

TRANSNEWS



Urban legends in the workplace

**One International Blvd.
Suite 405
Mahwah, NJ 07495
Tel: 201-252-3010
Fax: 201-252-3011**

TRANSNEWS is a publication of Post Financial Services Group, L. L. C.

If you have any questions or comments about this newsletter, or any ideas for future issues of **SAFETY TIPS**, contact Brad Post at:

bpost@postfinancial.com

In the 1930's, during the five year construction of the Hoover Dam, approximately seven workers slipped and fell, as more than 4.4 million cubic yards of concrete was being poured. Coworkers, unable to stop the flow, were forced to simply watch as the men became entombed in the dam.

The story of the workmen trapped in Hoover Dam has been told again and again through the years. On nearly every tour of the dam, a tourist is certain to ask just how many bodies are eternally resting in the concrete. Many find the answer shocking: none.

Although it is estimated more than 100 workers died during the construction of the Hoover Dam, not one was killed by being buried in the concrete. This is a classic case of an urban legend. These

generally exaggerated stories of distorted reality appear everywhere, including in the safety world.

Workplace Legends

It seems natural for people working in high-risk environments to have fears and concerns about their safety. It is believed many urban legends evolved, as people talked about their concerns and mixed with bits of fantasy with real incidents. A lot of these stories are believed because, given the right circumstances, they could be plausible.

Take, for example, the old story of a welder who was blown up on the job, when a spark ignited a disposable lighter he carried in his front pocket. According to Snopes.com, the story is not true. However, disposable lighters have been

found to explode when exposed to high temperatures. So the story of the welder, although untrue in the particulars, does contain some potentially useful safety advice.

Tool or Deterrent?

Some urban legends have their place in the safety industry, the lessons they contain can be valuable education tools. But on the flip side, many legends actually can serve as a deterrent to safety. Substituting myths for effective training, impedes the safety of and efficiency of any operation.

One misconception tested on the Discovery Channel show "MythBusters", is steel toe boots can sever a worker's toes, if a heavy object is dropped on the worker's foot while they are wearing the boots.

(Continued on page 2)

Inside this issue:

Urban legends in the workplace **1**

What do you do after an accident? **1**

What do you do after an accident?

Despite the best efforts of a fleet safety department, accidents do happen. But safety pays, even after an accident and, furthermore, a good safety program will have a great influence on court proceedings and settlements.

In court, the appearance of things is often more important than reality, so always remember that your files and records may end up in court during a serious case. Safety, personnel, maintenance, and policy documents and files can be re-

quested and entered as evidence against you.

Presentation

Studies reveal that verdicts of cases have sometimes been decided entirely on appearance. How do your drivers appear?

A burly, bearded cowboy type of driver may lose the case for you, before any witnesses are even given a chance to speak. On the other hand, well-groomed, well-spoken, intelligent drivers are involved in accidents too, but they

tend to give a much more favorable impression, both to the police and to a jury. This should be a definite consideration when hiring. Ask yourself at the time of initial contact, "What's my overall first impression of this driver and do I want him to represent my firm?"

Appearance of equipment is also a big factor. Clean, well-maintained vehicles reflect pride and professionalism. Dirty, unkempt vehicles tell everyone you don't care. With

(Continued on page 2)

Safety Tips



We're on the Web!
www.wfclayton.com

Urban Legends

(Continued from page 1)

Similarly, there is a common belief solvents one cannot smell, cannot be harmful. A number of solvents have odor thresholds above their occupational exposure limits. These and other misunderstandings may impede the ability of workers to understand how best to protect their health.

Address the Myth

So what can a safety professional do to ensure employees are receiving sound, reliable safety information?

First, search for the truth. Investigate the validity of rumors and possible urban legends. The Internet has aided in the proliferation of many urban legends, but it can also serve as an invaluable tool to verify their truth.

It is also wise to set up training programs that take into consideration not only the myths and legends

themselves, but also the underlying fears at their root. Try to address misunderstandings in a way that respects your workers' insights. Informal meetings with employees, prior to training sessions, can help structure a program to effectively address the concerns or needs of a particular group.

As an example, some military personnel have been reluctant to use hearing protection in combat situations, for fear of impairing their sensitivity to background noise. An open understanding of these fears, led to an alteration in the training focus on the long-term benefits of hearing protection in routine operations to preserve this sensitivity.

