

## CONTENTS

<b>Suggestions for Teaching Business Ethics.....</b>	<b>1</b>
<b>Business Ethics Activity 1.....</b>	<b>3</b>
<b>Business Ethics Activity 2.....</b>	<b>5</b>
<b>Business Ethics Activity 3.....</b>	<b>7</b>
<b>Business Ethics Activity 4.....</b>	<b>9</b>
<b>Business Ethics Activity 5.....</b>	<b>11</b>
<b>Business Ethics Activity 6.....</b>	<b>13</b>
<b>Business Ethics Activity 7.....</b>	<b>15</b>
<b>Business Ethics Activity 8.....</b>	<b>17</b>
<b>Business Ethics Activity 9.....</b>	<b>19</b>
<b>Business Ethics Activity 10.....</b>	<b>21</b>
<b>Solutions to Business Ethics Activities .....</b>	<b>23</b>



## **SUGGESTIONS FOR TEACHING BUSINESS ETHICS**

Businesses have recently become aware of the severe implications of the unethical behavior of employees. In response, many businesses have begun training their employees to make ethical decisions and establishing company codes of conduct. The message from businesses today is clear—employees must be capable of making ethical decisions to protect the business from legal liability and to maximize long-term profits.

Most students' principles of right and wrong are well established prior to their attending high school. Thus, the presentation of business ethics does not involve the teaching of right and wrong. Instead, students need to learn how to apply their principles of right and wrong to business situations.

There are ten Business Ethics Activity masters in this text to give instructors an opportunity to teach business ethics in the classroom.

### **Causes of Unethical Behavior**

Activity 1 provides an introduction to business ethics. The major causes of unethical behavior are presented to assist students in recognizing the forces that can cause unethical behavior. Recognizing the causes of unethical behavior is the first step in making business decisions that prevent employees from being placed in compromising situations.

### **Steps for Analyzing Ethical Situations**

A three-step checklist is presented to help students analyze the ethics of an action. This approach encourages students to collect pertinent information that will provide a basis for their decision. Ultimately, students' decisions are based on their personal ethics applied to the facts of the situation.

### **Assessment**

Correct solutions are generally obvious if the action is either illegal or violates a business or professional standard. For example, most students will agree that it is unethical to dispose of hazardous waste into the water supply. However, students may challenge compliance with other laws and standards. A class discussion of whether the truck drivers of a business should be required to drive the speed limit and wear safety belts may demonstrate many students' willingness to disregard selected laws.

Many of the cases in the Business Ethics Activities present situations where the line between right and wrong is unclear. As a result, students will likely differ in their decisions as to whether the action is ethical. Assessment of Business Ethics Activities should be based on the students' analysis of the facts and the objective support for their decisions. The students' decisions about whether a case demonstrates ethical behavior should not be assessed. Therefore, no conclusions are provided with the Teacher's Solutions supplied in this booklet.

### **Activity Presentation**

Teachers can adopt several strategies to cover a Business Ethics Activity. The activity can be presented initially as a classroom discussion. Alternately, the activity can be assigned as an individual project or a small-group cooperative learning project. Whichever method is used, students should be given the opportunity to discuss the case in class. This exchange of ideas enables students to observe how other individuals make and support their decisions. When asking questions and making observations, the teacher should be careful not to reveal her or his personal bias.

The Business Ethics Activities stimulate critical thinking and decision making. If you wish to integrate word processing in your course, you may direct students to word process their answers. If you wish to include the creation of tables, direct students to format their responses to resemble the ethical decision-making grid in a three-column table.

### **Communication Skills**

The Business Ethics Activities provide an opportunity for students to practice communication skills. You may assign students to assume the roles of the parties in the ethical dilemma. Students can prepare the appropriate message to respond to the situation. Using this approach, students should identify the correct method of communication.

## *Introduction to Business Ethics*

The principles of right and wrong that guide an individual in making decisions are called *ethics*. The use of personal ethics in making business decisions is called *business ethics*. In these Business Ethics Activities, you will have the opportunity to analyze the ethics of common business situations by using the following three-step checklist as a guide in collecting relevant information regarding an action.

