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Loss in the workplace

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

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At A Glance

Did someone take your money? Get it back!

How to handle it when the answer is no

Managing neck pain in the workplace

Fighting off warm-weather pests

Summer days: Safe driving and staying cool

... and more

Loss: Don't avoid or ignore the topic out of discomfort

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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.

Victim of fraud? 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

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Develop the skill of handling rejection

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.

A positive outlook helps you navigate challenges more effectively. Focus on your strengths and achievements rather than dwelling on failures. Practice gratitude to shift your mindset towards positivity, recognizing the good in your life even during tough times.

Supportive relationships with family, friends, and colleagues provide a safety net during difficult periods. Surround yourself with people who offer encouragement and understanding. Don't hesitate to seek help and share your feelings with trusted individuals.

Being proactive in addressing problems enhances resilience. Break challenges into manageable steps, and develop action plans to tackle them. Stay flexible and open to alternative solutions, adjusting your approach as needed.

Taking care of your physical and mental health is fundamental to resilience. Regular exercise, a balanced diet, sufficient sleep, and mindfulness practices like meditation can significantly boost your ability to cope with stress.

Reflecting on past experiences helps you gain valuable insights and build resilience. Consider how you've overcome previous obstacles and apply those lessons to current challenges. Recognize that setbacks are opportunities for growth.

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.

Managing neck pain in the workplace

Neck pain and discomfort are common complaints among workers in various industries. 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.

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 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 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.

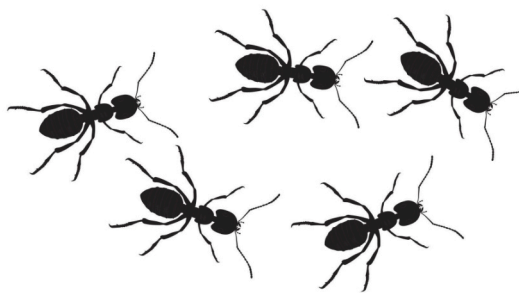
Manual labor has its challenges

While performing physical labor, ensure that you lift objects correctly by using your legs instead of your back, keeping the load close to your body, and avoiding twisting movements. Use tools and equipment that are designed to reduce strain, and adjust their height and position to maintain a neutral neck posture. Regularly stretching and strengthening neck and shoulder muscles can also help prevent injuries. Additionally, taking short breaks to rest and stretch can alleviate muscle fatigue and reduce the risk of strain.

Maintaining neck health and safety in the workplace is essential 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.

Combating insects: The pests of summer

Summer is a time for outdoor fun, but it can also bring an influx of pests into your home. Ants, fleas, and other insects are common during the warmer months, seeking food, shelter, and relief from the heat. Here's how to combat these pesky invaders with do-it-yourself remedies, pet and child-safe strategies, and advice on when to call in the professionals.



Ants

Ants are one of the most common summer pests. They often enter homes in search of food and water. To prevent and eliminate ant infestations, start by keeping your home clean. Wipe down surfaces, promptly clean up spills, and store food in airtight containers. Regularly take out the trash and keep pet food areas clean.

For a do-it-yourself solution, create a mixture of equal parts water and white vinegar, and spray it along ant trails, entry points, and nests. This disrupts their scent trails and deters them from returning. You can also use a mixture of borax and sugar. Mix one part borax with three parts sugar, then place it in shallow dishes near ant activity. The ants will carry the mixture back to their nest, effectively eliminating the colony. However, keep this mixture out of reach of pets and children.

For a pet and child-safe strategy, consider using diatomaceous earth, a non-toxic powder made from fossilized algae. Sprinkle it around entry points and areas where ants are active. It's safe for humans and pets but lethal to ants. Essential oils like peppermint, tea tree, and citrus can also deter ants. Mix a few drops with water and spray it around the home.

If the infestation persists, it may be time to call in professionals. Look for a pest control company that uses eco-friendly and pet-safe treatments. Check reviews, ask for recommendations, and ensure they are licensed and insured.

Fleas

Fleas can become a major problem in the summer, especially if you have pets. These tiny, jumping insects can cause itching, allergic reactions, and can spread diseases. To prevent fleas, regularly groom your pets and wash their bedding in hot water. Vacuum your home frequently, focusing on areas where pets spend the most time, and dispose of the vacuum bag immediately.

For a do-it-yourself flea remedy, create a flea trap by placing a shallow dish filled with soapy water under a light source. Fleas are attracted to the light and will jump into the water and drown. You can also sprinkle food-grade diatomaceous earth on carpets, pet bedding, and other areas where fleas are present. Leave it for a few hours before vacuuming it up.

Ensure you use pet-safe flea treatments, such as those recommended by your veterinarian. Natural flea collars made with essential oils like lavender and cedarwood can also be effective. Bathing pets with a gentle, pet-safe shampoo can help remove fleas from their fur.