In this situation, the myth and fear were addressed, training was modified in response and, as a result, workers are safer. Awareness of not only what myths and legends exist, but also why they exist, is critical to creating a safe work environment.

Accident

(Continued from page 1)

public opinion of commercial drivers as it is, is a message you cannot afford to convey.

Incomplete or missing driver logs and maintenance files and records, will only make your drivers and, more importantly, your operation, look bad. Lawyers will often try to prove speeding or operating over hours, by examining log books for the days, or even weeks, prior to accidents. Examine the results of your log auditing carefully, and correct problems as they occur. Do not, however, correct the actual log book. That is falsification.

The absence of driver logs can also create problems. U.S. regulations state that carriers must only maintain driver log books for a period of six months. When a serious accident occurs, the log books, for at least 30 days prior to the accident should be included in the accident investigation file. Otherwise, lawyers may argue that these log books were unfavorable to the carriers, or else they would not have been destroyed. Remember, you may well be in court several years after the accident took place. If maintenance records are missing, it can be inferred that they would have revealed shortcomings, and therefore, were destroyed.

Lawyers are becoming experts at DOT regulations, and know full well the hours-of-service regulations and maintenance file requirements. When defects are reported to carriers

by drivers, the records should clearly reflect the defects were corrected, where, when, and by whom. The process of inspection and repair must be clear.

Driver personnel files should be in strict compliance with government requirements and should contain, at least, the employment application, references and written records of reference checks, written road test results, driver's license information, recall dates for licenses, medicals, training and a copy of the MVR or driver's abstract.

Remember, if you do not want a jury to see a messy file, after a serious accident has occurred, clean it up before one takes place.

On the subject of MVRs or drivers' abstracts, it always amazes me how many carriers regularly turn this information over to their insurance company and, seemingly, do not examine it. Carriers are genuinely embarrassed when insurance companies question records. Misinformation in a driver's file could have devastating results in court.

Be prepared

Preparing for the eventuality of an accident before it happens makes good sense. Drivers should be instructed to report accidents immediately and these accidents should be reported to both the insurance company and the insurance broker immediately. Often, an adjuster can be on the scene before vehicles are even moved. Drivers should know what information to preserve and how to conduct

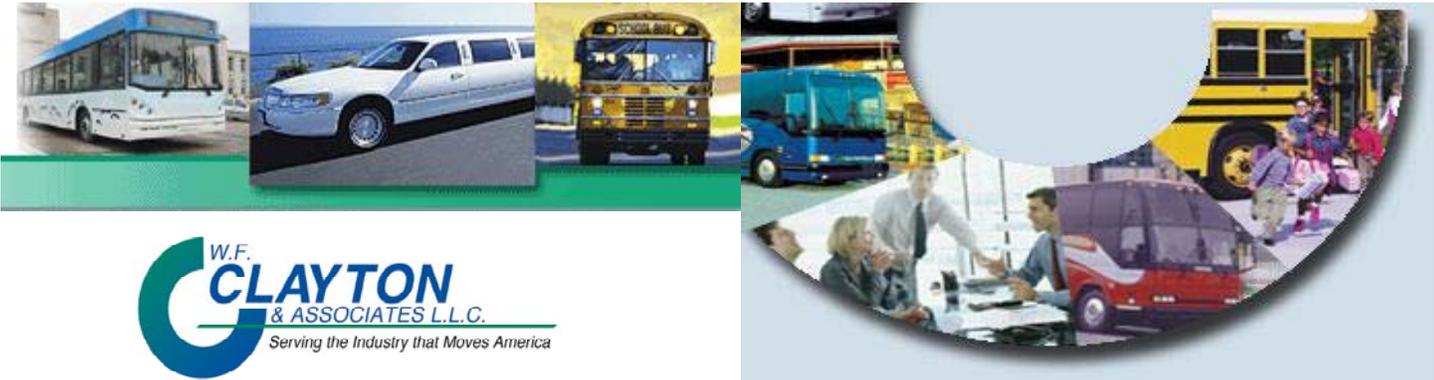
themselves at the scene. They should give basic information to the investigating officer and not give verbal or written statements to anyone else. Above all, drivers must not admit liability at the scene, even if they feel they're at fault.

