

Focusing on the Right Issues Reduces the Cost of Risk

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What is the Value of Safety?

Many companies look at safety as a compliance issue focused on their Workers' Compensation modifier and "OSHA Compliance". Management does not perceive that they or their organization derives value from the safety program; therefore, they are not directly involved with the safety process. For management, success is defined by income, profitability, and avoidance of fines and citations by governmental organizations. They look at employee injuries and guest injuries as unavoidable and a cost of doing business. They feel that their employees likewise perceive no benefit from safety information or safety meetings. Management views their primary role is to run their business, maximize profitability, and instruct the employees on what they are to do. This represents a "Top Down" management style.

This environment is not devoid of safety activities. There may be the presence of safety committees, self-inspection programs, and accident investigations. In this environment, loss frequency does not improve over time; there are no accountabilities for safety results for managers or employees. Often there is not a high level of trust between management and labor. Upper management is not directly involved with safety; it is a middle management or a maintenance function. Management actions are reactive post loss or after an equipment breakdown. There may exist an expressed interest in safety, i.e., Safety is #1. This is an empty slogan, but there are no safety goals, strategies, or tactics to attain positive results. Sounds typical of many businesses.

Today, I am here to discuss how safety can be a profit center for your organization, improve the value of your brand, and help you retain your most important asset, your employees. I will use a case study at a hotel to illustrate these concepts.

Case Study

Background

The case study took place in a resort hotel with 450+ guest rooms; it is a nationally flagged facility with an AAA rating of 3 Diamonds adjacent to a major theme park resort attraction. The hotel has

325 employees, banquet facilities, bus/van transportation to a local attraction, multiple restaurants, pools, lounges, and a fitness center. They had a safety program and a management safety committee, did accident investigations; hotel security is managed by an on-site staff. When employees were injured, their injuries were reported to the insurance company. From the outside, it looks like a hotel you would want to work at or utilize when traveling.

A closer look revealed some troubling signs; employee turnover was over 20%, and they were experiencing 60 OSHA recordable employee injuries (20 Lost time injuries) a year. The direct Workers' Compensation claim costs were over \$400,000 annually. The total cost for Workers' Compensation injuries exceeded \$2,000,000 a year. The ineffective safety culture affected other areas of the hotel operation. They had a serious guest injury on one of their mini buses. A young guest (under the age of 15) entered the bus but remained on the first step inside the bus, by the door. The driver knew the guest needed to get farther inside the bus and stand behind the driver's seat, by the white line on the floor. The driver spoke to the passenger, the person did not understand the driver, due to a language issue and did not move. The driver decided to take off because he saw keeping the bus on schedule as his primary goal. The vehicle proceeded down the street, and the driver made a quick turn. The passenger that was standing and leaning against the door was ejected from the bus and sustained serious head injuries (the injury cost was in the hundreds of thousands of dollars). The driver had received verbal operating instructions for the vehicle when he was hired. There was no follow-up training or regularly scheduled safety instruction, nor did he receive any feedback on his performance. He did not feel accountable for his safety or the safety of his passengers.

Safety was a word people used, at the resort, but it had little meaning. There was no accountability for safety performance at the management or employee level. The culture of the organization did not embrace safety as a value.

Problem Identification

At this point in time, I was introduced to the account. As a Loss Control representative for their insurance company, I was assigned the responsibility to determine what was driving these unacceptable financial results. Was there an opportunity to work with the client to improve their results and lower their claim frequency and costs? My company needed to know if this was an account we wanted to keep, or did we need to part ways. Their safety results were negatively impacting our profitability.

I initially met with the middle manager that was responsible for coordinating their safety program. I explained why I was there and asked if the company was interested in improving its safety performance. The coordinator agreed to allow me to take a closer look at the hotel's operations. The coordinator was not optimistic that I would be able to assist them in meaningful improvement in their results.

I then spent a couple of hours observing their operations, employee/manager and supervisor communications. I had a closing meeting with the coordinator and requested a future meeting with the hotel's leadership team to explain my purpose, observations, and thoughts on how we could improve their results. The coordinator agreed.

