



safety net

New Jersey School Boards Association Insurance Group

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Poor Posture Causes Pain

Poor posture is one of the major culprits in the growing incidence of back, neck and shoulder pain across the country, according to the results of a recent study.

Because of poor posture, many people eventually experience muscle tension, stiffness, backaches, neck aches and fatigue. More serious problems, such as disc injuries or pinched nerves, may originate with bad posture.



toward helping you look and feel your best.

Health Posture Tips

When sitting or standing, keep the three natural curves of your spine in their normal, balanced alignment. (Your back is balanced when your ear, shoulder and hip are in line.) A balanced back keeps the spinal muscles actively sharing the load that gravity places on bones, ligaments and discs.

Common Causes

Researchers have determined that many common posture habits place excess strain on the body. Leaning or slouching over a desk, for example, can over stretch the ligaments that support your spine, causing backache and fatigue. Holding a telephone receiver between your head and shoulder can harm sensitive structures in the neck. And sitting in one position for prolonged periods can reduce circulation to your muscles, increasing fatigue and stiffness, setting you up for injury.

An Easy Solution

Fortunately, correcting bad habits provides relief and prevents future problems. Good sitting and standing posture protects you from injury and boosts energy. Once you know what to do, you can practice good posture throughout the day, whether you are sitting or standing. It is also the basis for bending, lifting or reaching. Changing postural work habits may take a little practice, but the return in comfort and energy go a long way

- ↪ Adjust your chair height so that you sit with your feet flat on the floor. Your knees should be level with or slightly lower than your hips. Your buttocks should touch the back of your chair, and your lower back should be supported.
- ↪ Hold reading materials at eye level, supporting your elbows on your desk or on the arms of your chair. Use a vertical stand for typing materials.
- ↪ Use a headset or speaker phone if you need your hands free while on the phone.
- ↪ Arrange your work area so that frequently needed materials can be reached without twisting, stooping down or reaching overhead.
- ↪ Relieve pressure on the lower back by taking occasional stretch breaks. Stand up and walk a little to increase circulation. A few simple exercises, such as neck stretches and shoulder shrugs, can also relieve tension when performed every hour for just one minute per exercise. ♦



NJSBAIG Announces the 2010 Safety Award Winners

The 2010 recipients are recognized for implementing an effective safety program in their districts. This minimized their workers' compensation costs. The ultimate benefit is to the taxpayers and students. The students will have fewer substitute employees so the continuity of their education is maintained at the highest level. The taxpayers will realize a savings, as the school district pays out lower insurance premiums.

*By Tony Jones
NJSBAIG Loss Control Manager*

Congratulations to the winning districts!

- ★ Bayonne Board of Education
- ★ Berlin Borough Board of Education
- ★ Bernards Township Board of Education
- ★ Black Horse Pike Regional Board of Education
- ★ Cape May County Special Services
- ★ Carteret Borough Board of Education
- ★ Chester Township Board of Education
- ★ Chesterfield Township Board of Education
- ★ Colts Neck Township Board of Education
- ★ Cumberland County Vocational Board of Education
- ★ Delran Township Board of Education
- ★ Dunellen Board of Education
- ★ Florham Park Board of Education
- ★ Glassboro Board of Education
- ★ Hunterdon Central Regional High School Board of Education
- ★ Kenilworth Board of Education
- ★ Kingwood Township Board of Education
- ★ Lawrence Township Board of Education
- ★ Little Falls Township Board of Education
- ★ Livingston Township Board of Education
- ★ Manasquan Board of Education
- ★ Middlesex Borough Board of Education
- ★ Middlesex Regional Educational Services Commission
- ★ Morris Hills Regional District
- ★ North Hanover Township Board of Education
- ★ North Hunterdon/Voorhees Regional High School District Board of Education
- ★ Oakland Board of Education
- ★ Ocean County Vocational Board of Education
- ★ Perth Amboy Board of Education
- ★ Pinelands Regional Board of Education
- ★ Pittsgrove Township Board of Education
- ★ Point Pleasant Beach Board of Education
- ★ Quinton Township Board of Education
- ★ Red Bank Borough Board of Education
- ★ Ridgefield Park Board of Education
- ★ Rockaway Township Board of Education
- ★ South Orange-Maplewood Board of Education
- ★ Sterling High School Board of Education
- ★ Upper Township Board of Education ♦