All accidents, even those which initially do not seem serious, should be treated as potential problems, and as much information as possible should be collected. Early evaluations concerning liability are notoriously faulty.

Photographs should be taken of all aspects of the accident scene, including undamaged portions of vehicles involved. All drivers should be equipped with a disposable camera and instructed on what to photograph.

Take pictures of the insides of the crashed vehicles, showing possible obstructions to a driver's vision. Try to show, in photographs, what drivers could and could not see at the point of impact. Photograph anything that could be valuable as evidence.

If you do need to go to court, take the time to prepare your drivers, giving consideration to how they look, as well as what they will say. Your lawyers will advise you in these matters. Remember, due diligence means, in most cases, your firm will be deemed guilty and you must prove your innocence. A good set of files and records and hard evidence that your safety program is not just smoke and mirrors, but actually works, is your best defense.



Driver's Edition

Safety Tips

Taking photos at the scene of an accident

A camera is a necessary tool to help protect yourself against potential fraud, limit your liability, assist in claims cases, and help drivers become more aware of safety issues. Here are some do's and don'ts concerning taking photos at the scene of vehicle accidents.

DO

Take photos BEFORE vehicles are moved.

Follow your company's accident procedures. When taking pictures, be careful. Do not position yourself where you may be hit.

You have 15 pictures in the camera. Plan to "tell a story" with those 15 pictures. Take a shot of the overall scene from a distance.

Take a photo of interior of vehicles (if possible, odometer, radar detectors, headsets, cans/bottles, cell phones, etc.)

Photograph condition of road such as potholes, obstructions and debris.

Take two photos of the auto or other object you collided with. If this is an auto, take the photos from opposite corners of

the auto, so you can see all four sides of the car. All other objects should show the damage from 2 angles. Stand 10 feet from the auto / vehicle or object to get a better view / image.

Take four photos of your vehicle, which collided with the other object. Make these from the opposite corners.

Take photos of the other people, if any, involved in the accident, if they do not appear injured.

Take photos of the license tags, ID numbers and unique mark-

ings of autos / vehicles belonging to persons who claim to be witnesses, but won't identify themselves.

Take photos of any skid marks or gouge marks left on the pavement or dirt areas. Step off the length of these marks and photograph them from both directions.

Take all remaining shots of items you feel will help show how or why this accident happened. Be sure to take a picture of traffic controls and signs, if any are

(Continued on page 2)

Inside this issue:

Taking photos at the scene of an accident **1**

Sure fire ways to get a great night's sleep **1**

Humorous Insurance Statements **2**

Sure fire ways to get a great night's sleep

Do you get enough sleep? Half of us don't. Yet adequate rest is as vital to health and peak performance, as exercise and good nutrition. And it can be so easy.

- Go to bed and get up at the

same time everyday – even on weekends. Why? It will help regulate your body's internal clock to get the 7-8 hours sleep most adults require. Avoid taking naps, they can affect your ability to fall

asleep at night.

- Establish a relaxing bedtime routine. Take a warm bath, read a light book or article, listen to pleasant music. Listening to classical

(Continued on page 2)

Driver Edition

Sleep

(Continued from page 1)

cal or new age music at bedtime has been shown to help insomnia sufferers fall asleep. One possible reason is the music matches body rhythms and slows the heart rate.

- Skip stimulants like caffeine and nicotine from late afternoon on. Don't use alcohol to induce sleep. As its effects wear off your brain actually grows more alert. Try not to rely on sleeping pills. They can disrupt your sleep/wake cycle, if you depend on them too much.
- Make time for fitness. One recent study showed that regular exercisers, not only slept almost an hour longer than non-exercisers; they also fell asleep in half the time.
- Breathe easier. Are you a snorer? If so you might suffer from sleep apnea – when breathing stops periodically

– you may actually awaken dozens of times during the night and not know it. Some tips to help: Lie on your side, not your back; lose those excess pounds; if you smoke, STOP. If the problem continues, talk to your doctor.

- Get help if your sleep has been disturbed often during the past month, or if sleep problems interfere with your ability to function during the day.



Humorous Insurance Statements

The statements below are taken from actual insurance accident claims forms. They are real, true (you can't make up this kind of stuff).