1. *Is the action illegal? Does the action violate any laws?* Obeying the law is in your best interest and the best interest of your business.
2. *Does the action violate company or professional standards?* Public laws often set only minimum standards of behavior. Many businesses and professions set even higher standards of behavior. Thus, an action may be legal, yet still violate standards of the business or profession. Violating these standards may affect your job security or any professional certification you may hold.
3. *Who is affected, and how, by the action?* If an action is legal and complies with business and professional standards, you must rely on your principles of right and wrong to determine if the action is ethical. Determining how the action affects individuals and groups—including business employees and owners, customers, the local community, and society—will help you decide if an action is ethical.

In the activity presented below, you will read about a person who overstated information on a résumé. Note how the three-step checklist, described above, was used to determine whether the individual demonstrated ethical behavior in preparing the résumé. A solution to the activity is included. The solution illustrates the use of the three-step checklist. (Note that the answers for future Business Ethics Activities will not be provided to you.)

### **Situation**

Don Sutton applied for a payroll clerk job with Search Services, a market research firm. To improve his chances in getting the job, he exaggerated his work experience on his résumé. Based on this résumé, Don was hired. After one year, he received above-average ratings during his annual performance review. Shortly thereafter, his boss met Don’s former supervisor and learned the truth.

### **Instructions**

Use the three-step checklist to help determine whether or not Don’s action demonstrated ethical behavior. (Suggested answers are provided here.)

1. *Is the action illegal?* No. Overstating qualifications is not illegal, but the employer could terminate your employment.
2. *Does the action violate company or professional standards?* No. Don was neither an employee of the company nor a member of any profession.
3. *Who is affected, and how, by the action?* Don: He obtained employment, but now he could be terminated. If retained, he could have difficulty being promoted. Other applicants: More highly qualified applicants lost an opportunity for employment. Search Services: Managers may lose trust in employees.

Based on the above analysis, Don’s actions were unethical.

1. When Don exaggerated his experience on his résumé, do you think he believed he would be caught? What effect did this belief have on his behavior?

---



---

---

---

---

---

2. If you were Don's employer, would you fire him? Why or why not?

---

---

---

---

---

---

3. If you were another applicant for the job Don applied for, would you be tempted to do the same as Don? Why or why not?

---

---

---

---

---

---

## ***Who Owns My Time?***

Employers and employees have a unique relationship. The employee agrees to provide the employer with a fair day's work. In return, the employer agrees to provide a fair day's wage.

### **Instructions**

Use the three-step checklist to determine whether or not the following situations demonstrate ethical behavior.

### **Situation 1**

Eva Torres is a receptionist for Media Technologies. After the company installed voice mail, Eva's workload became lighter, so her supervisor assigned additional responsibilities, including some accounting tasks. Even with these assignments, Eva is not always busy. To fill the time, she plays computer games.

1. *Is the action illegal?*

---

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---

---

### **Situation 2**

At Cooks' Corner, a kitchen equipment store, most employees work less than 40 hours per week. However, only employees who work a minimum of 40 hours per week are eligible for health insurance.

1. *Is the action illegal?*

---

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---

---

***Is This Really a Business Expense?***

Kate Silverman owns a computer consulting business. Each year she must report the amount of revenue and expenses involved in operating the firm. She must pay federal income tax on the amount by which revenues exceed expenses.

**Instructions**

Use the three-step checklist to determine whether or not the following situations demonstrate ethical behavior.

**Situation 1**

Ms. Silverman often makes personal long-distance phone calls from her office. She charges these calls to the business account.

1. *Is the action illegal?*

---

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---

---

**Situation 2**

Ms. Silverman hired her teenage daughter to work after school as an office assistant. Jackie comes in to the office every afternoon and earns \$6.00 per hour. During this time, she does homework and telephones friends. Ms. Silverman knows that the business does not really need an assistant, but this is a good way for Jackie to earn spending money.



