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Workers' Compensation, Fraud and Alligator Arms

It may have happened to you before. You are enjoying a nice lunch with a new acquaintance. The check arrives at the table and you magnanimously pick up the check and pay for lunch. Your new acquaintance thanks you graciously.

A few weeks later another meal is shared with this person. The check comes and after a while it becomes apparent that the new acquaintance has no intention of reaching for it. You reach for it to avert any awkwardness and as you do you are graciously thanked again for buying lunch.



You act as though nothing is wrong but go through a series of mental machinations trying to figure out why this person didn't take their "turn" paying for lunch. You may silently admonish yourself for thinking like a 3rd grader and reason that the person just forgot about who paid last time or perhaps conclude that the person must have been born with alligator arms and can't quite reach their wallets.

Well you went through this mental exercise because some inner sense of fair exchange was violated, intentionally or not. Apparently we all have some sort of "fairness meter" that dwells within. We do not keep a real time score of what we owe to others or what is owed to us but there is some sense of what is right and what is fair.

We intuitively know when there is an imbalance of give and take. We take turns ride sharing, or taking the kids to soccer tournaments. We bring a nice bottle of wine with us when invited to dinner. We return the gesture by being the dinner host the next time.

We just feel better when we contribute equally to what we receive. It is apparently hard wired into us. Of course, unfortunately there are those that have "conquered" this inner sense and can ignore it at will.

We have all met "alligator arms" like the lunch acquaintance above, where they, long ago, decided to "unplug" their fairness meter or maybe even decided to play an entirely different game; the game of "I win if I take more than I give." We intuitively stay away from these people when after a time, our fairness alarm starts feeding us time-honored refrains such as "My momma didn't raise no fool", or "I was born at night but not last night". We tend to not want to spend time with people that are interested in us always getting the short end of the stick. We like to associate with, work with, play with, be friends with people that have an honest to goodness sense of fairness.

Workers' Comp and Fairness

Doesn't it just irritate the heck out of you when you know someone is faking an injury to unfairly receive workers' compensation benefits? There goes that fairness meter again. Fraud costs corporate America billions of dollars each year. How dare someone try to get something for nothing! It always surprises me why so many have been allowed to get away with that. One company years ago went through the up-front expense of filing charges against someone they knew was committing workers' comp fraud. They won and I was told it prevented countless other fraudulent claims for years to come.

It is very wise to ensure that exchange is fair - an honest day's work for an honest day's pay.

We have described above mainly the manifestations one feels when there is unfair exchange towards us, when we are getting the short end of the stick. But is there any liability to the person who is not listening to their fairness meter, that is taking more than they are giving, that is being rewarded more than they are contributing?

The liability is severe as the rip off artist is seldom happy. That "fairness meter", even though not being heeded, is working loud and clear. You see, they are taking and receiving, but with an unequal amount of giving. As kids we learned this behavior as being selfish, the preoccupation with self versus an equal interest in others.

I even see hints of this in our youth. Somehow things have changed over time. Why is it that we can run a department, a division or even a whole company but when we are around our kids it feels like we work for them?

"I need a ride"; "I need money"; "I need new \$120 sneakers"; "I need a computer and cell phone". We love our kids so we provide for them, but we need *not* forget that they must also give back, yes provide for their parents to a degree. The child who has taken more than has been allowed to give will not be happy, they will grow slightly detached from the family and will protest with gusto when asked to do chores. The solution is simple - insist and allow them to contribute for their rewards. I have seen some world-class tantrums but after a bit they become very much themselves and a pleasure to live with once again. They have been asked to or demanded to contribute to the flow of the family and as a result feel so much better.

Getting back to workers' comp, a vast, vast majority of workers are hard-working and ethical by nature. People want to work for their paychecks. They do not wish to be paid for doing nothing because they know this is not to be right. They would rather not be home injured collecting money whilst others do their work. Do not lump everyone in with the small minority of unhappy souls that commit fraud on our system and would suck us dry if we let them.

So do your company a big favor: come down hard on those with their "fairness meters" muted and protect the health of your real producers. Back injuries in particular destroy morale, families and company profits. It is no longer necessary to put up with these dreadful injuries.

Over the last 15 years we have developed BionomicsTM, a solution that prevents sprain/strain injuries both at home and in the workplace. The first recorded back injury was over 2,500 years ago. 2,500 years is a long time to put up with this avoidable injury.

We have trained over 1 million employees and have proof that *you* now have means to stop the suffering and the outlandish costs associated with these injuries. We now have over 800 injury prevention specialists across North America to help you or we will train you to administer your own programs.

We have experienced something we never anticipated when we introduced Bionomics and the Backsafe® and Sittingsafe® programs to organizations across North America: Employees are thanking their companies for providing the tools that they need to stay healthy and productive in life, something that they can use 24-7 and even share with their families. Really they are saying, "Thank you for caring about me" in so many words."

You give a little and in turn get healthy and productive employees, and as a bonus experience a substantial reduction of workers' compensation costs (see actual case studies on our website). That makes sense on any fairness meter.

We would enjoy speaking with you to see how we can provide a good service for a fair price for your company. What a concept!

Enjoy your next lunch and may all your acquaintances be blessed with arms long enough to reach their wallet! Prevent Tomorrow's Injuries Today!



Prevent tomorrow's injuries today! ™ Dennis Downing, CEO Future Industrial Technologies, Inc. <u>dennis@backsafe.com</u> (800) 775-2225



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