

SelfInformed

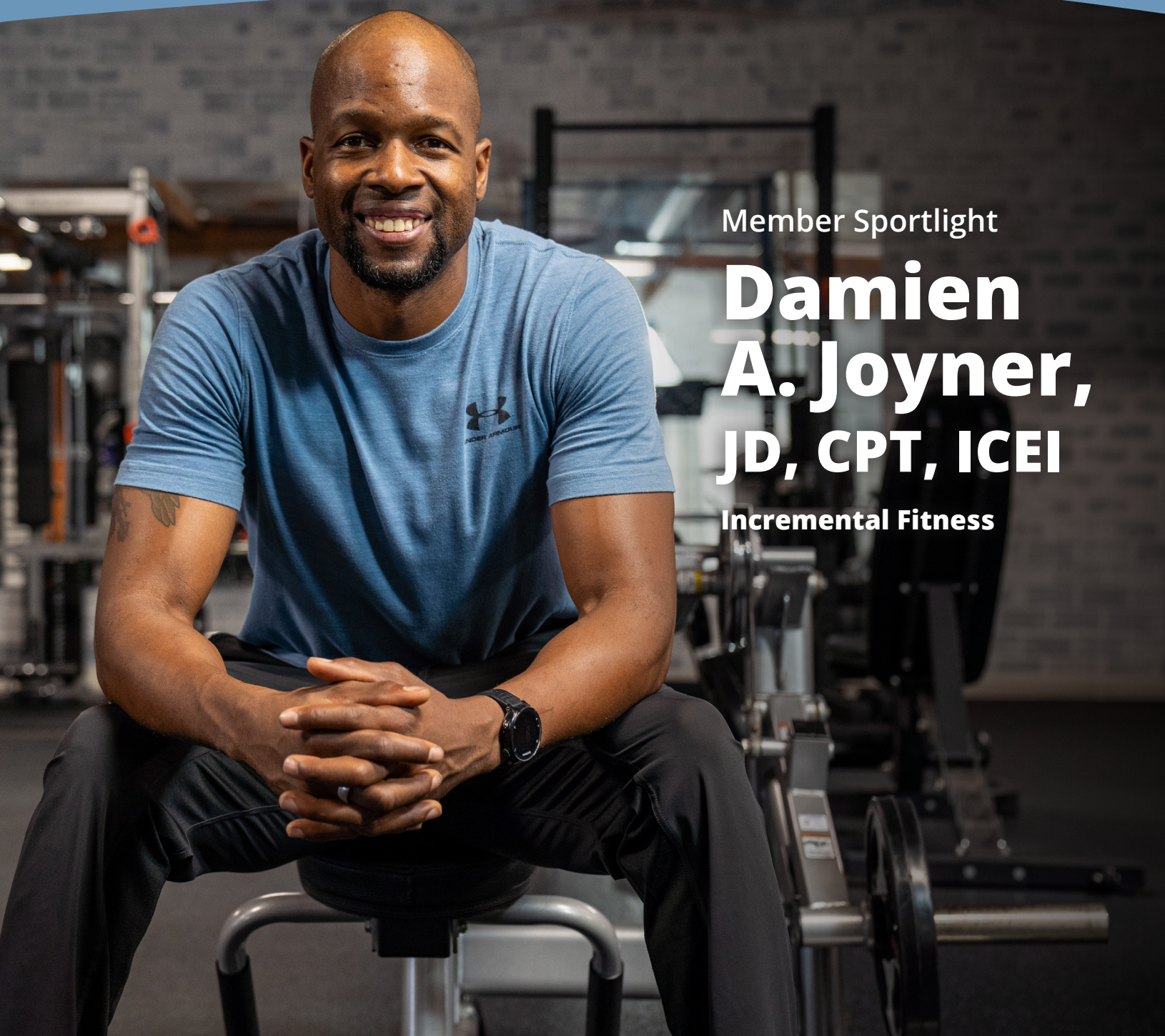
Published by the National Association for the Self-Employed

September 2021

Member Spotlight

**Damien
A. Joyner,
JD, CPT, ICEI**

Incremental Fitness





DON'T FALL, ENSURE YOUR WORKPLACE IS SAFE



A small business owner wears many hats; from a customer service representative to an accountant, marketing guru to HR, you're expected to be the expert on how your business operates. While you are busy making sure your business runs smoothly, some safety measures may get overlooked. No matter what industry you work in, safety is a priority.

