

Manage the Stress!

Stressed out? You're not alone. We all experience some level of stress each day. While short-lived or infrequent periods of stress pose little risk, stressful situations left unresolved can be harmful, affecting your physical and psychological well-being.

The impact of stress is often felt first through warning signs such as mood and sleep disturbances, upset stomach and headache, and disturbed relationships with family and friends. Stress at chronic levels can cause further damage by wearing down biological systems, leaving your body more vulnerable to injury and disease.

In an attempt to manage stress, many people resort to negative reactions such as drug or alcohol abuse, smoking, overeating, excessive watching of television, or social withdrawal. Although these may offer a diversion from stress, they rarely reduce it. A more positive approach involves taking necessary steps to recognize, reduce, and cope with personal stresses. Effectively manage the stress in your life. Consider the following:

Determine your personal stressors: Stress is triggered by different events and issues in our lives. Think about what stresses you the most. Is it a particular situation? Person? Perception? Once you've determined the source for stress, you can map out plans to either avoid it, change your perception of it, or learn coping mechanisms to deal with it. If you can't remove the cause of your stress, then:

- **Start talking:** Learn to express your feelings when you're under stress. It will give you the opportunity to define your thoughts, as well as help you realize that you don't have to face your problems alone.
- **Get moving:** Studies show that exercise reduces stress. Its calming effect can lead to decreased emotional distress and better concentration. Exercise also makes you feel stronger and more capable of handling challenges.
- **Control your diet and sleep habits:** When under stress, make a special effort to eat a balanced and nutritious diet and get a good night's sleep. You'll have more energy and better mental focus to perform and cope with stressful situations.
- **Develop coping skills:** To cope well with stress requires that you recognize the source of stress, have a plan, and take control.
- **Widen your scope:** Volunteer your time and services; doing something for others can help you forget about your own problems and increase your self-esteem.
- **Seek therapy:** There's nothing wrong with seeking professional help. When you're not able to handle stressful conditions alone, therapy can help you better cope and handle conflict, manage anger, and help resolve some of the problems that are causing you stress.
- **Live happily ever after:** The best advice for dealing with stress is to step back and place it in its proper place. In the grand scheme of things, how serious and important is the situation? Nobody is perfect, and everyone makes mistakes. Show everyone, including yourself, some compassion.♣

Turn Around, Don't Drown

Spring time in our area can mean flooding which usually includes moving water. All that needs to happen is for your vehicle to become buoyant enough for the force of the moving water to push it sideways. This can be as little as 12 inches.

Once swept downstream, the vehicle will often roll to one side or perhaps flip over entirely. The driver then only has a few seconds to escape the vehicle.

The Solution

The solution is simple. **Turn around, don't drown.** Stay out of flooded roadways. The water may be much deeper than it appears as the roadbed may be washed out. Also, respect the "road closed" barrier that may be posted to warn you of danger.

This applies to anyone attempting to walk or wade through flowing water. As little as **6 inches** of rapidly moving water can sweep you off your feet.

Consider carefully where you camp and/or park your vehicle along a stream or drainage basin, especially during threatening conditions.

Be especially cautious at night when it is harder to recognize flood dangers.

Finally, know when you are at risk! Keep abreast of the latest weather watches and warnings from the National Weather Service.♣

WeTip - A Deterrent to Campus Crime

Are you promoting WeTip on your campus? It takes a little effort, but by promoting WeTip on school campuses, costly, time-consuming school crimes can be prevented. Remember:

It's free to NJSBAIG members.

You can use *FREE* posters, brochures and incident flyers to publicize the hotline.

Callers remain anonymous, which can be important to students who fear peer retribution.

By promoting the hotline, an incident can be thwarted. A potential offender who suspects others are watching may think twice.

WeTip's hotline is available all day, every day, throughout the year. Operators also speak Spanish.

