

SAFETY & LOSS PREVENTION

ISSUE 5 | VOLUME 9  
OCT-DEC 2018

# OUTLOOK

LOOK. LISTEN. LEARN  
**FIRE SAFETY  
& PREVENTION**  
WINTER 2018





## **FIRE SAFETY & PREVENTION**

As winter approaches, we take a closer look at how to prevent fires, both at home and in the workplace. More structural fires occur in the winter months than any other time of the year.

### **IN THIS ISSUE**

<b>Fire Prevention At Home &amp; In The Workplace</b>	<b>1</b>
<b>In Case Of Fire</b>	<b>3</b>
<b>Preventing Needlestick Injuries</b>	<b>4</b>
<b>Workers' Compensation Claims &amp; Our Aging Workforce</b>	<b>5</b>
<b>The Times, They Are (Still) A-Changing</b>	<b>6</b>
<b>Politics At Work</b>	<b>7</b>
<b>SFLPP Webinars</b>	<b>7</b>
<b>Word Search/References/Resources</b>	<b>8</b>
<b>Credits</b>	<b>9</b>

# FIRE PREVENTION

## AT HOME & IN THE WORKPLACE



An old building's faulty wiring sets off a spark. Someone cooking lunch becomes distracted by a phone call. A pet knocks over a forgotten candle. It only takes 30 seconds for a small flame to become a major fire. Within two minutes, thick black smoke fills every room, producing toxic gases, asphyxiating the occupants. Moments later, the whole building is engulfed in flames.

The National Fire Protection Association states that a structure fire is reported every 66 seconds. Unfortunately, the frequency of fires, the amount of financial losses, and the number of deaths caused by fires increased between 2013 and 2016, whereas previous years had experienced a downward trend (U.S. Fire Administration, U.S. fire statistics, 2016). Efforts geared toward preventing these fires in the first place will be essential in reversing that trend yet again.

## An Ounce of Prevention, A Pound of Cure

**Cooking** is the leading cause of structure fires and fire related injuries. Follow these safety tips both at home and in the workplace.

- Keep appliances clean and in good working order. Wipe up spills and scrub food build-up that can ignite. Do not use appliances with frayed or broken cords. Unplug them when not in use.
- Stay in the kitchen while food is cooking, especially when using the stovetop, and use a timer to remind you to check the food.
- Keep anything that can catch fire — oven mitts, utensils, towels, food packaging, etc. — away from hot surfaces.
- Do not wear loose clothing while cooking, and tie back long hair.

In the event of a cooking fire:

- In the oven — turn off the heat and keep the door closed.
- On the stovetop — turn off the heat and smother the fire with a pot lid. Leave the pan covered until cooled completely.
- Never use water to fight a grease fire, as it could cause the fire to spread. Get out of the room, close the door behind you to prevent the fire from spreading, and call 9-1-1.
- If you choose to attempt to put out the fire, first be sure you and the others in the room have a clear path out.

**Heating systems**, such as electric heat/ac units, space heaters, and fireplaces, are another leading cause of fire deaths. By taking a few precautions, most heating fires can be prevented.

- Have your heating system professionally installed and serviced regularly.
- Use a sturdy screen to keep sparks from flying out of the fireplace. Be sure ashes are cool before putting them into a metal container.
- Keep chimneys swept clean of soot, which can build up and ignite inside, and have them inspected yearly.
- Keep anything that could burn at least a three foot radius away from heating equipment. This includes children and pets.
- Turn off portable heaters before leaving the room or going to bed.

**Other things you can do to help prevent fires before they start:**

- Clean the lint trap in your dryer after every use. Clogged filters reduce airflow needed to keep heat from building up in the vents, as well as forcing lint onto the heating coils, which can ignite.
- Avoid using outlet extenders, extension cords, and plug-in power bars, as they can overload electrical circuits. Replace damaged or frayed cords. Never force a three-pronged plug into a two-slot outlet.
- Always properly extinguish and dispose of smoking materials.
- Keep workspaces free of waste paper and other combustibles.
- Maintain machinery to prevent overheating and friction sparks.
- Use and store chemicals safely. Keep equipment and workspaces free from residues which may ignite.



