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New Jersey School Boards Association Insurance Group

Outdoor Power Tool Safety

It's that time of year again. Time to clean up, trim and mow. Fortunately, we have a wide variety of both gasoline and electric powered tools to help us with the chores.

Each year abuse, mistakes and accidents with these tools cause thousands of injuries. All tools must be used and maintained in the manner in which they were intended and according to their instruction manuals.



Power mowers can hurl small objects up to 50 feet at over 200 miles per hour. Never remove a mower's safety guards. Always fill a mower's gas tank outside (never more than 3/4 full) and don't smoke around gasoline. Clean up any spilled fuel before starting. Other than the handle controls, don't touch the moving parts on a mower while it is in operation. The engine and muffler may be hot enough to burn. Always push a mower, rather than pulling it, and mow *across* slopes, not up and down them. Keep children off riding-mowers. Avoid mowing over gravel, twigs, nuts, fruit pits and other hard items. Don't tamper with or remove the devices that stop the mower's blades when the handle control is released.

Trimmers. Wear sturdy shoes for lawn trimmers, goggles and heavy gloves for hedge trimmers, snug-fitting clothing and hearing protection for both. Long hair should be tied back. Keep the cord behind you and unsnarled so that it doesn't get caught on something while you're working. Watch out for power lines if you trim trees or high hedges from a ladder. Both reciprocating

blades and spinning nylon lines can be dangerous. If people approach the hedge or lawn border, stop the trimmer until they pass.

Power blowers. Make sure no one is nearby when you start up a blower. Use the lowest power that will get the job done, usually half-throttle. Never check the blower nozzle or change attachments while the blower is running.

Chain saws. Always dress for the occasion: heavy work gloves, vented goggles, hearing protection, protective pants, sturdy non-solid boots and snug fitting clothes. Make sure the chain saw's blade is sharp, properly secured, at the correct tension and that the guide bar is in good condition. However, never check these features or attempt to sharpen the blade with the motor running. Refill the tank of a gas-powered chain saw only when the engine is cold. Always start the saw on the ground, never on your leg. The blade should not rotate when the saw is idling. Cut with the part of the saw closest to the motor end, not the tip.

Specialized power tools can be rented from tool rental shops. These include tillers, cultivators, jackhammers and concrete mixers. Each has its unique safety features. Get someone to demonstrate it and familiarize yourself with the manual that comes with such tools. Always take extreme precautions if you are inexperienced in the use of a certain tool. ☸

Ways to Fool Yourself into Losing Weight

Spring is upon us and with it thoughts of shorts and swimsuits. If you feel unprepared for baring some skin, you're not alone. Two out of three American adults are now overweight or obese, and the health effects are grim. And the typical prescriptions for losing weight aren't much cheerier: eat less, exercise more, read labels, and the like. They're all good advice, but they don't inspire anyone because they sound like drudgery.



laboratory study, researchers found capsaicin actually prevents fat cells from developing.

☞ Drink your water iced. “Your body has to spend energy to warm the water,” notes physicist Rebecca Thompson-Flagg of the

American Physical Society, “so you’ll burn some extra calories.” How many? About 8 calories for an 8-ounce glass of water.

But what if you could trick yourself into losing weight? That’s a practical joke we’d all like to play on ourselves. Here are some examples:

- ☞ By and large, we gain weight because we take in more calories than we burn. Unfortunately, eating more than we need to maintain a healthy weight has become too easy.
- ☞ Before you serve the dish, cut it in half and put half in the freezer.
- ☞ To save even more calories, set out tall, slender glasses for soda, juice, or alcohol and use your short, squat tumblers for water. We tend to pour more liquid into tumblers than into tall glasses that hold the same amount.
- ☞ Calories do count when it comes to controlling weight. Shaving just 100 calories from what you eat each day can add up to a 10-pound weight loss in a year.
- ☞ To whittle away your waistline, try downsizing your dinner plates. Use a smaller plate for dinner at home—you’ll eat less but your plate will seem full.
- ☞ When you eat out, share an entree with a dining partner.
- ☞ Add some zing to your food with hot peppers. Capsaicin, the natural substance that gives a spicy kick to hot peppers, revs up metabolism and helps the body burn calories. In one

- ☞ It takes about 20 minutes for your brain to get the message that you’ve had enough to eat. If you race through your meal, you’ll chow down extra calories while your body is figuring out whether it’s still hungry.
- ☞ You’ll probably snack less if you chew gum more. When a group of men and women were offered lunch on two different days and later allowed as much snack food as they wanted, they shaved 40 calories from their afternoon treat on the day they chewed sugarless gum in the three hours between lunch and snack.
- ☞ Slip on your sneakers and start walking—but first clip a pedometer to your waistband. This simple fitness tool can motivate people to walk more. Men and women who wear a pedometer and keep track of how much they walk take an additional 2,000 steps each day. Most people believe they walk a great deal more than they do, so before you start, estimate your daily steps. Then use the pedometer and log your number in a notebook each evening. Work up to 10,000 steps each day, about five miles.
- ☞ People who live in cities tend to weigh less than those in suburbs or the country. One reason, health experts say, is all the walking they do in their daily lives. 🌱

Excerpts from AARP Bulletin by Nissa Simon

The Medical Only Team

The **NJSBAIG Medical Only Department** was started in 2007 in hopes to save the school districts money by not having QualCare (Managed Care Company), handles files with no lost time. It has proven to be a very successful unit consisting of Sandy Hodge, Eric Franklin and Joan Madden.

