Reducing Insurance Costs through Risk Management

by Michael Jones

The safety of employees and students on college campuses is an issue of National urgency. Everyone in the University community plays an important role in examining and addressing concerns to reduce losses. A university proactive risk assessment is an important factor in lowering overall University costs.

Recent headlines indicating injuries to students in university vehicles leads to concerns regarding transporting students to sporting events. In a recent article in Safety – Accident – Management, University of Michigan detailed its risk management choices. Most of its claims were for physical damage to vehicles with an average collision claim of costs at about $1500 and minor parking lot damage (such as vandalism or parking in tight spaces) with costs at about $2000. Even though claims were few premiums were high.

To reduce costs, the University implemented mandatory driver training and driver’s license checks for all who drove a University vehicle, prior to operating a vehicle. Due to the implementation of this proactive risk management activity, a fewer number of claims occurred. The insurance company noticed the reduction in claims and significantly reduced the University’s insurance rates by approximately 40% as a result.

The importance here is the implementation of a proactive risk management process proved to reduce losses and costs to the University. Look for Lincoln University driver training in the near future.

Heart for Women Act

by Linda Racine

The Heart for Women Act was reintroduced in the new congress on February 12th. This bill sponsored by senators Debbie Stabenow and Lisa Murkowski and Representatives Lois Capps and Mary Bono Mack would improve the prevention, diagnosis and treatment of heart disease and stroke for women, helping millions live longer, healthier lives.

Now is the perfect time to make heart healthy changes to your diet that may also prevent the flu. Here are some tips to get you started:

♥ Focus on your overall eating pattern;
♥ Learn how many calories you need;
♥ Balance the calories you eat with those you use in daily activities;
♥ Eat more fruits, vegetables and high fiber, whole-grain foods;
♥ Choose fat-free and low-fat dairy products, lean meat, poultry and fish;
♥ Limit calories from sugary or salty snacks and soft drinks;
♥ Drink at least 8, 8 ounces of water a day;
♥ Watch your portion sizes.

Did you know?

CPR can save a life if administered within the first 3 minutes of a heart attack.

The Health Service Department can provide CPR/AED training for faculty and staff. Training will be early in May when school is out. If you are interested in CPR/AED training please call the Health Service at 7327 or 7338 to sign up. Those on the safety committee must complete this training as part of safety committee goals and initiatives for 2009. Training is at least six hours which can be broken down into three, 2-hour intervals. Six people may be trained at one time.
LABORATORY SAFETY AT LINCOLN

by Dr. Amar S. Tung

The chemistry laboratory, especially organic chemistry, is potentially one of the most dangerous of undergraduate laboratories. The following set of safety guidelines and rules must be observed while in the laboratories for one very good reason: The penalties are only too real; you can get seriously hurt by disobeying safety rules.

Lincoln University Laboratory Safety Guidelines

1. Wear Your Goggles. Eye injuries are extremely serious and can be mitigated or eliminated by properly wearing your goggles at all times; e.g., not over your head, not on top of your head or around your neck. There are several types of eye protection available, some of it acceptable, some not, according to local, state and federal laws. Lincoln University recommends the clear plastic goggles, UVEX safety eyewear, UVEX by Sperian S2500. The protection is superb and will reduce the likelihood of getting chemicals or chemical fumes trapped under your contact lenses before you wear them to the lab. Never wear goggles to the lab.

2. Touch not thyself. Not a biblical injunction, but a bit of advice. You may have just gotten chemicals on your hands in a concentration that is not noticeable, and, sure enough, up go the goggles for an eye wipe with the fingers. Ouch!

3. There is no "throwing it away." Disposing of chemicals is a very big problem. At Lincoln University we take this very seriously. Our goal in the Chemistry Department is to create minimal hazardous waste. If not disposed of properly, chemicals may wind up endangering someone or poisoning the environment. There are laws that regulate chemical disposal. In a semester of organic chemistry lab, very small amounts of hazardous materials are generated. Specially marked waste containers are provided for all hazardous materials. If you don’t see a special waste can, ask your instructor.