I started the leadership meeting by asking them the following six questions:

- (1) What is your business plan for this hotel?
- (2) What is your expectation for your guests' experience during their stay at your hotel?
- (3) What do you expect from your employees?

- (4) What is your profit from a nightly room rental?
- (5) How does your safety program benefit your hotel and help you achieve your business goals?
- (6) What are your costs for your current safety results in terms of insurance premiums and uninsured costs (employee turnover, overtime, negative publicity, guests experiences, etc.).

The management team had a business plan to achieve an AAA 4 Star rating. The cost of their ineffective safety process was in the millions. We used a white board to list their answers and quantify their costs, including the number of room nights that were necessary for them to break even. No one on the management team realized the negative impact safety had on their operating efficiency and their bottom-line. The costs were staggering. I had their attention.

The management team sprang into action, which was great to see. We had to be careful and avoid the trap of fixing something before you fully define the problem. After some discussion, they agreed to let me benchmark where they were at that time. The plan was to meet again after I completed my operational review. The meeting would allow us to discuss my analysis and conclusions. From that point, we could develop a visualization of where they wanted to be in the future. A new vision for the future would allow us to build strategies and tactics to attain that future state. We would then establish milestones to mark our progress.

Analyzing the Current State:

The analysis phase started with a review of their Workers' Compensation claim results because they represented their highest claim frequency and cost. From there I moved on to analyze: (A) physical and operational hazards in the hotel, (B) employee behaviors, (C) existing management programs and procedures, and (D) employee support for the safety program.

The primary causes of employee injuries were slips, trips, and falls and material handling. The departments with the highest claim frequency were: (1) Food & Beverage, (2) Housekeeping and (3) Maintenance. Their Workers' Compensation claim results painted a gloomy picture when you compared them to hotel industry averages. Their total number of Workers' Compensation injuries was 200% of the hotel industry average, their lost workdays represented 162% of industry average and the no-lost-time injuries were 300% of industry average. These results were dismal and not reflective of an organization that aspired to be a "4 Star" resort.

The Hazard analysis included a review of hotel operations, written task procedures, and observation of employees at work. The hazards were very apparent: (1) poor housekeeping, (2) lack of hazard awareness by both management and employees, (3) no uniformity on how tasks were performed, (4) poorly designed workflows, and (5) inconsistent use of Personal Protective equipment. Some sample observations included: blocked exits; storing containers filled with liquid on top of electrical equipment; employees lifting large, 5-gallon containers above shoulder height to pour out a quart of liquid; rubber anti-fatigue mats missing, improperly aligned or in poor repair; housekeepers standing on the edge of a tub reaching up to clean the top row of the tile because the stools are kept in storage closets and not on the service carts; air compressors located inside a work area; mold growing on sidewalks & patios; and a laundry that required the employees to operate small-capacity washers 23 hours a day (the ironing could be completed in only 12 hours).

A Program review of management & safety procedures and protocols revealed that many of the fundamental components were missing, incomplete, or were never formalized. Some of the key findings included:

