Workers' Compensation Group Self-Insurance Fund and Group Insurance Pool

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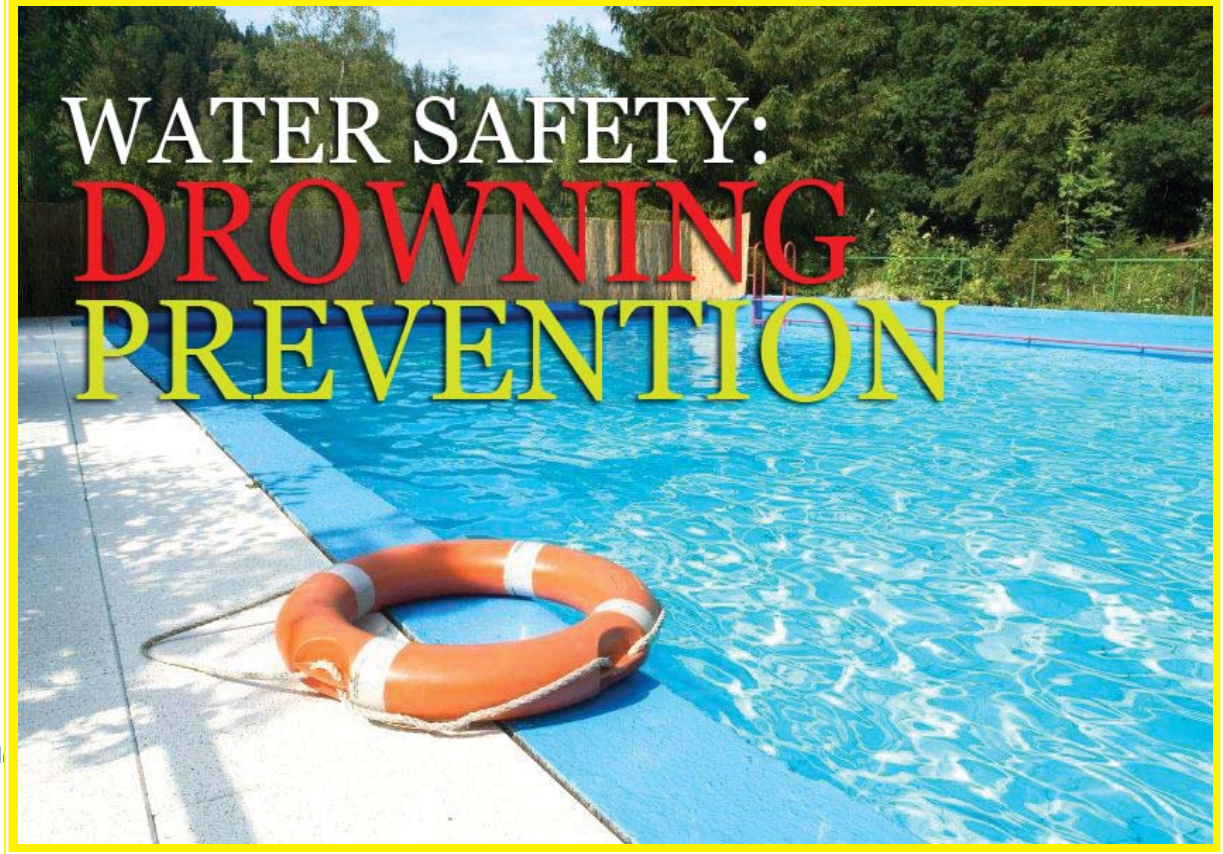

DROWNING PREVENTION

School is out and summer is finally here! Soon, swimming pools and beaches will be teaming with splashing arms and legs while the silent danger of drowning looms beneath the sparkling blue water everywhere. Swimming and aquatic sports remain one of the best exercises available for children today; it helps build strong leg and arm muscles as well as improves both neurological and motor development.

Learning to swim also builds self-confidence and awareness as children ma-

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ture and venture into deeper waters, using water slides and learning to dive into the water off a diving board.

Still, the dangers of drowning loom heavily in the minds of all parents and caregivers. According to the Red Cross, half of parents and caregivers surveyed have experienced a drowning type experience in the past. The Center for Disease Control (CDC), drowning, to date, remains the second leading cause of unintentional deaths each year for children between the ages of 1 to 14. Males are at the highest risk. An astounding rate of 80 percent of boys and young male teens die from drowning each year. Yet, there are safety precautions that you can take to help reduce the risks of accidental drowning or other serious disabilities associated with water-related accidents.

DROWNING RISKS

According to the CDC, the Lack of Supervision and Preventive Barriers have been cited as the greatest risks associated with drowning. Unsupervised infants between the ages of 1 to 4 left alone for just less than five minutes, when adult family members are home, have drown in residential pools while only feet away from their back door.