If fleas continue to be a problem, consider hiring a professional pest control service. Choose a company that specializes in flea control and uses pet-safe products. Verify their credentials and read reviews to find a reputable provider.

Other Common Summer Pests

Besides ants and fleas, other common summer pests include

mosquitoes, spiders, and cockroaches. Mosquitoes breed in standing water, so eliminate sources of stagnant water around your home, such as birdbaths, clogged gutters, and plant saucers. Use mosquito repellents, citronella candles, and install screens on windows and doors to keep them out.

Spiders can be deterred by keeping your home clean and free of clutter. Regularly dust and vacuum corners, under furniture, and in storage areas. Essential oils like peppermint, eucalyptus, and tea tree can be mixed with water and sprayed in areas where spiders are commonly found.

Cockroaches thrive in warm, humid environments and are attracted to food and water sources. Keep your kitchen clean, fix any leaks, and seal cracks and gaps in walls and floors. Baking soda mixed with sugar can be an effective DIY remedy; the sugar attracts the roaches, and the baking soda kills them.

When to Call in Professionals

While DIY methods can be effective, there are times when professional intervention is necessary. If you have a severe infestation, recurring pest problems, or if pests are causing health issues, it's best to call a pest control professional. Look for a company with good reviews, appropriate licenses, and a commitment to using safe, eco-friendly products.

Finding the Right Pest Control Company

To find the right pest control company, start by asking for recommendations from friends, family, and neighbors. Check online reviews and ratings, and visit the company's website to learn about their services and approach. Ensure the company is licensed and insured, and inquire about their methods and the safety of their products. Request a detailed estimate and compare prices and services from multiple providers before making a decision.

Safe driving in summer months

Summer is a time for vacations, road trips, and increased outdoor activities, leading to more vehicles on the road. However, the season also brings unique driving challenges such as extreme heat, increased traffic, and unpredictable weather. Safe driving is crucial for protecting yourself and others. Here are some essential tips for safe driving during the summer months, including specific advice for operating commercial and construction vehicles.



General Safe Driving Tips

1. Vehicle Maintenance:

- **Check Tires:**

Ensure your tires are properly inflated and have sufficient tread.

Hot weather can cause tire blowouts, so regularly inspect for any signs of wear or damage.

- **Fluid Levels:** Check and top off all essential fluids, including engine oil, coolant, brake fluid, and windshield washer fluid. High temperatures can cause these fluids to evaporate more quickly.

- **Air Conditioning:** Make sure your air conditioning system is functioning correctly to avoid discomfort and overheating during long drives.

- **Battery Health:** Test your battery's health and clean any corrosion on the terminals. Heat can cause battery fluids to evaporate, leading to a potential breakdown.

2. Stay Hydrated:

- **Keep water in your vehicle** to stay hydrated, especially on long trips. Dehydration can affect your concentration and reaction times.

3. Plan Your Trip:

- **Avoid Peak Hours:** Plan your travel to avoid peak traffic hours,

typically in the early morning and late afternoon. Smartphone apps like Google Maps, Waze, and Apple Maps offer real-time traffic updates, alternative route suggestions, and alerts for accidents and road closures. Many GPS navigation systems also provide live traffic information to help you choose the quickest route. Radio stations often broadcast traffic reports during peak travel times, and websites such as Traffic.com or local Department of Transportation sites offer detailed traffic conditions and roadwork schedules. For a comprehensive overview, consider using multiple resources to stay informed and make timely adjustments to your travel plans, ensuring a smoother and more efficient journey.

- **Check the Weather:** Be aware of weather conditions and plan accordingly. Summer storms can cause flash flooding and reduce visibility.

4. Be Aware of Increased Traffic:

- **Expect more vehicles on the road**, including tourists unfamiliar with the area. Stay patient and give other drivers extra space.

5. Use Sun Protection:

- **Wear sunglasses** to reduce glare and apply sunscreen to protect your skin from harmful UV rays, especially on longer drives.

Safe Driving Tips for Commercial and Construction Vehicles

Operating commercial or construction vehicles during the summer months requires additional precautions due to the size and complexity of these vehicles.

1. Conduct Pre-Trip Inspections:

- **Thoroughly inspect your vehicle** before each trip. Check tire pressure, fluid levels, brakes, and all safety equipment. Ensure that your load is secure and within legal weight limits.

2. Monitor Weather Conditions:

- **Stay informed about weather conditions** along your route. Extreme heat can affect road conditions and your vehicle's performance. Be prepared for sudden weather changes, such as thunderstorms, which can

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SAFETY ... IT PAYS



Heat wave! What will you do when it hits?

Heat waves pose significant health risks, particularly to vulnerable populations such as the elderly, young children, and individuals with pre-existing health conditions. Prolonged exposure to extreme heat can lead to heat exhaustion, heat stroke, dehydration, and respiratory problems. Heat waves can also exacerbate chronic conditions like heart disease and diabetes. In addition to health risks, heat waves can strain energy grids, leading to power outages, and cause damage to infrastructure, including roads and railways.