Incidents with Pedestrians.

- The pedestrian ran for the pavement, but I got him.
- The guy was all over the road. I had to swerve a number of times before I hit him.
- I was sure the old fellow would never make it to the other side of the road when I struck him.
- To avoid hitting the bumper of the car in front I struck a pedestrian.
- The pedestrian had no idea which way to run as I ran over him.
- The car in front hit the pedestrian but he got up so I hit him again. I saw a slow moving, sad faced old gentleman as he bounced off the roof of my car.

Photos

(Continued from page 1)

present or should have been present.

Take all the photos your camera has available or ask someone at the scene to take them for you.

Use flash, even in daylight. Remember, flash is only effective to about 10'.

Hold the camera as still as possible when

taking photos.

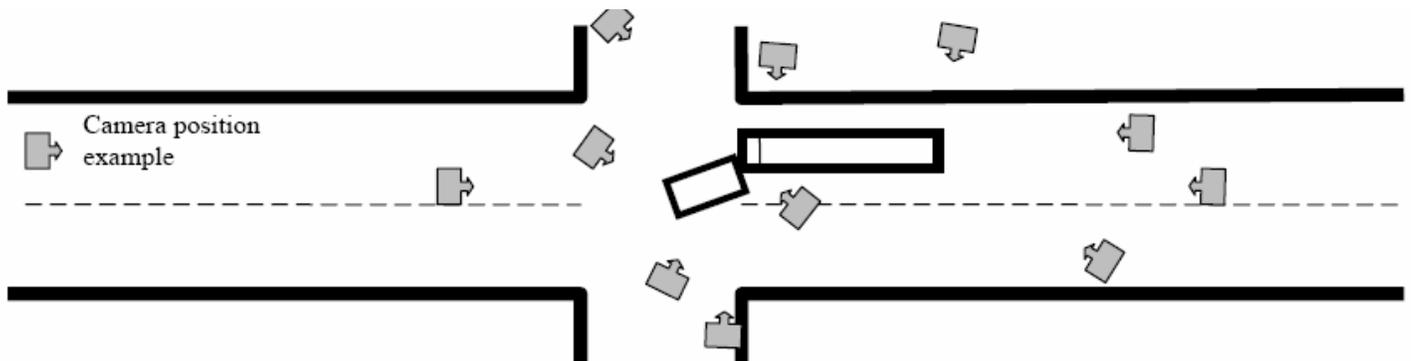
Monitor the expiration dates on the cameras. Keep them out of the sunlight or extreme cold. Replace at least every two years.

