

JIFNEWS

A Quarterly Newsletter from the Somerset County Joint Insurance Fund featuring Safety, Health & Wellness



WHAT TO DO WHEN WINTER HAS YOU IN ITS ICY GRIP?

SOURCE: WWW.NSC.ORG/LEARN/SAFETY-KNOWLEDGE/PAGES/NEWS-AND-RESOURCES-FROSTBITE-AND-HYPOTHERMIA.ASPX

Cold weather can be dangerous for anyone who enjoys outdoor winter sports, and people who work outdoors during winter must be particularly mindful of the risks. Before venturing outside in winter, be sure to:

- Check the temperature and limit your time outdoors if it's very cold, wet or windy
- Bundle up in several layers of loose clothing
- Wear mittens rather than gloves
- Cover your ears with a warm hat
- Wear socks that will keep your feet warm and dry

FROSTBITE

Even skin that is protected can be subject to frostbite. It's the most common injury resulting from exposure to severe cold, and it usually occurs on fingers, toes, nose, ears, cheeks and chin. If caught early, it is possible to prevent permanent damage. If not, **frostbite can lead to amputation.**

Superficial frostbite affects the skin surface, while the underlying tissue remains soft. The skin appears white, waxy or grayish-yellow and is cold and numb.

If the condition is allowed to progress to deep frostbite, all layers of the skin are affected and the outcome likely will be more serious. The skin will become completely numb, blisters may form and eventually the skin tissue dies and turns black. If you suspect frostbite:

- Get indoors immediately
- Seek medical attention
- Remove constrictive clothing and jewelry that could impair circulation
- Place dry, sterile gauze between toes and fingers to absorb moisture and keep them from sticking together
- Elevate the affected area to reduce pain and swelling
- For superficial frostbite, you may also place the affected area in water that is 100 to 105 degrees until the tissue softens

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TOP 5 THINGS TO TEACH KIDS ABOUT MONEY

If you have young kids, you should take the opportunity to tell them how to make smart financial decisions that can benefit them for the rest of their lives. After all, the first money lessons your child gets will likely come from you and can have a major impact on their ability to avoid major financial problems later in life. In particular, these five basic concepts should be incorporated into your child's education about responsible money management:

1. **Understand the value of work.** This important lesson isn't so much about money as what it takes to earn money.
2. **Saving.** Once you teach your child about responsible spending, help them identify larger goals they would like to save for.
3. **Budgeting** is one of the most universally misunderstood money concepts for children and adults. That's why it's so important to make sure a child understands why you should write down money priorities and keep track of whether those priorities are being met.
4. **Delayed gratification.** If budgeting and savings are going to work, kids (and some parents) need to know they can't spend their money whenever they feel like it.
5. **Helping others and developing a sense of gratitude.** It's important for children to know that there is always someone less fortunate than themselves and it's important to help, even in a small way.

KNOW YOUR WINTER WEATHER TERMS

Blizzard Warning | Issued for sustained or gusty winds of 35 mph or more, and falling or blowing snow creating visibilities at or below 1/4 mile; these conditions should persist for at least 3 hours.

Wind Chill Advisory | Issued when wind chill temperatures are expected to be a significant inconvenience to life with prolonged exposure, and, if caution is not exercised, could lead to hazardous exposure.

Wind Chill Warning | Issued when wind chill temperatures are expected to be hazardous to life within several minutes of exposure.

Winter Storm Warning | Issued when hazardous winter weather in the form of

heavy snow, blizzard conditions, heavy freezing rain, or heavy sleet is imminent or occurring. Winter Storm Warnings are issued 12 to 24 hours before the event is expected to begin.

Winter Storm Watch | Alerts the public to the possibility of a blizzard, heavy snow, heavy freezing rain, or heavy sleet. Winter Storm watches are issued 12 to 48 hours before the beginning of a Winter Storm.

Winter Weather Advisories | Issued for accumulations of snow, freezing rain, freezing drizzle, and sleet which will cause significant inconveniences and, if caution is not exercised, could lead to life threatening situations.

WINTER

HYPOTHERMIA

Hypothermia occurs when the body's temperature drops below 95 degrees. Severe shivering, one of the first signs of hypothermia, is beneficial in keeping the body warm. But as hypothermia progresses, shivering gives way to drowsiness or exhaustion, confusion, shallow breathing, irregular heartbeat, slurred speech, loss of coordination and, eventually, unconsciousness and even death.

