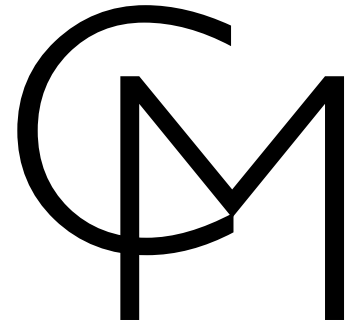


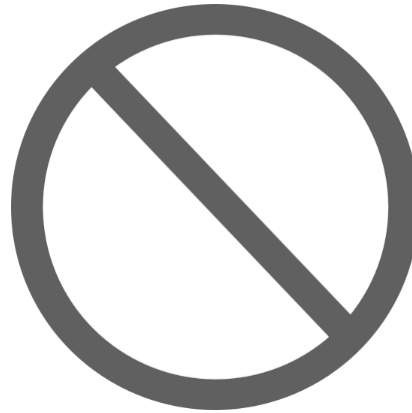
The California Merchant

News for the California Merchant Safety Association



Bouncing back from 'no'

In the journey of professional growth, encountering rejection is an inevitable reality. Whether it's receiving a "no" from a job application, college admission, publisher, or agent, facing rejection can feel disheartening and demoralizing. However, it's essential to recognize that setbacks are not the end of the road but rather opportunities for growth and resilience. Here's how to bounce back from professional rejection and emerge stronger than ever.



Acknowledge Your Emotions

Receiving a rejection can stir up a whirlwind of emotions—disappointment, frustration, self-doubt. It's okay to feel these emotions and acknowledge them rather than suppressing them. Allow yourself to process the disappointment, but don't let it define your worth or capabilities.

Reframe Rejection as a Learning Opportunity

Instead of viewing rejection as a reflection of your inadequacies, reframe it as a learning opportunity. Ask yourself: What can I learn from this experience? Was there anything I could have done differently? Use rejection as a catalyst for self-reflection and personal growth.

Seek Constructive Feedback

If possible, seek feedback from the party that rejected you. Constructive feedback can provide valuable insights into areas for improvement and help you refine your skills or application materials for future endeavors. Be open-minded and receptive to feedback, even if it's difficult to hear.

Maintain Perspective

While rejection may feel like a significant setback in the moment, it's essential to maintain perspective. Remind yourself that rejection is a common experience shared by many successful individuals. The path to success is rarely linear and often includes setbacks along the way.

Cultivate Resilience

Resilience is the ability to bounce back from adversity and setbacks stronger than before. Cultivate resilience by focusing on your strengths, maintaining a positive mindset, and persisting in the face of challenges. Surround yourself with a supportive network of friends, family, or mentors who can offer encouragement and perspective.

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Refocus Your Energy

Instead of dwelling on the rejection, refocus your energy on new opportunities and goals. Set actionable steps to move forward, whether it's applying for other job openings, exploring alternative educational paths, or submitting your work to different publishers or agents. Channel your disappointment into motivation to pursue new avenues.

Practice Self-Compassion

Be kind to yourself in the aftermath of rejection. Practice self-compassion by treating yourself with the same warmth



and understanding that you would offer to a friend facing a similar situation. Remember that rejection is not a reflection of your worth as a person, but simply a part of life's ups and downs.

While professional rejection can be disheartening, it's essential to approach it with resilience, optimism, and a growth mindset. By acknowledging your emotions, reframing rejection as a learning opportunity, seeking feedback, maintaining perspective, cultivating resilience, refocusing your energy, and practicing self-compassion, you can navigate rejection with grace and emerge stronger on the other side. Remember, it's not about how many times you fall, but how you rise each time you do.

