

## PGSF Now Accepting Scholarship Applications for 2023–2024 Academic Year



The Print and Graphics Scholarship Foundation (PGSF) is pleased to announce that it is accepting scholarship applications for the 2023–2024 academic year. PGSF provides scholarships to individuals interested in an education and career in the graphic communications industry. The 2023–2024 scholarship application period runs

from November 1, 2022, to May 1, 2023. The online application can be found under the “students” tab at [pgsf.org](https://pgsf.org).

PGSF’s goal is to attract individuals to the graphic communications industry and inform them of the wide variety of career opportunities available. The organization awards scholarships to high school seniors or students already enrolled in a post-secondary program, as well as to individuals who are currently employed by a graphic communications company and are seeking additional education.

This is the fourth consecutive year that PGSF is also offering scholarships to part-time students who are currently employed by a graphic communication company.

Scholarship applications are evaluated during May and June, and recipients will be notified in July and August of 2023.

### Eligibility criteria for full-time students

Full-time students must meet the following requirements in order to be considered by the selection committee:

1. Application submitted by May 1, 2023.
2. Two recommendations.
3. Official transcripts or a copy (must be submitted online with the application).
4. 3.0 GPA or better.
5. Full-time status (12 or more credits per term).
6. Enrolled in a printing or graphics program at a technical school, college or university within the United States.
7. The student must be pursuing a career in printing technology, printing management, graphic

communications, packaging or publishing.

### Eligibility criteria for part-time students

Individuals who are currently employed by a graphic communications company and are seeking additional, part-time secondary education are encouraged to apply for a PGSF scholarship. To be considered, applicants must be confirmed by their employer by May 1, 2023. The employer must be in the graphic communications industry, either as a service provider or as a supplier to the industry. The applicant must also intend to continue a career in graphic communications, printing technology, printing management, packaging or publishing.

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## BUSINESS MANAGEMENT

### Bill’s Short Attention Span Sales Tips: Building Your Sales Muscles

The number one surgery for men over 40 is to repair the rotator cuff, the muscle that runs from the shoulder down to the bicep. Now, I know what you’re thinking: “Bill, this is a sales tip. How in the world are you going to connect that useless piece of information with an idea for helping me to grow my sales?”

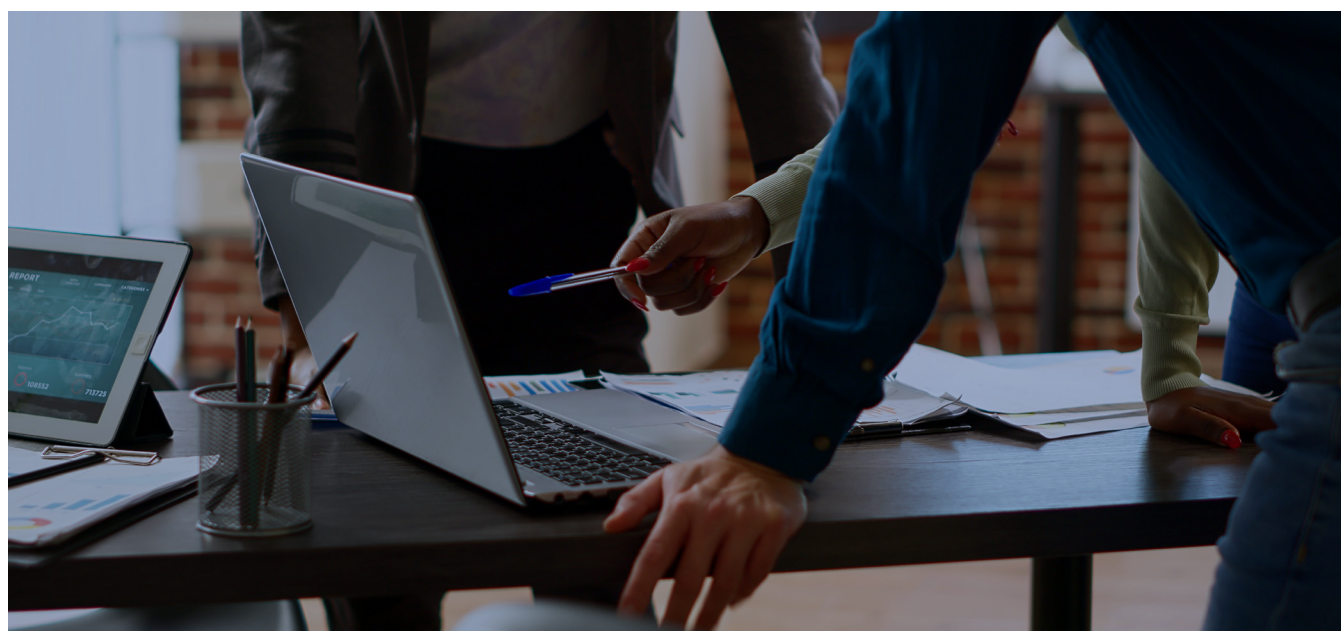
Like this...