1. *Safety goals* existed but there were no accountabilities established nor were any monies or resources budgeted to attain these goals. The feeling within the management team was safety was achievable if you used *good common sense*. I would like to draw upon the comments of the respected educator and consultant Aubrey C. Daniels in his book, *Bringing Out the Best in People* (Daniels, 1994, p10), Common-sense knowledge is vague; scientific knowledge is precise, Common sense cannot be counted on to produce consistent results; application of scientific knowledge yield the same results every time.
2. *The safety committee* was solely a management activity and responsibility. After the safety meeting, the employees were told the results of the meeting and what they had to do.
3. *New hire orientation* was a Human Resource function, done informally. Department-specific training (safety procedures, hazard identification, emergency procedures, mandated training Blood Borne Pathogens, Personal Protective Equipment, Material Safety Data Sheets/Hazard Communication, etc.) was inconsistent.
4. *Self-inspections* were a management function and were focused on physical aspects of the operation, such as a hanging of a fire extinguisher, presence of safety glasses, guard on a grinder, or the existence of an exit sign. The audits did not focus on utilization issues, such as how the guard was adjusted, did the employee know how to operate the extinguisher, or how employees performed their tasks such as did they lift properly, did they use their Personal Protective Equipment when needed or was the correct Personal Protective Equipment utilized and properly adjusted?
5. *Accident investigation procedures* varied by department. The theme was that accidents and incidents are acceptable and largely were due to employee carelessness. The loss causes, beyond carelessness, were not identified; therefore, the injuries continued to happen over and over again. History repeated itself.
6. *The Workers' Compensation Claims Management program* lacked structure. A local clinic was utilized to treat the injuries; there was no Return to Work strategy in place with the clinic or with hotel management. In fact, many managers did not want an injured employee back to work until they were fully recovered. The clinic relied on the injured employees to verbally communicate their job descriptions. Often the job duties were relayed incorrectly. Members of the clinic had never visited the hotel to observe task procedures or discuss task modifications and treatment strategies.
7. *First Aid training* varied by department; no first aid logs were maintained; and incidents were never investigated.
8. *Wellness & Employee Assistance programs* did not exist.
9. *Safety training* was inconsistent. The training materials and presentation varied by supervisor. The employees seldom applied the skills and knowledge they possessed.
10. *Communications* were ineffective at all levels of the organization. This made goal setting, teamwork and meeting expectations all but impossible.

The Behavioral analysis was undertaken by observing employees performing their duties and leadership providing coaching or feedback to their staff. Management seldom responded to employees who performed their tasks correctly or incorrectly. Examples of incorrect behaviors included: mopping floors and not using "Wet Floor" signs; lifting heavy objects alone; lifting materials with an incorrect posture (bending over like pretzel); running, rather than walking; and using a fire extinguisher as a coat rack. Management responded negatively when there was an injury or property damage incident. Their actions were reactive. No one was focused on accident prevention. Managers looked to blame their employees for their own injuries.

The hotel did not have a safety culture. The Human Resources department was the hotel disciplinarian. Managers did not have meaningful, two-way discussions with their staff. They talked at the employees. The employees did not respond when they were talked at; they were intimidated and felt as though they had little value. Managers and supervisors were not functioning as effective coaches, using the E. Scott Geller definition of “Coach,” which stands for Caring, Observing, Analyzing, Communicating and Helping. Neither the employees nor the managers felt any responsibility for safety.

Developing a Vision of the Future

The analysis, or benchmarking, was presented to the executive team at the hotel. The analysis phase of this project provided us with a clear picture of current hotel operations and culture. We had an abundance of information to analyze and draw conclusions from. The discussion phase was short in length. Everyone agreed that the current state of affairs was not consistent with the business goals of management team nor were they satisfied with the way they were treating their employees. The management team had been so involved with their individual tasks and areas of responsibilities they had not taken the opportunity to look at their operations from this viewpoint and they were not happy with what they saw. Everyone agreed that they wanted a safe working environment for all their employees where hotel guests received excellent service. They agreed that their employees were their most valuable resource. They recognized that service excellence would only be accomplished when an involved staff that is properly trained and motivated executes that strategy. As Willard Marriott once stated, “Take care of your employees and they will take care of your guests.”

The vision was taking shape: “Safety and Guest Service” were #1 priorities. The management team set a 5-year goal: **ZERO Workers’ Compensation Injuries!** The managers agreed that new corporate values were needed to achieve their expectations. In the future, the culture would be built on respect of the individual and working together with a shared vision to provide their customers with excellent service, while maintaining a safe environment for everyone. Now we needed to agree on an implementation strategy, tactics, accountabilities, metrics, and the resources required to make this new vision a reality. The management team was impatient; they wanted to snap their fingers and tell me to. “make it so.” Nothing worthwhile is that easy nor could an outsider change their culture.

