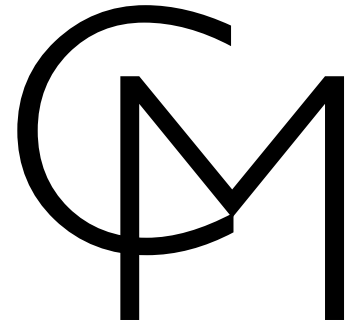


The California Merchant

News for the California Merchant Safety Association



Small change, big difference

At this time of year, our focus is often on self-improvement. But those big resolutions can be hard to implement and difficult to turn into lasting change. Instead, try committing to something smaller. Incremental improvements in your daily routines can lead to significant, lasting transformations over time. Here are some simple yet impactful changes you can make to improve your life, health, and work habits.

Life: Cultivate Positivity and Intentionality

Start a Gratitude Practice:

Take a few minutes each day to write down three things you're grateful for. This practice can shift your mindset and help you focus on the positives in life.

Declutter Your Space:

Spend just 10 minutes a day tidying your surroundings. A clutter-free environment promotes calmness and boosts productivity.

Set Daily Intentions:

Begin each day by identifying one or two things you want to accomplish. This simple practice provides focus and helps you prioritize what truly matters.

Limit Screen Time:

Designate tech-free zones or hours, such as during meals or before bed, to improve mental clarity and strengthen relationships.

Health: Small Steps Toward Wellness



Hydrate More:

Replace one sugary drink or coffee with a glass of water. Staying hydrated improves energy levels, skin health, and overall bodily functions.

Add Movement:

Incorporate short bouts of exercise, like a five-minute stretch session or a quick walk during your break. Consistency is key to building a sustainable fitness habit.

Prioritize Sleep:

Establish a bedtime routine, such as reading or meditating, to signal to your body that it's time to wind down. Aim for at least seven hours of quality sleep each night.

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Change: Celebrate small wins and be kind to yourself

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Eat Mindfully:

Slow down and savor your meals. Pay attention to flavors and portion sizes, which can improve digestion and prevent overeating.

Work: Boost Productivity and Job Satisfaction

Break Tasks into Smaller Steps:

When facing a large project, divide it into manageable chunks. Completing small tasks creates a sense of accomplishment and reduces overwhelm.

Schedule Regular Breaks:

Use techniques like the Pomodoro method (25 minutes of focused work followed by a 5-minute break) to

maintain productivity without burnout.

Organize Your Workspace:

Keep only essential items on your desk and arrange them neatly. A clean workspace minimizes distractions and enhances focus.

Celebrate Small Wins:

Recognize and reward yourself for achieving minor milestones. This builds momentum and motivates you to keep progressing.

Integrating Small Changes into Your Routine

Start Small, Stay Consistent:

Focus on one change at a time. Whether it's drinking more water or tidying your desk, consistency transforms small actions into habits.

Track Your Progress:

Use a journal, app, or simple checklist to monitor your new habits. Seeing progress reinforces motivation.

Be Kind to Yourself:

Change takes time. If you miss a day, don't dwell on it. Simply pick up where you left off and keep moving forward.

The Big Impact of Small Changes

Life's improvements don't always require dramatic shifts. By embracing small, intentional changes, you can steadily enhance your overall well-being, foster healthier habits, and become more effective at work. Start small, stay consistent, and watch how these simple adjustments lead to lasting transformations.

Navigating interpersonal conflicts in the workplace

Interpersonal conflicts are inevitable in the workplace, where people with diverse personalities, values, and communication styles work in close proximity. When managed effectively, conflicts can lead to personal growth and improved collaboration. However, unresolved tensions can harm morale, productivity, and even the company's culture. Here's how employees and employers can navigate workplace conflicts constructively.

Maintaining a Positive Work Environment with Difficult Colleagues

If you find yourself working with someone you don't get along with, or who doesn't seem to like you, it's crucial to prioritize professionalism and focus on maintaining a positive work

environment. Start by practicing empathy; try to understand their perspective and identify potential sources of conflict. Communicating openly and respectfully is key. Address issues directly, but avoid being confrontational—frame conversations around finding solutions rather than assigning blame.

If another employee is saying negative things about you, making you look bad to others, or otherwise creating difficulties, it's important to address the situation promptly and tactfully. Begin by documenting specific instances of the behavior, including dates, times, and any witnesses, to have a clear record if the issue escalates. If you feel comfortable, have a private, non-confrontational conversation with the individual. Express how their actions are affecting you and

the work environment, focusing on the behavior rather than making personal accusations. For example, you might say, "I've noticed that some comments about my work have been shared that don't fully reflect my efforts. I'd like to clarify any misunderstandings and ensure we're aligned moving forward."