Ow, my neck! Prevent upper spine injuries at work

Neck pain and discomfort are common complaints among workers in various industries, including retail, small business, and office environments. Prolonged periods of sitting, poor posture, repetitive tasks, and inadequate ergonomics can contribute to neck strain and musculoskeletal issues. To promote neck health and safety in the workplace, it's essential for employees to adopt ergonomic practices, take regular breaks, and engage in neck-strengthening exercises. Here's a detailed guide on how retail, small business, and office workers can protect their necks and prevent injuries in the workplace:



with adjustable lumbar support and armrests to promote proper posture while sitting. Avoid slouching or leaning forward for extended periods, as this can strain the neck muscles and contribute to discomfort.

Set Up Ergonomic Workstations

Ensure that workstations are set up ergonomically to minimize strain on the neck and upper body. Provide adjustable desks and chairs that allow employees to customize their workstation

height and positioning to suit their individual needs. Position computer monitors at eye level to prevent neck strain and use ergonomic keyboard and mouse setups to promote comfortable typing and navigation.

Take Regular Breaks

Encourage employees to take regular breaks throughout the day to rest and stretch their neck muscles. Encourage them to stand up, walk around, and perform gentle neck stretches every hour to relieve tension and improve circulation. Implement a break schedule or use reminder apps to prompt employees to take breaks and avoid prolonged periods of sitting or repetitive tasks.

Practice Proper Lifting Techniques

In retail and small business environments where lifting and carrying heavy objects are common tasks,

it's essential to practice proper lifting techniques to protect the neck and spine. Encourage employees to bend their knees, engage their core muscles, and lift with their legs rather than their back when lifting objects from the floor. Use lifting aids or ask for assistance when lifting heavy or bulky items to reduce strain on the neck and back.

Engage in Neck-Strengthening Exercises

Encourage employees to incorporate neck-strengthening exercises into their daily routine to improve neck stability and flexibility. Simple exercises such as neck rotations, neck tilts, and chin tucks can help alleviate tension and strengthen the muscles supporting the neck. Provide educational resources or offer onsite wellness programs that include neck exercises and stretching routines for

Maintain Proper Posture

Good posture is crucial for reducing strain on the neck and spine. Encourage employees to sit up straight with their shoulders back and their head aligned with their spine. Use ergonomic chairs

Please see NECK, page 8

Board of directors: Does your company need one?

So, you've got this thriving little business. You're the boss, the brains behind the operation, and the one making all the big decisions. But lately, you've been hearing whispers about something called a "board of directors." What's the deal with that, and do you really need one for your company? Let's dive in and find out.

What Exactly is a Board of Directors?

Think of a board of directors as the guardians of your company's soul. They're a group of individuals elected to represent the shareholders' interests and provide strategic guidance and oversight. They bring diverse expertise, experience, and perspectives to the table, helping steer the ship through calm waters and stormy seas alike.

What Do They Do, Anyway?

So, what's their job description? Well, it's kind of like being the CEO's best friend and worst critic rolled into one. They're there to:

1 **Set the Strategic Direction:** Ever heard the phrase "big picture"? That's their specialty. They'll help define the company's long-term goals, charting the course for success.

2 **Provide Oversight:** They're like the eagle-eyed guardians, keeping a watchful eye on the company's performance, finances, and ethical conduct. No shady business allowed!

3 **Make Big Decisions:** From mergers and acquisitions to major investments, they're the ones calling the shots on the high-stakes stuff.

4 **Advise and Mentor:** Need some sage advice or a shoulder to cry on? They've got your back. They'll share their wisdom, experience, and connections to help you navigate the choppy waters of entrepreneurship.

Does Your Company Need One?

Ah, the million-dollar question. Do you really need a board of directors for your company? Well, it depends. Here are a few things to consider:

1 **Size and Stage:** If you're a one-person show or just starting out, you might not need a formal board right away. But as your company grows, having a board can provide invaluable guidance and support.

2 **Complexity:** Is your business getting more complicated by the day? Are you expanding into new markets,

facing fierce competition, or dealing with tricky legal issues? A board can help you navigate these challenges with ease.

