

The California Merchant

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The importance of references and testimonials

By Kate Marsden

Don't be afraid to ask your customers for references or testimonials – they can be one of the greatest sources of new business for you.

The trouble with the Internet is that there are millions of businesses and it's hard to distinguish them. Anyone can put up a website and turn themselves from a one-man, cowboy operation into a professional-looking, big company. Search Engine Optimization (SEO) is now a huge area – and the people at the top of searches are certainly not always the best at what they do. Even if you don't use the internet to promote your business, it's still hard to get heard amongst the endless marketing messages out there.

Fortunately, we also live in an era where social proof and recommendations are big. People want to know before they buy that you will do what you say, or that your product is as good as you say it is.

Chances are, you saying that just won't be enough. Buying decisions, whether as small as which is the best local gym or restaurant or as big as which of the major IT companies to use, are increasingly based on recommendations and testimonials. I have seen major procurement processes swung by references that were "great" rather than just "good."



So, what can you do in your business? First, get into the habit of getting references and testimonials from customers as soon as they have used you. Don't wait and don't be afraid to ask – get a comment from everyone as soon as you can. Get it in writing if possible, but if not, get it verbally and check with them that they are happy for you to write it down.

Second, use the testimonials wherever and whenever you can. Put them in brochures, on websites, on presentations or even in shop windows. Make sure people know that they are genuine comments from your customers about your business. Third, use these comments to drive your social media – after all, this is all about social "proof" of your business.

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How to stay on top of your finances

By Emory Norstrom

Many business owners have discovered early on that it can be difficult to learn how to properly use money management techniques. Some people think that money management is a skill that should be already learned or mastered. The reality, however, is that budgeting and financial planning for your business is a lot different from budgeting and financial planning for your personal life. It does help a lot if you have some experience in the latter. Your confidence can take a hard hit if you ruin your finances on accident. In this article, we'll share a few tips you can apply to help you be a better money manager for your business.

Putting your regular expenditures like recurring dues for membership sites, web hosting, and so on, on your credit card can be a good idea. This can make



your life easier because each month, you just make one payment to your credit card company instead of making out payments to several different companies. But then again, there's a risk to using credit cards because you'll end up paying interest if you don't pay the balance off in full every month. You can continue using your credit card to make it easier on you to pay your bills, but make sure you don't carry a balance on your card to avoid accruing interest charges. In addition to making it simpler for you to pay your expenses and avoid paying interest, you're building your credit rating. You may want to offer payment plans to clients.

Besides making it more appealing for potential clients to do business with you, this strategy will have money coming in on a regular basis. Having payments come in regularly even if they aren't in huge amounts is certainly so much better than getting big payments irregularly. If you have steady income coming in, you're in a better position to plan your budget, get your bills paid on time, and properly manage your money in general. If you're in control of your business finances, you'll feel more self-confident.

Do not forget to pay your taxes on time. In general,

small businesses pay taxes on a quarterly basis. When it comes to taxes, you want to make sure you have accurate information, so it's a good idea to consult with someone at the small business center in your town, city, or county or even with someone from the IRS. You can also work with a professional to set up payments and plans for ensuring that you are meeting all of your obligations and following the letter of the law. The only way you won't get that dreaded visit from the IRS is if you're paying your taxes.

Every adult should learn the proper way of managing their money. Your confidence and your business will sure be given a huge boost if you become skilled at managing your finances properly. Use the tips in this article to help you get started. Developing proper money management skills not only will help boost your business but boost your self-confidence as well.

References: Make it part of your business model

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Use this as a way to get positive recommendations about your business to a wider audience.

A few things to avoid:

- Never make up comments that you would have liked people to say or maybe they could have said. Some people do it, and it is lying – never build your business on lies.

- Don't do reciprocal recommendations unless you really believe what you are saying (yes, that absolutely includes LinkedIn).

- Don't dismiss a not so good testimonial as unimportant: make sure you learn from it. But make sure one bad review doesn't put you off asking other people – this should be part of your on-going business model.

