

JIFNEWS

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



THINK SAFETY IN FALL AS WEATHER CHANGES

FALL HEALTH TIPS TO START USING ASAP

DO SMART SWAPS ON COMFORT FOODS —

There's nothing like a savory, rich soup on a crisp fall day. Instead of making a calorie rich clam chowder with cream, consider opting for a veggie soup filled with fiber-rich vegetables like spinach. Love sweet potatoes? Slather it with coconut oil and cinnamon instead of butter.

CONSUME IMMUNITY-BOOSTING FOODS —

As the weather gets colder and flu season starts, it's important for your immune system to be in tip-top shape. Eating healthy foods with vitamin C (like limes, oranges, and clementines) are key to fighting off infections. Garlic, ginger, spinach, and almonds are also big winners when it comes to boosting your health and immunity.

RISE AND SHINE AT THE SAME TIME —

As the sun goes down earlier, it can throw off your natural circadian rhythm. Try to maintain a sleep schedule of at least seven hours and keep your normal bedtime and waking hours the same as the rest of the year.

GET ENOUGH VITAMIN D —

This essential vitamin helps the body absorb calcium. When fall arrives, daylight — one source of vitamin D — is less available. That's why it's important to either take a supplement or eat a varied diet in order to maintain appropriate vitamin D levels through fall and winter. Cod liver oil, salmon, tuna, and milk are a few ways to get your vitamin D.

Nights are getting cooler, and the trees are starting to change colors as autumn begins. And routines are changing because kids are back to school, the days are shorter and winter planning is underway.

THINK SAFETY AS YOU ENJOY THE COOLER TEMPERATURES AND VIBRANT COLORS:

SAFELY WARM UP BY THE FIRE

Inspect your fireplace before lighting the first fire. One of the simple joys of autumn is warming up in front of a fireplace.

If you have a fireplace in your home, be sure to have it cleaned and inspected before lighting your first fire of the season. A buildup of soot and creosote can cause a chimney fire and a backup of dangerous carbon monoxide gas into your home. Keep the area around the fireplace clear and remove any hanging decorations on your mantle. Most importantly, keep a fire extinguisher nearby at all times.

NEVER LEAVE BURNING CANDLES UNATTENDED

While glowing candles make any environment feel cozier, remember to keep burning candles away from anything that could burn, such as curtains, bedding or books. Also, always extinguish a candle before going to bed or leaving the house. Never leave children or pets alone with a burning candle.

WATCH FOR NEW ROADWAY HAZARDS

Going back to school brings traffic changes. School buses, students on bicycles and teen drivers are out on the roads.

Slow down and take extra care to look for children in school zones, near playgrounds and residential areas. Also, never pass a bus with flashing red lights on, or another vehicle stopped for a pedestrian.

BE ALERT FOR WILDLIFE ON ROADWAYS

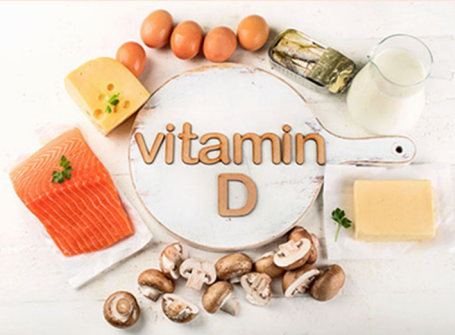
Wildlife is on the move in the fall, so watch carefully for deer, turkeys and other critters crossing the road in front of your vehicle. They are most active from dusk through dawn.

Remember that some animals — deer in particular — frequently travel in groups. If you see one crossing, more are bound to follow.

SHARE THE ROAD WITH HARVESTING EQUIPMENT

In rural areas, fall brings the harvest season with large farming equipment on the roads. Be alert for slow-moving vehicles, and give them plenty of space. This provides better visibility to you and the other driver. Remember that they may turn unexpectedly into fields or driveways. Just because you can see the equipment does not mean the other driver can see you.

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5 EASY WAYS TO IMPROVE YOUR WELL-BEING AT WORK

Busy days. Endless demands. Distractions everywhere.

Working is filled with many frustrations. But the good news is that there are ways to prioritize your mental and physical well-being during the work day. Even small changes matter and can lead to big improvements. Here are some top tips that you can start today.

