

R.A.I.S.E. Foundation Contest Winners Raise the Bar



1st Place High School Packaging



2nd Place High School Packaging



1st Place College Packaging



2nd Place College Packaging

Every year, PIASC’s R.A.I.S.E. Foundation provides grants to reward students who participate in its annual competitions. These grants are made possible by the donations made by our members during our annual fundraising drive. This year we raised over \$10,000 and received over 300 entries for the PIASC R.A.I.S.E. Foundation competition. We are excited to present the winners of the 2020 competition...

Coloring Book Competition

High School students compete to design and print an 8-page coloring book. Students must also produce a storyboard that shows the process of producing the color-

ing book from concept to completion. The top three winning entries earn cash prizes.

Coloring Book Competition Winners

- 1st Place** – Vanessa Byrd, El Camino Real Charter High School
- 2nd Place** – Lea Zaguri, El Camino Real Charter High School
- 3rd Place** – Alyxine Villanueva, Los Altos High School

Bookmark Competition

Our most popular competition challenges college students to design a bookmark. The competition promotes RAISE’s Literacy Campaign, which encourages young

people to read. The winning design is printed and then distributed to public schools and libraries within PIASC’s jurisdiction. The top three winning entries also earn cash prizes.

Bookmark Competition Winners

- 1st Place** – Angel Hernandez, El Camino Real Charter High School
- 2nd Place** – Romeo Sean Gerola, El Camino Real Charter High School
- 3rd Place** – Maddy Salgado, Brea Olinda High School

Packaging Competition

Students compete for the best original

packaging design for a new product and produce a countertop, point-of-purchase display for marketing the product. The display must be eye-catching and persuade consumers to make that last-minute purchase. The top three winning entries win cash prizes.

High School Packaging Competition Winners

- 1st Place** – Pyper Wilkie, Hart High School
- 2nd Place** – Harshal Patel, Brea Olinda High School
- 3rd Place** – Liad Afuta,

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BUSINESS MANAGEMENT

Credit and Collections During the Pandemic



The COVID-19 pandemic is continuing to take a toll on the economy and many businesses are on the brink of collapse. Needless to say, many businesses are struggling to pay their bills. If you haven’t changed your business’ approach to credit and collections, you’re likely to end up with a significant accounts receivable nightmare.

To understand what you can do to protect your business, we spoke with Sam Fensterstock, Senior VP of Sales at AG Adjustments, PIASC’s preferred collections partner. Here’s what we learned...

Recognize that historical payment data may be irrelevant

When businesses make credit decisions, a big piece of data they typically look at is the company’s historical payment performance, data that many credit associations and credit reporting agencies focus on. This data allows you to see how the company has paid its bills in the past. “The problem,” Sam

explains, “is that how a business paid their bills prior to March 15, 2020 and what they are doing now could be two very different things.”

Whether you’re pulling a Dun & Bradstreet report to evaluate whether to extend credit to a new customer, getting payment data from your credit association or looking at your own internal payment performance to determine how much credit to continue extending to an existing customer, much of that information no longer has any value.

Look at the business’ industry and plans

Some industries are actually thriving in the pandemic; others have been totally wiped out. That’s why the first thing you should evaluate is how a customer’s industry has been affected. For example, anything related to hospitality, travel, entertainment or trade shows is currently a red flag.

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GOVERNMENT & LEGISLATIVE

Important CalSavers Deadline

Reminder: California employers with more than 100 employees must register (or certify as exempt) with the CalSavers Retirement Savings Program at www.calsavers.com by September 30, 2020.

As we reported last May (see <http://bit.ly/CalSaversMay>), CalSavers offers employees a completely voluntary, low cost, portable retirement savings vehicle. Employers with at least five employees that do not already offer a workplace retirement savings vehicle are required to either begin offering one via the private market or provide their employees access to CalSavers. Naturally, there are penalties for noncompliance.

Employers with more than 100 employees must register now. Those with 51 to 100 employees must register by June 30, 2021, while those with 5 to 50 employees must register by June 30, 2022.

