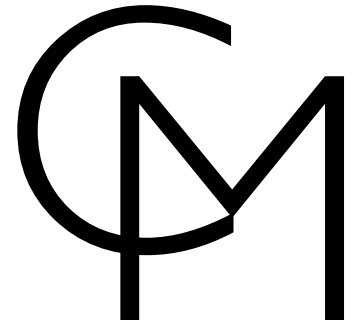


The California Merchant

News for the California Merchant Safety Association



When should you retire?

Retirement is a major life decision that requires careful planning and consideration. While some people look forward to leaving the workforce and enjoying their golden years, others struggle with the uncertainty of whether they are truly ready. The right time to retire varies for each individual, but key factors such as physical health, mental acuity, and financial stability can help guide the decision.



Physical Health Considerations

One of the most significant indicators that it may be time to retire is declining physical health. As people age, chronic conditions such as arthritis, heart disease, or mobility issues can make it more challenging to keep up with job demands. If work-related stress or physical exertion is affecting overall well-being, retirement may be a viable option to prioritize health and quality of life.

It is important to assess whether the demands of a job are becoming too strenuous. If a person is experiencing frequent fatigue, workplace injuries, or struggles with daily tasks, transitioning to retirement or seeking a less physically demanding role may be worth considering.

Mental Acuity and Cognitive Health

Mental sharpness plays a crucial role in job performance, particularly in fields that require critical thinking, problem-solving, and fast decision-making. If a worker begins noticing lapses in memory, decreased concentration, or an

overall decline in mental sharpness, it may be an indication that it is time to consider retirement.

However, staying engaged in stimulating activities and maintaining social connections can help preserve cognitive function. For those who enjoy their work but feel mentally strained, transitioning to part-time work or consulting roles could be an alternative to full retirement.

Financial Readiness

One of the most common concerns about retirement is financial security. Determining whether there is enough money saved to retire comfortably requires assessing several factors, including savings, pension plans, Social

Please see RETIRE, page 2

March-April 2025

Vol. 37, No. 2

In This Issue

Keep your customers and workers from slip and fall injuries

The power of positive thinking

Benefits and drawbacks of a dog-friendly workplace

Springtime hazards on the job

... and more

Retire: Consider possible healthcare expenses

Continued from page 1

Security benefits, and potential healthcare costs.

A good rule of thumb is to aim for retirement savings that can replace about 70-80% of pre-retirement income. Financial planners often recommend using the “4% rule,” which suggests withdrawing 4% of retirement savings annually to ensure funds last throughout retirement.

To calculate whether savings are sufficient, individuals should consider:

- Current savings and investment

returns

- Expected Social Security and pension benefits

- Anticipated living expenses, including healthcare

- Potential inflation and cost-of-living increases

Resources for Retirement Planning

For those unsure about their financial readiness, several tools and resources are available to assist with planning:

- Social Security Retirement Estimator (www.ssa.gov) – Helps estimate Social Security benefits based on earnings history.

- AARP Retirement Calculator (www.aarp.org) – Provides a personalized retirement savings projection.

- Fidelity Retirement Score (www.fidelity.com) – Helps assess financial readiness for retirement.

- Certified Financial Planners (www.cfp.net) – Connects individuals with professional retirement planners.

Preventing customer injuries from falls

Small businesses as a rule spend a lot of time and effort assuring the safety of employees. Equal attention should be placed on the safety of customers. When customers enter a store or facility, their safety is in the hands of the company's management and employees. No one wants to see someone injured as a result of negligence or poorly planned building design. Overall, the greatest risk to customers when visiting a business is falling. Customer falls inside and outside of facilities account for well over 50% of liability claims against retail businesses, showing how prevalent customer falls are.

Exterior falls

Areas of greatest concern: Steps and stairways, handicap ramps, car bumper stops, paved areas.

Exterior steps should be painted with a bright color (red or yellow) to assure easy visibility.

Handicap ramps and car stops should also be painted a

bright color.

Immediately repair damage to all paved areas: potholes in pavement, cracks in sidewalks and other walkways, uneven pavement or curbs, etc.

To avoid customer falls at night, adequate lighting should be maintained in all parking areas and entrances to buildings.

Interior falls

Areas of greatest concern are entrance areas, restrooms and high traffic areas.

All customer traffic areas should be checked regularly to make sure that there are no objects on the floors that could lead to accidents.

Water or other debris should be immediately cleaned from entranceways and other customer areas.

Customer restroom floors should be inspected and cleaned regularly throughout the day.

