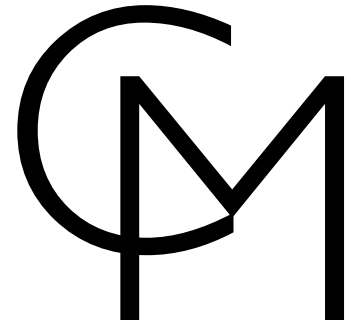


The California Merchant

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Is there a good way to give bad news?

By Bob Selden

I well remember the first time I was “corrected” by a manager. I was a young bank clerk and had received a transaction that was incorrect, from a much more senior person (a manager) in another branch of the bank. I sent the transaction back with a note asking for it to be corrected. Next thing I hear was my own manager shouting at me from his office. Apparently, I had upset his “good colleague” and I must now go and apologize in person! There was no discussion as to whether I was right or wrong about either the transaction or what I did—just “Go immediately and apologize!” I decided then and there that when I got to be a manager and had to correct someone, I would treat my staff quite differently.

As managers, we all have to give feedback from time to time that we consider to be “bad news” for the employee. Do you dread the times when you have to do this? Or perhaps, you handle the situation okay, but the employee’s performance does not seem to improve as a result of your counseling”? How can we improve both the way we give negative feedback and the impact it has on the other person?

The most common mistake we make is combining bad news with good news. “Andrew, I’ve been impressed with the way you handle the planning, time lines and follow up systems for your projects. But, along the way, you seem to develop poor relationships with some of the key stakeholders. As a result, many of the projects are less successful than they should be.”



On the surface, this sounds like a reasonable feedback message from the manager. Will Andrew accept the feedback and will it lead to a rational discussion of how he might improve his stakeholder relationships? No. There are two reasons why this conversation is likely to become negative rather than positive. Firstly, when mixing “good” and “bad” news, people are more likely to hear only the good news. The bad news, if heard appears as a minor blip on their performance. In other words, “everything is basically okay with me.”

Secondly, when they do actually hear the bad news it is nearly always because the word “but” has been used to bridge the good and the bad. Using “but” will invariably promote a negative reaction from the employee and the conversation will generate into a downward spiral of argument and counter argument.

There is a positive way to give negative feedback. Here are some of the

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Feedback: Take responsibility for the problem

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tips I have learned through many years of managing people's performance.

Step 1: As the manager, you must take responsibility for the performance problem. After all, if the employee's performance does not improve, whose problem is it? For example you might start the conversation with: "Andrew, I have an (issue / problem / situation) that I need your help with."

Step 2: Describe the behavior that is causing you the problem. Example: "For the last three weeks, the reports I get each week from your department have been at least a day late."

Step 3: Explain why this is a problem for you.

Example: "This means that I can't get the reports collated with those from the other departments in time to get

them to the GM to meet his deadline."

Step 4: Explain the possible consequences for you both. Example: "The GM got a bit annoyed with me last week and I'm sure he expects much higher performance from my department. I know that if this continues, he is likely to come down on us pretty hard."

Step 5: Tell him/her how you feel about the problem. Example: "I am keen to keep a good relationship with our GM."

Step 6: Ask for his/her assistance. Example: "What can you do to help me solve this situation?"

The underlying principles to keep in mind when applying this approach are:

- As the manager, you always maintain ownership of the problem
- The aim of the process is to have

the employee take ownership of the solution

- Always describe the action of the employee, not them, their personality or their character

- Use positive words and avoid words such as "but", "Yes, but."

Above all: listen, listen, listen! And be prepared to discuss the employee's suggestions for how he/she intends to solve the problem. My experience has been that often the employee will come up with a better solution than you had first thought of. Most importantly, because it is their suggestion, they will have commitment for its implementation.

Bob Selden specializes in giving feedback as a manager and coach. If you have an employee performance issue where you need to give feedback, contact Bob at www.nationalllearninginstitute.com

Know how to fight a flammable liquid fire

Flammable liquids like oil, gas, kerosene, and many solvents present unique fire hazards. They give off invisible vapors that can travel long distances and catch fire quickly or explode when ignited by something as small as a static discharge.

