

Insurance Newsletter

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Inside this edition:

Managing Seasonal Affective
Disorder
Preventing Injuries When
Using Hand Tools2
Floor Care Slip, Trip and Fall
Prevention3
Essentials of Sleep for

Health.....

Managing Seasonal Affective Disorder

The transition to the winter months is not always easy. Longer periods of darkness and the inability to be outdoors due to inclement weather can take a toll on a person's mental health. According to the National Institute of Mental Health, Seasonal Affective Disorder (SAD) is "... a type of depression characterized by a recurrent seasonal pattern, with symptoms lasting about 4-5 months out of the year." Managing SAD involves a combination of lifestyle changes, therapies, and sometimes medication. Here are some strategies that can help.

Light Therapy

A light therapy box is a device that mimics natural sunlight. It's typically used for about 20-30 minutes each morning. Spending as much time as possible outdoors during the daylight hours is another helpful therapy. Open blinds and curtains to let in natural light.

Physical Activity

Regular exercise can help relieve stress, anxiety and depression. Aim for at least 30 minutes of physical activity most days of the week.

Healthy Diet

Eating a balanced diet can improve mood and energy levels. Focus on fruits, vegetables, whole grains, and lean proteins.

Sleep Hygiene

Maintain a regular sleep schedule. Go to bed and wake up at the same time every day, even on weekends. In addition, ensure your sleep environment is comfortable and conducive to rest.

Social Support

Stay connected with friends and family. Social interactions can provide emotional support and reduce feelings of isolation.

Professional Help

Cognitive-behavioral therapy (CBT) can be effective in treating SAD by helping manage negative thoughts and behaviors. Antidepressants may be prescribed by a healthcare provider if symptoms are severe.

Stress Management

Practice relaxation techniques such as yoga, meditation, or deep-breathing exercises to manage stress.

Routine

Establishing a daily routine can provide structure and a sense of normalcy, which can be comforting during the darker months.

Vitamin D

Consider taking a Vitamin D supplement, especially if you have limited exposure to sunlight. Consult with a healthcare provider before starting any new supplements.

Avoid Alcohol and Caffeine

Limit the intake of alcohol and caffeine as they can affect your mood and sleep patterns.

If you or someone you know is struggling with SAD, it's important to seek professional help. A healthcare provider can offer personalized advice and treatment options.

National Institute of Mental Health. Seasonal Affective Disorder. Retrieved 11/23/24 from https://www.nimh.nih.gov/health/publications/seasonal-affective-disorder

Preventing Injuries When Using Hand Tools

Almost all of us use hand tools—at work and at home. It's estimated that about 8 percent of industrial accidents involve the unsafe use of hand tools (both manual and power). These accidents result from using the wrong tool for the job (or using the right tool incorrectly), failing to wear personal protective equipment, or not following approved safety guidelines.

Injuries associated with hand tools can vary widely depending on the type of tool and how it is used. Common types of injuries include:

- Cuts and Lacerations: These are among the most common injuries and can occur from sharp edges, blades, or points on tools such as knives, saws, and chisels.
- Puncture Wounds: Tools like screwdrivers, awls, and nails can cause puncture wounds if they slip or are used improperly.
- Bruises and Contusions: These can result from impact tools like hammers or from dropping heavy tools.
- Fractures: Bones can be broken by the force of a heavy tool or by being caught between a tool and a hard surface.
- Sprains and Strains: Overexertion or improper use of tools can lead to muscle and tendon injuries, particularly in the hands, wrists, and arms.
- Repetitive Strain Injuries (RSIs):
 Prolonged use of hand tools, especially those requiring repetitive motions, can lead to conditions like carpal tunnel syndrome or tendonitis.
- Eye Injuries: Flying debris or splinters from tools like chisels, saws, or hammers can cause serious eye injuries if proper eye protection is not worn.
- Burns: Tools that generate heat,



such as soldering irons or welding equipment, can cause burns if not handled properly.

- Crush Injuries: Hands or fingers can be crushed by heavy tools or materials, or by tools with moving parts like pliers or wrenches.
- Electrical Injuries: Tools that are powered by electricity can pose a risk of electric shock or burns if they are not properly insulated or if they malfunction.

To minimize the risk of these injuries, it is important to use the correct tool for the job, maintain tools in good working condition, follow proper safety procedures, and use appropriate personal protective equipment (PPE) such as gloves, safety glasses, and hearing protection.

Inspecting hand tools regularly is also crucial for maintaining a safe work environment. Consider the following safety tips for hand tool inspections.

Check for Damage

- Inspect handles for cracks, splinters, or other damage.
- Ensure that the tool head is securely attached to the handle.
- Look for signs of wear, such as rounded edges on cutting tools.

Cleanliness

- Clean tools after each use to prevent rust and buildup of debris.
- Ensure that tools are stored in a dry, clean environment.

Functionality

Test moving parts to ensure they operate smoothly.

 Check that locking mechanisms are functioning properly.

Sharpness

- Ensure cutting tools are sharp and free of nicks or chips.
- Dull tools can be more dangerous as they require more force to use.

Proper Use

- Verify that the tool is being used for its intended purpose.
- Using tools incorrectly can lead to damage and injury.

Manufacturer's Instructions

- Follow the manufacturer's guidelines for maintenance and inspection.
- Use recommended lubricants and replacement parts.

Personal Protective Equipment (PPE)

- Wear appropriate PPE, such as gloves and safety glasses, during inspections and use.
- Ensure PPE is in good condition and fits properly.

Storage

- Store tools properly to prevent damage
- Use toolboxes, racks, or pegboards to keep tools organized and accessible.

Training

- Ensure all employees are trained in the proper use and inspection of hand tools.
- Regularly review safety procedures and update training as necessary.