4. Never work alone. If a serious accident occurs and you are by yourself, serious injuries may occur before you can get help. At Lincoln University, students are prohibited from working alone or at unauthorized times while in the chemistry laboratory.

5. Don’t fool around. Chemistry is serious business. Do not be careless or clown around in the lab. You can hurt yourself or other people. Do not touch anything that does not relate to the laboratory exercise being carried out.

6. Move defensively. Use a high degree of caution as if you are driving and observe someone driving in a manner that may cause an accident; e.g., students are repeatedly advised to handle Pasteur pipettes by keeping them pointed down, not up. Keep your safety goggles and other personal protective equipment on at all times while in the chemistry laboratory to avoid serious injuries from chemicals.

7. Consumption of any food or drink and horse play are forbidden in the laboratory.

8. Keep it clean. Work neatly. Clean up spills. Turn off water or electrical equipment when not needed. Close all chemical containers after use. Do not leave a mess for someone else.

9. Where’s it at? Learn the locations and proper use of the fire extinguishers, fire blankets, safety showers and eye wash stations.

10. Making the best-dressed list. Keep yourself covered from neck to toes. Exposed skin poses a high risk for chemical burns that may leave life-time scarring and serious injury. Remember to tie back hair, invest in a lab coat, and wear disposable gloves.

11. Be an active participant. Do not lean on benches. Sitting on a laboratory stool as a passive partner is strongly discouraged since it can create more safety hazards. Our goal at Lincoln University is to minimize these hazards.

12. Last but not least. Always keep a close watch on your experiment; never leave it unattended.

Safety - It’s our responsibility!

by Vicki Reeves

The creation and maintenance of an environment that is safe for work, study and play requires the interest, cooperation and dedication of everyone in our university family. Losses, injuries and accidents can be prevented, and a safe environment can be created only when all proactively observe safety procedures as an integral part of our daily work routines. Safety enhances the efficient quality of services provided to students and coworkers. The Safety Committee encourages each of you to make accident and loss prevention a priority concern. Each of us holds the responsibility to accept and comply with all safety and health standards and work rules, regulations and instruction that apply to our daily activities and behavior.

Thank you for making Lincoln University a safe place to work and learn!

REMINDER

• If you drive a University vehicle, if you have not already done so, please forward a copy of your current driver’s license to the Office of Human Resources (HR).

• If you operate your personal vehicle to conduct University business, please forward a copy of your current driver’s license and proof of insurance coverage to be approved as an authorized driver.

• If you are involved in an accident, Lincoln’s auto insurance policy provides secondary insurance coverage to individuals who operate personal vehicles on behalf of the University. You must be an authorized driver.
SMOKING AND YOUR HEALTH

by Barbara Keenan

Lincoln University has implemented the PA Smoking Ban Law signed into law on June 17, 2008, making cigarette, cigar and pipe smoking illegal in restaurants, office buildings, schools, sports arenas, theaters, and bus and train stations. Ashtrays will also get tossed from break rooms, lobbies and hallways. The law states that a fine will be $250 for a first offense, $500 for a second offense and $1,000 the third time.

If you must smoke, observe Lincoln University’s Smoking and Tobacco Use Policy. Please use smoking receptacles to extinguish and dispose of smoking materials and be sure that you are at least 50 feet from any building entrance.

Smoking and its effect on both the smoker and non-smoker, through second-hand smoke, is well documented and this law was designed to protect those that previously had no control over the amount of smoke they were exposed to in public places. According to the Center for Disease Control (CDC) smoking harms nearly every organ of the body. More deaths are caused each year by tobacco use than by all deaths from HIV, illegal drug use, alcohol use, motor vehicle injuries, suicides and murders combined. On average, adults who smoke cigarettes die 14 years earlier than nonsmokers.

SMOKING CAUSES:

Cancer
The risk of dying from lung cancer is more than 23 times higher among men who smoke cigarettes and 13 times higher among women who smoke compared with non-smokers. Smoking also causes cancer of the bladder, oral cavity, pharynx, larynx, esophagus, cervix, kidney, lung, pancreas, and stomach and acute myeloid leukemia.