If direct communication doesn't resolve the issue, or if the behavior persists, escalate the matter to your supervisor or HR department. Share your documentation and explain the impact on your work and well-being. Throughout this process, maintain professionalism and avoid engaging in similar negative behaviors. Building positive relationships with other colleagues and focusing on your own performance can also help mitigate the impact of negativity from

one individual.

Focus on common goals and shared responsibilities. Highlighting mutual interests can help bridge differences and foster collaboration. Additionally, establish boundaries to minimize unnecessary interactions if tensions persist. It's also helpful to reflect on your own behavior; consider whether there are ways you can adjust your approach to ease tensions. Seeking advice from a trusted colleague or mentor can provide valuable insights and strategies for navigating the situation.

When the Conflict Is with Your Boss or Supervisor

Conflict with a boss or supervisor can feel especially challenging due to the inherent power dynamics.

See CONFLICT, page 8

Health insurance benefits: Understand the options

Providing health insurance benefits is a crucial component of running a business in California. Whether you have a dedicated HR team or are managing everything yourself as a small business owner, understanding your options can ensure compliance, attract talent, and support your employees' well-being. Here's a guide tailored for businesses with and without HR departments.

Why Health Insurance Matters

- **Attract and Retain Talent:** Offering competitive benefits can make your company more appealing to prospective employees.
- **Compliance with Laws:** Businesses with 50 or more full-time equivalent employees must offer health insurance under the Affordable Care Act (ACA).
- **Tax Advantages:** Employers can often deduct the cost of providing health insurance and may qualify for small business tax credits.

For Companies with an HR Department

Having an HR professional or team can make navigating health insurance benefits significantly easier. Here's how to approach the process:

Assess Employee Needs:

- Conduct surveys or meetings to understand what employees value most in a health plan (e.g., low premiums, broad network, or mental health coverage).

Research Options:

- Work with brokers or consultants who specialize in group health insurance plans.
- Compare options from Covered California for Small Business (CCSB), private insurers, and self-funded plans.

Understand Legal Requirements:

- Ensure compliance with



California's state-specific mandates, such as covering essential health benefits and mental health parity laws.

- Familiarize yourself with Cal-COBRA laws for extending coverage to former employees.

Negotiate and Select Plans:

- Leverage your HR team to negotiate rates and terms with insurers.
- Consider offering multiple plan tiers (e.g., HMO, PPO, EPO) to provide flexibility.

Communicate Benefits Clearly:

- Host workshops or one-on-one sessions to explain plan details and enrollment processes to employees.

- Provide written materials and digital resources for easy reference.

Evaluate Annually:

- Use HR metrics to assess employee satisfaction and plan utilization.
- Revisit plans annually to ensure they continue to meet employee needs and budget constraints.

For Small Businesses Without an HR Department

If you're a small business owner handling health insurance on your own, the process may seem daunting, but

there are resources to simplify it:

Determine Your Budget:

- Decide how much your business can afford to contribute toward premiums.
- Remember that small businesses with fewer than 25 employees may qualify for tax credits if you offer coverage through CCSB.

Explore Group Plans:

- Use Covered California for Small Business to compare group insurance plans. This platform is designed for businesses with 1-100 employees.

- Consult with insurance brokers who can guide you through options at no cost to you.

Understand Your Obligations:

- If you have fewer than 50 employees, offering health insurance may not be mandatory (check the law in your area) but highly recommended for competitiveness.

- Ensure compliance with applicable California laws, such as providing notice of coverage options to employees.

Simplify Plan Management:

- Use online platforms like Gusto, Zenefits, or Justworks to streamline benefits administration and payroll integration.

- Choose plans that are easy for you and your employees to manage, such as HMOs with a limited network.

Leverage Resources:

- Reach out to local Small Business Development Centers (SBDCs) for advice and assistance.

- Use Covered California's tools to estimate costs and find suitable plans.

Is your workplace a hotbed for norovirus?

Norovirus, often called the "stomach bug," has been surging this winter in California.

Norovirus is a highly contagious virus that causes vomiting, diarrhea, and stomach cramps. Outbreaks can spread rapidly in shared spaces like workplaces, and both employees and employers play crucial roles in preventing its spread.