On Our Radar

Updates to proposed legislation, regulations and other issues we’ve been following:

Bills that passed in the Legislature and are awaiting Governor Newsom’s review

- AB 1947** – Extends the time that workers have to file a claim with the California Labor Commissioner if their employer retaliates against them for exercising their workplace rights under the Labor Code, from six months to one year. Also authorizes the payment of attorney’s fees by employers to employees who successfully sue for retaliation based on whistleblowing, but not by employees to employers who successfully defend against such cases.
- AB 2992** – Expands existing protected leave already afforded to victims of domestic violence, sexual

assault or stalking, to victims of any violent crime, as well as to immediate family members of homicide victims.

- SB 1383** – Expands the scope of the California Family Rights Act (CFRA), which provides up to 12 workweeks of unpaid, job-protected leave, to employers with just five or more employees. Also expands the act to cover care for a domestic partner, grandparent, grandchild, sibling or parent-in-law who has a serious health condition; and expands the definition of “child” to include the child of a domestic partner.

Bills that got amended into something else completely

- AB 3216** – Originally written to expand family care and medical leave to include caring for a family

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HUMAN RESOURCES

New FMLA Forms Now Available



Good news! The Department of Labor (DOL) has updated its Family and Medical Leave Act (FMLA) forms in order to make them easier to use and understand for everyone: employees seeking leave, employers, leave administrators and healthcare providers. The information collected is still essentially the same as before.

The new forms are available on the

DOL’s website at <http://bit.ly/FMLA-form-new>. Be aware that these forms are only applicable to FMLA leave, and not to Families First Coronavirus Response Act (FFCRA) leave.

With this revision, the FMLA forms now have electronic signature features and can therefore be implemented electronically. Each form now includes more explanatory language regarding

FMLA rights and obligations, such as definitions of key terms, as well as better explanations and examples of the information that should be filled out on the form.

For situations where the medical certification is incomplete or insufficient, the Designation Notice now has a section for employers to explain what is still needed. The medical certification forms now require health care providers to more clearly explain why the leave is needed. Other changes have been made as well.

Note that use of the new forms is optional, both for you and your employees. As per the DOL, “An employer must accept a complete and sufficient certification, regardless of the format.”

RISK MANAGEMENT

Unemployment Insurance Scams are Skyrocketing

Thanks to the pandemic and its associated economic slowdown, millions of workers are currently out of work and collecting unemployment benefits. Naturally, scammers are taking advantage of this situation. The current preferred scam is based on identity theft: Scammers file benefits claims using the names and personal information of real people who have not lost their jobs.

According to the Federal Trade Commission (FTC), most people don’t know that they are the victim of this type of identity theft until they get a notice from their state unemployment benefits office or their employer about their supposed application for benefits.

Here are steps you can take to address this situation:

- Tell your employees about this scam.** Ask them to report any fraudulent benefits claims to your HR department as soon as they learn about them.
- Alert your HR department.** Have them quickly flag any notice they get from the state unemployment department about a claim supposedly filed by a current employee who is not unemployed.
- Report the fraud.** California

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FEATURE ARTICLE

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El Camino Real Charter High School

College Packaging Competition Winners

- 1st Place – Erica Taylor, Cal Poly San Luis Obispo
- 2nd Place – Hannah Lee, Cal Poly San Luis Obispo
- 3rd Place – Vivian Tran, Cal Poly San Luis Obispo
- 3rd Place – Gilbert Garay, Jr., Fullerton College

Poster Competition

Students are required to design and print a poster promoting careers in the printing industry. Poster must include a tagline and the PIASC logo.

College Poster Competition Winners

California Polytechnic State University, San Luis Obispo

- 1st Place – Kristy Leung
- 2nd Place – Toni Forsythe
- 3rd Place – Tanya Rarichandran

Riverside City College

- 1st Place – Berenice Ramos
- 2nd Place – Sara Gyi
- 3rd Place – Domonick Garza

BUSINESS MANAGEMENT

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“Over the next six to nine months,” Sam points out, “a lot of businesses are likely to go under. As a business owner you must evaluate if your customer has a viable long-term business plan based on what has happened in the economy.”

If you are considering extending credit to a new customer, see if you can talk to current suppliers to find out how they’ve been paying since the pandemic hit. Combine this information with your evaluation of the credit applicant’s industry and plans to decide if you want to do business with that company.

Segment your existing customers

From the collections standpoint, you should use your evaluation of the business’ industry and plans to place each of your customers into one of three segments:

1. Highly likely to survive
2. Reasonable chance of surviving
3. Highly likely to go under

Next, create a strategy and mindset

based on where each customer fits in those segments. For example, while you may want to work with those in the first two groups, you should take immediate action to try to cut your losses with those in group three.