1. *Is the action illegal?*

---

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---

---

---

***Is It Discrimination or Poor Judgment?***

Info Tech provides market research for companies that sell products and services on the Internet. Your group at Info Tech has an opening for a research analyst. You are on the search committee to pick candidates to be interviewed. Committee members give the following reasons for wanting to eliminate various candidates.

- Candidate A: “She graduated from college before I was born. She can’t possibly know anything about our business.”
- Candidate B: “The ad said two to five years of experience, but we really need someone with more than two years of experience.”
- Candidate C: “This guy went to the same college I did. Let’s give him a shot.”

**Instructions**

Use the three-step checklist to determine whether or not the action demonstrates ethical behavior.

1. *Is the action illegal?*

---

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---

---

### *Technology Temptations*

Along with many benefits, technology also presents us with new temptations. Technology allows us to access information for many legitimate reasons, but it can also create ethical dilemmas. What do you think about the situations presented below?

**Instructions**

Use the three-step checklist to determine whether or not each of the following situations demonstrates ethical behavior.

**Situation 1**

Julie Powers collects overdue accounts for a large credit card company. She has access to records of all transactions for any customer. Julie sometimes looks up the records of famous people. She checks to see where they use their credit cards and how much money they spend. She sometimes tells her friends about the buying habits of entertainers and politicians.

1. *Is the action illegal?*

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---

**Situation 2**

Howard Beckley works for a not-for-profit organization. Recently, he found a list of computer passwords near a photocopier. He started using these passwords to look at other employees' e-mail files.

1. *Is the action illegal?*

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---

**Situation 3**

Tomas Garcia is in college and works as a sales clerk in a bookstore. Occasionally, the scanner in the store is unable to read a bar code on a customer's selection, and the clerk must enter the code using the keypad. Tomas sometimes makes mistakes when he enters the code. As long as the customer does not object, Tomas thinks it's unnecessary to correct his mistakes.

1. *Is the action illegal?*

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---

***Is Anyone Listening?***

The Berman Company enjoys a reputation as a good place to work. The company strives to provide quality services for clients.

**Instructions**

Use the three-step checklist to determine whether or not each of the following situations demonstrates ethical behavior.

**Situation 1**

Ina Radzik likes to be the first to know what’s going on in the office. One of the reasons she is so well informed is that she looks through the papers on other employees’ desks.

1. *Is the action illegal?*

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

**Situation 2**

To improve customer service quality, employees’ telephone calls are monitored. Monitoring is random and employees do not know when a quality manager is listening to a call. Customer service representative Luis Perez made a personal phone call while Steve Young was monitoring the line. During the call, Luis made plans for his weekend activities.

1. *Is the action illegal?*

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---

**Situation 3**

Daniel Tong used his office computer to prepare his résumé and some cover letters. Daniel worked on these documents after hours and provided his own paper for printing. He later learned that his supervisor knew about his job search. The supervisor, Anna Vasko, found the computer files while looking for a report that Daniel had prepared.

1. *Is Anna's action illegal?*

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---

---

### ***Community Involvement***

Serena Lopez, a certified public accountant, is a member of the Franklin Heights zoning board. The board is reviewing a request to rezone a large section of property on the outskirts of town. The zone change would permit GreatGoods, a national discount retailer, to build a store. GreatGoods would feature clothing and shoes, housewares and linens, appliances and electronics, lumber and hardware, health and beauty products, and lawn and garden supplies. The plans also include a pharmacy and a vision care center.

Developers believe that GreatGoods would improve the community and offer citizens quality merchandise at significantly lower prices than they are now paying. Local land owners are worried about their ability to sell the property unless it is rezoned; this is the only large piece of undeveloped land in Franklin Heights. However, local retail store owners have expressed fears that a giant retailer will force them out of business. Other business owners have pointed out that the closing of retail stores in the central business district will have a negative impact on other businesses and the community at large.