For Employees: Protecting Yourself and Others

Practice Good Hand Hygiene:

- Wash your hands frequently with soap and water for at least 20 seconds, especially after using the restroom, before eating, and after cleaning up after someone who is ill.
- Use hand sanitizer containing at least 60% alcohol when soap and water are unavailable, but remember that handwashing is more effective against norovirus.

Stay Home If You're Sick:

- If you experience symptoms such as vomiting or diarrhea, inform your employer and stay home until at least 48 hours after symptoms subside. This is the period during which you are still contagious.

Avoid Touching Your Face:

- Norovirus can enter your body through the mouth, nose, or eyes. Refrain from touching your face, especially if your hands are not clean.

Maintain Cleanliness in Shared Spaces:

- Wipe down frequently touched surfaces like keyboards, phones, doorknobs, and light switches with disinfectant wipes.
- Avoid sharing personal items like utensils, cups, or towels.

Be Cautious with Food and Drink:

- Only consume food prepared in clean environments.
- Do not eat from shared dishes if someone might be ill.

For Employers: Keeping the Workplace Safe

Promote Sick Leave Policies:

- Encourage employees to stay home when sick without fear of job loss or disciplinary action.
- Implement flexible sick leave policies to support this.

Enhance Workplace Hygiene:

- Provide handwashing stations equipped with soap, running water, and paper towels.
- Place hand sanitizer dispensers in common areas, such as entrances, break rooms, and meeting spaces.
- Regularly disinfect high-touch surfaces using EPA-approved disinfectants effective against norovirus.

Educate Employees:

- Share information on norovirus symptoms and prevention through posters, emails, or training sessions.

- Remind employees about proper handwashing techniques and the importance of staying home when ill.

Implement Food Safety Protocols:

- If your workplace involves food preparation, ensure all staff are trained in food safety practices.
- Require employees who handle food to stay home for at least 48 hours after symptoms resolve.

Prepare for Outbreaks:

- Have a response plan for norovirus outbreaks, including deep cleaning protocols and communication strategies to inform staff without causing panic.
- Ensure you have access to cleaning supplies, protective gear, and resources to address contamination.

Preventing norovirus in the workplace requires collective effort. Employees must take personal responsibility for hygiene and illness reporting, while employers should foster a supportive environment prioritizing health and safety. Together, these proactive measures can significantly reduce the risk of norovirus spreading, keeping everyone healthier and more productive.



Family ties: How to work with relatives

Running a business with family members can be incredibly rewarding but also presents unique challenges. While the close-knit nature of family relationships can foster trust and teamwork, personal dynamics can complicate professional interactions. Here's an overview of the advantages and potential pitfalls of working with family members in a small business.

Advantages of Working with Family Members

Trust and Loyalty

Family members often have a built-in sense of trust and loyalty, which can strengthen the foundation of your business. Knowing that your team shares your long-term goals can create a unified vision and commitment.

Shared Values and Vision

Family members typically have similar core values, making it easier to align on business priorities and decision-making. This shared understanding can streamline communication and reduce conflicts over strategic directions.

Cost Savings

Family members might be willing to work for flexible compensation during the business's early stages, helping reduce labor costs. They may also be more motivated to go above and beyond without expecting immediate rewards.

Strong Work Ethic

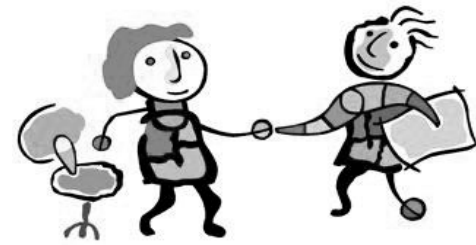
Family members often feel a personal stake in the success of the business, leading to greater dedication and effort.

Flexible Roles

Family members might be more willing to take on multiple roles or pitch in wherever needed, providing versatility in operations.

Pitfalls of Working with Family Members

Blurred Boundaries



Personal and professional boundaries can become blurred, making it difficult to separate work from home life. Disagreements at work may spill over into family gatherings, straining relationships.

Lack of Accountability

Family members may feel entitled to certain roles or less compelled to adhere to workplace rules, leading to resentment among non-family employees. It can be challenging to provide constructive criticism or enforce discipline without risking personal relationships.

Perceived Favoritism

Non-family employees might perceive favoritism toward family members, creating tension and a lack of trust within the team. This perception can impact morale and hinder recruitment efforts.

Resistance to Change

Family-run businesses may struggle with innovation if older family members are resistant to adopting new practices or technologies. Generational differences can create friction when trying to modernize operations or expand.

