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Get a signature, not simply a handshake

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There used to be a time when a handshake sealed the deal. All you needed was your word. Business is not conducted like this anymore. In today's economy, every business arrangement needs to be in writing to protect you and the other parties involved.

A few items you should always get in writing include:

Building or service contracts: Any time you work with a contractor, make sure you are getting what you are paying for, to your satisfaction. Before the contractor does any work, clearly spell out the specifications. Include a start and finish date. All service contracts should have renewal and termination provisions.

Employment agreements: Clearly define the roles new employees are expected to fill. Describe any special projects or tasks they will be required to complete. Tell them what their hours will be and which days they will work. Make sure you include salaries, potential bonuses or [stock options](#).

Sales contracts: If you are buying a product, ensure you are protected. What recourse will you have if the product is damaged when it comes to you? Will the vendor guarantee the date of delivery? What will happen if your shipment arrives late?

Make sure both parties are satisfied with the terms and conditions before they provide a signature. Once an agreement is signed, remember that both parties have only three business days to cancel a contract. If at any point you are having doubts or concerns, renegotiate your contract or cancel it altogether. By getting your agreement in writing, you can avoid a lot of unnecessary problems.

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