When stocking store with merchandise or carrying out facility maintenance, place “Caution” signs to warn customers. Leave enough room in aisles for customers to easily pass.

When mopping floors, place “Danger – Wet Floor” signs and leave up until floors are completely dry.

Raised areas

All raised areas in a store or facility present risk for customer falls. These include areas that are entered by stepping up or down one or more stairs, or by walking up or down an incline in the floor level.

Clearly mark all step-ups. Install signs alerting customers that they are entering a raised area. Paint single steps a bright color for greater visibility. Illuminate steps in dark areas. Place handrails to assist customers.

Elderly customers should be assisted when entering or leaving raised areas.

What to do when a customer falls

In the unfortunate event that a customer does fall to become injured, immediately assist the individual. Determine the severity of any injury. Call 911 if injuries are severe. Do not attempt to give medical first aid to the customer—this should be left to professionals.

Before calling 911, get approval from the injured customer. If the customer does not wish 911 to be called, get a written statement to that effect.

Immediately notify your company's insurance agent.

To prepare reports for the insurance agent, get written statements from the injured customer, witnesses, and management on duty. Write down details of the cause of the fall or injury, including water or debris on floor, disrepair of floor or steps, clutter in the aisles, etc.

The power of positive thinking

Have you ever met someone who seemed unbelievably happy and seemed to be able to handle every situation with grace? If you ask these people what their secret is, they may tell you that they do it all through positive thinking. You may think that you just were not set up to work like that and that positive thinking is beyond the scope of who you are. Not true. The most important thing to remember is that, while being a naturally positive or negative person can be part of our personality, thinking patterns can be changed. Positive thinking is a habit that can be learned and practiced for real, tangible results in everyday life and health. Practicing positive thinking can improve your business, your sleep, your personal health, and even improve your safety on the job.



affirmations, you can make positive thought routine and eventually, it will become second nature.

But positive thinking is not just about repeating affirmations—it's about adopting a mindset that changes how you perceive and react to life's challenges. One way to do this is by practicing gratitude. Gratitude shifts your focus from what is lacking to what is abundant in your life. Keeping a gratitude journal where you write down a few things you are thankful for each day can have profound effects on your overall happiness and mental clarity.

Another way to reinforce positive thinking is by surrounding yourself with supportive, like-minded individuals. The people we spend time with influence our thoughts and emotions. If you are surrounded by negativity, it can be challenging to maintain a positive outlook. Instead, seek out friends, colleagues, or mentors who uplift you and encourage your growth. Positive environments foster positive mindsets.

Additionally, mindfulness and meditation can significantly enhance positive thinking. By practicing mindfulness, you train your brain to focus on the present moment, reducing stress and anxiety caused by dwelling

on past regrets or future worries. Meditation helps clear mental clutter, making space for constructive, positive thoughts to thrive.

When challenges arise, instead of seeing them as insurmountable problems, try viewing them as opportunities for growth. This shift in perspective can transform setbacks into learning experiences and disappointments into stepping stones toward success. Positive thinking doesn't mean ignoring reality; rather, it means choosing a constructive and hopeful outlook despite difficulties.

For a primer on how to use positive affirmations, visit www.mindtools.com/pages/article/affirmations.htm.

Here are some examples of concrete, specific positive affirmations that can help calm stress and improve focus, at work and at home. For more, visit http://www.huffingtonpost.com/dr-carmen-harra/affirmations_b_3527028.html.

Today, I am brimming with energy and overflowing with joy.

I have been given endless talents which I begin to utilize today.

I possess the qualities needed to be extremely successful.

My business is growing, expanding, and thriving.

I choose to focus on solutions rather than problems.

I am resilient, strong, and capable of overcoming any challenge.

By incorporating positive thinking into your daily routine through affirmations, gratitude, supportive relationships, and mindfulness, you can truly transform your outlook on life. It is not about denying difficulties but about equipping yourself with the right mindset to navigate them with grace and confidence. Start today, and you'll soon experience the powerful impact of positive thinking.

The easiest way to introduce the habit of positive thinking into your life is through affirmations. Positive thinking truly is a state of being. Many of us don't realize how important positive thinking affirmations are because we are too caught up in negativity. And negativity, after all, is toxic to our body, mind, spirit, and relationships. Free positive affirmations can be something that you start to incorporate into your life right now; they don't cost a penny and they don't take much time, so now is the time to learn them and use them to change your life. When you introduce positive thinking affirmations into your life, you will instantly start to feel the encouraging effects. Positive thinking affirmations basically work on the power of the subconscious mind. If you put the positive thoughts out there, your mind will be constantly working towards them.

