

Limiting lawsuits not a big concern for small businesses

The U.S. Chamber of Commerce has long used the argument that lawsuits hurt small businesses to justify laws that give immunity to corporations when their unsafe products harm consumers or dangerous worksites injure employees. But it is mostly large corporations that benefit from these protections.

Is the fear of lawsuits a major concern for small business owners? Not according to a recent survey by the National Federation of Independent Business. The NFIB's 2020 report, *Small Business Problems & Priorities*, ranks the cost and frequency of lawsuits or the threat of lawsuits 69 out of 75 in the list of problems that small businesses say they face.

That ranking drops even lower for businesses with fewer than 20 employees. Access to high-speed Internet was more important to small businesses than limiting exposure to lawsuits.

The No. 1 concern for all businesses is the cost of health care. Concerns



© iStock Photo/FG Trade

A survey by the National Federation of Independent Business ranks the cost and frequency of lawsuits or the threat of lawsuits 69 out of 75 in the list of problems that small businesses say they face.

about lawsuits ranked last when businesses were asked about the relative importance of various costs of doing business. Of greater concern to small businesses, in addition to the cost of health insurance, was the cost of supplies, utilities, interest rates, rent and delinquent accounts.

Top priorities for small-business owners included finding qualified

employees, retaining skilled workers, taxes, government regulation and uncertain economic conditions. Lawsuits were among the 10 problems of least concern.

U.S. Chamber and NFIB lobbyists use the threat of harm to small businesses as their argument for giving legal protections that mostly favor big businesses. Meanwhile the actual concerns of small businesses go unaddressed.

Another group that benefits from the U.S. Chamber's assault on the rights of injured consumers and workers is the insurance industry. Immunity for their insured corporate customers means they have to pay fewer claims.

These same insurance companies, with the support of the U.S. Chamber, have fought in court to avoid paying business interruption claims made by small businesses forced to close due to the 2020 COVID-19 lockdown.

There are many ways in which the U.S. Chamber, NFIB and the government could support small businesses. Limiting lawsuits is not one of them.

Know your rights when debt collectors text you



© iStock Photo/ozgurdonmaz

According to the National Consumer Law Center, about 70 million Americans have a bill in collection at any given time, with about a fourth of those having more than one debt being collected. A new rule finalized by the Consumer Financial Protection Bureau will soon allow debt collectors to begin contacting you not just by phone, but also by email, text message, and through social media sites such as Facebook, Instagram and Twitter.

Under the new rule, they will be allowed to call you up to seven times per week and send an unlimited number of texts, email messages and social media private posts. If you have two or three debt collectors trying to reach you, that doubles or triples the contacts you may receive.

The COVID-19 pandemic has led to record unemployment and an economic downturn that has left many straining to pay bills and forced to

borrow money to buy food and pay rent and utilities.

One problem with the new rule is that it doesn't require debt collectors to verify that they have the right person or that the debt is still legally owed before contacting you.

Some debt collectors have been known to file lawsuits to collect debts that were already paid or were never owed.

Consumer Reports recommends these steps to protect yourself when debt collectors contact you:

- **Request verification of the debt, especially if you don't recognize the amount or the creditor's name or if the debt is more than a few years old.** The Fair Debt Collection Practices Act of 1977 gives you the right to ask for the name of the original creditor and a detailed account of how it calculated the total amount it claims you owe.
- **Don't immediately offer to pay old debts.** Your state may have a statute of limitations regarding how long a debt can remain active and be collected. The time is usually between three and six years. But once you make a payment on an expired debt, you "revive" it and the clock restarts on how long they can try to collect from you.
- **Keep your personal information private.** No matter how frequent or intimidating the calls, don't give any sensitive information, such as your birth date, Social Security number, bank account numbers or credit card numbers unless you have verified the debt and are setting up a payment plan with a legitimate collection agency or creditor.
- **Get a copy of your credit report.** If you were the victim of identity theft, it will show any accounts opened or loans taken out fraudulently in your name. There may also be accidental errors, such as debts owed by someone else with the same or similar name as yours or debts you've paid off that are still reported as unpaid.
- **Negotiate for a lower repayment amount.** If you can't pay in full, but can pay a percentage of what you owe, ask if the collection agency will take a lower amount to settle the debt.
- **Set up automated payments with a realistic payment plan.** Check to see if you need to periodically renew the automatic payments so you don't accidentally miss a payment.

Preparation is key to bicycle safety

Riding a bicycle is a good way to get exercise and enjoy the outdoors. It is also an economical, environmentally friendly means of transportation. But bicycling on public streets and roads requires sensible safety precautions.