Follow these tips when using flammable liquids:

- Keep away from ignition sources, such as cigarettes or hot machinery surfaces.
- Use only in areas with good ventilation.
- Store in approved metal containers.
- Ground and bond containers when transferring materials to safely discharge static electricity.



- Take only what you need for a job.
- Clean up spills and leaks quickly.
- Remove clothing that has absorbed liquids immediately.
- Never store near heat sources.
- Do not cut or weld on drums or containers that once contained gasoline or other flammable liquids.

If a fire starts:

Know the kind of fuel that

started the fire, and how to put it out. Each type of fire involves different flammable materials and requires a special approach. In fact, trying to fight a blaze with the wrong method might make the situation worse.

Knowing which type of fire extinguisher to use is crucial, and be sure every employee knows how to use it. You'll also want to check the extinguisher for damages and get it inspected if necessary. Most importantly, you'll want to use the proper extinguisher when putting out a fire.

According to the US Fire Administration, flammable liquid Class B fires involve ignitable liquids or gases like petroleum grease, alcohol, paint, propane, or gasoline. This classification typically

does not include fires involving cooking oils or grease.

It's very important not to use a water extinguisher on a Class B fire — the stream of water might spread the flaming material rather than extinguish it.

Fires from flammable liquids should be extinguished using foam, powder, or carbon dioxide extinguishers, according to the Fire Equipment Manufacturer's Association. These types of extinguishers work by cutting off a fire's oxygen supply.

If a fire can't be put out, leave the area as quickly as possible and alert everyone nearby. Contact emergency services as soon as you can safely do so.

Credit fraud: How to protect yourself

By Hassan Mohsen Elhais

A 2020 cybercrime survey by KPMG revealed that around eighty-three per cent of companies are seeing an increase in cybercrime attacks through phishing, email spams, malware etc. The increase may be due to all of the new ways we communicate, as email, phone, and text have opened consumers up to new vulnerabilities. And online banking has created its own new issues. It's vital to know how to protect yourself and your business from these sophisticated schemes.

Common methods for credit card fraud:

Lost or stolen cards

Often, fraudsters obtain credit cards by theft or by obtaining a lost card. In such instances, the fraudster tries to use such credit card information for online transaction or other purchases if they can get away without having to use a security PIN.

Counterfeit, doctored or faked cards

Fraudsters use devices such as 'skimmers' to illegally obtain credit card information. These devices are able to capture the credit card information from the magnetic strip attached to the card when the cards are swiped unknowingly on such device. The fraudsters can then replicate such information to create fake cards and use the same.

Phone scams

This type of credit card fraud is getting more and more common, wherein a fraudster contacts the card owner and obtains sensitive personal information such as their date of birth, passwords, card details. Often such calls are made posing as the technical team for the bank, and the caller puts up a convincing charade making the card owner divulge sensitive information.

Phishing scam

Fraudsters sometimes try this route of email phishing, wherein they send spam emails to obtain personal details of other parties, such as their date of birth, full names, address details etc. Through this method, the fraudster tries to steal as much supporting data and documents as possible to execute their act.

Application Details

In this method, the fraudster applies for a new credit card after obtaining all your personal information, including the details of your id documents and forges your signature to obtain a new card in your name.

What are the preventive measures that you can practice to protect yourself?

If you happen to be a victim of credit card fraud, it is important that you notify your bank immediately! The same step is to be initiated if you have lost your credit card. Once the bank is notified, they would be able to immediately block the card thus, preventing any further transactions on the same. This step is also very crucial from a legal standpoint, as it allows you to claim legal protection from additional responsibilities on the charges on the card, which were not made by you once