Children suffering from seizure disorders or from other neurological disorders are at the highest risk from drowning not only in swimming pools, but in other bodies of water; such as the bathtub. For children with Autism Spectrum Disorder (ASD), drowning has become the number one cause of death.

LEARNING TO SWIM

Swimming lessons taught by a qualified instructor are vital to any child entering the water today. But, just learning to swim is not enough. Each pool or beach should be staffed with a CPR Certified Lifeguard who will be in charge of supervising all swimmers and rescuing any distressed swimmers.

Drowning can take place silently and within two minutes. A child can drown in as little as 2 inches of water. All precautions on how to stay afloat, including the use of life jackets or vests, are necessary to teach young swimmers the skills they need to know to navigate the swimming area.

All children and adults who are going to be swimming in a pool, river, the ocean, etc., should know their physical limitations (including the depth of the water that they are safe and comfortable to swim in).

The YMCA and Red Cross offer swim classes to young children. Studies have shown that drowning risks decrease by 88% among children from ages 1 to 4, when the child has taken swimming lessons.

ARMS LENGTH

All infants and small children should be within arms distance or “touch distance” when in the water with a instructor, parent, or guardian. Adults and Lifeguards should have their attention on the children in the pool at all times and not be involved in a distracting activity such as, talking on the cell phone, reading a book or e-mail message, or playing cards.

LEARN CPR

Learning how to perform Cardio Pulmonary Resuscitation (CPR) is crucial in saving the life of a drowning victim. In the time it would take to call 911 and for the medics to arrive on the scene could ultimately make the difference between life and death. Knowing CPR and performing CPR right away could help save the life of a drowning victim or reduce the risk of permanent brain injury. Most CPR courses are offered at the local YMCA and by the Red Cross.

FLOATATION DEVICES

Let's face it, kids love to splash and play in the water. Younger children should be equipped with a life vest that fits appropriately and is designed and rated by the US Coast Guard. These vests or devices are designed to keep a child or infant's head above the water. Never use "water wings", "noodles" or "inner-tubes" in place of an approved floatation device as they are not designed to be used in this capacity and can often float away from the drowning victim instead of supporting them. Remember, that Life Vests alone do not take place of adult supervision. Children should always be supervised while in or around pools or any body of water.

ALCOHOL FREE ZONE

Avoid drinking alcoholic beverages whenever supervising a child in the water, no matter what kind of water activity or how well you think the child can swim.

PREVENTIVE MAINTENANCE

BARRIERS

Barriers should be placed in front of doors or other entrances to prevent entrance into the swimming area. Locked gates should be closed and secured and difficult for a child to open. Ladders should be disengaged and removed from the pool so that children do not gain entry by climbing up or down into the swimming area. All poisonous chemicals used in sanitizing and chlorinating the pool water should also be kept under lock and key.

FENCES

A four-sided fence should be installed so that the pool is completely surrounded and not easily accessible for an infant or small child. The fence in consideration should be no shorter than 4 feet. All attached gates should be self-closing or self-latching that open outward and are difficult for a child to navigate or squeeze past. Alarms can be installed onto the fence or gate area to alert parents and caregivers that someone has opened the gate.

CLEANING UP AROUND THE POOL

All water toys, balls, inflatable items, lounge chairs or other water items that a child would normally play with inside of a pool should be moved out of the walking or swimming area to prevent a possible drowning from occurring.

Swimming lessons and preventive measures are key to a happy and healthy time this summer around the pool. Have a great time by keeping it safe!

OTHER RESOURCES:

For more information about drowning and other related Home and Recreational Safety Tips visit the links below:

CDC - Unintentional Drowning Fact Sheet
http://tinyurl.com/2u8zecu

AMERICAN RED CROSS – Have Fun; Safety is Key While Swimming
http://tinyurl.com/3shf8wq

AMERICAN RED CROSS – Swimming Water Safety and Lifeguarding
http://tinyurl.com/3uurxep

8 Questions With Steve James

1. What is your job title? Describe what you do.

I am the Deputy Director at MABE. I am responsible for administering the Group Insurance Pool and the Workers' Compensation Group Self-Insurance Fund, in addition to a variety of other financial and insurance services offered to member school districts.

2. What do you like most about your job?

Working with great staff here at MABE and delivering quality and necessary services to our members.

3. What do you consider your greatest accomplishment?

Personally, working with my wife Mary to raise two children who are now fantastic young adults. Professionally, establishing the operations for the MABE Insurance programs back in 1996 and having them grow to where they are now.

4. What is your favorite movie?

Star Wars and Chewbacca was my favorite character.