Every workplace has some safety risks, from slippery floors to dim storage areas or heavy, dangerous equipment. Employees and customers may be operating in the same space, making it essential for a business owner to mitigate risk for all parties involved. Small businesses in every industry can minimize their risk by assessing their hazards, implementing employee training, and making risk reporting accessible and easy to track.

FALLING RISK IN THE WORKPLACE

Accidents can happen in any workplace. Depending on the line of work you are in, these accidents can range from minor to catastrophic. One common accident is slipping or falling from elevated areas, into holes, or on surfaces that may not provide adequate traction. Many of the solutions that can help you manage falling risk in your workplace do not require much investment. These solutions can be as simple as putting up a sign or as in-depth as renovating.

The US Department of Labor cites falls, trips, and spills as the most significant source of reported workplace accidents. Falling, tripping, or slipping hazards are dangerous not only for employees but for customers who may be moving through your space as well. Minimizing the risk of falls, trips, or slips can be obtained through industry standards, best workplace practices, training, and other measures.

The spaces you have control over as a business owner are your responsibility to maintain. This could include parking lots, alleyways, sidewalks, and the physical building that your business occupies. Parking lots and walking areas should be kept clear of hazards like snow, ice, debris, and walkways should be cleared regularly to prevent incidents.

Proper lighting in these areas creates a safe environment for employees and customers, and non-slip paint or tape can help mark crossing areas.

THE US DEPARTMENT OF LABOR CITES FALLS, TRIPS, AND SPILLS AS THE MOST SIGNIFICANT SOURCE OF REPORTED WORKPLACE ACCIDENTS



ASSESSING WORKPLACE RISKS

An excellent place to start making your workplace a safer space is assessing potential hazards throughout your environment. Even those in the same industry will be different and therefore have unique risk factors. These risk factors can be influenced by where you work, the building you are in, the equipment you use, and if you have employees and/or third parties in your space.

Some risk factors that can increase chances of falling, slipping, or tripping include:

- Uneven flooring
- Transitions between different floor types
- Broken or missing flooring
- A lack of handrails on stairs or guardrails on elevated surfaces
- Uneven curbs or steps

As much as possible, these problems should be addressed. However, some issues are more challenging to fix than others. In these cases, marking tripping or slipping hazards is critical. These areas could include steps up or down into another room, a metal grate set into flooring, or a transition between surfaces. Posting signs, highlighting the area with non-slip tape or brightly colored paint, and otherwise visually marking the hazard can go a long way in keeping your workplace safe.

Some workplaces can feature elevated walkways, which should have toe-guards and guardrails to prevent falls from elevation. Additionally, OSHA requirements also include toe guards and rails around elevated platforms and holes in the ground where work may be occurring. Safety procedures and equipment like harnesses are required in different workplace settings depending on the circumstances.

CREATE A SAFE WORKING ENVIRONMENT

How your workspace is laid out can help prevent accidents. Good lighting, especially in high traffic areas, can allow people to move around potential obstacles. If they can see a hazard, it can be avoided. Good lighting can be achieved by ensuring that all existing lighting sources are working, bulbs are replaced when needed, and lights are placed in areas identified as potentially risky.

Walkways should be kept clear of clutter to minimize tripping hazards. Clutter from projects is anticipated, but areas should be cleared routinely to decrease risks. Cords from power tools, computers, or other wired equipment should be taped down or organized to prevent tangling or tripping. Cables should not be strung across walkways.

If you work in an environment that receives inventory, boxes should be broken down and stored or recycled during the intake process. Excess clutter in boxes and other shipping debris can clog walkways and create a falling or tripping hazard if not organized promptly.



POSTING SIGNS, HIGHLIGHTING AREAS WITH NON-SLIP TAPE, AND VISUALLY MARKING A HAZARD CAN GO A LONG WAY IN KEEPING YOUR WORKPLACE SAFE.

TRAINING EMPLOYEES

The training of employees in workplace safety skills is integral for workplace safety. Whether you are a one-person crew or oversee dozens of employees, proper training is the best prevention against accidents. Employees are often the first to observe a potential hazard and can be the first to respond to it.

Employees should be trained to manage routine problems, like spills and more extensive emergencies. Depending on your industry, additional safety training regarding chemical spills and other emergencies may be necessary. These procedures, such as sweeping or putting out wet floor signs, should be routine and conducted regularly, such as daily. Working preventative safety measures into an employee's daily or weekly routine makes these practices into a habit and helps cement good workplace behaviors into the entire team.