3 **Ambitions:** Do you have big dreams for your company? Are you aiming to become the next big thing in your industry? Having a board of directors can help turn those dreams into reality, offering strategic direction and opening doors you never knew existed.

4 **Risk Management:** Let's face it, running a business is risky business. A board of directors can help mitigate risks, offering advice on everything from financial management to crisis communication.

So, do you need a board of directors for your company? It all depends on your size, stage, ambitions, and risk tolerance. But one thing's for sure: having a board can be a game-changer, providing valuable guidance, support, and mentorship. So, whether you're a budding startup or a seasoned entrepreneur, it might be worth considering adding a few wise wizards to your inner circle. After all, with great power comes great responsibility—and a little help from your friends on the board.

Mastering the art of the board meeting

Whether you're a seasoned CEO or a budding entrepreneur, mastering the art of running a board meeting is a must-have skill. After all, it's where the big decisions get made, strategies get mapped out, and visions get realized. So, grab your gavel (metaphorical or literal), and let's dive into the nitty-gritty of how to run a board meeting like a pro.

1. **Prepare, Prepare, Prepare**

Like any good performance, success starts with preparation. Set the

stage for a productive meeting by:

- **Setting Clear Objectives:** What's the purpose of the meeting? What outcomes do you hope to achieve? Having a clear agenda will keep everyone focused and on track.

- **Gathering Relevant Information:** Arm yourself and your board members with all the facts, figures, and reports they'll need to make informed decisions. No one likes surprises—especially in the boardroom.

- **Allocating Ample Time:**

Respect everyone's time by scheduling the meeting well in advance and sticking to the agenda. Ain't nobody got time for endless tangents and rabbit holes.

2. **Foster an Engaging Environment**

Board meetings can be serious business, but that doesn't mean they have to be dull. Keep things lively and engaging by:

- **Encouraging Participation:** Make everyone feel heard and valued by creating a safe space for open dialogue and debate.

Remember, diversity of thought leads to better decisions.

- **Promoting Collaboration:** Board meetings are team efforts, so foster a spirit of collaboration and camaraderie. You're all in this together, after all.

- **Injecting Energy:** No one wants to sit through a snooze-fest. Keep the energy levels up with dynamic presentations, interactive discussions, and maybe a joke or two (if appropriate).

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Supporting an employee through a loss

As a manager, one of the most challenging situations you may face is supporting an employee who has suffered a significant loss. Navigating this delicate situation requires a blend of practical considerations and compassionate support to ensure the well-being of the employee while maintaining productivity and team morale. Here's a guide to help you navigate this difficult terrain with sensitivity and empathy.



Communicate with Compassion

When an employee shares news of a loss or bereavement, approach the conversation with empathy and compassion. Express your condolences and reassure the employee that you are there to support them during this challenging time. Listen actively and allow the employee to express their emotions without judgment or interruption.

Offer Flexible Time Off

One of the most immediate ways to support a grieving employee is by offering flexible time off to allow them to attend to personal matters and cope with their loss. Be flexible in granting additional time off beyond what is outlined in company policies, recognizing that everyone grieves differently and may require varying amounts of time to heal.

Coordinate Work Duties

In the absence of the grieving employee, coordinate with other team members to redistribute their workload and ensure that essential tasks are covered. Avoid overwhelming other employees with additional responsibilities, but encourage teamwork and collaboration to support each other during this challenging time.

Respect Privacy and Confidentiality

Respect the grieving employee's privacy and confidentiality by refraining from sharing details of their personal situation with other team members without their explicit consent. Encourage open communication and

allow the employee to determine how much information they are comfortable sharing with colleagues.

Provide Resources and Support

Offer resources and support to help the grieving employee cope with their loss. This may include providing information about counseling services, support groups, or employee assistance programs available through the company or in the community. Encourage the employee to seek professional support if needed and assure them that it is a sign of strength, not weakness.