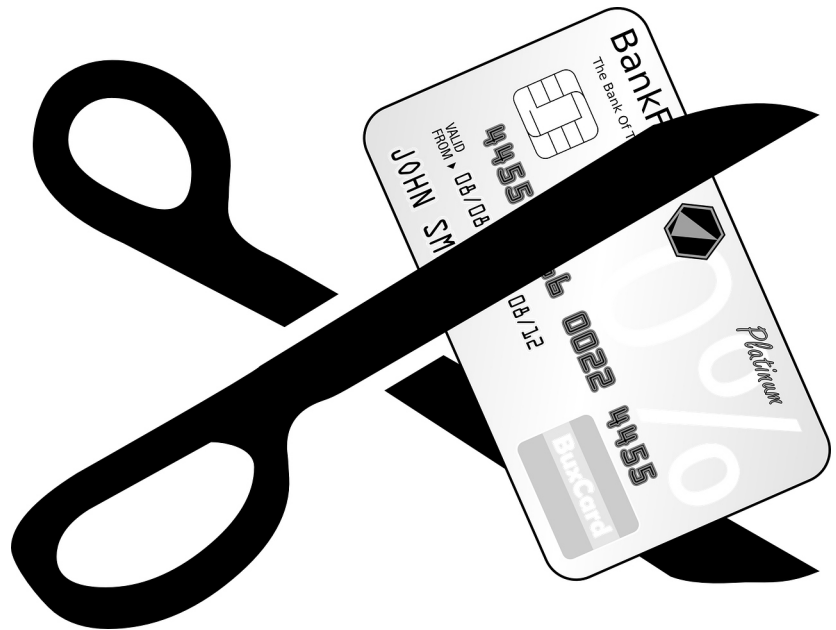
you have reported the loss or theft.

Store your PIN, online transactions passwords securely and follow the digital security protocol of not repeating the same password for different platforms. Regularly changing your security passwords and adding additional security features such as a 'security question' should be considered.

Set up a transaction alert on your phone so that you are immediately notified of every transaction allowing you to continually monitor and track the payment transactions.

Cultivate the habit of checking your monthly bank statement on a regular basis, so that it is possible for you to notify the bank if you see any unfamiliar transactions. Banks usually allow a dispute to be registered within a specific time frame, and therefore, it is crucial to report any discrepancies in the monthly statements as per the terms and conditions of your bank.

Dr. Hassan Elhais is a specialist in the fields of civil law, banking law, criminal law, family law, inheritance law, and arbitration.



Tactics to transform your marketing strategy

By Lexi Smith

Whether you are peddling goods, services, commodities or information, getting the word out to the world has become a tedious and burdensome task to accomplish. And without an apt marketing strategy to fuel your business and churn huge profits, keeping the boat afloat and moving is virtually impossible.

However, finding a marketing strategy that is the right fit is nearly impossible for many organizations. If you are facing the same issue, join the fray. The truth is that most entrepreneurs are so busy working “in” their businesses that they forget to work “on” their businesses. As a result, they fail to decide on a befitting marketing strategy for their organization.

Tactics to develop a marketing strategy

Dissect Your Existing Strategy

Before jumping directly to creating a whole new marketing strategy, it is extremely important to dissect your previous ones. Identify the areas that need improvement and the areas which are worth investing time in. Take a good, hard look at your existing strategies to determine the things that are working and the things that are not working. Ponder on each area carefully and make a list of everything. Hopefully, your team has been tracking KPI's, so this step won't be too difficult to follow than usual.

Set S-M-A-R-T goals and define objectives

Businesses define and communicate their goals, vision, and mission by setting some objectives. These objectives should be nothing but specific, measurable, achievable, relevant and time-oriented that can help individuals evaluate the success of a particular marketing strategy.

They aid the marketers and managers to align their plans, coordinate



marketing efforts and hold the teams accountable for achieving particular results.

Figure out your Value Proposition

Your value proposition is arguably the most critical element of your overall marketing scheme. It tells the prospects as to why they should choose you over your competitors and it also makes the benefits offered by your goods and services crystal clear from the very onset. So a great marketing strategy is one that is derived from the company's value proposition, encapsulating its primary strength analysis and differentiators against contenders, as opposed to being created from the very scratch.

Determining the value proposition is the step that should be most focused upon. Also, it is the step that requires most of your time, investment and resources as it is the most important conversion factor that decides whether the sale will be closed or lost altogether.