Did you know that positive thinking affirmations can help you live a healthier life? There are a number of studies that suggest that those who lead a positive life and make positive thinking a conscious decision are healthier and live longer. Through these

Take care of your health through oral hygiene

We might sometimes ignore a small toothache or might overlook light tooth stains, but these can be a matter of serious concern. Very few of us know that our gum health can tell a lot about our general physical condition. Problems in your mouth can influence your overall health. We need to understand the close connection between our dental and overall health and also the ways by which we can protect ourselves from the problems caused by unhealthy gums.

Just like our other body parts, our jaws are also teeming with bacteria. Usually natural body mechanisms and good gum care like brushing and flossing your teeth twice daily can keep the harmful bacteria at bay. However, the bacteria content in your gums can increase and might result in oral illness, causing tooth decay and other gum ailments. In addition, there are some medications like decongestants, antihistamines, painkillers, and diuretics that can lead to reduction in the saliva flow. Saliva tends to wash away food and counteracts acids formed by the bacteria present inside the mouth, helping to safeguard from the microbial incursion or overgrowth that may result in harmful ailments.

Your oral health is a window to many serious health problems. Oral bacteria and irritation is linked with a serious gum ailment called periodontitis. This disorder might play a significant role in diseases like diabetes and HIV/AIDS and can lower your body's resistance to infection. Below are diseases that may result from or be exacerbated by poor oral health.

Cardiovascular diseases

Cardiovascular diseases are also known as heart diseases. Harmful bacteria from periodontal problems can



go into your bloodstream and can pass through to the arteries in the heart and cause hardening of the arteries, also known as atherosclerosis. Atherosclerosis leads plaque to grow on the internal walls of arteries. This condenses and reduces or may obstruct blood flow through the body. This can lead to an increased danger of heart attack or stroke. This can also lead to a condition called endocarditis, where the internal lining of the heart can become infected and inflamed.

Dementia

The bacteria from gingivitis can go through the entire brain either in the course of nerve channels in the head or through the bloodstream. This can also pose other hazardous risks and can lead to Alzheimer's disease.

Respiratory infections

The Journal of Periodontology says that bad oral health can also lead to pneumonia. Breathing in bacteria from bad gums or infected teeth over a prolonged period of time may prove hazardous to the respiratory system.

Diabetes

Diabetes decreases the body's resistance to illness, putting the gums in danger. Gum diseases are more

recurrent and harsh among diabetics. Various studies reveal that patients suffering from gum diseases have a difficult time managing their blood sugar levels.

Pregnancy and birth

Bad oral health leads to periodontitis when there is inflammation of tissue around the teeth and that results in shrinkage of gums and loosening of the teeth. This condition has a direct link to premature birth and low birth weight.

Osteoporosis

Osteoporosis leads to weak and fragile bones and may be associated with periodontal bone and tooth loss.

Sjogren's Syndrome

This immune system disorder leads to dry mouth and a lot of other health concerns, such as dry eyes and skin.

Strengthen your gums and stay healthy

The message is loud and clear: Maintaining proper dental care is important in many ways which you might never have thought of before. For healthy gums, you need to keep certain important points in mind.

- Brush your teeth twice daily
- Floss regularly.
- Keep your diet healthy and don't indulge in between-meal snacks.
- Change your toothbrush every three to four months or if you notice your bristles getting frayed.
- Go for regular dental check-ups.

Call your dentist as soon as you face an oral health problem. Keep in mind that taking care of your oral health will prove to be an asset to your overall health. Doing so can not only safeguard your teeth but can also protect the health of your whole body.

Do you want a dog-friendly workplace?

In recent years, more companies have embraced the trend of allowing employees to bring their dogs to work. From tech startups to established corporate offices, businesses are recognizing the potential benefits of a pet-friendly work environment. While this practice has grown in popularity, it is not without its challenges. Understanding both the advantages and potential drawbacks can help employers and employees make informed decisions about integrating dogs into the workplace.

For managers and business owners, deciding whether to allow dogs in the workplace requires careful consideration of company culture, employee preferences, and logistical challenges. A well-thought-out policy should balance the benefits of a pet-friendly office with potential disruptions and liabilities. Employers should consider conducting employee surveys to gauge interest and concerns, as well as establishing clear guidelines to ensure a smooth transition.