Implementation Strategy

We looked at the big picture and an underlying truth came forward: The employees did not trust management and the two groups did not communicate effectively. Management was accustomed to giving orders and employees’ response was to lower their heads and not ask questions (even if they did not understand the communication or agree with it). Improved Communication Skills were essential for us to move forward. These skills provide a foundation for trust and understanding. It was also a skill that presented us with a major challenge on how to quickly go from where we were to where we needed to be, efficient and effective communicators. The hotel management team needed help. They utilized a consultant, a college professor, to work with them and teach them how to listen and talk to people in an environment where feedback is encouraged, and agreement and understanding are the expected outcomes. The consultant provided them with the tools so they could use their verbal skills and body language to communicate in a way that demonstrated a caring environment that fostered feedback and two-way communication.

At the same time, they brought in a third party to perform employee perception surveys. If they were going to embark on a new direction, they needed to know if the employees understood the message and believed in it. The strategy was to do a benchmark survey after the announcement of the new vision and again every 6 months. The use of a third party to perform the perception surveys insured

the employees had anonymity and could freely express their ideas and feelings. The results of the surveys would be shared with both management and employees.

They were now looking to announce their new vision. The focus was on the message, the process, and who needed to be involved. This was a major initiative; the more stakeholders involved the better. We agreed that successful execution of this strategy would require more than the hotel management staff, their employees, and a Loss Control consultant. We brought in their insurance broker, the director and physicians of their Workers' Compensation medical clinic, their vendors, and their corporate attorney. We wanted to support an atmosphere of involvement and fairness throughout the facility, extending this same theme to all the organizations that supported the hotel. We were undertaking a major cultural change. Executive leadership agreed that a statement of their support alone was insufficient: They needed to lead by example. They expected and required the same commitment from their entire management and supervisory staff. The issue of resources never materialized; we agreed that we could not afford not to be successful. Management envisioned their hotel attaining a "4 Star" rating, and they knew that was impossible if they were delivering "2 Star" service that was impacted by their negative safety results and 20% employee turnover.

The message to the employees included a "Reward and Recognition" provision so the employees would directly share in the success of this process. There would be individual awards and group awards with incentives for improving business and financial results. The rewards were intended to give the employees a reason to buy into this cultural change; now there was something in it for them.

The Kickoff Meeting

The announcement of the new vision, "Safety and Guest Service" were #1 priorities, was made by the chief operating officer to the entire staff. He pledged his support and involvement and that of his team and asked the employees to trust them, give them their support, and most importantly their feedback. He further stated this was not a one-time event; going forward, there would be monthly communication meetings with open dialogue between all parties. He stated that employees would be involved with safety and help develop the new department operating procedures. They had a lot to accomplish but there would be established benchmarks and goals, and everyone would be accountable. This was to be the beginning of a new era of cooperation, inclusion, and respect for all employees.

The employees liked the "Rewards and Recognition" programs. Their enthusiasm was the desired effect. Management had to keep the employees energized. They also had to get the employees involved in the safety process. Employees were immediately selected to take positions on the hotel safety committee. The safety committee now had staff and middle management representatives. The committee was provided with a financial budget and level of autonomy to accomplish results.

Achieving Success

The kickoff meeting was the first step in a corporate cultural revolution. The key ingredients to success were employee involvement, active management participation, continuous two-way communication, treating people with respect, setting achievable benchmarks/goals, recognizing participation & progress, and focusing on the positives. It was important to build and maintain momentum. They had significant hurdles to overcome. Employees did not believe management was sincere and really wanted their participation. Management built credibility by listening, taking immediate actions on employee feedback, requiring the same respect from their employees as they gave them, and providing employees prompt feedback on their expressed ideas and actions.

The next twelve months was a period of rapid change in communication, enhanced employee training, hazard reduction and formalizing future goals. The evolution was dramatic. It was exciting to be part of this process of rapid change. The employees and managers developed internal initiatives to support their goals of “Safety and Guest Service are #1”. The initiatives included: (A) Ingredients for Success, (B) Controlling Workers’ Compensation & General Liability Costs, (C) Hazard Identification and Correction, (D) Reward & Recognition, (E) Training, and (F) Clinic Selection Specifications.