So, take action NOW – this week, ask three customers for a testimonial.

Kate Marsden is the founder of The Profit Mechanic (www.TheProfitMechanic.co.uk) – dedicated to giving small business owners the tools, input and resources they need to succeed in the most important thing in their business – increasing profit. Kate has more than 20 years business experience, including as director for a number of well known organizations and as owner of her own businesses.

Baby, it's cold out there: Winter health tips

The mention of winter evokes images of sparkling snowflakes and skaters gracefully gliding across the ice. But winter can also be a time of illness and injury, if people fail to take adequate health and safety precautions.

Colds

More than 100 viruses can cause colds, the world's most common illness, so few people escape being exposed to at least one of them. In the United States, most people average about three colds every year.

Once it enters the body through the nose or throat, the cold virus begins to multiply, causing any of a number of symptoms: sore throat, sneezing, runny nose, watery eyes, aches and pains, mild fever, nasal congestion and coughing. A cold usually lasts a week or two.

The best way to treat a cold is to take a mild pain reliever, avoid unnecessary activity, get as much bed rest as possible and drink plenty of fluids, especially fruit juices. Over-the-counter cough and cold remedies may relieve some of the symptoms, but they will not prevent, cure or even shorten the course of the illness.

While there is no vaccine to protect you from catching a cold, there are ways to lessen your chances of coming down with the illness. Keep up your natural resistance through good nutrition and getting enough sleep and exercise. Turn your thermostat down and keep the humidity up in your home. Dry air dries out the mucous membranes in your nose and throat and causes them to crack, creating a place where cold viruses can enter your body. Avoid direct contact with those who have colds and wash your hands frequently.

Influenza

A contagious respiratory infection, influenza is not a serious health threat for most people. However, for the elderly or those who have a chronic health problem, influenza can result in serious

	Mild/Early Hypothermia	Late/Severe Hypothermia
Metabolism	↑ total body	↓ total body, ↓ cerebral
Cardiac	↑ heart rate	↓ heart rate, ↓ ventricular contractility, atrial and ventricular arrhythmias, Osborn J wave on EKG
Respiratory rate	↑	↓
Vascular	↑ peripheral vascular resistance	weak pulse
Musculoskeletal	shivering, joint stiffness	no shivering
Mental status/ Neurological	Lethargy, flat affect, impaired judgment, confusion, slurred speech, ataxia, fatigue	hallucinations, stupor, coma, fixed and dilated pupils, extensor posturing
Skin	pale, cool	white, cold

complications, such as pneumonia.

Symptoms of the flu usually develop suddenly, about three days after being exposed to the virus. They include fever, chills, cough, sore throat, runny nose, and soreness and aching in the back, arms and legs. Although these are similar to those caused by cold viruses, flu symptoms tend to be more severe and to last longer. Abdominal cramps, vomiting or diarrhea symptoms of what is commonly called stomach or intestinal flu do not accompany influenza.

The flu is highly contagious and, if it occurs in your family or community, there is no practical way to avoid exposure to the virus. Bed rest, a mild pain reliever and lots of fluids are the best treatment. (Caution: Unless advised by a physician, a child or teenager with a flu-like illness should not take aspirin. Its use in the presence of a flu infection is linked with an increased risk of Reye syndrome. Instead use another mild pain reliever that does not contain aspirin.) Antibiotics are not effective against flu viruses.

Flu vaccines, while not always effective in preventing the illness, do reduce the severity of the symptoms and protect against complications that could develop. The shots are strongly recommended for persons 65 years of age and older and those who suffer from such chronic health problems as heart disease, respiratory problems, renal disease, diabetes, anemia or any disease

that weakens the body's immune system. Infants, children and young people up to 18 years of age who are receiving long-term treatment with aspirin should also get a flu shot. Persons allergic to eggs or who have a high fever, however, should avoid or postpone getting a flu shot.