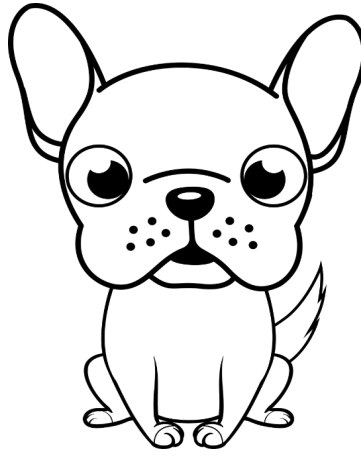
Key factors that employers must address include:

- **Setting Clear Expectations:** Defining rules regarding pet behavior, designated pet areas, and any restrictions for certain workspaces.
- **Ensuring Inclusivity:** Providing pet-free zones for employees who may have allergies or discomfort around dogs.
- **Managing Liability and Insurance:** Understanding potential legal risks and securing appropriate liability coverage in case of incidents.
- **Maintaining Hygiene and Cleanliness:** Implementing cleaning protocols to address shedding, accidents, and general workplace hygiene.

Benefits of Bringing Dogs to Work

Reduced Stress and Improved Morale

Studies have shown that interacting with dogs can lower stress levels and increase overall job satisfaction. Having dogs in the workplace can create a calming



atmosphere, helping employees feel more relaxed and focused.

Enhanced Workplace Culture and Collaboration

Dogs can act as social catalysts, encouraging employees to interact more with one another. This can lead to stronger team bonds, improved communication, and a more positive workplace culture.

Increased Employee Retention and Attraction

Many job seekers find pet-friendly workplaces appealing. Allowing dogs at work can be a unique perk that attracts top talent and enhances employee retention, particularly among pet lovers who appreciate the flexibility of bringing their pets to the office.

Encouragement of Healthy Breaks

Employees with dogs are more likely to take short breaks to walk their pets. These breaks provide an opportunity to stretch, move around, and refresh their minds, ultimately boosting productivity and well-being.

Boosted Creativity and Productivity

A relaxed and enjoyable work environment can lead to higher creativity levels and productivity. Employees may feel more at ease, leading to increased innovation and problem-solving abilities.

Drawbacks of Bringing Dogs to Work

Allergies and Health Concerns

Some employees may have allergies to

pet dander, making it difficult for them to work comfortably in a pet-friendly office. Additionally, individuals with respiratory issues may find it challenging to function in an environment with dogs.

Potential Distractions

While dogs can create a pleasant atmosphere, they may also lead to workplace distractions. Barking, movement, and interactions with pets can divert attention from work tasks and reduce productivity for some employees.

Liability and Safety Issues

Not all dogs are well-behaved or socialized properly. There is always a risk of a dog acting aggressively, having accidents, or causing injuries. Employers need to consider liability concerns and implement clear policies to address these risks.

Workplace Cleanliness and Hygiene

Having dogs in the office means dealing with shedding, potential accidents, and general pet odors. Maintaining a clean and sanitary workspace may require additional efforts and resources.

Employee Discomfort or Fear of Dogs

Some employees may have a fear of dogs or simply prefer not to be around animals while working. A pet-friendly policy must be inclusive and respectful of those who are uncomfortable with dogs in the workplace.

The trend of bringing dogs to the workplace continues to gain traction, offering numerous benefits such as stress reduction, enhanced teamwork, and a more engaging work environment. However, potential downsides such as allergies, distractions, and safety concerns must also be taken into account.

Implementing a pet-friendly policy requires thoughtful planning, clear communication, and consideration for all employees. Businesses should establish structured guidelines, designate pet-free areas, and ensure liability protection to create a balanced and harmonious work environment.

Springtime can be hazardous at work

As winter gives way to spring, workplaces across various industries face unique seasonal hazards that can impact employee safety and productivity. Whether in an office setting, a retail environment, or an outdoor workspace such as construction or roofing, the changing season brings new challenges that employers and workers must prepare for. Understanding these hazards and taking preventive measures can help create a safer work environment.



Office Work Hazards

Spring may seem like a low-risk season for office workers, but it still presents potential dangers that should not be overlooked. One of the most common issues is allergies. Increased pollen levels from blooming trees and flowers can trigger allergic reactions in employees, leading to respiratory problems, eye irritation, and decreased productivity. Employers can mitigate this by maintaining clean air filters, using air purifiers, and encouraging employees to take necessary precautions.