## DID YOU KNOW?

Benjamin Franklin's famous quote, "An ounce of prevention is worth a pound of cure," was actually regarding fire prevention. In a 1735 letter to The Pennsylvania Gazette, he advised the city's residents to take greater care in carrying and storing hot coals in the house. Franklin also suggested that chimney sweeps be licensed and held responsible for their work. In 1736, he cofounded the Union Fire Company, also known as the "Bucket Brigade," which was the first formally organized all-volunteer fire company in the colonies.



Benjamin Franklin, *The Fireman*  
by Charles Washington Wright, 1850

Old fire buckets hang outside of Holt Station on the North Norfolk Railway, a remnant of the "bucket brigades" of centuries past.  
(Copyright Christine Matthews)

# IN CASE OF FIRE

- Install smoke alarms on every level of the building and test them regularly; change the batteries at least once a year. Vibrating or flashing alarms can be installed for the hearing impaired.
- Have a fire extinguisher on hand and learn how to use it. Automatic fire sprinklers are another good option.
- Walkways and corridors must be kept clear to ensure emergency egress is uninhibited.
- Keep a phone near you and ready to call for help at a moment's notice. Be sure you know who to call in the event of an emergency; have numbers preprogrammed into the phone's contacts.
- Plan and practice an escape route and agree on a meeting place outside of the building. Be prepared to assist young children, pets, and those with special needs. Be sure fire exits are clearly marked, and emergency exit diagrams posted in public areas.
- Know two ways out of each room in the event the primary way is blocked by fire or smoke.
- When evacuating through a burning building, crawl on the ground under any smoke to the nearest exit, as heat and poisonous gases rise and collect along the ceiling, and the air temperature can reach 600 degrees at eye level.
- Always use the stairs when evacuating from a multi-story building. Do not use the elevators.
- If you cannot get out, lie down as low to the ground as possible and block vents with a towel or piece of clothing. Call 9-1-1 and tell them where you are. If there is a window, signal for help with a light-colored cloth or a flashlight.
- If your clothing catches fire – stop, drop, and roll. Stop immediately, drop to the ground, cover your face with your hands, and roll back and forth until the fire is out.

Fire emergencies can happen anywhere, at any time, in spite of our best efforts to prevent them. It is imperative to be prepared.



**A**SSASS THE SITUATION  
**C**HOOSSE YOUR RESPONSE  
**T**AKE ACTION

# PREVENTING NEEDLESTICK



## INJURIES

According to the CDC, around 385,000 health care workers in the U.S. report accidental needlestick injuries by hospital-based health care personnel every year – that’s an average of 1,000 sharps injuries per day. These injuries can be especially dangerous if the needle is contaminated with a bloodborne pathogen, such as HIV or hepatitis. The World Health Organization reports that accidental needle sticks account for 86% of all occupationally-related infectious disease transmission. Anyone who works in a health care setting – doctors, nurses, student assistants, even janitors – runs the risk of being injured on the job by a needlestick, scalpel, or other sharp objects. Among health care workers, nurses have the highest rate of needlestick injuries.

Even one case of serious infection by bloodborne pathogens can have an enormous financial impact on an employer, both directly and indirectly, through testing, treatment, lost time, and disability payments. Needle devices with safety features and needle device alternatives cost more, but studies have found them to be more effective in preventing injuries than standard devices, which over time saves employers money.

The most common sharps injuries occur from recapping needles, taking needles apart after use, manipulating needles in the patient, or bumping into needles or sharps held by another worker. These preventable injuries are often caused when workers try to work too quickly. It only takes a

few extra seconds for workers to give their full attention to avoid careless accidents.