Staying Cool During a Heat Wave

During a heat wave, it's crucial to take steps to stay cool and hydrated. Here are some tips:

- **Stay Indoors:** Spend as much time as possible in air-conditioned buildings. If you don't have air conditioning at home, visit public places like malls, libraries, or community centers.
- **Hydrate:** Drink plenty of water throughout the day and avoid alcohol and caffeine, which can dehydrate you.
- **Wear Lightweight Clothing:** Choose loose-fitting, light-colored clothing made of breathable fabrics like cotton.
- **Use Fans and Shades:** Use fans to circulate air and keep blinds or curtains closed to block out direct sunlight.
- **Cool Showers:** Take cool showers or baths to lower your body temperature.
- **Limit Outdoor Activities:** Avoid strenuous outdoor activities during the hottest parts of the

day. If you must be outside, take frequent breaks in the shade and wear a hat and sunscreen.

Power Outages During a Heat Wave

Power outages during a heat wave can be particularly dangerous, as they eliminate access to air conditioning and refrigeration. If a power outage occurs:

- **Stay Cool:** Use battery-powered fans, wet towels, or cool packs to keep your body temperature down.
- **Stay Hydrated:** Continue to drink water regularly.
- **Use Backup Power Sources:** If you have a generator, ensure it is used safely and ventilated properly.

Business Responsibilities During Extreme Heat

Businesses have a responsibility to protect employees from extreme heat. This includes implementing heat safety protocols and being prepared to adjust operations during severe conditions. Here's what businesses can do:

- **Provide Cool Spaces:** Ensure that work areas are air-conditioned or provide cooling stations with fans, water, and shade.
- **Schedule Breaks:** Implement mandatory breaks to allow employees to cool down and hydrate. Adjust work hours to avoid the hottest parts of the day if possible.
- **Educate Employees:** Train employees to recognize the signs of heat-related illnesses and understand the importance of hydration and cooling measures.
- **Monitor Conditions:** Regularly check weather forecasts and heat advisories. Use this information to

make informed decisions about work schedules and conditions.

When to Shut Down

In extreme heat conditions, it may be necessary to shut down operations to protect employees' health and safety. Indicators for shutting down include:

- **Heat Index:** If the heat index reaches dangerous levels, consider halting outdoor or strenuous activities.
- **Health Incidents:** If multiple employees experience heat-related illnesses, it's a sign that conditions are too hazardous to continue.
- **Inadequate Cooling:** If air conditioning fails or cooling measures are insufficient, it may be necessary to close the business temporarily.

Running a Business During Extreme Heat

If operations must continue during extreme heat, businesses should:

- **Implement Remote Work:** Encourage employees to work from home if possible, to avoid exposure to high temperatures.
- **Adjust Schedules:** Shift work hours to early morning or late evening to avoid peak heat times.
- **Provide Hydration:** Supply ample water and encourage frequent hydration breaks.
- **Enhance Ventilation:** Use fans and ventilation systems to improve air circulation in workspaces.

Driving: Be mindful of air conditioning impact

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reduce visibility and traction.

3. Manage Fatigue:

- Summer heat can increase fatigue, affecting your concentration and reaction times. Take regular breaks to rest and cool down. If possible, avoid driving during the hottest parts of the day.

4. Use Air Conditioning Wisely:

- While air conditioning is essential for comfort, be mindful of its impact on fuel consumption. Ensure your system is in good working order to avoid strain on the engine.

5. Stay Hydrated and Eat Light:

- Keep plenty of water on hand and eat light, healthy meals to

maintain energy levels without feeling sluggish.

- During hot weather, it's essential to carry a few key items in your car to ensure safety and comfort. Always have plenty of water to stay hydrated and a cooler with ice packs to keep perishable items fresh. A sunshade or windshield cover can help keep the interior temperature down when parked. Include a fully charged portable phone charger to maintain communication in case of emergencies. Pack a first aid kit, non-perishable snacks, and extra coolant for your engine. A wide-brimmed hat, sunscreen, and lightweight, long-sleeve clothing can provide protection from the sun if you need to leave your vehicle. Finally, carrying jumper cables, a spare tire, and a basic tool kit can help address any unexpected car troubles.

6. Be Cautious in Work Zones:

- Summer is a peak time

for road construction. Follow all posted signs and speed limits in construction zones. Stay alert for workers and equipment on or near the roadway.

7. Train and Educate Employees:

- Ensure that all drivers are trained in safe driving practices specific to commercial and construction vehicles. Provide education on handling summer driving challenges, such as extreme heat and increased traffic.

Safe driving during the summer months requires vigilance, preparation, and adaptability to changing conditions. For operators of commercial and construction vehicles, additional precautions and training are necessary to navigate the unique challenges of summer driving. By following these tips, you can ensure a safer driving experience for yourself and others on the road, making summer travel enjoyable and accident-free.

Fraud: Initiate a chargeback

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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.

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