Be Flexible and Accommodating

Recognize that the grieving process is not linear and may require ongoing flexibility and accommodation. Be prepared to adjust work expectations, deadlines, or schedules as needed to accommodate the employee's emotional needs and well-being. Show understanding and flexibility in allowing the employee to take breaks or work remotely if necessary.

Express Continued Support

Continue to check in with the grieving employee regularly to express your ongoing support and concern. Let them know that you are available to listen, offer assistance, or provide accommodations as needed. Reassure them that they are valued members of the team and that their well-being is a top priority.

What Not To Do

1. Minimize or Dismiss Their Feelings

Avoid saying things like, "It's not that bad," or "You'll get over it soon." Instead, acknowledge their pain and offer a listening ear without judgment.

2. Avoidance or Silence

Don't avoid or ignore the topic of grief in the workplace out of discomfort or fear of saying the wrong thing. Instead, acknowledge their loss, express condolences, and offer your support in whatever way feels appropriate.

3. Offer Unsolicited Advice or Platitudes

Avoid offering unsolicited advice or clichéd platitudes to grieving employees, such as "Everything happens for a reason," or "You should be grateful for what you have." Instead, offer genuine empathy and support without judgment.

4. Overstep Boundaries

Respect the boundaries of grieving employees and avoid prying into their personal lives or demanding details about their loss. Focus on providing a safe and supportive environment without intruding on their personal space.

5. Neglect Follow-Up Support

Finally, don't neglect follow-up support for grieving employees once the immediate crisis has passed. Grief is a long-term process that evolves over time, and employees may continue to need support and understanding in the weeks, months, or even years following a loss.

Supporting an employee through grief and loss requires a delicate balance of practical considerations and compassionate leadership.

Defrauded? Get your money back!

Sometimes, you buy something online and it's not what you expected. You try to talk to the company to get your money back, but they're not answering. What do you do? Here's a simple guide to help you get your money back when companies aren't responding.

Step 1: Wait and Try Again

First, give the company some time to respond. Maybe they're busy or haven't seen your message yet. Wait a bit, and then try reaching out again. Sometimes a gentle reminder is all it takes.

Step 2: Try Different Ways to Contact Them

If the company still isn't answering, try getting in touch with them through different ways. Check their website for a live chat option or try reaching out to them on social media. Sometimes they're more responsive there.

Step 3: Know Your Rights Under California Law

In California, consumers are protected by robust consumer protection laws that govern transactions and ensure fair treatment. If a company is not responding to your attempts to seek a refund, it's important to know your rights under California law:

- **California Consumer Protection Laws:** California has specific laws that protect consumers from unfair or deceptive business practices. The California Consumer Legal Remedies Act (CLRA) and the California Unfair Competition Law (UCL) are two important statutes that safeguard consumer rights.
- **Violation of Refund Policies:** If the company is not honoring its own refund policy, it may be in violation of California law. The CLRA prohibits businesses from engaging in false advertising or deceptive practices, which includes misrepresenting refund or return policies.

- **Right to Request a Refund:** Under the CLRA, consumers have the right to



request a refund if a product or service does not meet the advertised or promised standards. If the company fails to provide a refund within a reasonable time frame, you may have grounds for legal action.

- **Small Claims Court:** If informal attempts to resolve the issue fail, you may consider filing a claim in small claims court. Small claims court provides a relatively quick and cost-effective way to seek a refund for amounts up to a certain limit, typically a few thousand dollars.

Step 4: Seeking Assistance and Initiating Chargeback Process

If the company continues to ignore your requests for a refund, you can escalate the matter by seeking assistance from your credit card company or payment processor. Here's how the process generally works:

- **Contact Your Credit Card Company:** Call the customer service number on the back of your credit card and explain the situation. Inform them that you've attempted to resolve the issue with the company directly but have been unsuccessful.
- **Initiate a Chargeback:** A chargeback is a process through which a credit card issuer reverses a transaction and refunds the cardholder's money. Provide your credit card company with

any documentation you have, such as emails or receipts, to support your claim.