Because influenza vaccine is only effective for one year and viruses vary from year to year, it is necessary to get a flu shot every year. In Illinois, the flu season usually begins in November and lasts until around the middle of April. If you plan to get a flu shot do so early since it takes about two weeks to develop full immunity. However, even a shot in January may protect against a late winter outbreak.

Hypothermia

Hypothermia a drop in body temperature to 95 degrees or less can be fatal if not detected promptly and treated properly. In the United States, about 700 deaths occur each year from hypothermia.

While hypothermia can happen to anyone, the elderly run the highest risk because their bodies often do not adjust to changes in temperature quickly and they may be unaware that they are gradually getting colder. The condition usually develops over a period of time, anywhere from a few days to several

Heaters pose carbon monoxide risk

Carbon monoxide, or CO, is an odorless, colorless gas that can cause sudden illness and death.

CO is found in combustion fumes, such as those produced by cars and trucks, small gasoline engines, stoves, lanterns, burning charcoal and wood, and gas ranges and heating systems. CO from these sources can build up in enclosed or semi-enclosed spaces. People and animals in these spaces can be poisoned by breathing it.



The most common symptoms of CO poisoning are headache, dizziness, weakness, nausea, vomiting, chest pain, and confusion. High levels of CO inhalation can cause loss of consciousness

and death. Unless suspected, CO poisoning can be difficult to diagnose because the symptoms mimic other illnesses. People who are sleeping or intoxicated can die from CO poisoning

before ever experiencing symptoms.

How does CO poisoning work?

Red blood cells pick up CO quicker than they pick up oxygen. If there is a lot of CO in the air, the body may replace oxygen in blood with CO. This blocks oxygen from getting into the body, which can damage tissues and result in death. CO can also combine with proteins in tissues, destroying the tissues and causing injury and death.

Please see **HEATERS**, page 6

Do you know the best questions to ask?

Perhaps you think you are never in front of an audience, but consider: As a manager or business owner, you give presentations all the time. To a work crew, to your sales team, even just to an interviewing applicant. These tips can be especially useful in safety training sessions with your employees.

Asking questions is an art form. This art is one of the basic skills of top presenters and teachers. Socrates believed that knowledge and awareness were an intrinsic part of each of his students. Therefore, building a presentation or teaching a lesson requires not only a good understanding of the subject, but also knowing how to use questions during the presentation.

Typical train the trainer programs and teacher education programs don't spend enough time on question asking. Even some sales training programs lack the necessary emphasis.

Reaching into an audience member's hidden levels of knowledge and awareness will actually help the learner reach new levels of thinking.

Through the application of the art of questioning, presenters and trainers can extract and share factual information, help listeners and audience members

connect concepts all while encouraging creative and imaginative thought, that all lead to learners reaching deeper levels of thinking and understanding.

Questions (by trainers, teachers and presenters) can be used to:

- * Bring out the potential of an individual or a team.
- * Create a more meaningful relationship with someone.
- * Bring out the most in a student when being taught.
- * Build rapport with a listening audience.

As CRAM: The "Quick" Notes on How to Train and Teach states, there are many more things that questions do especially for presenters, trainers and teachers.

Let's look at a few types of questions you might use in your presentations, that you might not have thought of before:

1. Expert Question – This is a question asked by you that has highly specialized knowledge behind it. You usually ask this when building credibility with your audience so that you may convey your expertise to them.

2. Leading Question – This is a question asked to a group that doesn't know the answer but can figure out the answer with thought and guidance by the expert presenter. A presenter uses this when guiding and helping learners understand a concept on their own.

3. Active Question – This is a question designed solely to keep the audiences attention. Sometimes audiences start to zone out. A high impact, thought-provoking question will make them pause and think and this usually brings them back to you, the presenter.

The right questions generate thought, focus, and action from any listener. They also convey respect; respect of your audience, the learner and the listener. Think about the types of questions you can ask the next time you present to a group or train people.