Succession and Exit Challenges

Succession planning can become complicated if multiple family members have different visions for the business. Disputes over ownership, leadership roles, or profit distribution can create long-term conflicts.

Tips for Successfully Working with Family Members

Define Roles and Responsibilities

Clearly outline each person's role to avoid overlaps and confusion. Ensure responsibilities align with individual skills and experience, not familial ties.

Establish Boundaries

Separate work and personal life by setting clear boundaries. Avoid discussing business matters during family events or outside agreed-upon times.

Communicate Openly

Foster honest and respectful communication to address issues before they escalate. Hold regular meetings to discuss business goals, performance, and concerns.

Create Formal Policies

Develop employee handbooks and policies that apply equally to family and non-family employees. This ensures fairness and prevents accusations of favoritism.

Plan for Succession

Establish a clear succession plan to ensure the business can thrive in the future, involving all stakeholders in discussions about leadership transitions and ownership.

Working with family members in a small business can be a double-edged sword. The trust, loyalty, and shared vision often outweigh the challenges, but only if managed with care. By setting boundaries, communicating effectively, and prioritizing professionalism, you can harness the strengths of familial collaboration while minimizing its potential pitfalls. With the right approach, your family business can thrive both financially and relationally.

Get out there! The health benefits of nature

In our fast-paced, technology-driven world, spending time in nature offers a powerful antidote to stress and inactivity. From boosting mental well-being to improving physical health, connecting with the natural world provides a host of scientifically supported benefits. Here's why you should make time to immerse yourself in the great outdoors.

Nature and mental health

Spending time in nature significantly benefits mental health. It reduces stress by lowering cortisol levels and promoting relaxation. Studies reveal that just 20 minutes in a park or green space can have a calming effect. Exposure to natural light and fresh air stimulates serotonin production, enhancing mood and reducing symptoms of depression and anxiety. Additionally, being outdoors restores cognitive resources, combating mental fatigue and boosting focus and creativity. Activities like birdwatching or forest bathing encourage mindfulness, grounding you in the present moment and fostering a sense of connection that can alleviate feelings of isolation.

Physical health benefits

The physical health advantages are equally compelling. Activities like hiking or cycling improve cardiovascular health by increasing heart rate and reducing the risk of heart disease. Spending time in forests can lower blood pressure. Natural environments also expose you to phytoncides, plant-derived compounds that enhance immune function, reducing the risk of chronic illnesses. Time outdoors helps regulate circadian rhythms through natural light exposure, leading to improved sleep quality. Physical activity in nature, whether a leisurely stroll or an intense hike, promotes fitness while making exercise feel enjoyable.



Go out into the natural world

Integrating nature into your life can be simple and transformative. Incorporate daily walks in nearby parks or nature trails, aiming for at least 20 minutes of outdoor activity. Outdoor hobbies such as gardening, birdwatching, or photography provide a deeper connection to nature while offering creative outlets. Weekend getaways to national parks or lakes allow for immersion in diverse natural environments, with activities like camping providing extended opportunities to disconnect and recharge. Even at home, you can bring nature indoors with plants, flowers, or nature-inspired art, or create an outdoor oasis on your balcony or backyard.

Bring the outdoors in

Incorporating nature into the workplace can enhance well-being and productivity. Adding plants, green walls, or water features to office spaces creates a calming and inviting atmosphere. Desks near windows maximize natural light and outdoor views, fostering a connection to the natural world. Encourage outdoor breaks or walking meetings, and provide outdoor seating areas for meals or informal gatherings. Team-building activities such as park

clean-ups or outdoor yoga sessions promote bonding while connecting with nature. Flexible policies that allow for remote workdays in outdoor settings or extended lunch hours for outdoor activities can further integrate nature into the workday.

Finding ways to get outside during the work week is also essential. Start or end your day with a walk in your neighborhood or local park to bookend work hours with fresh air and movement. Dedicate part of your lunch break to stepping outside, whether for a short walk or simply sitting on a park bench. Consider commuting creatively by biking, walking, or parking farther away to incorporate movement into your routine. Use downtime during the week to plan weekend outings to local nature spots, ensuring you have something to look forward to.

Spending time in nature is a simple, effective way to improve mental and physical health. Whether you're strolling through a park, hiking in the mountains, or simply sitting in your garden, the benefits of being outdoors are undeniable. By making nature a regular part of your life and incorporating it into your workplace and work week, you can cultivate a healthier, more balanced lifestyle.

SAFETY ... IT PAYS



Safety in the retail environment

Many believe that there are very few safety risks working in a retail store. This is far from the truth. Every work environment including retail stores have many safety risks that you must keep in mind.