Get started with defining this conversion factor using pre-made value proposition PowerPoint templates that are available all through the internet.

Become Customer-Centric

To embed customer's needs and seek their involvement in your product, you need to first understand them; their likes and dislikes.

In this quest of getting to know the customers, traditional marketing is

getting a setback whereas social platforms are getting more popular owing to their user-friendliness. The organization can easily get information on customer demographics, conversations and online behavior which was not possible otherwise with traditional market research. The more personalized information the company can acquire, the more the trust of the customers. It also shows them that your company values their patronage.

Analyze your Competitors

It is important to keep a tab on your direct competitors. It is also equally important to determine the marketing tactics they use and look for trends in their sales inclines and declines. Analyze the pattern of their sales and determine what they are doing differently that you can imitate to take your marketing efforts a notch higher. Learn what does not yield them positive results and create innovative strategies to make their weakness your brand's strongest point.

Keep an eye on your competitor's target audience and if they work for your product too, develop strategies to draw their attention with improving reputation, highlighting your brand's USP and improving your customer service.

Market across social media channels

You can't ignore social media when it comes to marketing. This is where all the so-called magic begins and spreads. In fact, some businesses owe their success to social media. They are built solely on the backs of social media channels such as Facebook, YouTube, Instagram, etc.

Lexi Smith is a presentation specialist at SlideTeam. She has more than 10 years of experience in designing impactful PowerPoint slides for Fortune 500 companies.

Working with people with disabilities

By Lydia Ramsay

Since Congress passed the Americans with Disabilities Act in 1990, people who previously had limited or no access to public places now move about with a degree of ease in the workplace. While these people have their challenges with sight, hearing or movement, those who work with them are often confused about how to interact with them with sensitivity and understanding.

Here are some of the issues to keep in mind.

When it is necessary to mention the disability, language should emphasize the person first, the disability second. Rather than referring to someone as an epileptic, say "person with epilepsy" or "John, who has epilepsy...." Although "person-first" language has become common and is generally acceptable, some people prefer the term "disabled person" to "person with a disability." Best practice, in all instances, is to ask the person themselves which words they prefer.

Avoid words that have a negative tone. People who use wheelchairs are not "bound" or "confined" to their chairs. A person may have spastic muscles but should not be described as spastic.

Preferred language is simple. Instead of saying that a person is "crippled with arthritis," "suffering from MS," "afflicted with ALS," say, "John has epilepsy" or "Mary has MS."

Use the following terms:

"Congenital disability" rather than "birth defect."

"Non-disabled" rather than "normal," "healthy" or "able-bodied."

"Condition" rather than "disease" or "defect."

"Visually impaired" rather than "blind" unless a person is totally



sightless.

"Deaf" or "hard of hearing" rather than "hearing impaired." (This may be a change from what you're used to, but many people in the Deaf/deaf communities consider "hearing impaired" insulting.)

"Little person" or "dwarf" rather than "midget."

Words or phrases like "victim," "cripple," "unfortunate," "dumb," "deaf mute," "deformed" and "pitiful" are offensive.

Generally speaking, people prefer to be called by their name that while the term you're using to describe a disabled person may be respectful, people are individuals and want to be seen as such.

Amend your language to avoid ableist slurs even when not speaking to or about a person with a disability; words like "lame," "spaz," and "crazy" are hurtful even when not directed at a disabled person. Changing your habits is a small price to pay for inclusivity and positivity.

Ask people with disabilities if they need or want help before trying to assist them. If they want assistance, ask for specific instructions on how you can be helpful.

Look directly at any person with a disability when talking even if the person has an interpreter or companion present.

Don't assume a speech impairment indicates that a person also has a hearing impairment or intellectual

limitations.

Allow people with speech impairments to finish their own sentences. Don't talk for them or interrupt. Ask questions that permit short answers or a nod of the head. The other person always has the option of giving a longer response.

Speak calmly, slowly, and distinctly to a person who has a hearing problem or other difficulty understanding. Stand in front of the person and use gestures to aid communication.