The “Ingredients for Success” included:

- Maintaining an on-going passion for safety in the workplace (Passion starts at the top)
- Getting the buy-in and support of the management staff and employees
- Treating employees with respect
- Striving to reduce employee turnover
- Establishing thorough hiring standards and practices
- Listening to your employees (Employee Opinion Surveys)
- Establishing an Employee Incentive Program
- Establishing a Reward and Recognition Program
- Eliminating the perception that the employer has little or no control over Workers’ Compensation and guest injuries and costs
- Reporting injuries immediately to leadership internally and to the broker and insurance company externally
- Asking the injured employee to speak to the Safety Committee to better understand the circumstances that surround the incident
- Maintaining an effective Modified Duty Return to Work Program
- Creating and using Job Safety Analysis in training
- Conducting periodic Utilization Reviews
- Conducting thorough Accident and Incident Investigations, looking for Loss Causes and barriers to safe performance
- Analyzing all employee and guest injuries, and incidents, including First Aid cases, to identify tasks and departments that can benefit from additional Loss Prevention support
- Holding regular claim reviews
- Selecting an Insurance Company that you can partner with to help you reach your business goals
- Holding managers accountable for their actions, behaviors, communications and results
- Providing training and support for the people involved in Loss Prevention
- Training new hires and providing annual update training
- Providing Supplemental training to cover training gaps and new procedures
- Using all available resources, insurance company specialists, vendor trainers etc.
- Developing a Code of Safe Practices in each department, posting it, referring to it daily and holding management and employees accountable to following these practices.
- Implementing a Hazard Identification process that includes regular self inspections
- Implementing a maintenance “Work Order Program” to track and correct safety and maintenance deficiencies
- Implementing an effective Chemical Right to Know Program
- Establishing an Ergonomic Awareness & Response process

They “controlled and reduced their Workers’ Compensation and general liability costs” by:

- Making Safety and Guest Service the #1 Priorities
- Working safely as part of the corporate culture through role modeling, effective communications, follow-through, coaching and reward & recognition

- Establishing a Return to Work Process
- Establishing & maintaining relationships with employees, guests, the insurance company, attorney, broker, and the medical clinics
- Setting up ongoing training to all parties in the areas of injury prevention and cost containment
- Establishing new hiring and employee selection guidelines to match employee skills with the essential job functions.

Their “Hazard Identification and Correction Process” encompassed:

- Regularly scheduled safety audits of equipment, operations, and behaviors
- Discussions at the Safety Committee Meetings of Hazards and Accident Investigations
- Making every employee a Safety Manager
- Regular Claim Reviews to spot trends and loss development
- Report and follow-up/ investigate all injuries

The “Reward & Recognition” process included:

- Employee Suggestion Program
- Safety Bingo
- Safety door prize drawings at the monthly communication meetings
- Celebrating accomplishments with a “Wheel of Fortune”
- Annual Awards banquet
- Treat employees with respect and dignity

The “Training Program” had a safety focus that included the following:

- Training all employees on business objectives, operations, and safety on a corporate and department level (management and line)
- Annual update training
- Safety training on Hazard Communication, Ergonomics, Eliminating slip and fall injury exposures, Knife handling, etc.
- Job Safety Analysis
- CPR & First Aid
- Fire Prevention

They established formal “Clinic Selection Specifications,” which included:

- Services, such as Post Job offer health screenings
- Open utilization review
- Assisting in Modified Return to Work Programs
- Providing training to employees for CPR, First Aid, Safe Lifting Practices, etc.
- Their staff tours the hotel to understand employee duties and job descriptions
- Staff treats employees with dignity and respect and have a sincere desire to help the injured employees recover and return to work
- Providing leadership with regular feedback on the process

The cultural change was possible to sustain with frequent communications (at a facility level, department level and manager/employee level) that fostered employee ownership for results, recognition of achievement, and a vision for continuous improvement. The internal communications focused on the positives (employee recognition, rewards, positive feedback, and interpersonal recognition). The Workers’ Compensation injury results they achieved, six years after this process was initiated, were nothing short of “Outstanding”, in the 6th year, they had 1 employee injury (Exhibit 1).