Another thing to consider is if a customer has owed you money since prior to March 15. This debt has nothing to do with COVID-19 and also needs to be dealt with immediately.

Act quickly if you have concerns

As Sam observes, “If a company is going down, it’s usually the creditors who get to them first that will get paid. The longer you hold onto that debt, the lower your chance of getting the money. If an account needs to be sent to collections, do not delay.”

When should you send an account to collections?

- Any time you have a customer that’s not buying, not communicating and has owed you money for more than 90 days.

- Any time you place a customer into the “highly likely to go under” segment.

Unfortunately, many small businesses do not follow this advice. As Sam relates, “Small business owners typically do not like placing accounts for collections. What happens is they tend to hold onto their debt problems until past the point of no return, which is often past the point where an agency can help. So instead of getting 75% of something they end up with 100% of nothing instead. This is especially a shame when you consider that most collections agencies—including AG Adjustments—work on a straight contingency basis. If the account is uncollectable, there is no fee.”

As a preferred partner, AG Adjustments has created a special web page just for PIASC members. To place an account for collections, go to <http://bit.ly/AG-PIASC>.

RISK MANAGEMENT

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employers can go to <http://bit.ly/fraud-reporting> to submit a Fraud Reporting Form online. Give your employee a copy of this report, including any confirmation or case number you receive.

- **Let the employee know they are the victim of identity theft.** Recommend that they visit IdentityTheft.gov to report this to the FTC and get recovery help.

In addition, use this fraud as another reminder to check your business’ cyber security. Do not leave your company’s sensitive information—including all of the information in your personnel files—ripe for theft.

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GOVERNMENT & LEGISLATIVE

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member whose school or place of care is unavailable due to a state of emergency. As passed, the bill provides a right of recall and retention for workers in specific sectors (not the graphics industry) that have been laid off due to a state of emergency.

Bills that failed to pass in the Legislature by September 1 and are now dead

- **AB 1492** – Would have imposed certain requirements on employers whose employees are working from

home.

- **AB 1844** – Would have expanded paid sick leave to also cover behavioral health conditions.
- **AB 1925, SB 1039, SB 806** – These all bills would have “chipped away” at AB 5, the 2019 law that imposes the new “ABC Test” for determining if a worker is an employee or an independent contractor.
- **AB 2843** – Would have added an annual “affordable housing assis-

tance fee” to annual city and county business license fees.

- **AB 2999** – Would have required employers to grant bereavement leaves of up to 10 days in length.
- **AB 196** – For workers compensation claims would have changed the current “rebuttable presumption” that COVID-19 cases are work-related into a non-rebuttable presumption.

Upcoming Events

WEBINAR: Get Informed on Informed Delivery – provided by PIM



September 16, 2020
9:30 am - 10:30 am PT

The U.S. Postal Service® is enhancing the mail experience nationwide with the Informed Delivery feature that provides eligible residential consumers with a digital preview of their household’s mail.

Informed Delivery bridges the gap between the physical and digital worlds to create an innovative experience for consumers. Informed Delivery offers business mailers the opportunity to engage users through an integrated mail and digital marketing campaign that generates additional consumer impressions, interactions and insights.

This webinar will detail how Informed Delivery benefits consumers and mailers...

- Offers a high email open rate – more than twice the industry average
- Generates multiple impressions

from a single mail piece (digital + physical)

- Drives consumer response with interactive content related to the mail piece
- Reaches consumers digitally by merely knowing their physical address
- Potentially increases ROI on direct mail spend
- Provides additional data insights to optimize marketing spend

Members: FREE
Non-Members: \$45

For more information, visit <http://bit.ly/informed-delivery>

PIASC Events Calendar

SEPT
16

WEBINAR: Get Informed on Informed Delivery – provided by PIM
9:30 am - 10:30 am
piasc.org/events

OCT NOV
26-12

PRINTING United
October 26 - November 12, 2020
Online (Details Forthcoming)
<https://www.printingunited.com>

SEPT
21-25

PRINTING United Alliance Color Ready! (Online)
Virtual Conference Week
September 21-25, 2020
<https://bit.ly/colorready2020>

NOV
14-15

Los Angeles Printers Fair
The International Printing Museum
Carson, CA
<https://www.printmuseum.org>