



450 Veterans Drive
 Burlington, New Jersey 08016
 Phone (609) 386-6000
 Fax (609) 386-8877
www.njsabalg.org

New Jersey School Boards Association Insurance Group

Swimming for Fun and Health

Swimming is one of the healthiest forms of exercise there is, since it yields aerobic benefits without sudden resistance or excess stresses on the body. It is by far the most popular sporting activity, outstripping even bicycling, bowling, fishing and baseball. However, the flip side of swimming's popularity is that drowning is the fourth leading cause of accidental death. Most people are familiar with the safety requirements of swimming, but, as a memory refresher, these basics bear repeating.



Water Safety for Everyone

With the right equipment and clear communication you can prevent tragedy around pools, at the beach, on a boat or any place swimming is allowed.

- 🛑 Keep proper emergency equipment by your pool or in your boat at all times. This includes a 12 foot pole as well as a life ring or tube with a line attached to it.
- 🛑 Never dive or swim in unfamiliar waters. Diving into water that's too shallow or swimming underwater in an unfamiliar area and hitting an obstacle are major causes of crippling head and spinal injuries.
- 🛑 Use the "buddy system" when swimming or diving.
- 🛑 If the water seems too cold, get out. Hypothermia (cold water shock) can render even good swimmers unconscious in minutes.
- 🛑 Always be sober when swimming and don't allow any intoxicated people near your pool.

🛑 Discourage horseplay in the water and encourage safe games, such as water basketball and water volleyball.

🛑 Don't rely on an inflatable object to stay afloat if you can't swim.

🛑 Stay out of the water during thunderstorms and bad weather and don't allow electrical appliances near a pool or spa.

Drown-Proofing Your Kids

Drowning is the second leading cause of accidental death in children under the age of five. Most of these drowning deaths involve children who fall into unsupervised swimming pools. Once the following safety rules are put into practice, you'll breathe easier.

- 🛑 Keep your swimming pool fenced, and lock any access to it when you're not there.
- 🛑 Never turn your back on your child when near water.
- 🛑 Insist that all children wear U.S. Coast Guard-approved personal flotation devices on boats, whether they can swim or not. Never substitute inner tubes, inflatable rafts or similar devices for life jackets.
- 🛑 As soon as he/she is old enough, have your child learn how to swim. Never allow children to swim alone, even if they're good swimmers.
- 🛑 Kids shouldn't be allowed to swim if they're tired or ill or there's a strong current.
- 🛑 They should stay within any markers and just like adults, should know the depth of the water before diving. ☆

Youth Suicide

A Tragic Truth in Our Society

Facts:

Suicide is the third leading cause of deaths among students ages 15-24 after car accidents and homicide respectively and they accounted for 1.3% of all deaths in United States. According to a research done by the Centers for Disease Control and Prevention based in Atlanta, GA, 15% of the students seriously considered suicide, 11% reported to create plans for suicide and 7% reported to take (or attempted to take) their own lives during the 12 months preceding the survey.

Symptoms:

The following are some of the behavioral changes that could indicate the early warning signs of suicide in students. However, these signs do not mean that a suicide will always occur.

- ★ Past history of suicide attempt.
- ★ Untreated depression.
- ★ Loss of interest in activities usually enjoyed (including school activities).
- ★ Excessive skipping school or classes.
- ★ Social withdrawal & isolation.
- ★ A change in personal behavior and personality.
- ★ Writing a will.
- ★ Drug and Alcohol abuse.
- ★ Sexual or physical abuse or extreme bullying.
- ★ Family problems or serious conflict in family.
- ★ Expression of thoughts of suicide, death, dying, or the afterlife (in a context of sadness, boredom, hopelessness, or negativity).
- ★ Significant changes in appetite.
- ★ Unusual neglect of personal appearance
- ★ Violent actions, rebellious behavior or running away.

- ★ Frequent “accidents” or self-destructive acts.
- ★ Perceived problems in school or home.

What To Do:

A student who feels suicidal is not likely to tell anybody about their suicide plans, but school personnel, parents and peers may be able to detect the early warning signs and take immediate action to prevent a suicide attempt.

- ★ Ask the person what he/she thinks about suicide.
- ★ Provide constant supervision and don't leave the youth alone.
- ★ Remove the means of self harm.
- ★ Contact school guidance counselor or local authorities.

References:

Department of Health & Human Services
www.hhs.gov

Centers for Disease Control & Prevention
www.cdc.gov

Up to Par Foundation
www.uptoparfoundation.org

American Association of Suicidology
www.suicidology.org

National Association of School Psychologists
www.nasponline.org ★

*By Sameer Sarfraz
NJSBAIG Loss Control Representative*

Reducing Your Workers' Compensation Costs

- ◆ Thoroughly investigate all injuries and accidents.
- ◆ Request details and fill in the gaps.
- ◆ Get the “who, what, where, and how” answered as soon as possible.
- ◆ Identify potential witnesses, including anyone who was or might have been at the accident site.
- ◆ Have an effective return-to-work plan or program that establishes proper standards so the employee can come back to work.
- ◆ When an employee can return to work with no restrictions, return them to their pre-injury job.
- ◆ When an employee can return to work but only with restrictions, evaluate and construct modifications to the pre-injury job that will permit the employee to return.
- ◆ If you are unable to modify the pre-injury job, consider making an alternative place for creating a light-duty position.
- ◆ Treat employees on workers' comp fairly and equally to avoid retaliation or interference.
- ◆ Don't target an employee for filing a WC claim or indicate in any way your dissatisfaction that the employee filed a claim.
- ◆ Don't use the filing of a claim or the resulting medical issues as a “last straw” for dismissing an employee.
- ◆ Keep the lines of communication open.
- ◆ Talk with the injured employee about their recovery progress.
- ◆ Keep managers and supervisors up to date on the employee's progress.
- ◆ Check in with the Group about long-term or ongoing medical treatment every 10 to 12 weeks.
- ◆ Know the type and typical duration of the employee's medical treatment.
- ◆ Emphasize safety, training, health and wellness.
- ◆ Evaluate your premises continuously to ensure safety and vigilance in avoidance (keeping aisles clear, spills cleared etc.).
- ◆ Make sure employees receive proper training and reminders (e.g. proper lifting, using ladders).

Bottom Line

WC claims can be horrendously costly and time consuming. Why not take time to review your reporting procedures before the next claim is filed? It just might pay off!!! ☆

*By Louis Giannetto
NJSBAIG Claim Manager*


Mother's Day

May 10th



"Sexting"

What is this new term that has made national headlines?

"**Sexting**" is the act of sending, receiving, or forwarding sexually explicit messages, photos, or images via cell phone, computer, or other digital device. These messages, photos, and images are then often being further disseminated through email and internet-based social networking websites well beyond their original intended recipients. This behavior is a growing problem, receiving national attention in newspapers, on morning shows, news broadcasts, and the internet. It's happening all over the country.

"Sexting" is a Growing Problem

The National Campaign to Prevent Teen and Unplanned Pregnancy and Cosmogirl.com recently published results of a "sex and tech" survey which explored the connection between teen sex and cyberspace. The survey polled 1280 teens and young adults between the ages of 13 and 26 about their cell phone, computer and digital device behaviors and attitudes.

The results are disturbing: 22% of teen girls (that's 1 in 5, with 11% between the ages 13-16) and 18% of teen boys have electronically sent or posted nude or semi-nude images of themselves.

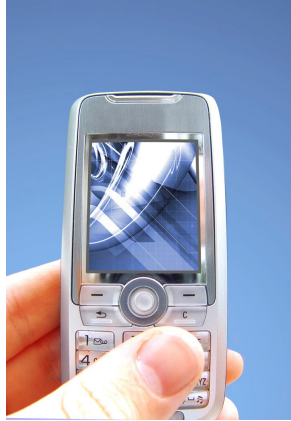
Thirty-three percent of teen boys and 25% of teen girls say they have had nude or semi-nude images shared with them.

The survey clearly showed that the notion of "sexting" is just "young people fooling around or experimenting" is false, as the statistics for this behavior rise even higher for young adults in their 20's.

Thirty-three percent of young adults surveyed (both men and women ages 20-26) say they have

sent or posted images of themselves.

The survey also reported that sending sexually explicit messages is even more prevalent: Forty-nine percent of all those surveyed indicated that they have sent these types of messages and more than 56% have received them. When asked why they do it, the answers ranged from "it's fun," "it's flirting," "it's a present for my boyfriend" to "it might help me to hook up with someone I like" or "it's just a joke." Although nearly 75% of those surveyed indicated that they believed that sending this type of material can have serious consequences, 25% suggested this behavior was "no big deal."



Some of the potential legal consequences include Possession of Child Pornography and Dissemination of Pictures of a Child in a State of Nudity or Sexual Conduct.

Young adults, their parents and the public must understand that this behavior is "a big deal." This behavior is serious and unsafe. It can have major consequences at home, in school, and in the community. School administrators must act to educate their staff about "sexting". This should include a review of school cell phone use policies so they can respond appropriately to this problem. Parents also need to educate themselves about the problem of "sexting", including the potential consequences of this behavior, and the resources which can help them address the issue with their children.

For more information on this topic, please contact your Loss Control Representative. ★

*By Terrence Barlow
NJSBAIG Loss Control Representative*

YOUR CHOICE OF THE FOLLOWING DATES

Train the Trainer Classes



Hazard Communication

HazCom (formerly Right to Know) is required training for staff. Each District should have a designated HazCom trainer. By attending this class your employee will become immanently qualified to teach other employees in the district about hazardous chemicals in the workplace.

Dates	Locations	Time
May 8, 2009	Lacey Township High School 73 Haines Street, Lanoka Harbor, NJ 08734 - 609-971-2020	9:00 a.m. till noon
May 15, 2009	NJ Department of Education Gloucester County Office 1492 Tanyard Road, Sewell, NJ 08080 - 856-4686500	8:30 a.m. till noon

Employment Practices

School districts face many kinds of personal injury claims including sexual harassment, discrimination, affirmative action, retaliation, etc. This class will discuss the laws and provide training materials to assist administrators in educating their staff to prevent these claims. ***This class is for administrators only.***

Date	Location	Time
May 15, 2009	Ocean Township Library <i>(Note address change)</i> Conference Room 2 701 Deal Road Ocean, NJ 07712 (732-531-5092)	9:00 a.m. till noon

***Please call Sue Williams at 609-386-6060 extension 3005 or swilliams@njsbaig.org to register.
The cost is \$20.00 per person.***

New Jersey School Boards Association Insurance Group, 450 Veterans Drive, Burlington, NJ 08016
609-386-6060