- **Investigation Process:** Once you've initiated a chargeback request, your credit card company will investigate the transaction. They may reach out to the merchant for additional information or evidence. Be prepared to provide any requested documentation or details.
- **Resolution:** If the credit card company determines that the charge is indeed fraudulent or unauthorized, they will issue a refund to your account. However, if the merchant disputes the chargeback or provides evidence to support their case, the outcome may vary.
- **Dispute Resolution:** In some cases, the credit card company may facilitate a dispute resolution process between you and the merchant. This may involve providing additional evidence or participating in mediation to reach a resolution.

By understanding your rights under California consumer protection laws and taking proactive steps to seek assistance from your credit card company or payment processor, you can increase your chances of recovering funds from unresponsive companies. Be persistent, document your efforts, and don't hesitate to explore legal options if necessary to protect your rights as a consumer.

Protect your family and property this summer

Memorial Day marks the beginning of summer—and with it, fireworks season! Fireworks are a staple of celebrations and festivities, bringing joy and excitement to gatherings with their dazzling displays of light and color. However, while fireworks can be a source of entertainment, they also pose significant risks if not handled safely. In order to protect your family and property, it's essential to observe proper safety precautions when using fireworks at home. Here are some important tips to ensure home firework safety:

1. Know the Laws and Regulations

Before purchasing or using fireworks, familiarize yourself with the laws and regulations governing their use in your area. Laws regarding fireworks vary widely depending on location, so it's important to understand what is permitted and what is prohibited. Check with local authorities or fire departments to ensure compliance with regulations. For instance, in Marin County, most home fireworks are illegal.

2. Purchase from Reliable Sources

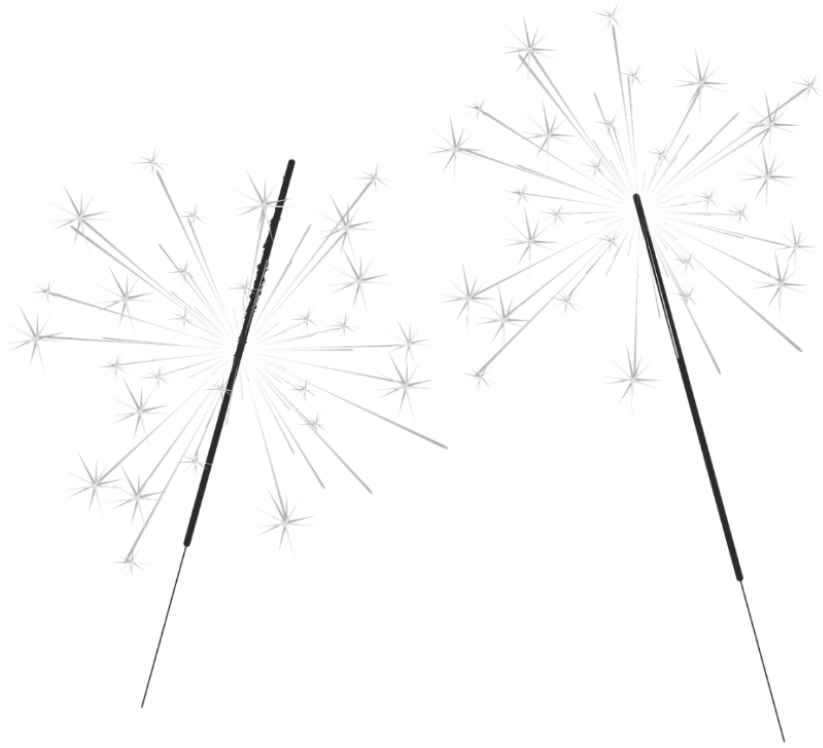
When purchasing fireworks, always buy from reputable and licensed sellers. Avoid buying fireworks from unknown or unauthorized sources, as these may be of inferior quality and pose greater safety risks. Look for products that bear the seal of approval from recognized safety organizations, indicating that they meet stringent safety standards.