Cardiovascular Disease
(Heart and Circulatory System)
Smokers are two-four times more likely to develop coronary heart disease than non-smokers and it also nearly doubles a person’s risk for stroke.

SECOND HAND SMOKE:
There are a lot of smokers that dismiss the effects of secondhand smoke believing that it can’t possibly have any health risk for the non-smoker but according to the Surgeon General’s Office it certainly does have a consequence. The U.S. Surgeon General has concluded that breathing even a little second hand smoke poses a risk to your health. Scientific evidence indicates that there is no risk-free level of exposure.

SECONDHAND SMOKE CAUSES:

Lung Cancer
Secondhand smoke is a known human carcinogen and contains more than 50 chemicals that can cause cancer and concentrations of many cancer-causing and toxic chemicals are potentially higher in secondhand smoke than in the smoke inhaled by smokers. Even brief secondhand smoke exposure can damage cells in ways that set the cancer process in motion.

Heart Disease
Even a short time in a smoky room can cause your blood platelets to become stickier, damage the lining of the blood vessels, decrease coronary flow velocity reserves, and reduce heart rate variability according to the Surgeon General. Breathing secondhand smoke for even a short time interferes with the normal functioning of the heart, blood and vascular systems in ways that increase the risk of heart attack.

Acute Respiratory Effects
Brief exposure to secondhand smoke can trigger respiratory symptoms, including cough, phlegm, wheezing and breathlessness. It also can trigger an asthma attack in children with asthma.

Sudden Infant Death Syndrome (SIDS)
Infants exposed to secondhand smoke after birth are at a greater risk of SIDS. Smoking by women during pregnancy has been known for some time to cause SIDS. Smoking by parents causes respiratory symptoms and slows lung growth in their children.

Within the first 20 minutes of quitting, the healing process begins. The benefits will continue to improve your health and quality of life for years.

QUITTING
Now for the hard part, quitting. A lot of medications and support systems are available today to help you quit but the first step is deciding that today is the day to quit. To be successful, talk to your doctor about the best medicine and ask your family and friends to help you. Learn what triggers your craving for cigarettes and change your routine to avoid falling back into smoking habits. According to WebMD Health Center emotions are the most common trigger. Pick a time when your stress levels are low. No matter how old you are the benefits of quitting smoking will decrease your risk of heat attack, stroke, lung cancer and other lung diseases, impotence and fertility problems, gum disease and early death. The sooner you quit the sooner the

Sources:
US Dept. of Health & Human Services.
Office of the Surgeon General
http://www.surgeongeneral.gov.html
Center for Disease Control
http://www.cdc.gov
WebMD  http://www.webmd.com
WTAE*TV
http://www/thepittsburghchannel.com/health.html
12 Tips for Good Seated Posture

1. Adjust chair to properly fit you.
2. Position top of monitor casing 2-3 inches above eye level.
3. Create a no-glare screen environment.
4. Site at arms length from the monitor.
5. Maintain feet on floor or footrest.
6. Use a document holder where needed and place in line with the computer screen.
7. Keep wrists flat and straight.
8. Arms and elbows should be relaxed and close to body.
9. Center monitor and keyboard in front of you.
10. Use a negative tilt keyboard tray.
11. Use a stable work surface and stable keyboard tray.
12. Rotate job tasks as able throughout workday.

Just Start Walking

A brisk walk for at least 30 minutes at least five days a week improves your overall health. If you're pressed for time, try two 15-minute walks or three 10-minute walks. Even walking from the parking lot to the building where you work counts. The more you walk, the better you'll feel.

Another way to gauge your efforts is in steps. Research shows most people take about 2,000 to 4,000 steps a day. Aim for 10,000 steps a day to really improve your health. It's not as hard as it might sound. A step counter, or pedometer, is an inexpensive gadget that you clip on your waistband to count your steps.

So what are you waiting for? Grab a friend, dog, or hoof it alone. Just start walking!

We’re on the Web

www.lincoln.edu/hr/safety.html

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