Employers should be sure those working in health care have proper training on how to handle and dispose of needles and other sharps, and ensure the workplace is equipped with adequate supplies. Employees should always follow standard precautions and practices for infection prevention, and needles and sharps must be disposed of in a proper sharps disposal container immediately after use. Overfilling a container with used sharps increases the risk of needlestick injuries; once a container is 3/4 full, dispose of the container according to the hazardous waste guidelines for your agency or organization. Never place a full sharps disposal container in another trash receptacle with regular trash, and never reuse a sharps container.

Even with proper training, care, and safety procedures in place, accidents do occur. In such an event, wash the site with soap and water, and report injuries right away. If the person exposed has not been vaccinated against hepatitis B, the vaccine series should be implemented immediately.

For more information, read [How to Prevent Needlestick Injuries: Answers to Some Important Questions](#) published on the OSHA website at [www.osha.gov](http://www.osha.gov).

# WORKERS' COMPENSATION CLAIMS AND OUR AGING WORKFORCE



**The Bureau of Labor Statistics estimates that the number of workers age 45 or older will increase to 40% of the total U.S. workforce within the next five years – that's two out of every five workers, with one out of five workers being over 55.**

As the proportion of older workers in the United States continues to rise, employers are tasked with finding ways to accommodate them. The trend of employees staying on the job or reentering the workforce later in life has potential effects on the amount and type of workers' compensation claims. Studies by the

Bureau of Labor and Statistics dispel the myth that older workers experience a higher rate of injury than younger workers. In actuality, the youngest workers (those age 16-24) are injured on the job at about twice the rate as workers in other age demographics.

However, there are several other ways in which age impacts injuries.

**Risk of falls.** The CDC sites falls as a leading cause of death for people 65 and older. This is believed to be due to loss of vision and balance, increased fatigue, and decreased range of motion in older workers, as well as side effects from medications.

**More serious injuries.** While the rate of incidents is highest among young people, the types of injuries experienced by older workers tend to be more severe, such as rotator cuff and lower back injuries.

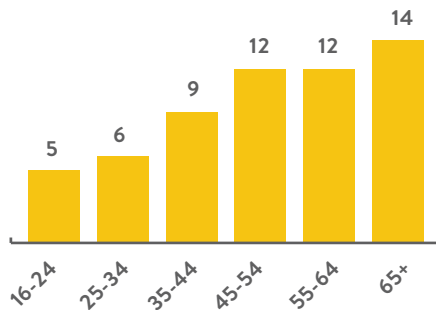
**More pre-existing conditions, or "comorbidities."** Medical issues associated with age, such as diabetes and heart disease, can complicate the treatment of injuries.

**More costly claims.** Older workers tend to require more expensive treatments, as well as more treatments per claim.

**More lost days.** The average number of days lost increases with age.

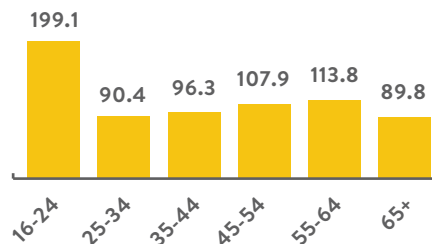
## MEDIAN DAYS AWAY FROM WORK BY AGE

All United States, 2016  
Bureau of Labor Statistics



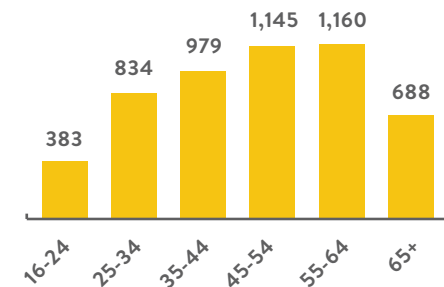
## INCIDENCE RATE PER 10,000 FULL-TIME WORKERS BY AGE

All United States, 2016  
Bureau of Labor Statistics



## FATAL OCCUPATIONAL INJURIES BY AGE

All United States, 2016  
Bureau of Labor Statistics



Statistics show younger workers are more likely to be injured on the job, but older workers experience more lost days and are more likely to suffer serious, or even fatal, injuries.