Jason Teteak and Rule the Room helps presenters and instructors improve their speaking, presentation skills and communication techniques to the point of improving their effectiveness on the way to significant success. Jason can be reached through his website, www.ruletheroom.com.

10 THINGS EVERY BUSINESS SHOULD KNOW ABOUT HEALTH CARE REFORM

1. **Beginning in 2014, every person will be required to have health insurance, either through a government-sponsored plan, their employer or by purchasing it individually.** Those who choose not to carry insurance will have to pay a penalty or a "tax", of \$95 or 1% of your income, whichever is greater. If in 2016 you still don't have insurance, the amount increases to \$695 per adult and \$347 per child, up to \$2085 per family or 2.5% of your income, whichever is greater.
2. **Health Exchange Open Enrollment begins October 1, 2013 and Ends January 1, 2014.** Individuals will be eligible for Health Insurance on a GUARANTEED Issue basis. The Health Exchange is open to all, and if you earn \$50,000 or less in 2012 you may be eligible for government subsidy to offset premium cost.
3. **Tax Credits for Small Employers**
Employers with fewer than 25 employees and average annual wages of less than \$50,000 may claim a tax credit for the cost of providing insurance which began with 2011 tax returns.
4. **Dependent Coverage**
Health plans that cover dependents now have to cover dependents on parent's plan until their 26th birthday regardless of their student status. This applies to both new and existing plans.
5. **W-2 Reporting**
Businesses with 250 employees or more in 2011 must begin to report on 2012W-2's (issued in Jan. 2013), the aggregate value of health benefits provided to each employee including medical, dental and vision coverage. Employers with fewer than 250 employees fall under the requirement beginning with w-2s issued Jan. 2014.
6. **Health Care Premium Use**
For small employer and individual health insurance plans, at least 80% of all premium dollars collected are spent on health care services and health care quality improvement. (85% for large group plans).
7. **Requirement to Inform Employees ***
Beginning in October 2013, employers must provide each employee with written information on the employer health plan, health exchanges, available subsidies for insurance and guidelines about how to purchase insurance.
8. **Simple Cafeteria Safe Harbor**
Beginning 2011, simple cafeteria plans for small businesses include a safe harbor from nondiscrimination requirements if the employer averaged 100 or fewer employees during either of the 2 years preceding 2011.
9. **Employer Pay or Pay**
Beginning in 2014, employers with more than 50 employees will pay a per-employee penalty fee if they do not offer health coverage or if they offer coverage and at least one full-time employee receives a premium subsidy.
10. **Tax on "Cadillac" Plans**
Beginning in 2018, there will be an excise tax on any "excess benefit" of employer-sponsored coverage. This is currently defined as more than \$10,200 for individual coverage or more than \$27,500 for family coverage.
11. **Automatic Enrollment**
Employers with more than 200 employees must automatically enroll employees in employer-sponsored plans. This information is simply a summary of the HHR Mandate provided by:



www.icbenefits.com

310-320-8999 or 888.321.0141

*We are here to help you Navigate your way through the HHR Mandate! Call today to set up a meeting with your employees to inform them of their Health Insurance benefits and options.

Reconnect with your customers

By Kate Marsden

Nearly all business people know that they should keep in contact with old customers and clients, but many of them never do - or the contact is so infrequent it doesn't work. Find some new ways of getting in contact and you might be surprised what a difference it can make to your business.

There are still businesses out there that do not store contact details for all their current customers and clients. There are even more that completely ignore customers once they have stopped being an active customer. If someone has bought from you once they are far more likely to do it again - but it is up to you to keep reminding them that you are there. Conversion rates are far higher from old customers (assuming you have not disappointed them) and yet too often businesses spend longer trying to cold-sell than keeping in contact with old customers.

