

Shaping Up Sensibly

Starting a fitness regime may be a New Year's resolution, a doctor's suggestion, a personal goal or an effort to ward off curious glances on the beach. Whatever the reason, finding time to exercise may not always be easy, but its benefits to your health and happiness will pay off in the long run.

An exercise program, if conducted properly, will increase your energy level, reduce stress, help you fight disease and allow you a better night's sleep. Consider these suggestions from the National Safety Council to help you develop a safe exercise program:

- Begin your program by evaluating your current fitness level.
- If you are under the age of 35, in good health and are relatively active, it may be fairly safe to embark on an exercise program on your own. If you are over 35 or a smoker you may want to consult a physician before starting a program.
- Gradually ease into your regimen, particularly if you have not exercised on a regular basis for some time. Set reasonable goals and monitor your progress, being careful not to do too much too soon. Listen to your body; it will tell you if you are over-extending yourself.
- A well-rounded workout should include exercises that address five fitness areas: muscle strength, muscle endurance, flexibility, weight control and cardiovascular endurance.
- Weight lifting and other resistance exercises help to build muscle strength. Stretching exercises increase flexibility. And aerobic exercises such as dancing, jogging or swimming, will develop muscle and cardiovascular endurance as well as aid weight loss.
- Always begin your workout with a warm up and end with a cool down.

Taking time for exercise is a smart investment in a healthy body and a healthy mind!

Are you in "safety shape"?

Safety on the aerobics floor is an important topic, one your body will appreciate. The National Safety Council offers the following suggestions to keep your body in "safety shape."

- Not all instructors are certified to teach. The acronyms IDEA, AFAA and ACSM verify that an aerobics instructor has completed exercise and aerobics courses and has passed an exam. Find out if your health club hires instructors with these credentials.
- Look at the flooring. Veneer flooring is least desirable, and it's hard to move around on carpeting. Wood flooring with spring to it is best. Be sure the surface isn't slippery since you can fall easily.
- Footwear is key. You need an aerobics shoe just as you would a tennis shoe or a running shoe. □

Cold Weather Caution

For many types of jobs, work doesn't stop when it gets cold outside. A common misconception is that only bitter cold temperatures can cause problems, when the reality is that even in mildly cold weather, if your body is unable to warm itself, serious cold-related illnesses and injuries may occur. Certain injuries could even result in permanent tissue damage and death. Cold related illnesses can slowly overcome you if you become chilled by low temperatures, brisk winds, or wet clothing.

Two of the most common cold related illnesses and injuries are frostbite and hypothermia. While frostbite is dangerous and can cause permanent injury, hypothermia is a medical emergency, and if not handled properly, can cause death.

Frostbite

Frostbite involves the freezing of tissue in the skin. Skin becomes pale and waxy-white, and the skin becomes hard and numb. It typically affects the extremities; fingers, hands, toes, feet, ears and nose.

Hypothermia

During hypothermia, normal body temperature (98.6°F) drops to or below 95°F. Symptoms are fatigue or drowsiness, uncontrolled shivering, cool bluish skin, slurred speech, clumsy movements, and irritable, irrational or confused behavior.

What You Can Do

Know the signs and symptoms of cold related illnesses and injuries, and know what to do to help a coworker in trouble.

Wear proper clothing for cold, wet, and windy conditions. Layer clothing so you can adjust for changing conditions. Most of the heat leaves your body through your head, so wear a hat. Gloves are important to protect the hands.

Don't work in the cold alone, use the buddy system.

Drink warm, sweet beverages (sugar water, sports-type drinks). Avoid caffeine (coffee, tea or hot chocolate, though decaffeinated is fine). Eat warm, high-calorie foods like hot pasta dishes.

Take frequent, short breaks in warm, dry shelters to allow your body to warm up. And if possible, do your outside work during the warmest part of the day. □

Sharing Information When Crime Strikes is Key

NJSBAIG members have access to the services provided by WeTip, the crime-reporting hotline, including the preparation of incident-specific fliers.

When campus crimes such as vandalism or theft occur, sharing information becomes important because WeTip will then be able to create fliers specific to those crimes. The fliers will be e-mailed to the sites involved, often within 24 hours. They can then be printed for posting, and distributed to students, families and neighbors.

