

Safetyline

Apartment Association of Michigan

Benefits

Member

Membership in the Apartment Association carries benefits beyond savings on Work Comp insurance. Members join a network of their peers; thus gaining access to information sharing and the tools needed for effective loss control.

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Please Note: The content herein represents general information and should not be considered medical advice

Frequently Asked Questions

Stress: What It Is And How To Manage It

Editor's Note: We encourage all of our members to use this information as a starting point for effective safety communication. Members should add to it based on their safety needs and work environments.

Stress has become such a pervasive part of our environment that it even has its own month. April has been designated as *Stress Awareness Month*; a time to take a minute to learn about stress and gain insight into how it can be managed.

Q. What is stress?

A. Stress is a physical and emotional response to difficult—usually negative—situations. It can involve big life events like divorce or the death of a loved one. Or it can involve everyday upsets like having to wait in line at the bank when you're in a rush, arguing with your spouse and children, or dealing

See Stress Page 2

Living a Balanced Life; How To Handle Work And Life Issues

Let's assume we all attempt to lead a balanced life. But between pressures at work and demands at home, many of us end up on a seesaw, bouncing up and down, trying to meet both sets of needs.

There are no easy answers, but here are some common problems with possible solutions.

Challenge: You worry about work problems when you're home and family problems when you're at work.

Solution: Leave home problems home and work problems at work. Easier said than done? Probably, but by setting healthy boundaries between work and home, you can focus more fully on each one.

Challenge: You work through

lunch or skip breaks to keep up with the work.

Solution: Find ways to organize your work better and manage your time more efficiently. Breaks are necessary; they allow you to return to work refreshed and refueled.

Challenge: You do most of the family chores.

Solution: Get the rest of the family more involved. Delegate responsibilities. Everyone should do his or her share according to ability.

Challenge: You have trouble saying no to co-workers or family members.

Solution: Saying yes when you really want to say no leads to resentment or martyrdom. Both are bad. Be honest with

yourself and others. Help when you can; say no when you can't.

Challenge: You get less than 7 hours of sleep because of household duties.

Solution: Delegate more, find ways to combine tasks, or let less important chores slide until you have time. You need your sleep to have enough energy for work and family.

Challenge: By the time you've taken care of everyone else's needs, there's no time left for your own.

Solution: Set aside time each day (and more on weekends) for yourself. This time is sacred. Only a major emergency is allowed to interfere.

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To receive a copy of Safetyline, contact Brenda Boomer at bab@spsinsurance.com, or access it online at: www.apartments.org

Direct Link Between Stress And Musculoskeletal Disorders

Sometimes the best laid plans simply go awry. However, as important as meeting deadlines are to the smooth running of an apartment community, allowing them to cause a stress overload is counterproductive.

Why? Because workplace stress doesn't just strain nerves – it can strain backs as well. Industry studies reveal a link between workplace stress and musculoskeletal disorders.

Consider the following:

- MSDs are the leading occupational health problem
- Businesses are facing rising health care costs because of MSDs
- An aging work force and rising medical costs mean escalating MSD costs
- A European study shows that workplace stress increases MSD recovery times

What does all of this mean? With MSDs leading the way in workplace injuries, incorporating a stress reduction program into your company's overall health plan may pay bigger dividends than you imagine—improving the company's safety climate and its bottom line.

How so? Looking below the surface of any accident uncovers significant indirect costs that affect the proverbial bottom line—costs that are often uninsured and, as a result, unrecoverable.

Some examples of indirect costs include:

- The loss of productive time for the injured employee.
- Damage to equipment, product and tools.

- Disruption of the workflow and interruption of schedules as well as the costs associated with training new employees or hiring temporary employees to fill the void left by a missing employee.

- Of course, factored into the above are the costs associated with increases in premium or the time spent researching new carriers.

Studies by the National Safety Council reveal that indirect costs are estimated to be between four and eight times the direct costs of the accident. The most common illustration of this concept is depicted as an iceberg where the direct costs, those paid by WC insurance, are represented by the portion above the waterline and the indirect costs are represented by the much larger portion beneath the water line.

How does this influence the bottom line? Here's the math: A business with an 8 percent profit margin, and \$2 million in sales generates \$160,000 in profits. However, a single workers compensation loss can carry \$10,000 in direct costs, and an estimated \$40,000 (4 x \$10,000) in indirect costs. Thus, the accident generates a total cost of \$50,000, reducing profits by 31.25 percent. Simply put with a profit margin of 8 percent you would need to have an additional \$625,000 in sales to make up for the loss.