The single most important selling skill a rep can have is the ability to research and understand the *business needs* of a company prior to the start of a prospecting process. For example, by looking at their website, a rep should be able to garner information that helps him or her to finish the sentence that starts, “The purpose of my call is...” with something other than, “... to talk to you about your print/signage/labels/packaging/promotion.”

Building this skill is very much like rebuilding your shoulder after rotator cuff surgery.

How would I know this?

Because five years ago I had mine completely removed and reattached. I literally could not move my arm away from my body. There was absolutely no muscle. Taking a shower, I’d look like



the pirate on a bottle of Captain Morgan Rum with my bent arm resting on my knee.

Excruciatingly slowly, and a bit painfully, I was able to build some strength in my shoulder. There I was on the phone standing in my kitchen lifting a can of soup up to eye level and back down again over and over. Eventually, the muscle was rebuilt.

Researching a company is very much like this. At first, it is slow and painful. You don’t know what to look for and

you don’t know where to look. You click around the website but you’re not able to understand the clues.

The first time you try it, it might take 30 minutes to come up with semi-decent approach. The second time, it takes less and the result is better. And each time after that, as you improve and “build that muscle group,” you get faster and the information you gather is stronger.

Taking this important step, you are able to drastically improve the quality of your sales call. Suddenly, you aren’t

“selling.” You are solving. Your voicemail messages are better. Your confidence level rises because suddenly you believe you can bring value whereas before all you could do was lower cost.

Obtaining this skill will change your sales life and maybe even earn you a pirate’s booty.

Source: Bill Farquharson, *The Sales Vault*, <https://SalesVault.Pro>

## HUMAN RESOURCES

### How to Address 3 Common HR Issues

#### Your signing bonuses provokes jealousy amongst existing employees

A new employee told coworkers that she received a signing bonus. Now those coworkers are upset, saying they’ve been here longer and haven’t gotten anything extra. What should you do about this situation?

First, don’t reprimand the new employee who shared her salary information. Discussing pay is a protected concerted activity under the National Labor Relations Act.

Second, it may be worth thinking about why you offer signing bonuses but not retention bonuses, and whether you can afford to do both. If you’re offering sign-on bonuses because it’s hard to hire right now, realize that not offering matching retention bonuses may ultimately lead to more open positions if your long-term employees decide to leave over these kinds of inequities.

Additionally, be aware that offering one type of bonus but not the other could create pay disparities between employees who do similar work, which could expose you to discrimination and pay equity claims.

Third, be transparent about pay decisions as appropriate. Sharing your reasoning with employees can provide clarity and understanding, helping to prevent surprises and speculation.

#### You need to address a payroll error

An employee lets you know that their paycheck was short. Can you wait to pay the difference on their next check?

No, don’t wait. If the employee was underpaid, it is in your best interest to pay the employee the difference immediately. Wages are due on the regular payday for the pay period covered, as required by the Fair Labor Standards Act. State law may apply as well. When an error occurs and results in an underpayment, the employer is technically in violation of the law, even if it was a system error or caused by an employee’s timekeeping mistake.

#### An employee wants to change their hours

An employee lets you know that they got a part-time job and would like to change their hours. Do you have to change their schedule?



No. An employee wanting to change their hours because they got a second job is not something you’re required to accommodate. Even so, we wouldn’t recommend immediately giving the employee an ultimatum to keep working their current schedule or resign. Instead, we’d suggest talking with your employee about different options to see what you can make work. They may have some scheduling flexibility with their new job. One of their coworkers at your organization may be willing to

change or swap their shift. There may also be additional shifts with your organization they could work instead of seeking additional income elsewhere.

If you exhaust these options and are still unable to accommodate the employee’s requested schedule change, you may just need to tell the employee no and let them decide what to do.

Source: HR|BIZZ



# A Short Guide to Choosing an Internet Merchant Account

If you're thinking of entering the world of eCommerce, the first thing you need to be able to do is to accept online credit card payments. And to do that, you'll need an internet merchant account.

Here's the thing, though: Not all merchant accounts are created equal. If you want to choose the right account for your business, you need to know how it interacts with other key elements for selling online, such as third-party processors and payment gateways. If you need some help getting started, read our short guide on internet merchant accounts below.

## What is an internet merchant account?

In essence, an internet merchant account is just another type of bank account. Once a customer buys something from you via a credit/debit card, the funds are

deposited to your merchant account and will eventually move to your business bank account.