### What can be done to help older workers prevent injuries on the job?

Implement and encourage participation in a wellness program. Improving flexibility, strength, and balance can help prevent strains, sprains, and falls. The state of Florida Employee Assistance Program (EAP) has a great number of articles, advice, and lists of resources to help at [www.sofeap.com](http://www.sofeap.com).

**Prevent slip-and-fall injuries.** Keep workplaces well-maintained, clean up spills immediately, and instruct employees to wear proper footwear and practice safe techniques on the job.

**Assess the physical requirements of the job.** If an employee has an illness or physical impairment, make adjustments and accommodations to ensure these impairments do not lead to injuries.

**Perform ergonomic evaluations.** Employees should implement proper lifting techniques, use proper equipment, and avoid repetitive motion injuries.

**A safety program that works to determine risks and prevent injuries is the best way to protect employees of every age.**

# THE TIMES, THEY ARE *still* A-CHANGING

In March of 2018, Governor Rick Scott signed bill HB 1013, known as the “Sunshine Protection Act,” which would allow Florida to remain on Daylight Saving Time all year long. This bill passed in the Florida Senate and was set to take effect July 1; however, it did not receive the necessary approval of the United States Congress.

Until this issue is settled, Floridians will still need to “spring forward” in March and “fall back” in November. Daylight Saving Time (DST) will revert to standard time (ST) this year on **Sunday, November 4 at 2 a.m.**

Adjusting to the time change is as simple as moving the hands on the clock, right? Not quite. Typically it takes about **one week** for our bodies to adjust. Here’s how you can ease the transition:

- **Reduce rigorous physical and mental tasks** during the week after the time change.

- **Keep lights dim** and avoid electronic screens for the hour preceding bedtime.
- **Gradually move the timing** of sleep, meals, exercise, and exposure to light during the week prior to time changes. “Early birds” adjust easier in the spring, “night owls” in the fall.
- **Make being well rested a priority.** Getting more than 7 hours of sleep per night can help. Have a “wind down” time before bed, and create an environment that is conducive to sleep – cool, quiet, and dark.
- **Be extra vigilant** while driving. Sleepy drivers are prone to driving errors.

**ALSO REMEMBER – Time changes are a great reminder that it’s time to change the batteries in your smoke detectors!**



**DID YOU KNOW?** Ben Franklin, in addition to his efforts in fire safety (see pg. 2), also was first to pitch the idea of Daylight Saving Time!



# POLITICS AT WORK

The political climate in America has become more and more polarized in recent years, and Florida is no exception. Political speech can sow strife among friends, family members, and coworkers alike. However, unlike family members rarely seen except for holidays and special occasions, coworkers deal with each other on a daily basis. It is generally considered a best practice to avoid political discussion in the workplace, as it can cause fragmentation among employees.

Should you choose to engage in such discourse, it is best to keep talk and actions work-appropriate. Conversations should not distract employees from doing their jobs or impact operations in a negative way.

Learning how to navigate complicated political talk can actually be helpful in other difficult conversations at work and in the rest of daily

life. Politics often feel very personal, and arguing politics with those who disagree rarely causes people to change their minds — more often, such conversations create hard feelings. Weigh the consequences before broaching a potentially divisive subject.

Instead of a chance to convert others to your side, think of political conversations as a way to gain a new understanding of the people you live and work with every day. Ask questions, make an effort to understand the other person's point of view, and seek common ground. If a conversation takes an ugly turn, agree to disagree and wrap it up quickly and respectfully, and shift toward a neutral subject. Disengage from the conversation if you feel frustrated or angry.

Keeping a professional rapport with coworkers is important, regardless of their beliefs.