3. Use Fireworks in a Safe Location

Choose a suitable location for setting off fireworks, away from buildings, trees, dry vegetation, and other flammable materials. Ensure that there is ample space for the fireworks to be launched safely and that there are no obstructions or overhead hazards. Clear the area of debris and keep a bucket of water or a hose nearby for emergencies.

4. Follow Instructions Carefully

Read and follow the instructions provided by the manufacturer for each



type of firework. Pay close attention to safety guidelines, including recommended distances for spectators and proper handling procedures. Never attempt to modify or tamper with fireworks, as this can increase the risk of accidents and injuries.

5. Supervise Children and Pets

Keep children and pets at a safe distance from fireworks at all times. Supervise children closely when fireworks are being used and ensure that they understand the importance of safety rules and guidelines. Consider using alternatives such as glow sticks or sparklers for younger children, as these pose fewer risks.

6. Wear Protective Gear

Wear appropriate protective gear when handling fireworks, including safety glasses and earplugs to protect against debris and loud noises. Avoid wearing loose clothing that could easily catch fire, and tie back long hair to prevent it from coming into contact with fireworks.

7. Dispose of Used Fireworks Safely

After the fireworks display is over,

properly dispose of used fireworks by soaking them in water before placing them in a designated trash receptacle. Never attempt to relight or handle fireworks that have malfunctioned or failed to ignite, as they may still be active and pose a danger.

8. Be Prepared for Emergencies

In the event of a fire or injury caused by fireworks, it's important to be prepared to respond quickly and effectively. Have a first aid kit on hand to treat minor injuries, and know how to contact emergency services in case of more serious incidents. If a fire occurs, evacuate the area immediately and call 911 for assistance.

While fireworks can add excitement to celebrations, it's crucial to prioritize safety when using them at home. By following these important tips for home firework safety, you can protect your family and property from accidents and injuries, ensuring that your festivities remain enjoyable and memorable for all the right reasons. Remember, safety always comes first when it comes to fireworks.

SAFETY ... IT PAYS



Safe practices for small business drivers

In the realm of small businesses, delivery drivers play a vital role in ensuring goods reach their destinations safely and efficiently. Whether delivering packages, food orders, or supplies, these drivers face unique challenges on the road that require a heightened focus on safety. Here are some essential safe driving practices tailored specifically for small business delivery drivers.

1. Prioritize Vehicle Maintenance

Before embarking on any delivery route, it's crucial for small business delivery drivers to prioritize vehicle maintenance. Conduct regular inspections to check tire pressure, fluid levels, brakes, lights, and other essential components. Address any issues promptly to ensure the vehicle is in optimal condition for safe operation.

2. Plan Efficient Routes

Efficient route planning is key to

maximizing productivity and minimizing time spent on the road. Use GPS navigation tools or route optimization software to plan the most efficient routes that avoid heavy traffic, construction zones, and other potential delays. This not only saves time but also reduces the risk of driver fatigue and stress.

3. Secure Cargo Safely

Properly securing cargo is essential to prevent shifting or damage during transit. Use appropriate packaging and padding for fragile items, and ensure that heavier items are placed securely to prevent them from sliding or tipping over. Invest in quality cargo restraints, such as straps or cargo nets, to secure loads and prevent them from becoming hazards on the road.

4. Practice Defensive Driving

Defensive driving is a cornerstone of safe driving for small business delivery

drivers. Stay alert and attentive to your surroundings, anticipate potential hazards, and maintain a safe following distance from other vehicles. Avoid distractions such as cell phones or in-vehicle technology and prioritize safe driving behaviors at all times.

5. Be Courteous and Patient

Small business delivery drivers often interact with customers, pedestrians, and other road users throughout their routes. Maintain a courteous and patient demeanor, especially when navigating residential areas or busy city streets. Yield to pedestrians, use turn signals to indicate your intentions, and follow traffic laws to ensure the safety of everyone on the road.