If the media are reporting on a particular crime, be sure to give them the WeTip phone number, along with the law enforcement contact information.

If a tip helps to apprehend a suspect, let the school and community know. A potential criminal may think twice about committing an illegal act if he or she knows others are watching. A successful WeTip program will promote that.

Contact Marty Kalbach at 609-386-6060 extension 3024 with questions or concerns. As always NJSBAIG provides all safety and loss control services free to NJSBAIG members. □

*By Marty Kalbach
NJSBAIG Loss Control Manager*

Claims Corner Article:

School Leaders Errors and Omissions Policy Deductibles

All School Leaders Errors and Omissions Policies come with a deductible of \$5,000 or greater. The deductible applies to both indemnity and expense payments. When suit is filed against a member district, we instruct the defense attorney assigned to your case to bill the district directly until the deductible is exhausted. You may be asked to pay attorney billings as well as court reporter fees and other miscellaneous expenses.

We ask your cooperation in ensuring that legal bills are promptly paid. If payment is delayed, this only results in duplicate billings and confusion for all involved.

If you have any questions regarding this or other claim related issues please feel free to call Louis Giannetto at extension 3013 or Mike Cox at extension 3049. □

*By Mike Cox
NJSBAIG Assistant Claim Manager*

Snow and Ice Guidelines

Each year there is an increasing number of reported cases of injuries from snow and ice related conditions. There are some very basic steps that should be taken to minimize these risks. Here are some guidelines to assist your district and to help you as we navigate the famous New Jersey winter season.

Implement an effective Snow Removal Plan. It is important to have a checklist which documents your specific strategy and itemizes areas to inspect. Review previous year's plans, use the practices that have worked well for your district. Prepare for the worst. Review and evaluate the who, what, when, where, and how. Who is responsible, what equipment is to be used, when is the team to report, where is the team to report and how will the snow and ice be removed. Often it is the little things that are not reviewed that cause big problems.

In New Jersey we typically get rain, sleet and snow. What happens when there are wet conditions and the temperature drops? Icy conditions and black ice are major issues. Typically ice and snow melt in the afternoon and then re-freeze. Each district must be prepared for these conditions. The key parts of your property should be inspected to insure they are properly addressed. While **each district is different, the key parts of any district include the main sidewalks, parking lots, and areas directly outside fire exit doors.**

In order to adequately prepare for any type of snow event it is important to insure that each employee

assigned has been trained properly. Various types of injuries are common with snow removal activity. These include strains, sprains, back injuries and heart attacks. Appropriate schedules should include breaks and rest periods.□

*By Terrence Barlow
NJSBAIG Senior Loss Control Representative*

Drowsy Driving

Did you know that people who drive drowsy are as much at risk for accidents as people who drive drunk? A recent study showed that 20 percent of crashes and 12 percent of near-crashes were caused by drowsy drivers. Another study showed that nine out of ten police officers had stopped a driver who they believed was drunk, who was in fact only drowsy.

To avoid falling asleep at the wheel, try the following:

Stop and drink a caffeinated beverage, then take a quick nap. It takes 20 - 30 minutes for caffeine to take effect, so you will feel refreshed and alert when you awake.

Drive at times when you are normally awake, and stay overnight in a motel instead of trying to drive straight through on a long trip.

Carbohydrates can make you sleep; eat foods rich in protein to help stay awake.

Avoid medications, such as some allergy medicines, that can make you sleepy.

Stop and take a break when you begin to feel drowsy. Stop at a rest stop or an area where you can walk around and get some fresh air.□

Interlocks Can Save Lives

As an example, we have seen Hobart dishwashers with side panels which permit access to internal mechanism. These side panels are routinely raised to clear jams within the machine.

When the side panel is raised an electrical interlock switch should deactivate the dishwasher from operating. Unfortunately, some of these dishwashers still do not have the electrical interlocks installed.

This situation has caused serious injury to the person operating the machine. The side panel is raised and the machine continues to operate. This causes near boiling water to spray out of the side panel opening onto the operator.

Please check the operation of all equipment and appliances which have this type of hazard. Electrical interlocks installed on any equipment can save lives.□

*By Dave Engebretson
NJSBAIG Loss Control Representative*