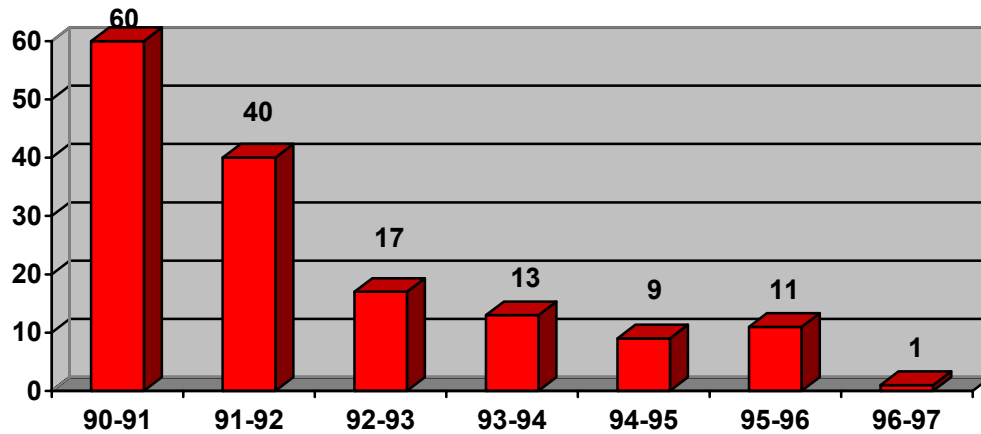


Exhibit 1: POLICY YEAR WORKERS' COMPENSATION INJURIES

The cost of loss also dropped dramatically. The cost of Workers' Compensation Claims decreased from \$400,000 annually to \$700 (Exhibit 2). The financial affect on the Workers' Compensation premium was a reduction of over 75% from almost a million dollars a year to under \$200,000. The incentive program at its peak had a cost of \$50,000 per year. The savings to the hotel was over a million dollars annually. As the chief operating officer stated, "It is great to be perceived as a hero when you only have to share 5% of your profit dollars".

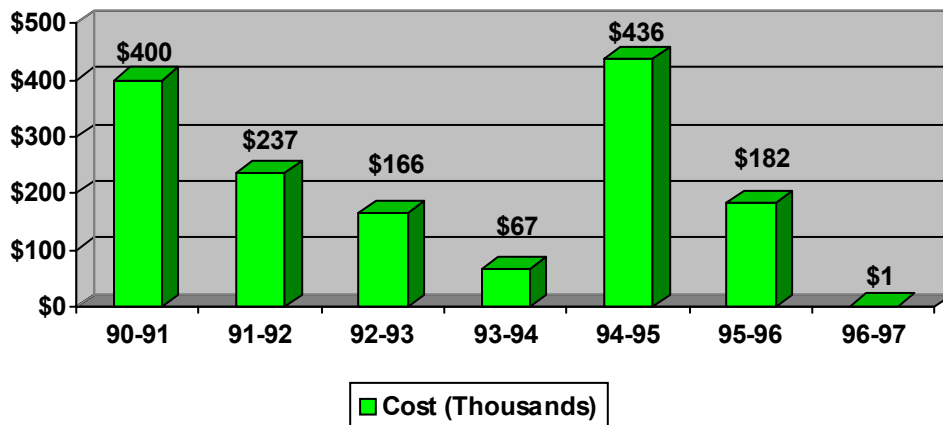


Exhibit 2: THE LOSS COST of WORKERS' COMPENSATION INJURIES

Positive Effects of the Cultural Change

An additional benefit for the hotel was the reduction of employee turnover from 20% to 3% annually. The issue of respecting your employees became a value within the organization. An example of this is demonstrated on how they resolved an issue that arose when sports team from a foreign country was staying at the hotel. They were brazen and said inappropriate things to the housekeepers. The young athletes also made suggestive actions that they would grab the housekeepers. The initial response was to provide air horns to the housekeepers. Later it was decided to have them work in pairs. Finally the General Manager told the head of the team that the housekeepers were going to work in their rooms by themselves, as they did in all the other rooms. If any person in this group said or did anything that was viewed by local management as inappropriate, the entire team would be tossed out of the hotel immediately, regardless of the time of day. The customer would also be billed for the cost of their removal and lost income from room rental!