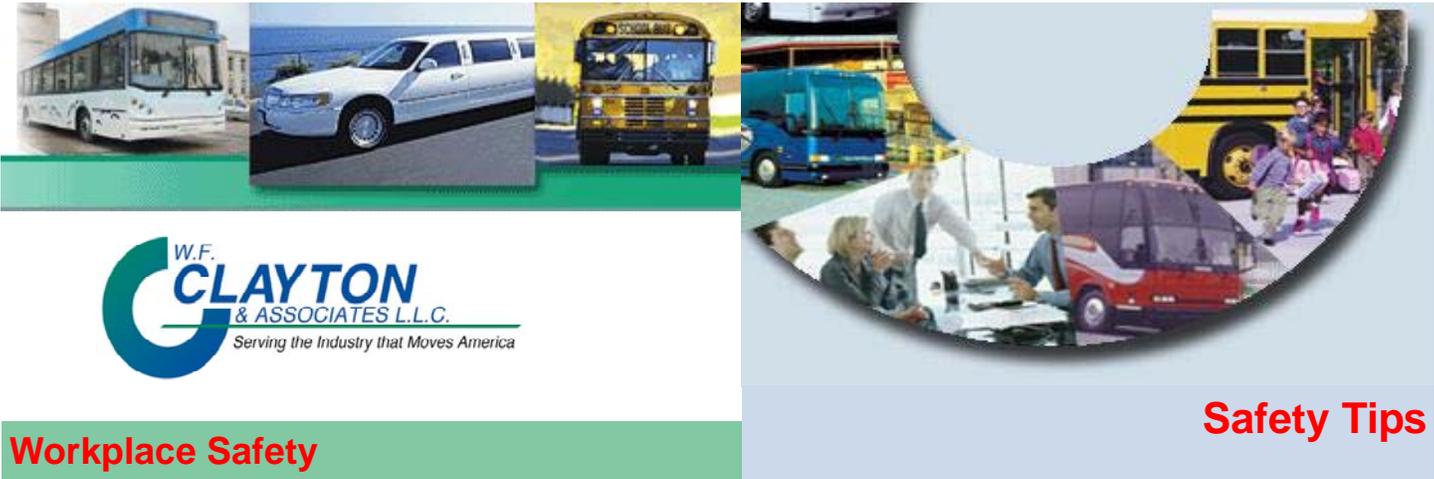
DO NOT

Take photos of injured people. Take photos of any graphic scenes.

Take photos toward direct sunlight or glare if possible.

Develop or process the film, until instructed by your safety director or claims adjuster. Remember all exposures are subject to discovery by the other side, if a lawsuit is filed





Safety Tips

Workplace Safety

Heat Illness

Now that it's summer, it's time to think about an added safety hazard in the workplace. High temperatures and humidity can cause heat illness. While most people adjust to hot weather when given enough time, this illness can range from mild to deadly.

The Danger of Heat Illness

The human body has many ways of coping with excessive heat and maintaining the normal body temperature. For instance, when sweat evaporates into the air, the body is cooled.

Illness occurs when too much heat overloads the coping mechanisms. The balance of water and minerals in the body

may be out of kilter. Sweating may be halted. The body's core temperature may rise to dangerous levels. If this process continues unattended, brain damage and death can occur.

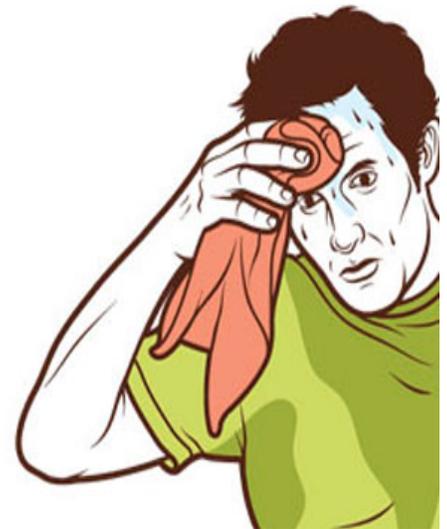
How to Recognize Heat Illness

Here are the three stages of heat illness, and their symptoms:

1. **Heat cramps.** This condition occurs when the body has lost too much mineral content through sweating. The cramps typically occur in the legs or abdomen, often after the person has left work.

For treatment, drink fluids and take it easy.

2. **Heat exhaustion.** This is a more serious condition. The victim may display either a pale or flushed look, as well as weakness, sweating and clammy skin, a headache, dizziness or nausea. If



heat exhaustion occurs, call your supervisor right
(Continued on page 2)

Inside this issue:

Heat Illness	1
Aisleways, Storage and Fire Control	1

Aisleways, Storage and Fire Control

If your storage area is cluttered and materials are not properly stacked, you are looking at a recipe for disaster. Fire extinguishers, circuit breakers and exits disappear, when aisles are blocked by boxes, ladders, parts, tools and tables. Sprin-

klers and smoke detectors are useless, when boxes are stored too close to them.

What if there was a fire in a disorganized storage area? You could be trapped in dead end aisles, or blocked from emergency exits. Firefighters may

be forced to fight the fire from outside, because they cannot make their way through the tangle of equipment and jumble of boxes to the core of the fire.

If stored materials are neat and
(Continued on page 2)

Workplace Safety

Heat Illness

(Continued from page 1)

away. Cool off the person by fanning, and applying cool compresses. Have the person drink fluids slowly. The victim should lie down with the feet elevated slightly.

3. **Heat stroke.** This is the most serious form of heat illness, and it can quickly lead to death. Signs are chills, confusion, dry, hot, flushed skin and a rapid pulse. Call for a doctor immediately. Cool the person down as quickly as possible, using a water hose or ice packs, or placing the person in a cool bath. Apply rescue breathing or cardiopulmonary resuscitation (CPR), if necessary. Do not give fluids by mouth to a person who is unconscious, because this can cause him to choke to death.