Common sources of workplace stress:

- Deadlines
- Production quotas
- Unrealistic workload

- Dealing with irate customers
- Using old or inadequate equipment
- Lack of proper training
- Unpleasant work atmosphere, including problems with co-workers and supervisors

Some ideas to reduce workplace stress:

- Implement stress reduction into the company health and wellness program
- Provide employees with a confidential counseling service
- Identify and eliminate sources of stress before stress becomes a problem

Also encourage employees to reduce stress by:

- Taking work breaks as needed
- Exercising regularly
- Getting proper rest and maintaining adequate diet
- Drinking plenty of water – it is necessary for good health
- Taking vitamin supplements as needed
- Avoiding excessive consumption of alcohol and nicotine

A final suggestion would be to seek counseling with a mental health professional if needed.

It doesn't matter whether workplace stress leads to increased MSDs, or if workers with MSDs experience higher stress reactions due to pain and physical impairment. What matters is that employers take control of stress before stress controls their respective work environments. The net results are fewer MSDs and shorter recovery times for affected workers.

Stress

with an extra heavy workload on the job.

Q. How does it affect you?

A. Stress can affect you in many ways. It can cause anxiety, fatigue, or even depression in cases of severe, prolonged stress. It often drives people to smoke, drink, or eat excessively. And it can manifest itself as physical symptoms such as headache, upset stomach, muscle tension (especially in the neck and back), and even elevated blood pressure.

Q. Why does stress affect some people more than others?

A. Some people are just better at coping with stress. They deal with difficult events more effectively, and they manage their response to these events in a positive way that minimizes the psychological, behavioral, and physical impact of stress.

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Q. What do people who cope well with stress know that the rest of us don't?

A. They seem to know that you have two choices when faced with stressful events: You can either change the situation in some way to make it less stressful, or you can change the way you react to the stressful event.

Q. How can you better cope with stress?

A. When faced with a problem on the job or in your personal life, take steps to fix the problem, rather than worrying about it, avoiding it, or getting upset about it. And when faced with events you can't fix or control, like traffic jams or bad weather, be flexible and find a positive, productive way to respond, rather than letting it spoil your day.

SAFETY MEETING

FOR THE APARTMENT INDUSTRY

COMPANY NAME _____ JOB NAME _____ DATE _____

Healthful Habits Quiz: How Many Healthy Habits Do You Have?

Five elements of healthful living are:

1. Eat right.
2. Exercise every day.
3. Control stress.
4. Avoid nicotine and drugs and minimize your intake of alcohol, caffeine, and salt.
5. Get enough sleep.

Take the following quiz to check up on your not-so-healthy habits. Rate yourself on a scale of 1 to 5, in which
1 = never; 2 = rarely; 3 = sometimes; 4 = usually; 5 = always.

1. Do you stay up late during the work week? 1 2 3 4 5
2. Do you use alcohol or drugs to help you cope with stress? 1 2 3 4 5
3. Do you eat a lot of fried food? 1 2 3 4 5
4. Do you find excuses not to exercise every day? 1 2 3 4 5
5. Do you drive your car when you could walk or ride a bike? 1 2 3 4 5
6. Do you snack on sweet or fatty foods between meals? 1 2 3 4 5
7. Do you drink more than three cups of coffee or have more than three caffeinated sodas a day? 1 2 3 4 5
8. Do you smoke? 1 2 3 4 5
9. Do you get less than 7 hours of sleep each day? 1 2 3 4 5
10. Do you worry about things you can't control? 1 2 3 4 5
11. Do you hold grudges? 1 2 3 4 5
12. Would you rather watch TV than do something active? 1 2 3 4 5
13. Do you feel tired on the job? 1 2 3 4 5
14. Do you drink or take drugs to help you get to sleep? 1 2 3 4 5
15. Are you more than 30 pounds over weight? 1 2 3 4 5

Your Score:

If you scored 60 to 75 points, you have a lot of unhealthy habits that could lead to some serious diseases. Think about how you can turn your life around. If you scored 45 to 60 points, you are living a pretty healthful life, but you might consider making changes that could add years to your life and give you more energy and good health today. If you scored less than 45 points, you're living a healthful lifestyle. Keep up the good work, and encourage your loved ones, friends, and co-workers to follow your good example.

SPECIAL TOPICS FOR YOUR PROJECT: _____

EMPLOYEE SAFETY RECOMMENDATIONS: _____

Meeting attended by:

Supervisor's Signature: _____

Fax this page to the head of your safety team

Loss Control Management

The Agenda:

Pool and Chemical
Safety

Spring Safety and
Wellness Tips

Loss control seminars are designed to enhance existing safety programs as well as bring members new information for an ever-changing industry.

Association Members: You're Invited to a Loss Control Seminar May 8, 2009 9:00 to 10:30 a.m.

Association Offices
30375 Northwestern Hwy.
Farmington Hills, Michigan 48334
Contact Brenda Boomer at
bab@spsinsurance.com for details

Is your planner screaming for more spaces on the day of the seminar? No problem, you can attend by way of a webinar. That's right, you can participate online. Just register for the seminar and a hyperlink to use the day of the confab will be sent to you via email. It's that easy and convenient.



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