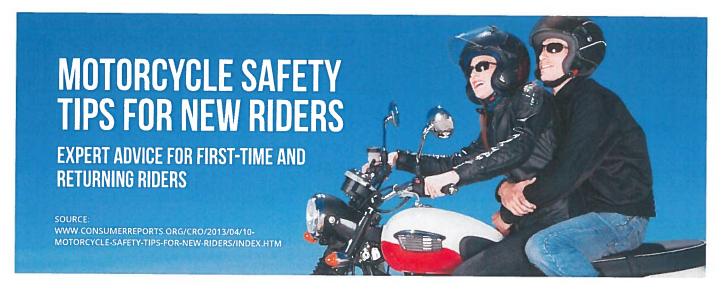
# JIFNEWS

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



Motorcycles are fun and fuel efficient. That's not news to anyone who's ridden one. But neither is the fact that they're also way more dangerous than a car. The cold reality is that motorcyclists are 30 times more likely to die in a crash than people in a car, according to the Insurance Institute for Highway Safety (IIHS). And nearly half of all motorcycle deaths are the result of single-vehicle crashes.

The numbers are even scarier for older riders, who are increasingly taking up or returning to motorcycling after many years. Because of slower reflexes, weaker eyesight, more brittle bones, and other disadvantages, riders over 60 years old are three times more likely to be hospitalized after a crash than younger ones.

Still, many enthusiasts enjoy a lifetime of riding without injury. The key to optimizing your odds is to be prepared and avoid risks. Keep in mind that 48 percent of fatalities in 2010 involved speeding, according to the IIHS, and alcohol was a factor in 42 percent. Eliminate those factors and you've dramatically reduced your risk.

Below are some more tips to help you stay safe on two wheels. Learn more in our motorcycle hub, buying guide, and in our reliability and owner satisfaction report on video offers instruction on how to properly fit a helmet.

**Don't buy more bike than you can handle.** If you've been off of motorcycles for a while, you may be surprised by the performance of today's bikes. Even models with small-displacement engines are notably faster and more powerful than they were 10 or 20 years ago.

When shopping for a bike, start with one that fits you. When seated, you should easily be able to rest both feet flat on the ground without having to be on tiptoes. Handlebars and controls should be within easy reach. Choose a model that's easy for you to get on and off the center stand; if it feels too heavy, it probably is. A smaller model with a 250- to 300-cc engine can make a great starter or commuter bike.



### TICK AND POWASSAN VIRUS

SOURCE: WWW.COOPERPEST.COM/NEWS/TICK-AND-POWASSAN-VIRUS-UPDATE-FOR-NJ-AND-PA-HOMEOWNERS

Last year everyone was talking about Mosquitos and Zika virus, this year it is Ticks and Powassan virus. Chances are over the past week or two you have seen, heard, or read at least one major news story about the prevalence of ticks and the concern over Powassan virus. As with any high-profile story, misinformation and widespread speculation can muddy the facts, create confusion, and lead to unnecessary panic. We want to take the opportunity to provide you some basic information regarding ticks and tick-transmitted diseases, including Powassan virus.

# Are ticks really occurring in greater numbers than normal in New Jersey and Pennsylvania?

The answer is yes, tick populations are truly soaring and are more active than we have seen in at least several decades. The increase in tick activity is likely the result of unusually high rodent populations

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#### MOTORCYCLE SAFETY (CONT.)

If you plan on doing a lot of highway riding, you might want one with an engine in the 500- to 750-cc range so you can easily keep up with traffic. (Before buying, see our report on motorcycle reliability and owner satisfaction.)

Invest in antilock brakes. Now available on a wide array of models, antilock brakes are a proven lifesaver. IIHS data shows that motorcycles equipped with ABS brakes were 37 percent less likely to be involved in a fatal crash than bikes without it. "No matter what kind of rider you are, ABS can brake better than you," says Bruce Biondo of the Virginia Department of Motor Vehicles Motorcycle Safety Program.

The reason is simple: Locking up the brakes in a panic stop robs the rider of any steering control. That can easily lead to a skid and crash, which can result in serious injury. ABS helps you retain steering control during an emergency stop, and it can be especially valuable in slippery conditions.

This critical feature is now standard on many high-end models and adds only a few hundred dollars to the price of more basic bikes. You may be able to offset some of the cost with an insurance discount. Either way, we think it's a worthwhile investment in your safety.

Hone your skills. As Honda's Jon Seidel puts it, "There is nothing we could say or advise more than to go find a Motorcycle Safety Foundation (MSF) riding course in your area. That's critical, absolutely critical." An MSF course or similar class can teach you the basics, as well as advanced techniques, such as how to perform evasive emergency maneuvers. The cost ranges from free to about \$350. An approved safety course may make you eligible for an insurance discount and, in some states, to skip the road-test and/or the written test part of the licensing process. Some motorcycle manufacturers offer a credit toward the cost of a new motorcycle or training if a rider signs up for an MSF course. The MSF website lists about 2,700 locations for such courses around the United States.