How to Protect Yourself from Heat

Aisleways

(Continued from page 1)

orderly, eliminating hazards and conserving space can be achieved. The key is free and unrestricted aisles.

When planning to store materials and equipment, always allow the required clearance for vehicles and equipment in the aisles. Three feet, for persons and a space of at least two feet on either side of any vehicle, is a good guideline.

Never allow materials or equipment to protrude into the aisles, as this may not allow enough clearance for firefighting

Illness

Here are some ways to prevent heat illness:

- Get accustomed to the heat gradually. If possible, take it easy for a few days until the body can adjust to hot weather. Work at a steady pace, avoiding over-exertion.
- Be sure to take your scheduled breaks to cool off and rest.
- Wear light, layered clothing to allow for maximum ventilation. Cotton is generally cooler than synthetic fabrics. Wear a hat and a sunscreen in the sun.
- Drink fluids often. Dehydration is a major contributor to heat illness. Preferred beverages are cool water and special drinks that replace minerals as well as fluids.
- Eat cool, light meals that are nutritious. Save the hot, heavy meals until you are off-shift.

- Lightly salting foods may help maintain the balance of minerals in the body, replacing salt lost through sweating. However, consult a doctor if you must restrict salt intake for any reason, such as heart problems or high blood pressure. Salt tablets are not recommended.
- In some hot work environments, cooled suits are used to keep the body temperature at a safe level. Clothing may be cooled by ice, water or air. Reflective clothing is also available to keep the heat off the skin.

Conclusion

It's important to prevent heat illness and to be alert to its symptoms. Even the early stages of heat illness should be taken seriously, because they are the warning signs of a dangerous condition that can lead to death.

equipment to pass.

All extinguishers, hoses and circuit breaker boxes must be easily seen and easy to get to.

Keep all stored material at least 18 inches from all sprinkler heads, smoke detectors and electrical sources.

Never allow exits to be blocked, either from the inside with boxes, or from the outside with trash and snow.

Drums filled with flammable liquids should be stored in a separate, cool, protected area. Heat from any source can

cause liquids to expand, and the resulting build-up of pressure, could cause leaks which will lead to fire or explosion.

Empty drums should be removed promptly, as trapped vapors can still present an explosion hazard.

Improper storage, or neglect of a storage area, can result in a fire or explosion, which may cost lives and reduce your job to ashes. Keep your storage areas neat and organized to help stop tragic accidents from happening.



Heat Illness

Heat illness ranges from the uncomfortable heat rash to the potentially fatal heat stroke. Keep cool, drink water often.... and try this word search.

G K F I F P C Q I D H R J M A J X P T Z
M P M T K W Z Z M I E N B U A O D W M O
A K Q A I T V X I Z R X H S H E E V A J
W W W C D J K A J Z U O R C O D S Y S Q
A C F N E Z Y D O I T G N L T A L R U X
T R J L A L I R L N A S O E W H U I N J
E S E W U Y S O M E R W I C O S P H S N
R L N S S I C I S S E E T R R V D Y C D
R E I N U D D H U S P A A A K J I D R I
E X H G O E S S J S M T R M F P P R E A
H H S N U H Y C Q H E Y I P A N A A E T
C A N I N Y M I R F T G P S H I R T N S
A U U L E D P Y N A T A S U R K W I H R
D S S O R R T L G T A S R W E S K O J I
A T U O T A O Y V A E T E J N Y A N G F
E I G C S T M H I L H N P Z H M E V P M
H O Z U D I S K G X C F S I E M M J L U
K N M U G O D N S T R O K E I A T L A S
N H I L P N U L X R I V M P T L B Q O T
K O S K R N X H A A Y G G O F C I Y X P

CELSIUS
CLAMMY SKIN
COOLING
DEHYDRATION
DIZZINESS
EXHAUSTION
FAHRENHEIT
FATAL
FLUIDS
FOGGY
FIRST AID
HEADACHE
HEAT

HOT
HOT WORK
HYDRATION
INTENSE
MUSCLE CRAMPS
PERSPIRATION
RAPID PULSE
SALT
SHADE
STRENUOUS
STROKE
SUNSCREEN
SUNSHINE

SWEATY
SYMPTOMS
TEMPERATURE
WATER



**One International Blvd.
Suite 405
Mahwah, NJ 07495**

Insuring the industry that moves America