Serena knows most of the people who have presented their side of this issue; some of them are clients of hers. Understanding the possible negative impact the new store could have on many of her firm’s small retail clients, Serena has decided to vote against the rezoning. In a three-to-two vote, the zoning board denies the rezoning request.

**Instructions**

Use the three-step checklist to determine whether or not Serena’s vote against the zoning change demonstrated ethical behavior.

- 1. *Is the action illegal?*

---

---

---

---

---

- 2. *Does the action violate company or professional standards?*

---

---

---

---

---

- 3. *Who is affected, and how, by the action?*

---

---

---

---

---

---



***At What Price Safety?***

National Automotives assembles a safety system for passenger automobiles. This system substantially reduces severe injuries to drivers involved in accidents. In an effort to increase profits, National recently took steps to cut costs and increase production. National has begun using some less expensive components. These components increase the system’s estimated failure rate from 12 to 15 failures per 10,000 accidents. Despite this increase, the company continues to meet the government’s safety standard of 20 failures per 10,000 accidents.

**Instructions**

Use the three-step checklist to determine whether or not the action by National Automotives demonstrates ethical behavior.

1. *Is the action illegal?*

---

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---

---



### *Confidentiality*

Certified public accountants routinely see and hear confidential information while providing professional services to clients. The AICPA Rules of the Code of Professional Conduct prohibit disclosure of confidential information without the specific consent of the client.

Mike Klein, who recently passed the Certified Public Accountant examination, had lunch with a friend from school. While talking about their jobs, Mike told his friend about working on an audit of a large local company. He shared information about the salaries and bonuses of the company officers.

**Instructions**

Use the three-step checklist to determine whether or not Mike Klein’s action demonstrates ethical behavior.

1. *Is the action illegal?*

---

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---



***Caught in the Middle***

As an employee, you sometimes find yourself in situations where you must decide whether to do what you are told by your employer or do what you think is right. There are many situations where you can end up “caught in the middle.”

Midori Watanabe is the bookkeeper for the Penfield Inn. Last month, cash was tight, so the owner told Midori to write out the checks to pay suppliers but not to mail them until there was enough money in the checking account to cover the checks.

**Instructions**

Use the three-step checklist to determine whether or not the action demonstrates ethical behavior.

1. *Is the action illegal?*

---

---

---

---

---

2. *Does the action violate company or professional standards?*

---

---

---

---

---

3. *Who is affected, and how, by the action?*

---

---

---

---

---



## SOLUTIONS TO BUSINESS ETHICS ACTIVITIES

### ACTIVITY 1: INTRODUCTION TO BUSINESS ETHICS

This activity presents the framework for analyzing ethical behavior that will be applied in subsequent Business Ethics Activities. The solution given illustrates the use of the three-step checklist; however, the remaining Activities will not provide solutions to the students. The Activity also allows students to place themselves in the job applicant's position to decide whether they would follow his actions.

### ACTIVITY 2: WHO OWNS MY TIME?

*Situation 1:*

Step 1. *Is the action illegal?* No. The receptionist has no legal obligation to perform tasks not specifically assigned.

Step 2. *Does the action violate company or professional standards?* No. Unless the company has a policy that prohibits employees from using idle time for personal activities, no company standard has been violated.

Step 3. *Who is affected, and how, by the action?* (See Table 1.)

Table 1

People Affected	Negative	Positive
Eva Torres	Failure to spend time improving skills may lead to termination. May be resented by other employees.	Enjoys recreation.
Other Employees	May resent Eva Torres's light workload.	
Media Technologies	Fails to fully utilize employee. Customers who observe receptionist might question the quality of company's management.	

*Situation 2:*

Step 1. *Is the action illegal?* No. Laws generally do not require businesses to provide employees with a minimum number of hours or health care benefits.

Step 2. *Does the action violate company or professional standards?* No. Company and professional standards do not apply.

Step 3. *Who is affected, and how, by the action?* (See Table 2.)