Employee training can include cleaning up spills as soon as possible and displaying proper signage to warn of wet floors or hazard areas. Additional safety training may be needed to operate equipment or machinery and otherwise meet the safety standards of the industry you work in. All employees should be given the same training, and training should be conducted regularly and when information on safety procedures changes.





IMPLEMENTING SAFETY POLICIES AND PROCEDURES

If your company is large enough to have a Human Resources position or department, this is a good method of training new and existing staff in safety protocols. An HR department or staff member can organize training, maintain safety protocols, and update these plans as needed. Safety training and requirements should be easily accessible, and the hazard reporting process should be simple for employees to use.

Small businesses are unique in the sense that employees and employers often have a close relationship. Employees are more likely to take workplace safety seriously if they see their employer pitching to implement safety procedures and follow those procedures themselves.

Falls can occur under wet or dry conditions on a variety of surfaces. Employees and employers should remain aware of their surroundings and pay close attention to possible hazards. For instance, floors can become slippery when it is raining or snowy outside, but you may be at risk of a fall if you are rushing around a corner or texting on your phone at the same time. How we behave in the workplace can often be just as much of a safety issue as our environment.

OSHA REGULATIONS

OSHA standards vary depending on the industry you work in. Safety standards for the general industry will differ from the standards set for construction, shipyards, or longshore operations. Small businesses can take advantage of OSHA's voluntary compliance programs to assess a workplace's risk factors and move towards OSHA compliance. These programs are not designed to punish workplaces with OSHA violations but to bring small businesses in line with OSHA regulations. Small businesses often operate with limited budgets but are still required to maintain a set of safety standards.

Employees should be aware of available safety training and the OSHA standards for their workplaces, in addition to the methods they can use for reporting safety problems.

WORKPLACE SAFETY MEASURES

Creating a safety plan to minimize workplace hazards may seem like a hassle, especially for a small business with limited staff. A safe work environment can promote greater wellbeing among employees and draw customers in.

Creating policies, procedures and setting aside some budget for safety measures can make a big difference in employee wellbeing and the experience your customers have when they walk through the door.

There are many opportunities and resources for small businesses seeking to conduct their workplaces' safety assessments and implement policies.

For more information about small companies and falling risk, contact the experts at NASE. Our licensed professionals will be happy to answer any questions you have.



Member Benefits

Visit **NASE.org** to learn more about the following benefits!



**Auto and Home Insurance that fits your unique needs.
Take advantage of special Farmers GroupSelectSM savings.**

PROGRAM DESCRIPTION:

As a NASE Member you have access to auto and home insurance from Farmers GroupSelect. This program provides you with special savings, outstanding customer service and a full suite of products to meet your diverse insurance needs. In addition to auto and homeowners insurance, we offer a variety of other policies including:

- Condo/renters
- Personal excess liability
- Boat
- Motorcycle
- RV
- Personal property

[Click Here](#) to get a free quote

PROGRAM DISCOUNTS AND FEATURES:

Take advantage of special Farmers GroupSelect discounts and benefits that could save you hundreds.

- A group discount of up to 15%
- Automatic payment discount
- Good driving rewards
- A loyalty discount for your years of service
- Multi-policy discounts
- Multi-vehicle savings
- 24/7 superior service

Switch & Save Today! You may apply for group auto and home insurance at any time. Take advantage of these savings today and call 877-491-5089.

Advertisement produced on behalf of the following specific insurers and seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance (a MA & MN licensee) and certain of its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company (a MN licensee), Farmers Direct Property and Casualty Insurance Company (CA Certificate of Authority: 6730; Warwick, RI), Farmers Group Property and Casualty Insurance Company (CA COA: 6393; Warwick, RI), or Farmers Lloyds Insurance Company of Texas, all with administrative home offices at 700 Quaker Lane, Warwick, RI 02886. Company names approved in domiciliary states; approval pending non-domiciliary states. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. Policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your local representative or the company.



A BETTER FIT FOR NASE MEMBERS

Farmers GroupSelectSM provides insurance coverage tailored to your needs. Get a quote today.



As a member, you have access to special savings on auto insurance. Others have saved an average of \$562* by making the switch.

