.
- ❑ Teach your children to dial 911, practice home evacuation drills, and educate them in fire detection. Teach them how to deal with unfamiliar callers on the phone or at the door.
- ❑ Agree on a place to gather in an emergency and ask people to serve as phone contacts.
- ❑ Don't neglect family pets or disabled and elderly neighbors.
- ❑ Notify your local police department and postmaster when you are leaving town.
- ❑ If you are an executive or government official, you may consider varying everyday routines and routes.
- ❑ Keep in your trunk: inflated tire spare tire, Fix-a-Flat, flashlight, blanket, cables, emergency kit, bungee cords, rope and basic tools.
- ❑ If somebody tries to mug or abduct you, scream fire. If cornered, choose fight over flight and try to avoid eye contact.
- ❑ If you hear gunfire, first hit the ground, assume the tuck position to protect your body and look for a protective barrier.
- ❑ In a department store, or other crowded place, be careful not to be trampled.
- ❑ Never use an elevator in a fire and know your escape routes.
- ❑ Never buy food that looks like it has been tampered with, wash all fresh foods thoroughly and cook all meats thoroughly.
- ❑ Make sure to wash your hands at every available opportunity, especially if you are in public or have used mass transit.

- ❑ Purchase N95 facemask (costly less than \$2 each). Keep them in your desk, briefcase, purse, auto, carrying bag, knapsack, etc.
- ❑ Make sure to have proper safe guards to prevent viruses and other intrusions on your computer.
- ❑ Carefully inspect your mail before opening it.
- ❑ When traveling, make sure to have a copy of all your essential documents – passports, credit cards, identification, etc.
- ❑ Never put valuables in a room safe, use the hotel safe.
- ❑ Hide maps and guidebooks when driving, try to avoid large self-park garages, and try to drive in the daytime.
- ❑ Never let any one direct you to a specific taxi when in a foreign country.
- ❑ Move away from public disturbances and don't advertise your nationality and foreignness.
- ❑ When traveling, buy special clothing or body pack where you can hide your identity papers and money.
- ❑ When traveling, stow your shoes, wallet, passport and other essentials next to your bed in case you have to dash out of your room in a hurry.
- ❑ Don't leave a breakfast list outside your hotel door; call instead. When answering the door, always keep it chained or blocked with a doorstop.
- ❑ If you're broken down on a highway or deserted road, call for assistance and stay put until help arrives, keeping your doors locked when necessary. Also consider lifting up the hood, and turn on your flashers and use an emergency call box.

- ❑ Get immunized before going abroad and know where the good doctors and hospitals are. Make sure you have adequate medical insurance when abroad.
- ❑ Whenever possible, don't check your luggage, try to carry all your belongings on board.
- ❑ Don't use business cards as luggage tags and always use ID tags that cover your name and address.
- ❑ Make sure your checked luggage is easy to spot. A bright ribbon helps.
- ❑ If ever abducted, appear to fully cooperate. Put your head down and don't ask questions. Don't yell or shout or do anything. Don't try to reason or negotiate with your abductors, and develop a good mental picture of the hijackers without looking at them directly.
- ❑ Avoid credit fraud and identity theft by shredding all solicitations, and using credit protection services from Equifax or one of the other bureaus. Watch for telltale signs such as approval for credit, receiving unauthorized billings, election notices, etc.
- ❑ Carry only essential money cards and identity with you. Keep all other cards and identification in a secure place at your house or at a bank deposit box.
- ❑ Be highly protective of your social security number, account numbers and passwords.
- ❑ Consider subscribing to a credit card registration service if you hold multiple cards. Report all stolen or lost cards immediately.

- Know the location of the original and the duplicate of the following documents:
 - Birth certificates
 - Adoption papers
 - Marriage certificates
 - Divorce papers
 - Citizenship papers
 - Bank accounts
 - Investment accounts
 - IRAs & 401(k)s
 - Deeds and Titles
 - Mortgage loans
 - Car titles
 - Insurance policies
 - Insured assets data
 - Wills and trusts
 - Special instructions
 - Passports
 - Tax records
 - Medical records
 - Fingerprints
 - Diplomas

- Think twice about responding to charity requests over the phone or at your door. Ask the to mail you information or leave you info and then follow up afterward. Consider contacting www.ftc.gov or www.bbb.org or www.charitywatch.org.

ADDITIONAL RESOURCES:

Staying Safe by Juval Aviv. The author is a former Israeli counter-terrorism intelligence officer with some hard-core safety tips.

The Values-Based Safety Process: Improving Your Safety Culture with Behavior-Based Safety by Terry E. McSween. A great book on workplace safety.

http://kidshealth.org/parent/firstaid_safe/home/household_checklist.html a good source of household safety checklists

<http://www.homesafetycouncil.org/index.aspx>

<http://www.ibhs.org/>

<http://www.statefarm.com/consumer/home.htm>

<http://www.cpsc.gov/cpsc/pub/pubs/house.html> - Household Safety Publications

<http://www.safety-council.org/>

http://www.lapdonline.org/crime_prevention

<http://www.cdc.gov/niosh/homepage.html>

<http://www.osha.gov/>

<http://www.dol.gov/dol/topic/safety-health/>

<http://www.dhs.gov/files/prepresrecovery.shtm>

<http://www.dhs.gov/files/cybersecurity.shtm>