In 2018, 857 people were killed in traffic wrecks and many more injured in crashes and falls. Most bicyclist deaths occurred between 6 p.m. and 9 p.m. Deaths are more likely to occur in urban areas than in rural areas and men are much more likely to die from a bicycle accident than women.

Protect yourself by preparing before heading out on your bike. Choose a bike that fits you — one that is too large for you is harder to control. Be sure the brakes work.

Wear a protective helmet and clothing that makes you easily visible to others. Reflective clothing, a white front light, a red rear light and reflectors on your bike are important safety features at night and during poor visibility.

Keep both hands on the handlebars, except to signal a turn. Carry items in a backpack or strapped to the back of the bike. Tuck and tie shoe laces and pant legs so they don't get caught in the bike chain.

Plan your routes. If on a public road, choose routes with less traffic and slower speeds. Use a bike path or bike lane where possible.

Riding defensively is important. Stay alert to the traffic around you and anticipate what vehicle drivers may do. Other defensive bicycling tips:

- Ride in the same direction as the traffic.
- Obey street signs, signals and road markings.
- Assume the other person doesn't see you; look ahead for hazards in the road.
- Watch for cars backing out of driveways or turning.



© iStock Photo/Rawpixel

- Do not text, listen to music or use any device that distracts you from keeping your eyes, ears and mind on the road and traffic.

If riding in traffic is new to you, start by riding in a safe environment, such as a bike path or a park. Take an on-bike class through your local recreation department, bike shop or bike advocacy group. Learning to confidently navigate and communicate with others on the road will help you enjoy a safe bicycling experience. More on bicycle safety can be found at www.nhtsa.gov/road-safety/.

Change lifestyle habits to gain more energy

It's normal to become more fatigued with age. Bodily changes reduce the amount of energy produced in our cells and the amount of adenosine triphosphate, the molecule that delivers energy throughout the body. Disease and side effects of medication can also make us feel tired.

In some cases, changing lifestyle habits is enough to regain vitality and energy. Here are some causes of fatigue and ways to combat them from Harvard Medical School's *Harvard Health Letter*:

Stress. The stress hormone cortisol reduces ATP production, draining us of energy. Even 10 minutes a day of stress-reduction practices like yoga, breathing exercises or guided imagery can lower cortisol.

Inactivity. Moderate-intensity exercise for 30 minutes a day increases energy and helps prevent the loss of muscle mass. Climbing stairs at home or parking your car farther from the store entrance are easy ways to increase daily exercise.

Poor diet. Eating too much processed food and food that is low in necessary vitamins and minerals can lead to a reduction in ATP. For more energy, eat vegetables, fruits, whole grains and lean proteins such as fish, chicken, nuts and seeds. Try eating smaller



© iStock Photo/m-imagephotography

meals with snacks in between to give your body a steady supply of fuel.

Lack of sleep. To improve your sleep habits, try to go to bed and wake up at the same time each day and keep your bedroom cool, quiet and dark. Avoid using electronics before bedtime.

Poor fluid choices. Dehydration can cause fatigue, as can drinking the wrong kinds of fluids. Drink six to eight cups of water a day. Avoid alcohol or caffeinated beverages near bedtime.

Social isolation. Spending time with other people is important to our mental health. Being isolated from other people can lead to depression, which often results in fatigue.

Dunahoe Law Firm, LLC

402 Second St.

Natchitoches, LA 71457



Floodwaters can present hidden dangers

Floodwaters are more than a threat to property. They can also be a danger to your health and safety. Swiftly moving shallow water can present a drowning hazard. Even shallow standing water can be dangerous to small children.

The Centers for Disease Control and Prevention recommends these precautions when encountering floodwater after a disaster or emergency.

- ♦ Follow warnings about flooded roads, and don't drive into flooded areas. Cars and trucks can be swept away or stall in moving water.
- ♦ Stay out of floodwater. It may contain downed power lines;

human and livestock waste; chemical waste; physical objects such as lumber, vehicles, and debris; as well rodents, snakes and other wild or stray animals.

- ♦ Avoid floodwater if you have an open wound. Contaminated water can cause wound infections, skin rash, intestinal illnesses and tetanus. Cover clean, open wounds with waterproof bandaging.
- ♦ If you come into contact with floodwater, wash well with soap and clean water as soon as possible, paying particular attention to

any open wounds. If you don't have access to soap and water, use alcohol-based wipes or sanitizer. Seek medical attention if a wound develops redness, swelling or oozing.

- ♦ Wash clothes contaminated with flood or sewage water in hot water and detergent.



© iStock Photo/igorcorovic