5. What is the last great book you read?

This is tough. Laura Hillenbrand writes nonfiction better than most fiction writers and Seabiscuit was an excellent book. I just finished Meltdown by Thomas Woods, who makes more sense about the current precarious US financial situation than anyone else I've read.

6. What is your favorite song?

Paul McCartney and Wings' "Band on the Run".

7. What was the best vacation you ever had?

Last year Mary and I took a land tour through Alaska from the Brooks Range over the Arctic Circle down to Anchorage and then cruised the inner passage to Vancouver. It was stunning, sometimes breathtaking and lots of fun.

8. When you were 12 years old, what did you want to be when you grew up?

I always thought it would be fun to be a TV meteorologist and I still do!

MABE SAFETYNEWS STAFF:

Steve James	Lisa Spencer	John Magoon	Lynn Gaston
Deputy Director	Risk Management Officer	Risk Management Officer	Editor

NEWS BRIEFS

Trustees from the Workers' Compensation Self-Insurance Fund and from the Group Insurance Pool held meetings on July 12th. The Fund Trustees' meeting began at 10:00 a.m. and the Pool Trustees' meeting began shortly before 1:00 p.m. Trustees from both groups were able to network as they all joined for lunch.

Baltimore City's efficient, coordinated response to the tornado that touched down in northeast Baltimore, November 17th, 2010 will be presented at the July 13th meeting of the Maryland Chapter of the Association of Contingency Planners. Bob Maloney, Baltimore City Director of Emergency Management will give this presentation. Chuck Manto, CEO, Instant Access Networks, LLC., will focus his presentation on the threats, mitigation, and policy implications for business continuity as they relate to the electromagnetic pulse (EMP) effects of the 100 year solar storm. Although a very rare event, the implications are significant. For more information and to register click here: (http://www.surveymonkey.com/s/ZYCC5CK)

A very well attended Maintenance Managers meeting was held last June 17th . Tony Fragale and John Wich, from CNA Insurance, gave a presentation on boiler inspections, maintenance, certification and how Maryland law affects these processes. Mr. Fragale and Mr. Wich answered questions and participated in the discussion that followed.

"Our Aging Workforce" was the topic for last month's School Risk Managers' Group meeting. , First Rehabilitation Resources' Medical Case Management Supervisor, Kaija Blalock, R.N., B.S.N., was our presenter. How we can help our employees stay healthy and help reduce injury risks and increase workplace safety for our aging workforce.

We at MABE hope everyone has an enjoyable summer. Please remember to work and play safely, especially in the sun. The Skin Cancer Foundation website provides articles and video clips about how to protect you and your family from the sun's damaging rays. The website provides up-to-date information on sunscreens – they are not all alike! http://www.skincancer.org/school

HURRICANE SEASON

HURRICANE PREPAREDNESS

Hurricane season officially starts in Maryland on June 1st and ends on November 30th. A Hurricane by definition is described as a severe tropical cyclone that has gale force winds surpassing 64 knots which is equivalent to 74 miles per hour. Over the last century, there have been several major Hurricanes that have engulfed the Mid-Atlantic region. Hurricanes have been recorded as far back as 1667, which was nicknamed the "Year of the Hurricane". What should someone do to prepare for a possible major weather event in advance?

ESTABLISH A HURRICANE EMERGENCY PLAN

In preparation for a Hurricane, all families should have a Family Disaster Plan in place.

- This plan should discuss the possible vulnerabilities that could affect or displace your family from your home for up to 7 days.
- The plan should earmark a "safe room" within your home in case of rising flood waters or damage from high winds to either windows or the roof. A safe room in the home could be a room without windows.
- An escape route from your home should be mapped out in advance as well as a meeting place should you and your family be separated for some reason. The meeting place should be calculated within tens of miles from your home.
- A phone number of an out-of-state relative or friend should be considered the single point of contact for all family members.
- Determine who is responsible for the care of the family pets should the family need to be evacuated.
- Make sure all young children know how to dial 911 should there be an emergency

BUILD A HURRICANE READINESS KIT

All families should have a Hurricane Readiness Kit or Disaster Kit. This kit should include the following items:

- Battery Operated Radio
- Water for 3 – 7 days (1 gallon per family member / per day)
- Pillows and blankets
- Food for 3 - 7 days (non-perishable items consisting of canned food and juices)
- Specialty foods for infants or elderly relatives
- Prescription medications and first aid kits
- A non-electric can opener
- Paper cups, paper plates and plastic utensils
- Toiletries (moisture wipes and hygiene items)
- Flashlight with batteries
- Clothing for rainy weather
- A fully charged cell-phone with extra batteries
- Cash and Credit Cards (ATM's might not be working during and after a Hurricane)
- Insurance policies stored in a water proof bag
- Make sure your vehicles have a full-tank of gasoline