Just as Insurance Companies pay for accidents and injuries sustained by Workers' Compensation claimants, they also are looking to recover their payments when someone else causes that injury. The collection process against responsible "Third Parties" is called Subrogation. In order to pursue subrogation against a responsible or "culpable" party, special attention must be given to the following:

The key to successful subrogation is having a completed thorough investigation as to what exactly caused or contributed to the accident. Adjusters need to consider every possible contributing source of negligence such as:

- a. If someone fell from a ladder, did the ladder buckle or otherwise fail? Who maintains the ladder? How old is the ladder? Any record of a purchase order?
- b. If someone fell from a chair, was there any defect in the chair? Purchase orders available showing when and where purchased? How old is the chair?
- c. If someone fell on a slippery floor, have private contractors been used to maintain the floors?
- d. If injured breaking up a fight, there is a potential of recovery from the parents or guardians of those students.

In New Jersey, a suit against a responsible party must be filed within two years to protect the Group's interests. This is called within the Statute of Limitations. Should the injury have been caused by a defective product, suit must also be filed within the Statute of Repose of ten years from the date of purchase. If the Statute of Repose has expired, a subrogation action (suit) is completely barred regardless of whether the Statute of Limitations has expired.

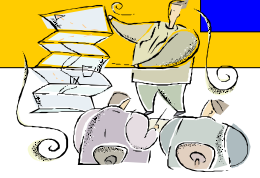
Our adjusters need the complete cooperation from our districts in order to protect our rights of recovery or subrogation. Please give our adjusters, field representatives, and defense attorneys your utmost assistance. Do not throw anything away until after we inspect the evidence. The money that we as your insurer save or recover can mean lower premium rates for each of our districts.

Should there be any questions, feel welcome to call either Nancy Spector, NJSBAIG Workers' Compensation Supervisor at extension 3008 or Bill Miller, NJSBAIG Liability Supervisor at extension 3095. ♦

*By Nancy Spector, NJSBAIG WC Supervisor
And Bill Miller, NJSBAIG Liability Supervisor*



New Jersey School Boards Association Insurance Group 2010 Fall Train the Trainer



Affirmative Action Officer Training

For the District AA Officer- Civil rights and the law. How to respond to and document a complaint. The subtleties of sexual harassment, diversity and discrimination will be explored with the use of actual case studies. (For AAO's and Administrators)

DATE: November 12, 2010

LOCATION: Morris-Union Jointure Commission
340 Central Avenue, New Providence, NJ 07974
908-464-7625

TIME: 9:00 a.m. - Noon

Hazard Communications

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: November 12, 2010

LOCATION: Monmouth County Education Office
60 Neptune Boulevard, Neptune, NJ 07753

TIME: 9:00 a. m. - Noon

Playground Safety

The course will provide an overview of the Playground Safety Program which was originally promulgated by the National Parks and Recreation Association. We will describe the purpose of a daily inspection, weekly inspection and the annual inspection by a Certified Playground Safety Inspector.

DATE: November 18, 2010

LOCATION: Woodbridge School District, Port Reading School
77 Turner Street, Woodbridge, NJ (732-602-8409)

TIME: 9:00 a. m. - Noon

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: December 3, 2010

LOCATION: Monmouth County Education Office
60 Neptune Boulevard, Neptune, NJ 07753

TIME: 9:00 a. m. - Noon

For reservations contact Sue Williams at 609-386-6060 extension 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) ****Districts who are currently insured through the New Jersey School Boards Association Insurance Group at 450 Veterans Drive, Burlington, NJ 08016.**