Another hazard in office spaces is the increased risk of slips, trips, and falls due to rainy weather. Wet floors from employees tracking in rainwater can create hazardous conditions in entryways and hallways. Employers should ensure proper floor mat placement, use caution signs, and encourage prompt cleaning of wet surfaces.

Spring cleaning efforts can also introduce risks, such as exposure to harsh cleaning chemicals or cluttered workspaces during reorganizations. Employers should provide guidelines on safe cleaning practices and ensure that employees are aware of potential chemical hazards.

Retail Environment Hazards

In retail settings, spring brings an influx of customers due to seasonal

shopping trends, which can lead to crowded stores and increased risks of accidents. Wet floors from spring showers remain a significant concern, making it essential for retailers to maintain dry, slip-resistant entryways.

Inventory restocking and spring sales often mean heavy lifting and high shelving, increasing the risk of strain injuries or falling merchandise. Employees should be trained on proper lifting techniques and provided with appropriate safety equipment, such as step stools and lifting belts.

Additionally, temperature fluctuations can create discomfort for employees and customers alike. Retailers should ensure that HVAC systems are functioning properly to maintain a comfortable shopping and working environment.

Outdoor Workplace Hazards

For employees working in outdoor environments, such as construction sites and roofing jobs, spring introduces a range of hazards. One of the primary concerns is unpredictable weather, including heavy rains, strong winds, and even late-season snowstorms. These conditions can make surfaces slippery, reduce visibility, and increase the likelihood of accidents.

Another significant concern is exposure to insects and wildlife. Warmer weather leads to increased

activity among mosquitoes, ticks, and other pests, which can carry diseases such as Lyme disease or West Nile virus. Workers should be provided with insect repellent and encouraged to wear protective clothing.

The thawing ground in spring can also lead to unstable surfaces and increased risks of falls or collapses in construction zones. Employers should conduct regular site inspections and ensure that scaffolding and ladders are properly secured.

Lastly, with rising temperatures, the risk of heat-related illnesses begins to emerge. Outdoor workers should stay hydrated, take frequent breaks in shaded areas, and be educated on recognizing the signs of heat exhaustion and heatstroke.

Spring brings new workplace hazards that vary depending on the industry, but with proper awareness and preventive measures, these risks can be minimized. Whether in an office, retail space, or outdoor setting, employers should take proactive steps to address seasonal challenges by improving workplace safety, providing appropriate training, and ensuring that employees have the resources they need to stay safe. By anticipating and mitigating these risks, businesses can maintain productivity and ensure a safe working environment throughout the spring season.

SAFETY ... IT PAYS



Insomnia is a liability on the job

Insomnia wouldn't seem to be a workplace problem. Employees sleep on their off-hours -- not at work. But if a worker is suffering from insomnia, fatigue will make him a real liability on the job.

The World Health Organization says that one-third of the world's population experience insomnia at some stage in their lives, with approximately five percent needing medical treatment.

To avoid medical intervention, try these natural techniques and remedies, and help put your insomnia to rest.

1. Relaxation

Relax before going to bed. Do some deep breathing, listen to soft music. According to Dr. Timothy Sharp from Sydney University, avoiding caffeine, alcohol and nicotine will also help.

2. Bedtime routine

Develop a bedtime routine so your body

knows it's time to go to sleep. By winding down your physical activities and following a set routine prior to bed, your body will start to associate some of these actions with going to sleep. Start with a cup of hot milk. Milk contains a protein called tryptophan, which helps



to promote sleep. This can be substituted with chamomile tea, which is known to calm the nerves. Follow this with a hot bath or shower, the heat will help to lower your internal body temperature, again telling your body to go to sleep.

3. Your bedroom is for sleeping only Make your bedroom your sleep-room. Turn the lights off as soon as you get into bed. Don't read, eat or watch television in your bedroom, or do any activity that is not sleep related. Make sure the room is dark and cozy; include extra pillows on the bed and even some teddy bears. Make your bedroom into a sleep sanctuary, a room that you will instantly feel secure and comfortable in, and best of all, a room that you will crave to sleep in.

4. Calm down and clear your mind Clear your mind of the day's activities or things that are due to be done tomorrow. Write a 'to do' list for the following day. Organize uniforms, lunches, etc ... the night before. Make arrangements earlier than usual so you don't worry.

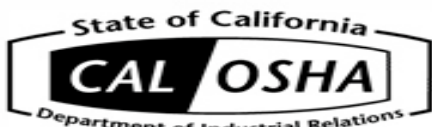
5. Give time back to yourself Instead of trying to cram as much as you can into the day then find you haven't left much time to sleep, try to find short cuts or solutions to give a little time back to yourself. Make a double casserole and freeze half for another night. Spot clean the house as you go. Have more barbecues, using paper plates (less washing-up). Offer to pay the kids, or the neighbor's kids, to do some extra chores.