The hotel was no longer a group of individuals going in 325 different directions. They were a cohesive team that was working together, they respected each other and the roles those individuals played on this team. The culture of the organization had evolved. Acceptable norms were different so together with safety culture behaviors changed and “At Risk” behaviors were no longer acceptable for an individual or a group. The staff had attained level of personal responsibility for the results they were achieving.

Staff retention was an important outcome of the case study but it is even more important today. In a recent article in *Lodging Hospitality* magazine, the statement was made, “One in four hotel workers don’t like their jobs, and a third plan to leave before the end of 06.” Building and retaining your “Brand Value” is dependant on delivering quality service that provides the guests an experience that exceeded their expectations. This type of service delivery requires a highly trained, motivated, and stable staff.

Two Years Later

The Workers’ Compensation claims were up to 6, with an incurred cost of \$26,000. That is still a vast improvement from where they were 8 years earlier.

Going Forward

We can take what we learned from this case study and add to that some of the aspects of the new Z10 standard such as a management system to give better control and predictability of future results. The objectives are to reduce hazards, risk, and costs of loss. Having an organized approach to managing hazards will not only improve the results but may have a positive impact when the organization is involved in civil liability suits because they are demonstrating corporate citizenship/responsibility.

The management system will have policies, processes, documentation and records with a feedback system to allow the company to strive for continuous improvement. The company can implement metrics (performance standards by task, customer feedback on service delivery, & peer review of task performance) to provide leading performance indicators. This type of information is invaluable as it allows an organization to be proactive and responsive to the needs of the organization, its employees and its guests. Examples of process documentation for significant loss cost exposures could include:

Slip, Trip, and Falls

- Management Policy
- Interior Conditions

- Restrooms
- Guest rooms, including bathrooms
- Elevators/Escalators
- Exterior Conditions
- Restaurants
- Lounge/Banquet/Meeting Room
- Pools/Spa Area
- Fitness Facilities
- Guest Transportation
- Playground/Arcade Area
- Personal Protective Equipment–Slip resistant footwear
- Cleaning supplies

Food Safety

- Management Program for Food and Liquor
- HACCP Program
- Alcohol Beverage Training
- Guest Feedback
- Department of Health Audits

Security

- Management Policy
- Exposure Assessment using local crime statistics
- Illumination
- Crime Prevention Through Environmental Design
- Access controls (locks/ alarms/ monitoring)
- Staff pre-placement screening
- Staff training

Fire Prevention

- Management Policy
- Fire detection, alert, and response (smoke detectors/sprinkler system/extinguishers/alarms)
- Kitchen controls (extinguishing system/ hood & duct cleaning/filters)
- Smoke barriers/ controls
- Evacuation plans

Occupational Safety

- Management Policy
- Material handling
- Ergonomics
- Machine guarding
- Electrical exposures
- Cuts/knives & Burns, including Blood Borne pathogens

Vehicles

- Management policy
- Driver MVR controls
- Safety training
- Maintenance/ Inspection

- ❑ Guest transportation
- ❑ Valet parking
- ❑ Non-Owned vehicles

As safety professionals, you have a responsibility and accountability to improve the financial results of your organization. Equipped with the information in this case study and conclusions you can now be instruments of positive change. Look for opportunities to use this approach with your accounts or within your organization. The keys to success are to be open-minded to change (think outside the box of your comfort zone), critically assess where you are today, develop a vision of where you want to be in the future (aim high), develop an implementation strategy, be patient (change takes time), communicate openly to everyone so your employees can understand the current situation, and why change is necessary and to their advantage. Honest communication builds bridges of understanding and trust. As you go forward, be inclusive; talk to everyone involved, not at them. Respect other people, their ideas and effort. Recognize the contributions of others. Celebrate success and reward accomplishments. You will be successful when every employee not only understands the goals but also internalizes them so their actions and words mirror the objectives of your organization. Anything is possible: Don't short change yourself.

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