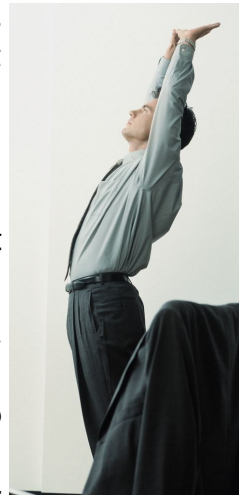
After a claim is called into QualCare and treatment is directed, it is sent to NJSBAIG where a permanent claim number and an adjuster are assigned. The letter at the end of the claim number indicates the adjuster handling the file: **W - Sandy Hodge, K - Eric Franklin, and N - Joan Madden.** We strive to maintain excellent customer service keeping the school districts informed on claim status and returning the claimants to work with minimal lost time. The NJSBAIG Medical Only Team manages all treatment, sets up all diagnostic studies, physical therapy, and specialty appointments.

We look forward to many more years of saving our school districts money and providing excellent customer service. If you have any questions, please contact Team Leader Joan Madden at 609-386-6060 extension 3092. ☎

*By NJSBAIG Medical Only Unit:
Sandy Hodge, Eric Franklin, Joan Madden*

Standing a Few Minutes a Day Keeps Back Aches Away

A study by WorkRite Ergonomics claims that 89% of American workers report aches and pains at the end of the day. The problem—over 57% of those surveyed work at their desk for over 30 hours a week causing the back to bear too much strain. “Break up your workday with “micro pauses,” *Houston Chronicle.com* (October 9, 2005).



If you experience pain at the end of the day, then you are not alone and you are not without some helpful tips. Here are a few:

- ♣ Consider standing when your work will allow you to do so. Even consider a stand-up desk. Standing at work is a great way to ease the stress on your back.
- ♣ Researchers at the University of Sidney in Australia recommend breaking up your computer tasks.
- ♣ Avoid eating at your desk. That 30 minute to one hour time period can give your back and your body the much needed rest it deserves.
- ♣ Take micro-pauses during the day according to the University of Sidney researchers. Stand up every now and then to stretch your back muscles.
- ♣ If you have a lot of pain, consider a new chair. Ergonomic chairs can put your back into a “neutral” position to help you avoid unneeded stress on your spine.
- ♣ If a new chair is not an option, consider purchasing a lumbar support pillow to place into the chair you now have. ☎

My Community Workplace



New Jersey School Boards Assn Insurance Group

450 Veterans Drive, Burlington, NJ 08016

609-386-6060 Fax 609-386-8877



Fundamentals of Boiler Operation Maintenance Seminar

Presented by

New Jersey School Boards Association Insurance Group

and

The Hartford Steam Boiler Inspection and Insurance Company

Course Description	This program is designed to cover the fundamentals of proper boiler maintenance and the codes and standards governing boiler design, fabrication installation, maintenance and repair. The course will take an in-depth look at areas that are vital for any effective boiler maintenance program.
Who should Attend:	Any person responsible for operating and maintaining boilers.
Course Pre-requisites:	None.
How you will Benefit: (Learning Objectives)	After completing this course you will be able to: <ul style="list-style-type: none"> • Apply fundamental requirements to properly operate and maintain your boiler. • Explain how the operation and maintenance of a boiler are intertwined. • Test and maintain safety devices.
What you will Cover:	The topics you will cover include: <ul style="list-style-type: none"> • How to Operate Boilers • Boiler Codes • Boiler Operations • Boiler Maintenance • Boiler Inspections A "Recommended Preventive Maintenance Schedule" is included.

Time: 8:00 a.m. — 3:00 p.m.

Cost: \$50.00 per person (NJSBAIG Members and Agents)**
\$150.00 per participant (Non-members)

Continental breakfast and lunch are included in the cost of the seminar.

Your Choice of the Following Dates

July 8, 2011 Foundation for Educational Administration 12 Centre Drive Monroe Township, NJ 08831 609-860-1200	July 22, 2011 Ramada Inn Vineland 2216 W. Landis Ave. & Rt. 55 Vineland, NJ 08360 856-696-3800	July 29, 2011 Hanover Marriott 1401 Route 10 East Whippany, NJ 07981 973-898-6422
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R.S.V.P. by July 1, 2011, July 15, 2011 and July 22, 2011 respectively to Sue Williams at NJSBAIG at 609-386-6060, extension 3005 or via email at swilliams@njsbaig.org. **No refunds after July 1, 2011, July 15, 2011 and July 22, 2011 respectively.**

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