When walking with a person who is visually impaired, allow that person to set the pace. If the person asks for or accepts your offer of help, don't grab his arm. It is easier for him to hold onto you.

Never start to push someone's wheelchair without first asking the occupant's permission.

Leaning on a wheelchair when talking to the person is inconsiderate.

If you will be having a long conversation with someone using a wheelchair, get a chair and sit at eye level with the person. You will both feel more comfortable.

Keep in mind that people with disabilities are just like everyone else with the exception of certain physical conditions. Treat them as the capable competent co-workers or colleagues they are.

For additional resources on accommodating workers with disabilities, visit www.dol.gov/general/topic/disability. Here, find information on employee rights, employers' responsibilities, small businesses, and more.

Lydia Ramsey is a business etiquette expert, professional speaker, corporate trainer and author. For more information, visit her web site, www.mannersthatsell.com.

Heart disease: How to reduce your risk

By Deepak Kumar

The world is suffering from an ever-heavier burden of heart disease. The number of deaths resulting from cardiovascular diseases is thought to be over 4.77 million in the year 2020. Urban and rural populations have both seen a dramatic rise in the incidence of heart diseases over the past few decades. Even people of a young age are seen to be suffering from heart diseases and the numbers are alarming. Studies show that the reason for this high burden of heart disease is the rise in the number of risk factors such as abdominal obesity, diabetes, hypertension, and stress.

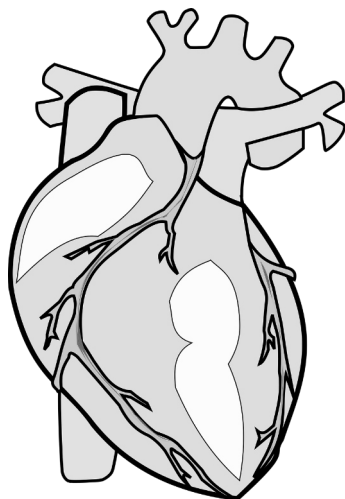
As heart disease is such a common issue and it affects a large part of the population, it is always best to be informed about the signs and symptoms of heart diseases. If you have been experiencing any of the symptoms and signs mentioned below, you must visit the one of the top cardiac hospital in India for further investigations. This blog will also discuss the various measures that can reduce the risk of heart diseases and help prevent them.

Types of heart disease

Heart disease can be affected by genetic factors, lifestyle choices, or other damages incurred during the lifetime. Some conditions like high cholesterol, diabetes and high blood pressure can increase the risk of a person developing heart disease. The signs and symptoms of heart diseases may differ based on the kind of heart disease. Some of the most common heart diseases and their signs and symptoms are discussed below.

Coronary heart disease

When the blood vessels of the heart are affected, the condition is known as coronary heart disease. Many times, the arteries can develop plaque build-up which can, in turn, narrow the arteries hindering the blood flow. The narrowing of the arteries can be so severe that it may sometimes cause a full blockage of the blood flow. When the blood flow to certain parts of the body is blocked, it can result in a heart attack.



- Chest pain
- Pain in the back, neck, or jaw
- Shortness of breath.

In addition to these symptoms, women may also feel nausea and extreme fatigue.

Arrhythmias

Abnormal speed or rhythm of the heartbeat is known as arrhythmia. Arrhythmia can lead the heartbeat to be irregular, too fast or too slow. If the rhythm of the heartbeat is wrong, it can cause the heart to be unable to pump blood to the rest of the body with enough pressure or force.

- Fluttering in the chest
- Fast beating heart- tachycardia
- Slow heartbeat- bradycardia
- Discomfort or pain in the chest
- Dizziness or light-headedness
- Unconsciousness or passing out

Structural heart disease

The heart is made up of four valves that help to ensure efficient pumping of blood around the body. Any conditions

that affect these valves or other structures of the heart can cause serious cardiovascular diseases. Many of these conditions are congenital or present at birth. Other conditions can develop later in life.