Rewards of up to \$1,000 are available to callers providing helpful tips.♣

Don't forget Daylight Savings Time - March 9, 2008

Claims Corner Article:

Water Damage

Despite the mild temperatures to date, we're still in the cold weather season. Though water damage losses can occur in any season, the winter cold has already been the cause of enormous property damage to district buildings and contents. Frozen pipes burst letting water escape from top floors over periods of time which results in ruined contents; floor tile lifting up and in some cases, asbestos having to be addressed. Somehow, most of these losses happen over a three-day weekend!

Building managers must maintain a constant vigil to prevent a building from damage by doing the following:

- Increase walk-around inspections during cold snaps. Look for exposed pipes. Go up into the upper floors and make sure that heat is circulating in the ceiling areas where sprinkler pipes are present.
- Check the roof area visually for signs of shingles missing that could indicate an opening in the roof.
- Make sure that temperature controls and warning devices are operational.
- If there is an extended weekend such as President's Day where school is not open, have someone drop by to rule out any problems.
- Keep the heat on throughout the building.

Should you find any problems related to water or burst pipes, notify the Group immediately. A thorough cleanup right away will help preserve existing floors as well as to eliminate mold problems, which otherwise might develop if left untreated. If you have any questions regarding the above, contact William Miller at 609-386-6060 extension 3095.♣

*William Miller, CPCU
NJSBAIG Claims Supervisor*

Are You Headed for a Fall?

Who hasn't tripped or stumbled at home or on the street? It's no less common at work. Of the more than 3 million disabling injuries each year in the workplace, more than 1 in 10 are due to slip, trips, and falls. Here's what to watch for and what to do.

Hazard: Inattention.

Prevention: Pay attention to the walking surface. Don't take those steps for granted.

Hazard: Obstacles in walkways and work spaces.

Prevention: Clean up spills and debris immediately. Store supplies away from walkways and aisles. Remove clutter.

Hazard: Wet, slippery surfaces.

Prevention: Wear shoes or boots with slip-resistant soles. Take shorter steps when walking on slippery surfaces. Watch for grease accumulation.

Hazard: Drawers and file cabinets left open.

Prevention: Keep an eye out for open drawers, and close drawers and file cabinets when they are not in use.

Hazard: Stairs, ramps and escalators.

Prevention: Use the handrail going up and down.

Hazard: Obstructed view.

Prevention: Avoid carrying bulky objects you can't see over.♣

TopSafety

The Characteristics of a Successful Safety Committee

Black Horse Pike Regional Board of Education, Cape May County Special Services, Glassboro Board of Education and Trenton Board of Education each have something in common. Each has a very successful safety committee.

What are the characteristics of a successful safety committee?

Support from Administration. Each committee listed above have either their Business Administrator or Superintendent or both attend their safety committee meetings.

Annual completion of the safety assessment. Each use the assessment to review safety procedures annually and set goals for the up coming year.

Regularly scheduled meetings. Monthly, bi-monthly, or quarterly, the meetings are held without fail with a set agenda and minutes.

Set measurable goals and publish the results. As goals are met the district employees need to be aware of the progress.

Regularly scheduled safety training. Safety training raises safety awareness. Your district loss control representative has numerous safety trainings available to the district and the Loss Control Department has a vast library of safety videos.

Employee ownership. At least one employee on the committee is driven to make the committee a success.

Prompt remediation of hazards. When the committee is made aware of a problem it is promptly corrected. To achieve this goal requires strong support from the maintenance staff.

Become proactive. Once known hazards are corrected the district can begin

contingency plans for future obstacles to safety.

Each district above has been able to set and achieve numerous goals and in the process has either substantially reduced their frequency (number) and/or severity (dollars spent) on workers compensation claims. This inevitably helps control workers' compensation premiums.

The New Jersey School Boards Association Insurance Group believes every district should have a safety committee and we will work with districts to create a committee, set agenda and attend meetings as requested. If you have any questions, please call your Loss Control Representative.♣

*By Tony Jones
NJSBAIG Senior Loss Control Representative*