S  
F  
L  
P  
P

## UPCOMING TRAINING WEBINARS:

12/5/18

Facility & Equipment Inspections

12/19/18

Promoting Employee  
Safety Awareness

1/16/19

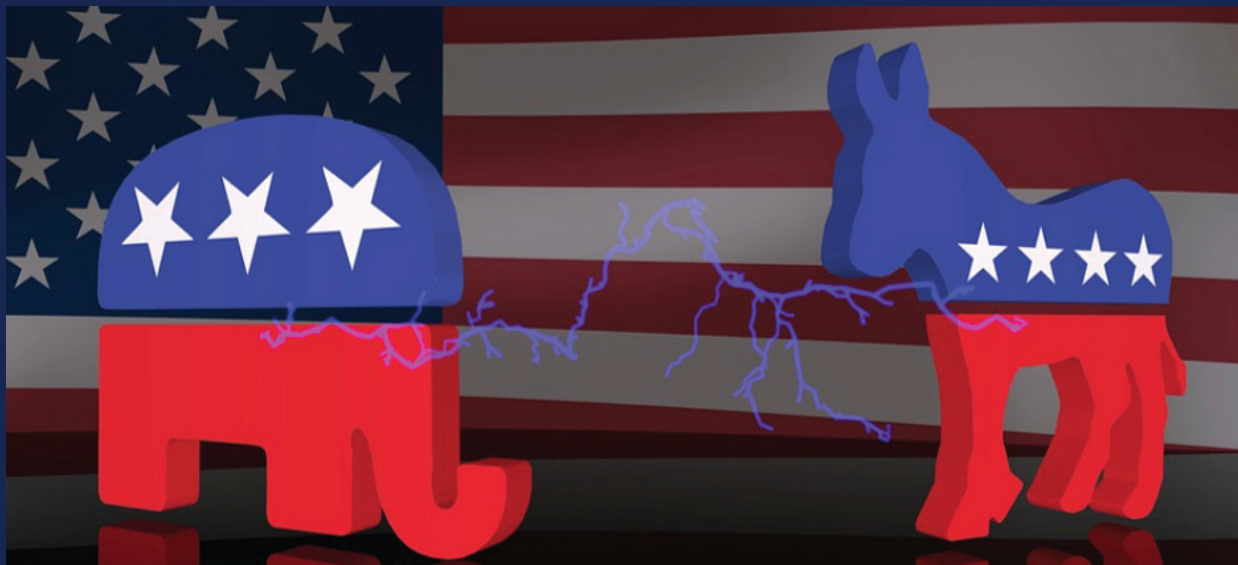
Accident Investigations

1/30/19

Safety Coordinator Orientation

An email blast will be sent from the State Loss Prevention Program prior to each of these webinars with registration information.

For questions, contact Juana Powell in the Division of Risk Management / Loss Prevention:  
[Juana.Powell@myfloridacfo.com](mailto:Juana.Powell@myfloridacfo.com)