Table 2

People Affected	Negative	Positive
Customers		Reduced benefit costs may reduce the cost of merchandise.
Part-Time Employees	Part-time employees must buy their own health insurance policy.	Reducing total employee expenses provides more employment opportunities for typical part-time employees, such as students.
Full-Time Employees		Benefits may be better than would be available if all employees were insured. Company can spend its benefit dollars to buy better coverage for fewer employees.
Cooks' Corner	Employee morale and commitment to the firm may be low, resulting in poor production. Employee turnover	Reduces total employee expenses.

	may be high, resulting in higher training costs.	
Local Community		Provides a good source of employment for traditional part-time employees.

**ACTIVITY 3: IS THIS REALLY A BUSINESS EXPENSE?**

*Situation 1:*

Step 1. *Is the action illegal?* Yes. The government allows expenses to include only those items necessary to conduct business. Unless Ms. Silverman could prove a business purpose for the phone calls, reporting the cost of the personal calls on the tax return would be illegal.

Steps 2 and 3. Because the action is illegal, no evaluation of these questions is necessary.

*Situation 2:*

Step 1. *Is the action illegal?* Yes. The government allows expenses to include only those items necessary to conduct business. Unless Ms. Silverman could prove a business purpose for hiring Jackie, reporting the costs of paying Jackie on the tax return would be illegal.

Steps 2 and 3. Because the action is illegal, no evaluation of these questions is necessary.

**ACTIVITY 4: IS IT DISCRIMINATION OR POOR JUDGMENT?**

Step 1. *Is the action illegal?* No. The committee members have not done anything illegal by expressing their opinions. However, denying a candidate employment based solely on his or her age constitutes discrimination, and age discrimination in employment is illegal.

Step 2. *Does the action violate company or professional standards?* No.

Step 3. *Who is affected, and how, by the action?* (See Table 3.)

Table 3

People Affected	Negative	Positive
Candidate A	This person may be denied employment because of her age.	This candidate may be happier working at a different company where age and experience are welcome.
Candidate B	A candidate who met the stated qualifications may be denied employment.	If the position does require more than two years' experience, this candidate might be unsuccessful in the position if hired.
Candidate C	Other candidates might not get proper consideration if they have no connections.	This person may get the job because of his connections.
Info Tech	The company may miss hiring the best candidate in the case of Candidates A and B. If Candidate C is hired based on connections rather than qualifications, he may not be a useful resource to the company.	

**ACTIVITY 5: TECHNOLOGY TEMPTATIONS**

*Situation 1:*

Step 1. *Is the action illegal?* No.

Step 2. *Does the action violate company or professional standards?* Yes. Most credit card companies have company standards related to information about customers. Accessing information for fun is probably a violation of company policy.

Step 3. *Who is affected, and how, by the action?* (See Table 4.)



Table 4

People Affected	Negative	Positive
Customers	Unable to protect information about their financial transaction.	
Julie	Could be fired for violating company standards.	Increased popularity with her friends.
The Company	Could be sued if a customer discovered the privacy invasion.	

*Situation 2:*

Step 1. *Is the action illegal?* No.

Step 2. *Does the action violate company or professional standards?* No.

Step 3. *Who is affected, and how, by the action?* (See Table 5.)

Table 5

People Affected	Negative	Positive
Other employees	Unable to protect mail files.	

*Situation 3:*

Step 1. *Is the action illegal?* No.

Step 2. *Does the action violate company or professional standards?* No.

Step 3. *Who is affected, and how, by the action?* (See Table 6.)

Table 6

People Affected	Negative	Positive
Customers	Are sometimes overcharged.	Are sometimes undercharged.
The Company	Will not have accurate sales figures.	

**ACTIVITY 6: IS ANYONE LISTENING?***Situation 1:*

Step 1. *Is the action illegal?* No. Ina Radzik is not violating any laws.

Step 2. *Does the action violate company or professional standards?* No. Company or professional standards do not apply.

Step 3. *Who is affected, and how, by the action?* (See Table 7.)

Table 7

People Affected	Negative	Positive
Ina Radzik	Is seen as a gossip by some co-workers and management.	Enjoys the popularity that comes with being “in the know.”
Co-Workers	Cannot assume that their workspace is private.	Enjoy learning the information that Ina provides.