- Shortness of breath when laying down or after activity
- Fatigue
- Swollen ankles and feet
- Irregular heartbeat
- Abnormal sound or heart murmur

Heart failure

When the heart is unable to pump enough blood or the muscles of your heart is too weak to pump blood with each heartbeat, the condition is known as heart failure. This can also happen when the heart's muscles become too stiff and are not able to fill up completely or efficiently with blood. This condition is often seen in the elderly but can happen in persons of any age.

- Cough
- Weight gain
- Fatigue
- Swollen ankles, fingers, lower back, belly and feet
- Puffiness of eyes
- Issues in concentration and memory

Risk factors for heart disease

Among the risk factors of heart diseases, some can be controlled and some can't. Some of the controllable risk factors include

- high cholesterol and low HDL (high-density lipoprotein)
- smoking

SAFETY ... IT PAYS



Staying in shape is a safety issue

Staying in shape is one subject that is rarely discussed when safety is the topic. However, a person who stays in good physical condition is less likely to be involved in an accident. They are usually more alert, less subject to the adverse effects of weather, and generally able to react more quickly to changing conditions on the job. That is why this is an important subject.



Staying in Shape reduces injuries by:

- Reducing the effect that adverse weather has on your body.
- Reducing the effect of minor injuries. A body in good condition will usually repair itself much faster.
- Substantially reducing exposure to minor sprains, strains and muscle pulls. Most people in good shape rarely strain or pull muscles.
- Cutting down the exposure to normal illnesses. The percentages of

those people who are in good shape getting colds and the flu are lower. A person in good shape can better fight the germs causing the illnesses.

- Being more alert to job site conditions.

How To Stay In Shape

Exercise regularly.

Eat right.

Get plenty of rest.

Avoid overindulging in sweets, alcohol or food.

Diet when needed to maintain recommended body weight.

Avoid smoking. Smoking cuts down circulation making cold colder, hot hotter, and injury recovery longer.

Eat a good breakfast and have a snack around mid-morning to keep alert.

Remember: Few people will dispute the fact that when you physically feel good, your attitude is also good. You are able to avoid illness and can react quicker to dangerous situations. It is far better on your body to stay in shape since it places less strain on your muscles and your heart. Keeping in good shape makes good sense, and good sense is the cornerstone to safety.

OSHA CORNER

Please visit the following address on the web to download helpful safety posters, guides and pamphlets for a safer workplace.

<https://www.osha.gov/publications>



Heart: Live a healthy, active lifestyle

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- obesity
- high blood pressure
- physical inactivity.

People with diabetes may be at increased risk of angina, heart attack CAD and stroke.

The common risk factors that cannot be controlled are:

- Ethnicity- Non- Hispanic white and black people along with the people of pacific and Asian heritage have a higher risk of heart disease than Native Americans and Alaskans.
- Family history- The risk of heart disease increases if a close male relative under 55 years of age or a close female relative under 65 years of age has had heart disease.

- Age- The risk of heart disease rises with age.

- Sex- Males are at higher risk for heart diseases than females.

How to reduce the risk of heart disease

Prevention of heart disease is much better than looking for the treatment options. While some risk factors cannot be controlled, it is necessary to aim to lower the risk factors that can be controlled.

Work on maintaining healthy cholesterol and blood pressure levels. As you age, have these numbers checked regularly, as they can increase in middle age even if general health habits remain the same.

Manage stress. Talk to your medical care expert if you have been feeling overwhelmed, anxious or are finding it difficult to cope with the events in your life. Utilize walking, yoga, meditation,

and enjoyable activities like listening to music, spending time with friends, and engaging in hobbies to lower your stress levels.

Eat healthy. Avoid red meats and fried and processed foods. Aim for half your plate to be filled with vegetables at most meals. Choose whole grains and good fats such as olive oil. Keep your calories under control to avoid weight gain, even when eating healthy foods.

Exercise for 30 to 60 minutes on most days.

Don't smoke.

If you have a family history of heart disease, bring it to the notice of your doctor.

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We've moved!

Please make note of our new address:

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