Documentation

- Keep records of inspections and maintenance.
- Document any issues found and the corrective actions taken.

By following these safety tips, you can help ensure that hand tools remain in good working condition and reduce the risk of accidents and injuries—whether on or off the job.

Floor Care Slip, Trip and Fall Prevention

Indoor floor care is one of the primary tasks completed by custodial personnel. General floor surface maintenance along with periodic stripping and application of finishes are all necessary to ensure cleanliness, durability and safety for building occupants and visitors. There are a wide variety of indoor flooring surfaces available to commercial and residential establishments. Most of these provide a degree of slip resistance in their original state, however highly polished floors such as marble, terrazzo or ceramic tile can be very slippery when dry and even more dangerous when moisture is present.

Slip, trip and fall accidents on walking surfaces are one of the most common types of accidents that occur when performing housekeeping duties. Not only can these accidents occur to custodial personnel, but also to anyone else who may work at or be visiting the facility. According to OSHA, "Slips, trips and falls constitute the majority of general industry accidents. They cause 15% of all accidental deaths and are second only to motor vehicles as a cause of fatalities." In terms of claims, injuries from slips, trips and falls cost, on average, approximately \$25,000--\$28,000 per occurrence, according to the Bureau of Labor Statistics.

To help custodial personnel reduce the potential of slip, trip and fall dangers to themselves and building occupants while caring for floor surfaces, it is important to take the following control measures:

- 1. Establish a formal cleaning program;
- Train custodial personnel on cleaning policies and procedures; and
- Know how and when to set up signage indicating hazardous floor surfaces.

A formal cleaning program provides facility administrators with policies and procedures for the facility's custodial program. It also sets guidelines for custodial personnel to follow when



preparing for and conducting cleaning activities. Important elements to consider when developing a formal cleaning program include:

- Creation of regular cleaning schedules with consideration given to peak traffic hours, traffic patterns and weather conditions.
- Communication of estimated drying times for the areas being cleaned.
- Use of warning signage and/or barricades to redirect pedestrian traffic.
- Documentation and/or inspection logs of areas that have been cleaned.
- Establishing written procedures on floor cleaning, along with documentation of any new floor surfaces, cleaning products or changes in the work environment.
- Evaluation of written procedures.
- Location of Safety Data Sheets (SDS) and applicable personal protective equipment (PPE).

Training custodial personnel on cleaning policies and procedures is the next step to preventing accidents and injuries. Custodians should know how to perform overall housekeeping tasks in addition to specific cleaning procedures for flooring areas considered as high-hazards.

- Check for proper drainage
- Areas should be highly visible and cleaned thoroughly with no shortcuts
- Check cleaning equipment and make sure it is in good condition
- Use the right equipment for the floor surface when wet processes

are used and maintain adequate drainage, mats and false floors wherever possible.

Setting up proper signage prior to, during and after the area has been cleaned is critical to communicating the hazardous floor surface to other personnel and building occupants. To prevent injuries from occurring, be sure to:

- Identify the area(s) that need to be cleaned and block them off using warning signage and other applicable equipment.
- Be sure that warning signage is highly visible and does not pose a slip, trip or fall hazard.
- Use warning signage in conjunction with cleaning up spills and debris as well as a deterrent to the area that is being cleaned.
- Keep in mind that while warning signage is a valuable tool to attract attention, it should not in itself be a sole control technique.
- Once the process is complete, clean up all equipment immediately.
- As soon as the hazardous situation is safe, take down corresponding warning signage. If signage is left out long after the floor has dried or the hazard has been removed, it becomes commonplace and loses its intended effectiveness.

Effective communication is the key to not only helping custodial personnel avoid slip, trip and fall exposures when cleaning floor surfaces, but also building occupants. Constant reminders and proactive information can serve to help personnel and occupants focus on the presence of slip, trip and fall hazards as well as provide tips for prevention. Slip, trip and fall hazards should be reported to a supervisor or documented on an inspection checklist for further action by management/administration. In addition, there should always be follow-up activity to any reported hazard.

-Article sources: "Floor Cleaning Procedures for Slip, Trip and Fall Prevention," by Dusti Butler and Helene Browning, http://www.cmmonline.com/print/aspx?articleid=58498; www.osha.gov; and www.sorm.state.tx.us/training2/ SlipsTripsFalls/intro.htm

Essentials of Sleep for Health

This should come as no surprise, but sleep is a fundamental biological process that plays a vital role in our overall health, well-being, and mental health.

During sleep, the body undergoes critical restorative functions, including tissue repair, muscle growth, and the consolidation of memories. These processes are essential for maintaining physical health, enhancing cognitive function, and supporting emotional stability.

Physical Health

Adequate sleep is crucial for physical health. It helps regulate the immune system, making us less susceptible to infections like the common cold and flu, and chronic illnesses such as heart disease and diabetes. Sleep also plays a role in maintaining a healthy weight by regulating hormones that control hunger and appetite. Poor sleep can lead to weight gain and increase the risk of obesity.

Mental Health

From a mental health perspective, sleep is equally important. It impacts mood regulation, stress resilience, and emotional well-being. Chronic sleep deprivation is linked to an increased risk of mental health disorders such as



anxiety and depression. During sleep, the brain processes emotions and experiences, helping to reduce stress and improve overall mental health.

Cognitive Health

Sleep also affects cognitive function, including attention, memory, and problem-solving abilities. Lack of sleep can impair decision-making and reaction times, leading to accidents and errors. In children and adolescents, sufficient sleep is essential for proper growth, development, and academic performance.

Sleep may seem like a passive state of rest, but it's actually a very active process that is vital for our physical health, mental well-being, and cognitive functioning. Prioritizing good sleep hygiene is essential for leading a healthy, balanced life.

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