In one of the most bizarre symptoms of hypothermia, "paradoxical undressing," a person actually undresses instead of bundling up. Researchers believe that in the final throes of hypothermia, a person may feel like he or she is overheating due to a rush of warm blood to the extremities.

So what should you do if you encounter someone suffering from hypothermia?

- Move the victim inside and remove any wet clothing
- Call for medical attention
- Add blankets, pillows, towels or newspapers beneath and around the victim
- Cover the victim's head
- Handle the victim gently to avoid cardiac arrest
- Keep the victim in a horizontal position
- If necessary, give CPR

None of these steps are a substitute for proper medical care. Be sure to seek medical attention for frostbite and hypothermia as soon as possible.

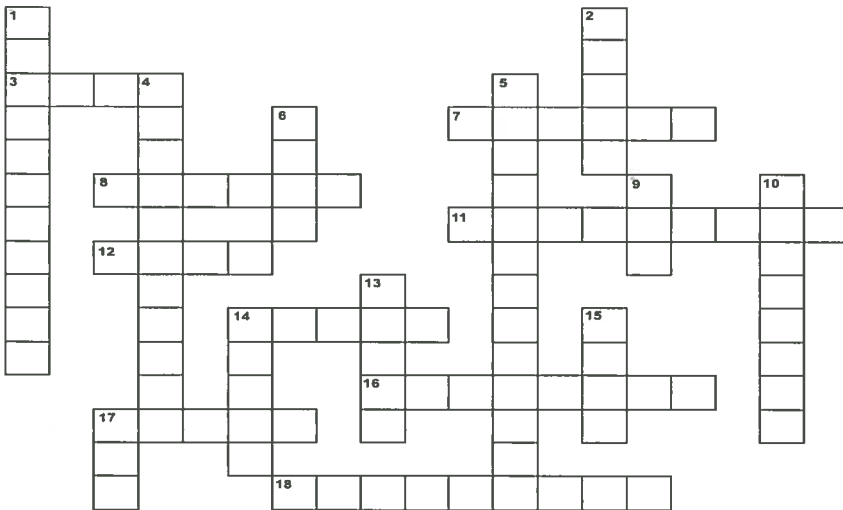
IF YOU GO TO EXTREMES

Winter is fun. So go make those snow angels and tackle that double black diamond. Just make sure to limit exposure and bundle up.

If you're considering taking the Polar Plunge, make sure to consult a doctor first to determine if you have any underlying health problems. The enormous shock of these types of activities puts a strain on the heart, doctors say. Keep in mind:

- Cold shock will have you gasping for air
- Blood flow will divert to your organs
- You may become paralyzed or weak
- Blood pressure increases due to constricted blood vessels, causing greater risk of stroke

WINTER WEATHER CROSSWORD PUZZLE



ACROSS

- The process by which snow or ice changes to water.
- A period of very cold winter weather that damages plants.
- Intensely cold temperature.
- The temperature felt by the human body when wind makes it feel colder than the actual temperature.
- Mildly cold feeling.
- Bright with sunshine.
- Snowfall that is so heavy one can see nothing on the horizon.
- Ice crystals on a frozen surface; "Old Jack."
- A large mass of snow that slides down a mountain.

DOWN

- A standardized measure of how hot or cold it is outside.
- Rain that freezes as it falls.
- A tool used to measure the temperature.
- Water that falls to the earth in the form of rain, hail, mist, sleet, or snow.
- Pieces of ice falling from the sky.
- A solid form of frozen water.
- A storm with heavy snow, strong winds, and severe cold.
- Covered with snow.
- A mixture of snow and water.
- Precipitation in the form of small white ice crystals that form inside clouds.
- Thick water vapor that makes it hard to see.

ACROSS: 3-Melt; 7-Freeze; 8-Frigid; 11-Windchill; 12-Cool; 14-Sunny; 16-Whitout; 17-Frost; 18-Avalanche
 DOWN: 1-Temperature; 2-Sleet; 4-Thermometer; 5-Precipitation; 6-Hail; 9-Ice; 10-Blizzard; 13-Snowy; 14-Slush
 15-Snow; 17-Fog