6. A balanced diet helps to make a balanced mind If you're lacking in essential vitamins and minerals your body cannot operate at its best. Throw out the junk food and fizzy drinks, and make a new start to

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>



Sleep: Stress is the leading cause of insomnia

Continued from page 7

good physical and mental health. Add in some regular exercise and watch your body respond with some improved sleep.

7. Don't lie in bed if you can't sleep
If you don't feel sleepy enough to drift off, your mind will probably anguish over the fact that you can't get to sleep. This will only make it harder to get to sleep each time you experience this. Get out of bed and go into a different room. Do something to distract yourself until you do start to feel sleepy and then try to sleep again later.

8. Medications may interfere with your sleep

It has been shown that some of the medications below may cause sleep problems. Check with your doctor if you are experiencing insomnia and are also taking any of these medications - amphetamines (diet pills), antidepressants, beta blockers (heart and blood pressure), cimetidine (ulcers), clonidine (blood pressure), cortisone, diuretics (fluid), levodopa (parkinsons), methylodopa (blood pressure) and ventolin (asthma).

9. Above all: de-stress

Sharp says that stress is the worst cause of insomnia. Luckily, some of the same techniques above that work for sleep -- a balanced diet, regular exercise, and making extra time in your routine -- will also help with stress. Strategies to reduce stress and improve sleep quality:

1. Create a Relaxing Bedtime Routine

Wind down before bed – Engage in calming activities like reading, listening to soothing music, or taking a warm bath.

Limit screen time – Blue light from phones, tablets, and TVs can interfere with melatonin production, making it harder to fall asleep. Try to avoid screens at least an hour before bed.

Try aromatherapy – Essential oils like lavender, chamomile, and sandalwood can promote relaxation and reduce stress levels.

2. Practice Mindfulness & Meditation

Deep breathing exercises – Techniques like diaphragmatic breathing or the 4-7-8 method (inhale for 4 seconds, hold for 7 seconds, exhale for 8 seconds) help calm the nervous system.

Guided meditation – Apps like Headspace and Calm offer sleep-focused meditations to ease anxiety before bedtime.

Progressive muscle relaxation (PMR) – Tense and then relax each muscle group in the body to reduce tension and promote relaxation.

Online Sleep Tools & Apps

Sleep Foundation (www.sleepfoundation.org) – Provides research-based articles, sleep hygiene tips, and information on sleep disorders.

CBT-I Coach (Cognitive Behavioral Therapy for Insomnia) – A free app developed by the VA to help individuals manage insomnia through guided CBT-I techniques.

Headspace (www.headspace.com) – Offers guided meditations and sleep stories to promote relaxation and improve sleep quality.

Calm (www.calm.com) – Features

sleep stories, meditation, and breathing exercises to help reduce stress and encourage better sleep.

Medical & Professional Help

American Academy of Sleep Medicine (www.sleepeducation.org) – Provides information on sleep disorders and connects individuals with accredited sleep centers.

National Sleep Foundation (www.thensf.org) – Offers research, advice, and tools to improve sleep habits.

Find a CBT-I Specialist (www.cbti-directory.com) – A directory to locate therapists specializing in Cognitive Behavioral Therapy for Insomnia.

Self-Help Books

Why We Sleep by Matthew Walker – Explores the science behind sleep and how to improve sleep quality.

Say Goodnight to Insomnia by Dr. Gregg Jacobs – A practical guide based on CBT-I techniques.

The Sleep Solution: Why Your Sleep Is Broken and How to Fix It by Dr. W. Chris Winter – Offers insights into sleep science and strategies for overcoming insomnia.

Lifestyle & Natural Remedies

Yoga for Sleep (www.doyogawithme.com) – Free guided yoga sessions to promote relaxation and better sleep.

Sleep Cycle (www.sleepcycle.com) – A smart alarm clock app that analyzes sleep patterns to wake users at the optimal time.

“The CALIFORNIA MERCHANT” is a published bi-monthly newsletter of The California Merchant Safety Association. Annual subscription is available with membership in the California Merchant Safety Association. For membership information, call (562)446-0013.

POSTMASTER: Send address changes to “California Merchant Safety Association” at 12501 Seal Beach Blvd. Suite 250, Seal Beach, CA 90740.