*Situation 2:*

Step 1. *Is the action illegal?* No. Luis Perez did nothing illegal.

Step 2. *Does the action violate company or professional standards?* No. Company or professional standards do not apply.

Step 3. *Who is affected, and how, by the action?* (See Table 8.)

Table 8

People Affected	Negative	Positive
Luis Perez	May receive poor ratings because he completes less work than expected.	Enjoys a break from his work.
Other Employees	Might have to answer more calls because Luis is not doing his job.	
Customers	Might not get prompt service because telephone lines are busy or customers are put on hold.	
The Berman Company	Might lose sales because customer calls are not answered promptly.	

*Situation 3:*

Step 1. *Is the action illegal?* No. Anna Vasko did nothing illegal when she looked through Daniel Tong's computer files.

Step 2. *Does the action violate company or professional standards?* No.

Step 3. *Who is affected, and how, by the action?* (See Table 9.)

Table 9

People Affected	Negative	Positive
Daniel Tong	Might feel repercussions since his supervisor knows he is job hunting.	

**ACTIVITY 7: COMMUNITY INVOLVEMENT**

Step 1. *Is the action illegal?* No. Based on the information presented, the action is not illegal. In some cases, government bodies have rules that address conflicts of interest and when a board member must abstain from voting.

Step 2. *Does the action violate company or professional standards?* No. Serena faced a conflict between the interests of the community as a member of the zoning board and the interests of the business owners who are her clients. However, the CPA is not involved in providing professional services to a client in her role as a member of the zoning board.

Step 3. *Who is affected, and how, by the action?* (See Table 10.)

Table 10

People Affected	Negative	Positive
Serena Lopez	Might cause Serena to lose current clients who disagree with her vote. Might cause potential clients to choose a different accountant.	Protects the income Serena earns from providing professional services to current clients.
CPA's Clients		Protects Serena's clients from competition.
Franklin Heights Residents	Prevents residents from having access to lower-cost merchandise. Limits tax revenues and employment opportunities.	Protects interests of current businesses and their employees.
GreatGoods	Prohibits GreatGoods from entering market and increasing sales/profits.	
Landowners	Prevents landowners from earning a profit from the sale of their land.	

**ACTIVITY 8: AT WHAT PRICE SAFETY?**

Step 1. *Is the action illegal?* No. The system using the new components still exceeds government quality standards.

Step 2. *Does the action violate company or professional standards?* No. No company or professional standards apply.

Step 3. *Who is affected, and how, by the action?* (See Table 11.)

Table 11

People Affected	Negative	Positive
National Automotives	Increases the risk of potential litigation.	Reduces costs.
Car Manufacturers	Increases the risk of potential litigation.	
Car Owners	Slightly increases the risk of a serious injury if involved in an accident.	

**ACTIVITY 9: CONFIDENTIALITY**

Step 1. *Is the action illegal?* No.

Step 2. *Does the action violate company or professional standards?* Yes. The client-accountant relationship is confidential.

Step 3. *Who is affected, and how, by the action?* (See Table 12.)

Table 12

People Affected	Negative	Positive
Mike Klein	Might be fired. Might lose the respect of clients, peers, and friends.	Gets attention from friends.
Client	Confidentiality was broken.	
Accountant's Friends		Learn interesting information.

**ACTIVITY 10: CAUGHT IN THE MIDDLE**

Step 1. *Is the action illegal?* No. It is not illegal because the checks have not been sent to the suppliers. It is illegal to give a check to someone when you know that the bank will not honor the check.

Step 2. *Does the action violate company or professional standards?* No. This kind of small business probably would not have a company policy related to this. However, this is not a good business practice.

Step 3. *Who is affected, and how, by the action?* (See Table 13.)

Table 13

People Affected	Negative	Positive
Midori Watanabe	Must keep track of the check.	
Owner of the Penfield Inn	Is not following good business practices.	
Suppliers	Are not getting paid promptly.	