This applies just as much in Business to Business sales. Firstly many businesses let the salesman own the contact details. But if your salesman leaves and forgets to pass those contacts to you, you can never contact those old cus-



tomers again. However big or small your business is, make sure the business holds the contact details not individuals. Secondly in business to business sales, people move on all the time, so it is even more important that you keep in contact with all your past customers - you never know where they may pop up in the future.

If you're afraid of seeming too pushy, here are some tricks to help:

- Always let old customers know any significant change - new products, changes in pricing, awards and so on - that could be just the thing they were waiting for to rebuy from you.
- Use big events like Christmas and

birthdays to remind them where you are. Just remember to make it personal - no one feels good when they get a company christmas card that has obviously been sent to hundreds of people.

• Consider offering something just to existing and old customers that you wouldn't offer to a new customer - and make sure they know what they are getting. Lots of people do customer offers, but don't actually make it clear what they get that a new customer wouldn't.

• Don't fall into the trap of thinking that they already know about you. They may well do, but these days there are so many people to choose you need to be top of peoples minds.

Of course there is no guarantee that if you do this you will get a rush of orders. But many businesses simply do not try or try once a year which is just not enough. And certainly, hour for hour of your time, you'll get better results from your old customers than someone who has never used you.

Take action now and find a reason to connect with your old customers this week.

Heaters: More than 4,000 hospitalized yearly

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All people and animals are at risk for CO poisoning. Certain groups — unborn babies, infants, and people with chronic heart disease, anemia, or respiratory problems — are more susceptible to its effects. Each year, more than 400 Americans die from unintentional CO poisoning, more than 20,000 visit the emergency room and more than 4,000 are hospitalized due to CO poisoning. Fatality is highest among Americans 65 and

older.

How can I prevent CO poisoning from my home appliances?

- Have your heating system, water heater and any other gas, oil, or coal burning appliances serviced by a qualified technician every year.
- Do not use portable flameless chemical heaters (catalytic) indoors. Although these heaters don't have a flame, they burn gas and can cause CO to build up inside

your home, cabin, or camper.

- If you smell an odor from your gas refrigerator's cooling unit have an expert service it. An odor from the cooling unit of your gas refrigerator can mean you have a defect in the cooling unit. It could also be giving off CO.
- When purchasing gas equipment, buy only equipment carrying the seal of a national testing agency, such as the CSA Group.
- Install a battery-operat-

ed or battery back-up CO detector in your home and check or replace the battery when you change the time on your clocks each spring and fall.

How do I vent my gas appliances properly?

- All gas appliances must be vented so that CO will not build up in your home, cabin, or camper.
- Never burn anything in a stove or fireplace that isn't vented.

Please see CO, page 8

SAFETY ... IT PAYS



Do you store products in a warehouse?

Whether in a free-standing facility or an adjunct to a manufacturing operation, you should be aware of the hazards affecting warehousing employees.

Safety concerns for production facilities with warehouses include conveyors, manual material handling, fire safety, chemical exposure, lockout/tagout, powered industrial trucks, housekeeping, air emissions, noise and ergonomics. Additional hazards found in warehousing include loading docks, material storage, fire safety and charging stations.

Several problems exist that affect the safe storage of materials. These include bad pallets, damaged racks, irregular dimensions, inadequate space, load limits of racks and mezzanines, lack of spacing between back-to-back racks and insufficient guarding on mezzanine.

Powered industrial trucks are vital to most warehouse operations. They pose great risk for endangering associates,

property and products if operated improperly. That's why only those employees who are trained and authorized by the employer may become operators.

In addition, potential causes exist that can lead to injuries from manual handling of materials. These include lifting, back sprains and strains, and hand injuries. The personal protective equipment (PPE) you wear will vary depending on what hazards are present. Proper PPE may include hard hats, safety shoes, gloves, aprons, eye and face protection, and hearing protection.