6. Watch for Parking Challenges

Parking can be a significant challenge for small business delivery drivers, especially in urban areas with limited parking availability. Be mindful of parking regulations and restrictions, and avoid illegal or unsafe parking practices. Utilize designated loading zones, delivery areas, or parking lots whenever possible to minimize disruption to traffic flow.

7. Stay Aware of Weather Conditions

Weather conditions can have a significant impact on road safety, especially for small business delivery drivers who may need to navigate various environments throughout their routes. Stay informed of weather forecasts and road conditions, and adjust driving behaviors accordingly. Exercise caution when driving in adverse weather conditions such as rain, snow, or ice, and be prepared to adapt routes as needed to ensure safety.

Remember, safety is paramount for small business delivery drivers, and adherence to safe driving practices is key to success in this essential role.

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>



Neck: Use adjustable task lighting to optimize comfort

Continued from page 2

employees to follow.

Adjust Lighting and Glare

Ensure that work environments are well-lit and free from glare, as excessive brightness or glare can strain the eyes and contribute to neck discomfort. Use adjustable lighting fixtures or task lighting to provide adequate illumination without causing glare on computer screens or reflective surfaces. Consider installing anti-glare screens or using window treatments to minimize glare and optimize visual comfort.

Encourage Communication and Reporting

Create a culture of open communication and encourage employees to report any discomfort or pain they experience in the neck or upper body. Take employee feedback seriously and address any ergonomic concerns or issues promptly. Provide training on ergonomic principles and encourage employees to speak up if they need assistance with adjusting their workstation or modifying their tasks to reduce strain on the neck.

Maintaining neck health and safety in the workplace is essential for retail, small business, and office workers to prevent

injuries and promote overall well-being. By promoting proper posture, setting up ergonomic workstations, taking regular breaks, practicing proper lifting techniques, engaging in neck-strengthening exercises, adjusting lighting and glare, and encouraging open communication, employers can create a safer and more comfortable work environment for their employees. Remember, investing in employee health and safety not only reduces the risk of injuries but also contributes to greater productivity, morale, and job satisfaction in the long run.

Board: Address conflicts diplomatically head-on

Continued from page 3

3. Facilitate Effective Communication

Communication is the lifeblood of any successful board meeting. Keep the lines of communication flowing by:

- **Being Clear and Concise:** Say what you mean and mean what you say. Keep your messages clear, concise, and free of jargon or corporate-speak.
- **Active Listening:** It's not just about talking—it's about listening, too. Pay attention to what your board members are saying (and not saying), and respond thoughtfully.
- **Managing Conflicts:** Let's face it—conflicts are



bound to arise. Address them head-on, but diplomatically. Respectful disagreement can lead to better outcomes, but unchecked conflict can derail the entire meeting.

4. Drive Decisive Action

At the end of the day, a board meeting is all about making decisions. Drive the conversation toward actionable outcomes by:

- **Summarizing Key Points:** As the meeting

progresses, periodically recap the main takeaways and decisions to ensure everyone's on the same page.

- **Assigning Responsibilities:** Who's doing what by when? Clearly assign tasks and responsibilities, and follow up as needed to ensure accountability.
- **Setting Clear Next Steps:** Before adjourning the meeting, outline the next steps and timeline for implementation. Momentum is key—keep the ball rolling toward progress.

5. Follow Up and Follow Through

The meeting may be over, but the work is far from finished. Keep the momentum going by:

- **Sending Meeting Minutes:** Document the key decisions, action items, and follow-up tasks in a concise meeting summary. Share it with all attendees to ensure everyone's on track.
- **Tracking Progress:** Keep tabs on the progress of action items and follow-up tasks. Regular check-ins will help ensure accountability and keep things moving forward.
- **Evaluating Meeting Effectiveness:** After the dust has settled, take a moment to reflect on the meeting's effectiveness. What worked well? What could be improved for next time? Continuous improvement is the name of the game.

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