



safety

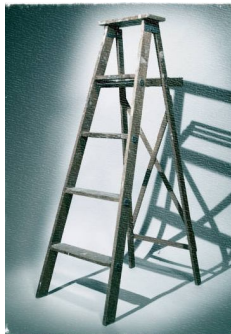
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New Jersey School Boards Association Insurance Group

The Ups and Downs of Ladders

Need something high? Want to change a light bulb or the classroom decorations? You probably know to use a step ladder instead of a table, a chair or a pile of boxes. However, any time you step up off the floor there's a potential for an accident. Here are some ladder safety tips to ensure that your climb, task and descent are not interrupted by an injury.



ous than step ladders. Here are some additional points to remember if you do use this type of ladder.

Basic Safety with Ladders

- ♣ When purchasing a ladder, check its rating. The rating limits include whatever tools and materials the climber may use.
- ♣ Before using a ladder, inspect it for loose rungs, cracked, warped or chipped side rails and steps, rotten wood, loose or missing screws or other damage. If any part of the ladder looks faulty, don't use it.
- ♣ Always unfold a step ladder with the spreaders locked rather than leaning it against a wall like a straight ladder.
- ♣ Avoid positioning a ladder in front of a door.
- ♣ Use a firm, level surface free of clutter on which to place a ladder. Wear sensible, non-skid shoes.
- ♣ Allow only one person on a ladder at a time.
- ♣ Never use a ladder around electric wires or power lines.
- ♣ Never use the top two rungs of a ladder.

Straight Ladders Versus Step Ladders

Straight ladders or extension ladders are needed to reach something really high, such as your roof. However, straight ladders are more danger-

- ♣ When positioning a straight or extension ladder, use the **"four-to-one"** rule: set the base of the ladder **one** foot away from the wall for every **four** feet of ladder height. Make sure the top of a straight ladder is at least three rungs higher than the highest point you want to reach, but never lean a ladder against a roof gutter. Whenever a ladder appears unsteady and you don't have another person to hold it, anchor its base and lash its top or middle portion so that it is secure.
- ♣ Always go up or down facing the ladder and using both hands. Carry necessary tools in your belt and use a rope to raise heavier equipment. Make sure you have at least three secure holds: either two footholds and one handhold or two handholds and one foothold.
- ♣ Keep your waist between the ladder rails. Instead of reaching far out to the side, step down to the floor and move the ladder.

Take Time for Safety

Like all safety practices, using the right tool – in this case, a ladder – and making sure it's in good condition may take a little extra time. However, just think how much work would pile up and leisure time would be wasted if you were sidelined with a broken ankle. In the long run, your safety is worth the time.♣

Worried About Stolen Data? Do a Password Makeover

In December, an unknown hacker stole 32 million passwords from RockYou, a company that makes software for users of social networking sites. A study of this list, which appeared briefly on the Internet, reveals that many people still use a simple password that is easy for hackers to guess, such as "password." Ashlee Vance, "If Your Password Is 123456, Just Make It Hack Me," *www.nytimes.com* (Jan. 21, 2010).



sands of password guesses per minute. Therefore, if an individual employs a relatively common password, he is leaving his computer and accounts open to attack.

For employers that store sensitive information such as social security numbers and credit information, computer network security is essential; and all employers store information that is important to their operation.

Imperva, an organization that specializes in software to block hackers, studied the list of stolen passwords and found that nearly 1 percent of the 32 million people had used "123456" as a password. Others in the top 20 included "qwerty," "abc123," and "princess."

A best practice is to require employees to use complex passwords for employer computers and to change passwords on a regular basis.

The study also revealed that about 20 percent of users picked passwords from the same pool of 5,000 passwords.

Consider using a password that incorporates numbers and the alphabet in different sequencing patterns. For example, instead of "123" or "password", employees should use "123password456" or "pass123word".

Commentary

With the right software, a hacker can try thou-

This informational piece is part of "News to Use" published on January 28, 2010.♣

My Community Workplace

Hand Washing Hygiene Quiz



Hand washing is the single most important step for preventing the spread of infection. How well do your staff members practice basic hand hygiene? Are they doing enough to help keep your school infection-free? Test their knowledge with this pop quiz.

1. True False A person's hands are the most common transmitters of disease.
2. True False If infectious matter gets on your hands, the sooner you wash it off, the less chance you have of becoming infected.
3. True False If they are not visibly soiled, hands can be rinsed under plain running water and air-dried.
4. True False The entire sink, including faucet controls, should be considered contaminated.
5. True False You don't need to wash your hands while you're caring for/in contact with only one student.
6. True False You should wash your hands after removing gloves only if a glove has been punctured.