In addition, slips, trips and falls are a major source of injuries throughout any warehouse. Things that can cause a slip, trip or fall include:

- Cords, hoses and banding material;
- Carrying material with blocked vision;
- Leaking containers, spilled liquids or slippery material;
- Rain, snow or ice;
- Paper;
- Broken pallets;
- Unguarded openings on elevated work platforms or levels;
- Lack of safety harness when working in overhead racks;
- Uneven floors, lack of handrails, floor holes;
- Insufficient lighting.

OSHA CORNER

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

<http://www.dir.ca.gov/dosh/PubOrder.asp>



Winter: Wrap hypothermic person in blanket

Continued from page 4

weeks, and even mildly cool indoor temperatures of 60 to 65 degrees can trigger it. If you have elderly relatives or friends who live alone, encourage them to set their thermostats above 65 degrees to avoid hypothermia.

When the body temperature drops, the blood vessels near the surface of the body narrow to reduce heat loss. Muscles begin to tighten to make heat. If the body temperature continues to drop, the person will begin to shiver. The shivering continues until the temperature drops to about 90 degrees. Temperatures below 90 degrees create a life-threatening situation.

Signs of hypothermia include forgetfulness, drowsiness, slurred speech, change in appearance (e.g., puffy face), weak pulse, slow heartbeat, and very slow and shallow breathing. If the body

temperature drops to or below 86 degrees, a person may slip into a coma or have a death-like appearance.

If you notice these symptoms in a person, take his or her temperature. If it is 95 degrees or below, call a doctor or ambulance or take the victim directly to a hospital. To prevent further heat loss, wrap the patient in a warm blanket. A hot water bottle or electric heating pad (set on low) can be applied to the person's stomach. If the victim is alert, give small quantities of warm food or drink.

There are several things you should not do to a hypothermia victim. Do not give alcoholic beverages. Do not give a hot shower or bath, since it could cause shock. Generally, do not try to treat hypothermia at home. The condition should be treated in a hospital.

Frostbite

The parts of the body most affected by frostbite are exposed areas of the face (cheeks, nose, chin, forehead), the ears, wrists, hands and feet. Frostbitten skin is whitish and stiff and feels numb rather than painful. When spending time outdoors during cold weather, be alert for signs of frostbite and, if you notice any, take immediate action.

To treat frostbite, warm the affected part of the body gradually. Wrap the area in blankets, sweaters, coats, etc. If no warm wrappings are available, place frostbitten hands under the armpits or use your body to cover the affected area. Seek medical attention immediately.

Do not rub frostbitten areas; the friction can damage the tissue. Do not apply snow to frostbitten areas. Because its temperature is below freezing, snow will aggravate the condition.

CO: Proper venting can save your life

Continued from page 6

- Have your chimney checked or cleaned every year. Chimneys can be blocked by debris. This can cause CO to build up inside your home or cabin.

- Never patch a vent pipe with tape, gum, or something else. This kind of patch can make CO build up in your home, cabin, or camper.

- Horizontal vent pipes to fuel appliances should not be perfectly level. Indoor vent pipes should go up slightly

as they go toward outdoors. This helps prevent CO or other gases from leaking if the joints or pipes aren't fitted tightly.

How can I heat my house safely or cook when the power is out?

- Never use a gas range or oven for heating. Using a gas range or oven for heating can cause a build up of CO inside your home, cabin, or camper.

- Never use a charcoal grill or a barbecue grill

indoors. Using a grill indoors will cause a build up of CO inside your home, cabin, or camper unless you use it inside a vented fireplace.

- Never burn charcoal indoors. Burning charcoal — red, gray, black, or white — gives off CO.

- Never use a portable gas camp stove indoors. Using a gas camp stove indoors can cause CO to build up inside your home, cabin, or camper.

- Never use a generator

inside your home, basement, or garage or near a window, door, or vent.

How can I avoid CO poisoning from my vehicle?

- Never run a car or truck in the garage with the garage door shut. CO can build up quickly while your car or truck is running in a closed garage. Never run your car or truck inside a garage that is attached to a house and always open the door to any garage to let in fresh air when running a car or truck inside the garage.

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