Repetitive Strain

As you may have heard, repetitive strain injuries are a common risk in retail businesses. These injuries cause damage to your muscles, tendons and nerves, and can develop over time when you do the same task over and over.

To prevent repetitive strain injuries, use good posture. Besides standing or sitting up straight, work with your arms and hands in a relaxed, natural position. Grasp items with your entire hand, not just your thumb and forefinger. Avoid twisting your wrists as you swipe the scanner, stock shelves or do other repetitive work. Take your scheduled breaks to move around, stretch and



relax. Talk to your boss if you develop signs of repetitive strain such as pain or numbness in your hands.

Back Injuries

Back injuries are also a common hazard of retail work, as you wrestle

large boxes of product onto handcarts and lift groceries into customer vehicles. Lift safely by getting as close to the load as possible and squatting down to pick it up and put it back down. Avoid leaning over or bending or twisting your back.

Slips and Falls

Slips and falls are a hazard in a retail store too. When you clean up spills or remove debris you are not only protecting the customer from falls, you are protecting yourself. Shelf stocking also has its hazards. Use ladders and other climbing devices safely. Never attempt to "bunny hop" a ladder to a new location. Instead, climb down and move it.

Sharp Objects

Properly use a safety knife to open cartons, and always pay attention to what you are doing if you don't want to leave a finger behind.

Probably the most dangerous piece of equipment in a retail workplace is the compactor-shredder, a machine used to prepare paper, cardboard and other materials for recycling or disposal. Many young workers have died gruesome deaths in compacting and shredding machines in workplaces. Compactors use powered rams to crush materials and shredders use blades to chop materials into small pieces—think what they can do to you. Before you use one of these machines, make sure you get thorough training from a qualified instructor. Read and understand the manufacturer's operating instructions. Never attempt to bypass a machine safeguard because it's there to save your life. Don't let anyone talk you into taking shortcuts with a compactor-shredder. Even if you just work near such a machine, make sure you know how to stop it instantly in case someone else gets in trouble.

OSHA CORNER

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

<https://www.osha.gov/publications>



Conflict: Consider reassigning roles or responsibilities

Continued from page 2

Maintaining open communication and mutual respect is essential. Start by seeking clarity on expectations to avoid misunderstandings. If an issue arises, approach the conversation with a problem-solving mindset, focusing on how to meet their expectations rather than dwelling on personal grievances.

Documenting interactions and feedback can be helpful in cases where conflicts escalate or become recurring. If attempts to resolve the conflict directly with your supervisor prove unsuccessful, consider reaching out to HR or another neutral party within the organization. It's important to approach these situations thoughtfully and professionally, ensuring your concerns are expressed constructively and backed by specific examples.

What Employers Should Do When Employees Have Bad Blood

Employers play a critical role in addressing interpersonal conflicts within their teams. Ignoring such issues can lead to a toxic work environment, decreased productivity, and higher turnover rates. However, intervening too heavily can risk exacerbating tensions or creating perceptions of favoritism.

The first step is fostering a culture of open communication. Employees should feel comfortable voicing concerns without fear of retaliation. When conflicts arise, encourage the parties involved to address the issue directly with each other, providing support and guidance as needed. If direct resolution isn't possible, employers should mediate discussions to facilitate understanding and identify solutions. Mediators should remain neutral,



focusing on fostering constructive dialogue rather than taking sides.

Offering training in conflict resolution and emotional intelligence can empower employees to manage interpersonal challenges more effectively. Additionally, ensuring that company policies and procedures are transparent can provide a framework for addressing conflicts consistently and fairly.

To mitigate the broader effects of interpersonal conflicts, employers should monitor team dynamics and address signs of strain promptly. Encourage team-building activities and emphasize the importance of collaboration and mutual respect. If conflicts persist, consider reassigning roles or responsibilities to minimize direct interaction between the individuals involved, provided this doesn't negatively impact the team's workflow or morale.

Balancing Intervention and Autonomy

The decision to intervene in employee conflicts requires a nuanced approach. While some conflicts may resolve naturally, others can spiral into larger issues if left unchecked. Employers should assess each situation individually, considering factors such as the severity of the conflict, its impact on team performance, and the willingness of the parties involved to work toward resolution. Striking a balance between providing support and encouraging employees to resolve conflicts independently can help maintain a healthy and productive workplace.

By addressing workplace conflicts constructively and fostering a culture of communication and respect, both employees and employers can turn interpersonal challenges into opportunities for growth and collaboration.

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