GET A QUOTE

Call today, 877-491-5089
www.myautohome.farmers.com



Auto Insurance

With custom fit coverages, you can drive your own auto insurance policy while enjoying savings and benefits, like:

- Special group discounts
- Automated payment options
- Claim-free driving rewards
- Car rental
- No deductible windshield repair
- Roadside assistance
- Guaranteed auto repairs for covered losses
- ID protection services¹

GET A QUOTE

Call, today 877-491-5089
or visit www.myautohome.farmers.com



Home Insurance

Quality home insurance coverage means you can rest easy knowing your most valuable asset is truly protected, along with savings and benefits, like:

- Special group discounts
- Replacement cost coverage
- Referral networks
- Automated payment options
- ID protection services¹

CALL 877-491-5089

Other Protection Products

By combining auto, home, and other policies, you could save even more!



RV



Renters



Motorcycles



Boat



Condo

*Based on the average nationwide annual savings in 2020 reported by new customers who called our employer and affinity call center, switched their insurance to insurance policies issued through our employer or affinity program, and realized savings. Potential savings vary by customer and may vary by state and product.

¹Identity protection services are not available to auto customers in NC or NH nor with all policy forms. Identity protection services are available in NC homeowners policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

Advertisement produced on behalf of the following specific insurers and seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance (a MA & MN licensee) and certain of its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company (a MN licensee), Farmers Direct Property and Casualty Insurance Company (CA Certificate of Authority: 6730; Warwick, RI), Farmers Group Property and Casualty Insurance Company (CA COA: 6393; Warwick, RI), or Farmers Lloyds Insurance Company of Texas, all with administrative home offices at 700 Quaker Lane, Warwick, RI 02886. Company names approved in domiciliary states; approval pending non-domiciliary states. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. Policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your local representative or the company.

New!



Member Benefits

Visit **NASE.org** to learn more about the following benefits!



Hire Your Kid and reduce your taxable income by \$12,000

If you give your child money each year and you own a small business filing a Schedule C; you have come to the right place.

Instead of just giving the kid the money, whether for college or for Saturday night, create a job for them. Put the kid to work. Develop a job description, determine a reasonable wage, make them sign a time card, pay them twice a month. At the end of the year, prepare a W-2 and file payroll tax returns with the IRS and the Social Security Administration.

[Click Here to get Started](#)



SMALL BUSINESS GROWTH GRANTS Sponsored by Dell Technologies

Dell Technologies is supporting small business growth by sponsoring the October Growth Grant

Apply for the Dell business development grant from the NASE worth up to \$4,000!

Designed to help address a specific business need.

[Apply Now!](#)

Silver Membership

NASE Silver Members receive MetLife Accident Insurance to help offset costs that may not be covered under existing medical plans. Metlife — \$10,000 Term Life, Assist America, Roadside Reimbursement and more.

\$240 Annually or **\$21.95** Monthly

**SEE
MORE**

NASE **Silver Membership**... Great Value!



Self-Employed Fitness

Damien A. Joyner, JD, CPT, ICEI is a fitness professional and Owner of Incremental Fitness in San Diego, California. Incremental Fitness is focused on helping the active aging adult move with more strength, balance, agility and overall confidence. Before venturing into self-employment with his own fitness business, Damien's past includes an international relations degree, non-profit work and law school.

When and why did you join the NASE?

I joined the NASE in September of 2020. During that year I was like many pivoting to other things because of covid-related restrictions to stay at home. I had projects to chip away at as well as thinking of other ways I could be productive and make the best use of having more free time. I found NASE and knew it was important for me to be a member of an organization that could have resources and information relevant to me as a small business owner.

What inspired you to enter the field you are in?

I kept circling fitness and decided to step into it after a friend at the time suggested that it would be a good fit for me because of my personality and because I enjoyed the benefits of exercise myself. My focus on my own fitness is for the performance aspect of exercise, as I enjoy training for athletic or endurance events such as half-marathons and see how my hard work pays off. That personal focus is interwoven in how I work with clients. Although I do not have a before and after story in regards to my health, I have overcome other obstacles and have the understanding and empathy to help others, challenge them just enough and sprinkle in some humor as well.

When and why did you start your business?

I started my business early 2016 after I decided to step into the fitness industry. At that point it was a name and a fledgling website and an idea in its infancy. I could have worked at a big box gym but I was not interested in that kind of environment. At the same time, I was well aware that I needed to learn from those that were successful in the industry as well as get experience working with as many people as possible. I gained experience leading group classes in various sites and worked at a boutique gym to gather my experience and find clarity as to what my niche would be in the industry.

