

# Professional Underwriters

## Safe Schools Agenda

### Route to:

- Superintendent
- School Business Off.
- Athletic Director
- Supt. Bldgs/Grounds
- Site Administrators
- Transportation Dir.
- Lunch Director
- Classroom Teachers

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*A monthly service provided to help you with your efforts to make your school safe for students, staff and the public*

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### Poor Employee Health is More Costly than we Think

A new study, which appears in the Journal of Occupational and Environmental Medicine (JOEM), suggests that employers may be significantly underestimating the overall cost of poor employee health. Typically, medical costs alone have been measured, but the study shows that the full costs of health-related lost productivity, along with direct medical spending, were four times greater. Musculoskeletal problems, depression, fatigue, chronic pain, sleeping disorders, high cholesterol, arthritis, hypertension, obesity, and anxiety significantly drove costs upward.

More than 15,000 employees of four corporations were studied. A report on the expansion of the study to 10 corporations will be released soon.

Using traditional measures, the annual medical and drug costs of back and neck pain per 1,000 employees was found to be nearly \$170,000. However, using a full cost methodology that includes productivity measures, the costs came to more than \$500,000.

### Protecting Young Drivers in the “Killing Season”

There are two pieces of advice that need to be given to young drivers and their parents before we go any farther into this “killing season” of proms and graduation parties:

1. Young, inexperienced drivers are more likely to get into accidents if they have other friends in the car. The problem is so critical that at least one lawmaker has proposed a law prohibiting the practice.

2. Sixty-eight percent of young drivers killed at night are unbuckled, according to the National Highway Traffic Safety Administration.
3. Fifty-seven percent of the young motorists and passengers who were killed during the daytime were not wearing seat belts.

### Fireworks Safety

**The safest way to prevent fireworks injuries is to leave fireworks to the trained professionals.**

About 60% of all fireworks-related injuries occur between June 18 and July 18. Nearly half of those injured are children ages 14 and younger.

In 2005, four persons died and an estimated 10,800 were treated in emergency departments for fireworks-related injuries. About 5% of fireworks-related injuries treated in emergency departments required hospitalization. Most frequent injuries involve hands, fingers, eyes, head, and face. More than half are burns to the body and contusions, lacerations, and foreign bodies in the eyes.

Firecrackers, sparklers and rockets accounted for most of the injuries. **Notably, sparklers were associated with more than half of the injuries incurred by children less than five (5) years of age.** Sparklers burn at more than 1,000 degrees Fahrenheit.

Many fireworks are sold illegally. Different states have different laws, but the Consumer Product Safety Commission prohibits sale of the most dangerous, including various large aerial devices, M-80's, quarter sticks, half sticks and other large firecrackers. Any firecracker with more than 50 milligrams of explosive powder is banned by federal law.



Source: Center for Disease Control.

## Using Hand and Portable Power Tools Safely – Do's and Don'ts

Using tools safely helps prevent injury to the user and to others in the area. The following list of do's and don'ts when using tools is a guide which should be followed by all employees.

Maintain and consult instruction manuals from tool manufacturers, especially for power tools.

These safe working tips are not “all inclusive.” Safe use of any tool will always include good common sense and judgment on the part of the operator.

### When using all hand and power tools, DO:

- ✎ Use the tools only for the purpose for which they are designed and intended
- ✎ Always wear safety glasses with side shields or other equivalent eye protection
- ✎ Use special gloves or other protective equipment when recommended
- ✎ Select tools that fit the work piece securely (e.g., screwdriver that fits snugly in screw slot, wrenches that fit snugly around the nut, etc.)
- ✎ Use non-sparking tools whenever a fire or explosion hazard exists

### When using all hand portable tools, DO NOT:

- ✎ Use any tool unless you are familiar with its safe operation
- ✎ Use any tool unless your footing and balance are stable
- ✎ Use a damaged or faulty tool
- ✎ Alter the basic configuration of the tool or use a tool which has been altered
- ✎ Use any handle extensions or adapters unless they are specifically designed for the tool
- ✎ Expose tools to excessive heat
- ✎ Use hammers, wrenches, screwdrivers or other tools in place of a pry bar or chisel
- ✎ Engage in any kind of horseplay

### When using hammers or other striking tools, DO:

- ✎ Use a hammer with a striking face approximately 3/8” larger than the striking face of another tool to be struck such as a chisel, punch or wedge
- ✎ Strike the work piece or other tool squarely with each blow from the hammer
- ✎ Use a ball-peen hammer to strike metal tools

### When using hammers or other striking tools, DO NOT:

- ✎ Strike hardened steel surfaces with a hammer
- ✎ Use hammers to strike a surface at an angle or with a glancing blow
- ✎ Use a hammer to strike another
- ✎ Use a hammer with a loose or cracked handle
- ✎ Use cold chisels to cut or split harder materials such as stone or concrete
- ✎ Use chisels or other cutting, stamping or marking tools that are too short to keep your fingers away from the surface
- ✎ Use a bricklayers hammer to strike anything metal
- ✎ Use a wooden mallet to strike anything metal
- ✎ Use any tool with a mushroomed striking face

### When using wrenches or other turning tools, DO:

- ✎ Use wrenches only when you are in a braced position in case the wrench or fastener should break or slip
- ✎ Use box or socket wrenches whenever possible in place of open-ended wrenches
- ✎ Use only single or double square design wrenches for stubborn nuts and bolts
- ✎ Use a properly calibrated torque wrench where the torque on a fastener has been specified or where it is important that all fasteners be uniformly tight
- ✎ Pull, not push, on wrenches whenever possible to get them to turn

**NEXT EDITION**  
**MORE ON USING TOOLS SAFELY**