# SAFETY & LOSS PREVENTION WORD SEARCH

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

## SEARCH TERMS

AGING	CHANGE	ELECTION	FIRE
INJURY	NEEDLE	POLITICS	PREVENTION
	SAFETY	WORKFORCE	

## REFERENCES AND RESOURCES

- “U.S. Fire Statistics,” U.S. Fire Administration, website last updated October 23, 2018.  
[www.usfa.fema.gov/data/statistics/#tab-2](http://www.usfa.fema.gov/data/statistics/#tab-2)
- “Workplace Fire Prevention Tips,” United States Department of Agriculture (n.d.).  
[www.dm.usda.gov/beprepared/docs/workplacefiretips.pdf](http://www.dm.usda.gov/beprepared/docs/workplacefiretips.pdf)
- “12 Steps to Prevent Workplace Fires, National Fire Safety Month, October 2018.”  
[safetycenter.org/12-tips-to-prevent-workplace-fires-national-fire-safety-month/](http://safetycenter.org/12-tips-to-prevent-workplace-fires-national-fire-safety-month/)
- “Union Fire Company,” Benjamin Franklin Historical Society (n.d.).  
[www.benjamin-franklin-history.org/union-fire-company/](http://www.benjamin-franklin-history.org/union-fire-company/)
- “In Case Of Fire,” The Electric Ben Franklin (n.d.), The Independence Hall Association.  
[www.ushistory.org/franklin/philadelphia/fire.htm](http://www.ushistory.org/franklin/philadelphia/fire.htm)
- “Preventing Needlestick Injuries in Health Care Settings,” National Institute for Occupational Safety and Health, DHHS Publication Number 2000-108, November 1999.  
[www.cdc.gov/niosh/docs/2000-108/default.html](http://www.cdc.gov/niosh/docs/2000-108/default.html)
- “Preventing needlestick injuries,” Safety + Health, National Safety Council, October 26, 2015.  
<https://www.safetyandhealthmagazine.com/articles/13155-preventing-needlestick-injuries>
- “Management of Needlestick Injuries in the Health Care Setting,” AMA Journal of Ethics, Josiah Penalver, October 2005. [journalofethics.ama-assn.org/article/management-needlestick-injuries-health-care-setting/2005-10](http://journalofethics.ama-assn.org/article/management-needlestick-injuries-health-care-setting/2005-10)
- “The Aging Workforce: How To Manage Workers’ Comp Costs for the Silver Bunch,” Karen C. Yotis, Esq., LexisNexis, May 31, 2014. [www.lexisnexis.com/legalnewsroom/workers-compensation/b/recent-cases-news-trends-developments/posts/the-aging-workforce-how-to-manage-workers-comp-costs-for-the-silver-bunch](http://www.lexisnexis.com/legalnewsroom/workers-compensation/b/recent-cases-news-trends-developments/posts/the-aging-workforce-how-to-manage-workers-comp-costs-for-the-silver-bunch)
- “Accommodate Aging Workforce Population,” Workplace Health Promotion, Centers for Disease Control and Prevention (n.d.). [www.cdc.gov/workplacehealthpromotion/model/control-costs/benefits/aging-workforce.html](http://www.cdc.gov/workplacehealthpromotion/model/control-costs/benefits/aging-workforce.html)
- “Should You Talk About Politics at Work?,” Rebecca Knight, Harvard Business Review, September 26, 2016. [hbr.org/2016/09/should-you-talk-about-politics-at-work](http://hbr.org/2016/09/should-you-talk-about-politics-at-work)
- “Talking Politics at Work,” Steve Albrecht, DBA, Psychology Today, June 6, 2018.  
[www.psychologytoday.com/us/blog/the-act-violence/201806/talking-politics-work](http://www.psychologytoday.com/us/blog/the-act-violence/201806/talking-politics-work)

# Florida Department of Financial Services

## Division of Risk Management

200 East Gaines Street  
Tallahassee, Florida 32399

### Molly Merry, CPA

Division Director

### Robin Delaney

Assistant Division Director

### Jeffrey W. Cagle

Chief of Risk Financing & Loss Prevention

### Wendy McSwain, MSA

Loss Prevention Section Administrator



Office of the Director

(850) 413-4700

State of Florida Loss Prevention Section

(850) 413-4756

Bureau of State Liability & Property Claims

(850) 413-3122

Bureau of State Employee Workers' Compensation Claims

(850) 413-3123

Safety Coordinator Appointment Form

(850) 413-4756

## SAFETY AND LOSS PREVENTION OUTLOOK TEAM:

### Lori Taylor

Managing Editor/Writer

### Wendy McSwain

Staff Editor

### Terry Taylor

Graphic Designer

We look forward to your feedback on how we can better serve you. To submit story ideas, articles, and other suggestions—or to be added to our distribution list, please contact us by clicking on the link below:

[State Loss Prevention Program](#)

*The Safety and Loss Prevention Outlook newsletter is for informational purposes only. The Department of Financial Services does not endorse or support any websites, products, brands or services referenced herein.*

[www.myfloridacfo.com/division/risk/](http://www.myfloridacfo.com/division/risk/)