Over time and with the experience I gleaned, I understood who I wanted to work with and where. It was perfect timing that I found Werk Fitness, a space for independent trainers like myself to work with clients. It is a better financial choice for me as I have a well-equipped space with the weight of keeping the place running on our owner. Because of that I have a home base and only pay a monthly rate instead of sharing my session fees with the facility.

How do you market your business?

The primary way I market is through my website, incrementalfit.com. The website contains content I create that includes blog posts, instructional videos and other helpful information. Aside from my website I do share content on other platforms namely Instagram and LinkedIn. I also repost my blog posts to medium.com as well. Because of my work gaining attention I have been interviewed for articles for platforms such as American Association of Retired Persons (AARP) Magazine. I also have ongoing collaborations with the American Council on Exercise and I have been featured in IDEA Health and Fitness Association's publications. I am very grateful that I have had such platforms to broadcast the message that fitness has no age limit and displaying clients as those walking the talk. I don't take for granted any opportunity to work with leaders in the industry or being an advocate for a population I care about.

What challenges have you faced in your business?

The challenges I have faced involve figuring out my niche, building my website, time management and finding clients.

Niche

When I entered the industry, advice always seemed to include the importance of finding my niche. In other words, instead of focusing on the general public I should specialize. It will help set me apart from other fitness professionals and narrows down the population I am focused on. It was overwhelming trying to figure it out because at the same time I was learning from great trainers how to best work with clients and also figuring out what my training style was. Like anything trying to force it did not work. Once I decided to focus instead on learning how to be a good trainer the clarity came over time as to my niche. After realizing that my target demographic was the 50 and up crowd I was able to better focus my education and framing of how I wanted to present myself and attract clients.



Website

My website has gone through many phases of development. Some phases were learning how to design and set up my website. Other phases happened after moments of clarity on my message and how I wanted to present myself. I built it on WordPress (WP) with the majority of the work done myself. What helped overcome some challenges of design was looking at other websites to see how they presented their content and themselves. I also studied different WP templates as well. Also, there was much trial and error until I settled on what was a good first phase. After changes on the same template I realized that the site was not easy to navigate and it needed a complete rebuild. I did contemplate paying a website designer to overhaul it but I could not justify the price tag. I opted to pay for a premium template and completely reconstruct the website myself. I set aside a weekend and cleared my schedule. It was challenging but I like what the website has evolved to now. What is a plus is that I can edit or work on the website any time I want. I don't have to reach out to a third party to do it for me and be on their timeline. It will continue to evolve and grow as I do.

Time

I don't just work with clients or work on their programming. I have other projects I am working on aside from putting up social media posts. I play to my strength of writing and have some things I am working on. Of course, like many I wear many hats to get things done. Every week or day can be different on how I check off things on the to-do-list. I also am proud to work part time at the University of California, San Diego in the WorkStrong Program, helping employees injured on the job move better after injury on the job. I am there for a few hours a few mornings of the week. With all of that in mind, it can be a challenge to be productive but also making time to reset and breathe. I have overcome that battle by trying my best, to take time to practice good self-care, good time management and taking time for myself. I also have plans to hand off some of the tasks that I do to others so I am more freed up and have less things to multitask.



Exposure leading to clients

Like anyone who is in a service industry there is a drive to find and keep a client base. A challenge I had was not seeing any results from spending money on paid marketing on Facebook, other online platforms as well as passing out flyers. Between advice from someone I respect in the industry and some reflection I focused on things in my control, doing good work and letting people know I was doing good work. I have had success from my posts and word of mouth but I am still figuring out what works. Thus, I have and still am working to overcome such challenges by putting out the best content I can which has evolved over time. I share the success my clients have and empower any individual whether a potential client or not to train for the life they want to live. I am very mindful that gaining clients is only part of my focus. The recognition I mentioned previously along with working at UCSD are a big deal to me. Thus, I have gotten better at focusing on all of my accomplishments and knowing that success is not all about getting clients. I also have other things I put my time and energy into that fulfill me.

Do you have any employees?

At this moment I do not have any employees. There are still some things I need to have in line before collaboration is on the table. The future could hold adding people to help me train and empower my target demographic. Never say never.

What's your schedule like, what's a typical day for you?