STAY HYDRATED: When work gets hectic, you may forget about healthy habits like drinking enough water. Use a refillable water bottle to track your intake. Or make a game out of staying hydrated with your coworkers or family members; when someone says “water check,” everyone must take a drink.



WHY? Drinking enough water has many benefits, including improving brain function.

FIND TIME FOR LUNCH: Schedule time for lunch every day. Read that again and then make it happen. If possible, eat away from your work space so you can focus on your meal and enjoy your downtime.



WHY? Good nutrition improves physical health and may help decrease stress and anxiety. A lunch break also helps you avoid getting too hungry and then over-eating, or snacking mindlessly later.

MAKE MINUTES MATTER: Allow breaks throughout the day. Even 5-10 minutes between meetings will give you time to decompress, use the bathroom, stretch your legs or get some fresh air before diving back into work.



WHY? Short breaks help you handle stress and recharge your body and mind.

LIMIT DISTRACTIONS: Turn your phone on silent when you do not want to be disturbed. Or, find other ways to create fewer interruptions from coworkers or family members. Consider placing a “busy” sign at your work area when you need to concentrate.



WHY? Limiting distractions makes you more productive at work and more present at home.

PRACTICE GRATITUDE: Celebrate small wins throughout the day. Keep a journal at your workspace where you write down all of your successes. Encourage coworkers to do the same and share something from your lists at the start of your next meeting to highlight progress.



WHY? Positive thinking increases your optimism and can improve mental health.

Test Fire and CO Alarms



THINK SAFETY IN FALL AS WEATHER CHANGES (CONTINUED)

GET THE YARD READY FOR WINTER.

You've enjoyed your beautiful lawn and garden all summer, but now is the time to prep it for a cold winter. Leaf blowers can be loud and blow more than just leaves, so wear eye and hearing protection to keep you safe from flying debris and preserve your hearing from the dangerous effects of repeated exposure to loud noises.

USE LADDERS SAFELY.

Falling is one of the most common reasons for emergency department trips. If you plan to clean out your gutters, work as a team when using the ladder. Ladders can buckle or slip, so have someone else hold the ladder as you climb up and down.

Keep your body weight-centered over the ladder, and don't reach too far. It is better to move the ladder a few more times than fall.

DON'T FORGET TO

FALL Back

SET YOUR CLOCK BACK ONE HOUR

NOVEMBER 2, 2025

LEMON-DILL CHICKEN MEATBALL SOUP

Yields: 4 servings
Prep Time: 20 mins
Total Time: 35 mins

Ingredients

2 tablespoon olive oil
 2 carrots, sliced
 2 stalks celery, sliced
 1 small onion, chopped
 5 cups lower-sodium chicken broth
 3 cups water
 ¾ cups bulgur
 12oz ground chicken breast
 ¼ cup finely chopped fresh dill
 1 tsp grated lemon zest
 Salt
 ¼ tsp ground black pepper

Directions

Step 1

Heat the oil in a 6- to 7-quart saucepot over medium heat. Add the carrots, celery, and onion; cook 10 minutes, stirring occasionally.

Step 2

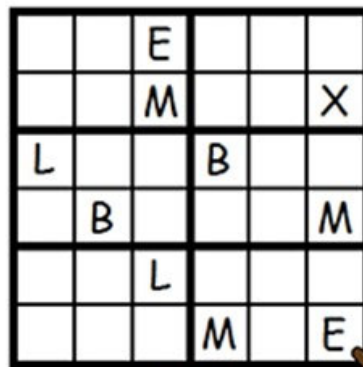
Add the chicken broth and water; heat to boiling over high heat. Stir in the bulgur. Reduce the heat; simmer 8 to 10 minutes, or until the bulgur is almost tender.

Step 3

Meanwhile, combine the ground chicken, dill, lemon zest, and 1/4 teaspoon salt and the pepper. Form the chicken mixture into 1-inch balls; add to the simmering soup along with 1/4 teaspoon salt. Cook 6 minutes, or until the meatballs are cooked through.



Reindeer Sudoku



BLIXEM



DASHER

DANCER



SLEIGH