Why not accept these payments directly to your bank account? Well, that's not how credit card processing works. Other than you and the customer, digital transactions involve the issuing bank and the acquiring bank. Every time a customer pays for something using a card on your online checkout, the acquiring bank has to validate the transaction with the issuing bank.

## Merchant accounts vs. third-party processors

Many merchants confuse merchant accounts with third-party processors. The main difference is that a third-party processor uses one merchant account for all businesses it's hosting. Since there

are no setup costs for using a third-party processor, they can seem like an attractive option for entry-level merchants. Examples include PayPal, Venmo and Square.

The main downside to third-party processors is that they have higher transaction fees than traditional merchant account service providers. They also aren't as secure, as your account can be suspended or frozen without prior notice, significantly affecting your bottom line. This is why internet merchant accounts are still a better option for most merchants.

## Key features to look for in a merchant account

Before you open an internet merchant account, you'll need to know what to look for. To that end, we've outlined three key features that may influence your decision:

- **Payment gateway** – A payment gateway is what facilitates communication between your eCommerce store and your payment processor. With many internet merchant accounts, you'll get a choice of which payment gateway you'll use. Some providers will include the gateway in the standard fee, whereas others will have it as a separate charge.
- **Multiple ways to pay** – Offering a

diverse range of payment options is an essential part of making online retail viable. Accepting credit and debit cards is a given, but your customers may want to use other methods as well. This includes anything from mobile wallets such as Apple Pay to Automated Clearing House (ACH) payments.

- **Global payment support** – If you do business outside of the United States, you'll want to improve the shopping experience for international customers. For instance, offering dynamic currency conversion on your eCommerce site will automatically convert your default currency to the currency that's most common in the customer's region.

If you have been in business for years or just started a new venture and need to accept payments online, get in touch with the MONA team. We have the experience and expertise to help your business choose the best solution when it comes to merchant services.

Source: MONA Solutions, [www.monasolutions.com](http://www.monasolutions.com)



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## MISCELLANEOUS

# Nominations for Executive of the Year Award

The Executive of the Year Award is the highest honor presented in Southern California's printing industry. Past recipients of this award claim that this is indeed the highlight of their careers. Keeping the significance and prestige of this honor in mind, please take the time to make your choice known. Review the following criteria and return your nomination to PIA by February 17, 2023.

The PIA Executive of the Year Award honors an individual for being a long-term major contributor to the graphic arts industry in Southern California. Nominees for this award should meet the following criteria:

- Nominees must be C-Level executives or the equivalent
- Successful in his or her chosen profession.
- A person who shares time and talent to work toward the advancement of the printing industry.
- Worked 20 years in the graphic arts industry, with at least ten or more those years in Southern California.



Janet Steiner, 2019 Executive of the Year

- Must provide three industry leader references.

The 2023 Executive of the Year Award for Southern California will be presented during Graphics Night.

Download the nomination form at <https://bit.ly/PIA-EXEC-OF-YEAR>.

## FEATURE, CONTINUED

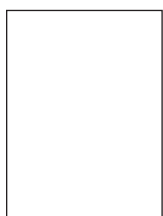
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No transcripts or GPA are required for the initial application unless the student is currently enrolled in a program. However, to be considered for scholarship renewal the recipient must achieve and maintain a cumulative 3.0 or higher GPA. Grades must be submitted upon completion of coursework and sent to PGSF when requested.

Scholarships for part-time study may be awarded for online-only programs. The application must indicate the program of study the applicant plans on taking, the number of credits per term and the expected cost. This information will be used to establish the amount of any award given.

## PIA Events CALENDAR

- 2023 Labor Law Updates Webinar  
WEDNESDAY, FEBRUARY 15  
11:00 am PT  
[bit.ly/2023CALaborLaw](http://bit.ly/2023CALaborLaw)
- Print Excellence Awards Call for Entries Deadline  
FRIDAY, FEBRUARY 17  
[www.piasc.org/printexcellence/](http://www.piasc.org/printexcellence/)
- Graphics Night 2023  
THURSDAY, MAY 4  
Marconi Automotive Museum  
Tustin, CA  
[bit.ly/GraphicsNight2023](http://bit.ly/GraphicsNight2023)



**PIA** Services for Graphic Communications  
5800 S. Eastern Ave., #400  
Los Angeles, CA 90040

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JANUARY 30, 2023 ISSUE 124

PGSF NOW ACCEPTING SCHOLARSHIP APPLICATIONS FOR 2023-2024 ACADEMIC YEAR

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HOW TO ADDRESS 3 COMMON HR ISSUES

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FOR FULL LIST OF EVENTS, PLEASE VISIT [WWW.PIASC.ORG/EVENTS](http://WWW.PIASC.ORG/EVENTS)