Often when others are still sleeping I work out (early mornings), then the rest of the day is ahead of me. Every day can be different for my work schedule. I may be working on writing projects I am chipping away at or interview opportunities. As I mentioned I am at UCSD a few mornings a week. I am also, of course, working with my own clients as well during the week. Because of all that, my days vary and I love it.

What's the best thing about being self-employed?

The best thing about being self-employed is the space to create something that reflects my vision, values and personality.

What's the best compliment you have ever received from a client?

Oh, that's a tough one. They are all the best. If I had to pick one, it's one of the stories I have about clients bragging about their independence. Specifically, my one client Ruth, who is over 80 and has no intention of slowing down. One day a week she works at a farmers market and sets up and breaks down largely without any help. When she was breaking down her tent and carrying things, a helpful gentleman offered to help her and also told her that he was a trainer. She responded that she can do it on her own and that she has a personal trainer. The reason that makes me so happy is that her ability to

continue to do things on her own is the absolute core of why I do what I do with this great demographic. It's exciting and a byproduct of the hard work she and any other of her peers do in the gym that shows others that reaching some prescribed age does not mean not being able to physically do the things you enjoy doing or have to do.

What's the most important piece of advice you would give to someone starting their own business?

Get advice from as many people in that profession about what you want to do. Read helpful tips from industry leaders in that profession. Look at how those leaders present themselves and look at what resonates with you. At the same time notice any aspects of what they do you don't want to mirror. Above all, when seeking advice or direction don't feel like you have to follow everyone's advice or be like everyone else.

Which NASE member benefit is most important to you?

For me the main benefit is being a part of a larger group of like-minded individuals that can look to an organization that disseminates information and tools with our interests in mind.

Any other information you would like to share?

It is never too late to reinvent yourself. You are never too old to make a career change. I'm 43 years old and am thrilled that I am doing what I feel as if I am meant to do. It took moments of clarity over time to eventually connect the dots. On that note, clarity for me came more often after coming out of personal and professional struggles and low points. Part of the force that moved my clarity to the surface was self-care. Thanks to a wonderful therapist I have been better at things like not getting in my own way, showing myself more compassion and letting the good come in. She has been a big part of my success. The more I do that and other things, time after time it has been pivotal to moving forward in my journey.





Infrastructure, Reconciliation, Debt Ceiling Will Make Fall Very Busy

This Fall, Congress will have to simultaneously move three major pieces of legislation: infrastructure, budget reconciliation process and an increase to the debt ceiling, laying the ground work for an incredibly jam packed fall in the policy space.

This summer, the Senate voted in a bipartisan manner to pass a \$1.2 trillion infrastructure deal inclusive of funding to repair roads and bridges, address climate change and improve digital broadband. Since then, House Speaker Nancy Pelosi has since committed to vote on the bipartisan bill by September 27th, 2021. You can read more about the Bipartisan Infrastructure Deal [here](#).

The second major piece of this fall's policy debate will be the \$3.5 trillion budget resolution.

What do we know, and what can we expect from the budget resolution?

At this point, many of the details of the budget are unclear, given that there is still not any formal legislative text for the budget. However, we do know that the House and Senate provided instructions directing committees to craft a bill that would spend up to \$3.5 trillion.

Here are some of the major elements included in the instructions:

- The Senate Committee on Small Business and Entrepreneurship received an instruction of \$25 billion to make investments in small business access to credit, investment, and markets

- The Health, Labor, Education and Pensions Committee received an instruction of \$726 billion to make investments in universal pre-K for 3- and 4-year-olds, child care for working families, tuition-free community college, funding for historically black colleges and universities and an expansion of the Pell Grant for higher education.
- The Senate Agriculture Committee received an instruction of \$135 billion to address forest fires, reduce carbon emissions and address drought concerns
- The House Committee on Small Business received an instruction of \$17.5 billion
- The House Education and Labor Committee received an instruction of \$779.5 billion
- The House Energy and Commerce Committee received an instruction of 486.5 billion
- We anticipate that the budget resolution will be a long and arduous process. While Speaker Pelosi is prioritizing a vote on the Infrastructure Bill by September 27th.

To learn more about the Senate Reconciliation instructions, you can read [this memo](#) summarizing Senate instructions. The House instructions remain vague, though you can review [this spending by committee breakdown](#) to learn more.

Katie Vlietstra is NASE's Vice President for Government Relations and Public Affairs; You can contact her at kvlietstra@nase.org.