6. False Source: <i>Coastal Training Technologies Corp.</i> ♣	3. False 4. True 5. False	Answers: 1. True 2. True
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Claims Corner

PERSONAL RISK INJURIES

Many injuries are reported to QualCare each school year. Unfortunately, not all injuries are deemed compensable. Here are a few examples of injuries that would not be covered under your Workers' Compensation Policy. Instead, employees should seek medical treatment through their own private health insurance.

1. An employee who injures themselves while cutting a bagel for their own personal consumption.
2. An employee who burns themselves while retrieving their own personal coffee cup from the company's microwave.
3. An employee who uses their own personal hand cream and develops a rash on their hands and or body.

These are just a few examples which we consider personal risk and would be denied by NJSBAIG. Please contact Connie Rogers with any questions at 609-386-6060 extension 3015.♣

*By Connie Rogers
NJSBAIG Claim Supervisor*

NJSBAIG Safety Award - The Moving Target

Each year in October, NJSBAIG ranks all of our workers' compensation districts and presents a Safety Award to the top performing (~10%) districts. The ranking criteria includes:

- Score on the NJSBAIG Safety Assessment
- Achievement of previous years safety goals
- Loss ratio (rank)
- A recommendation of the district's Loss Control Representative (LCR)

The LCR recommendation is based on a district's willingness to accept loss control representative direction, the use of the available loss control value added services, the administration's commitment to safety, the physical condition of the facilities, and a proactive approach to safety and security.

Each year more districts attempt to win a safety award, which makes resting on past laurels a bad idea. As with many journeys, it's the work completed to achieve the award that has true value.

Meeting goals of statute compliance and preventing injuries while saving money and resources are crucial to achieving your educational mission. Please contact your Loss Control Representative for further information and to aid in setting and achieving your goals. Good Luck!!♣

*By Stephen Williams
NJSBAIG Senior Loss Control Representative*

Have comments, questions or opinions? Please let us know.

lcfeedback@njsbaig.org



New Jersey School Boards Association Insurance Group

450 Veterans Drive, Burlington, NJ 08016
Phone: 609-386-6060 Fax: 609-386-8877

Claims Coordinator

This class will provide a step by step instruction on how to properly handle a workers' compensation claim from its inception to its conclusion. Discussion topics will include proper claim reporting, accident investigation, employee follow-up, the duties of the claim coordinator, claimant, doctor, managed care company and insurance claim adjuster.

Date	Location	Time
March 26, 2010	Ocean Township Board of Education 163 Monmouth Road, Oakhurst, NJ 07755 732-531-5600	9:00 a.m. till noon

Hazard Communication/Right to Know

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.

Date	Location	Time
April 16, 2010	Ocean Township Board of Education 163 Monmouth Road, Oakhurst, NJ 07755 732-531-5600	9:00 a.m. till noon

For reservations contact Sue Williams at 609-386-6060 ext. 3005 or via email swilliams@njsbaig.org

Cost per person:
NJSBAIG Member: \$20.00**
Non-Member: \$30.00

Make checks payable to:
New Jersey School Boards Association Insurance Group (NJSBAIG), 450 Veterans Drive, Burlington, NJ 08016

****Districts who are currently insured through the New Jersey School Boards Association Insurance Group at 450 Veterans Drive, Burlington, NJ 08016.**



NJSBAIG Presents WeTip Implementation It's Time To Take Another Look Free Seminar

WeTip is making available their CEO, Susan Aguilar and their National Director, Sue Mandell to conduct seminars through the NJSBAIG Training Academy on How to Implement WeTip in your district. WeTip will take you through the process to show you step by step how to respond to a threat, risk or crime on your campus using WeTip's Anonymous Reporting. Literature, graphics, newsletters, ideas and suggestions will be made available to all attendees.

This training should be attended by principals, school resource officers and other staff who are concerned with staff and student safety.

These training sessions are available at no charge on a first come first serve basis. Seating is limited.

Date	Location	Time
March 23, 2010	Ocean Township Library 701 Deal Road Ocean, NJ 07712 • 732-531-5092	9:00 a.m. till noon
March 24, 2010	Black Horse Pike Regional Board of Education Timber Creek High School 501 Jarvis, Road, Erial, NJ 08081 • 856-232-9703	9:00 a.m. till noon
March 25, 2010	Middlesex Regional Educational Services Commission 1660 Stelton Road, Piscataway, NJ 08854 • 732-777-9848	9:00 a.m. till noon

Reservations are a must. Please register to attend by calling Sue Williams at New Jersey School Boards Association Insurance Group at 609-386-6060 extension 3005 or via email at swilliams@njsbaig.org.

There is NO CHARGE for this seminar, however you must register to attend.