**Use your head.** Yes, helmets are an emotional topic for some riders. But the facts show the risk.

Riders without a helmet are 40 percent more likely to suffer a fatal head injury in a crash and are three times more likely to suffer brain injuries, than those with helmets, according to government studies.

When Texas and Arkansas repealed their helmet laws, they saw a 31- and 21-percent increase in motorcycle fatalities, respectively. "It is absolute insanity to repeal helmet laws," says Orly Avitzur,



M.D., a neurologist and a Consumer Reports medical adviser. "Because helmets do save lives, it is insanity to expose the skull and the brain to potential trauma that could be prevented or at least mitigated."

A full-face helmet that's approved by the Department of Transportation is the best choice. (Look for a DOT certification sticker on the helmet.) Modern helmets are strong, light weight, and comfortable, and they cut down on wind noise and fatigue. Keep in mind that helmets deteriorate over time, and may not be safe even if

they look fine. The Snell Memorial Foundation, an independent helmet testing and standards-setting organization, recommends replacing a helmet every five years, or sooner if it's been damaged or has been in a crash. Beyond potential deterioration due to aging and exposure to hair oils and chemicals, Snell points out that there is often a notable improvement over that time in helmet design and materials.

Wear the right gear. Jeans, a T-shirt, and sandals are recipes for a painful disaster on a bike. Instead, you want gear that will protect you from wind chill, flying bugs and debris, and, yes, lots of road rash if you should slide out. For maximum protection, go for a leather or other reinforced jacket, gloves, full pants, and over-the-ankle footwear, even in summer. Specially designed jackets with rugged padding and breathable mesh material provide protection as well as ventilation for riding in warm weather. You'll also want effective eye protection; don't rely on eyeglasses or a bike's windscreen. Use a helmet visor or goggles. And keep in mind that car drivers who have hit a motorcycle rider often say they just didn't see them, so choose gear in bright colors.

Be defensive. A recent study by the University of South Florida's Center for Urban Transportation Research found that in collisions involving a motorcycle and a car, car drivers were at fault 60 percent of the time. So, you need to be extra alert, especially in this age of epidemic phone use and texting behind the wheel. Keep an eye out for cars suddenly changing lanes or pulling out from side streets. And don't tailgate; keeping a safe following distance is critical, both to ensure you have enough stopping distance and so you have time to react to obstacles in the road. An object that a car might easily straddle could be a serious hazard when on a bike.

Avoid bad weather. Slippery conditions reduce your margin for error. Rain not only cuts your visibility but reduces your tires' grip on the road, which can make cornering tricky. If you need to ride in the rain, remember that the most dangerous time is right after precipitation begins, as the water can cause oil residue to rise to the top. And avoid making sudden maneuvers. Be especially gentle with the brakes, throttle, and steering to avoid sliding. When riding in strong side winds, be proactive in anticipating the potential push from the side by moving to the side of the lane the wind is coming from. This will give you some leeway in the lane, should a gust nudge you.

Watch for road hazards. A motorcycle has less contact with the pavement than a car. Sand, wet leaves, or pebbles can cause a bike to slide unexpectedly, easily resulting in a spill. Bumps and potholes that you might barely notice in a car can pose serious danger when on a bike. If you can't avoid them, slow down as much as possible before encountering them, with minimal steering input. Railroad tracks and other hazards should be approached as close to a right angle as possible, to reduce the chances of a skid.

Be ready to roll. Before each ride, do a quick walk-around to make sure your lights, horn, and directional signals are working properly. Check the chain, belt, or shaft and the brakes. And inspect the tires for wear and make sure they're set at the proper pressure. Motorcycle mechanics we've spoken with say they routinely see worn-out brakes and improperly inflated tires that greatly increase safety risks. When tires are under-inflated, "handling gets really hard, steering gets hard, and the bike doesn't want to lean," says Mike Franklin, owner of Mike's Garage in Los Angles.

#### TICK AND POWASSAN VIRUS (CONT.)

and the mild winter experienced in 2016/17. Rodents which serve as an important host for ticks have been climbing at a very rapid rate the past two years, and the abundance of rodents is contributing to the increase in tick activity this year. While rodents set the plate for a boom in tick activity, it was the unseasonably warm winter that allowed the perfect storm to occur. With larger than normal populations of ticks in the fall, the mild winter enabled a higher than normal survival rate as we entered the spring months. The result is that ticks are more abundant than usual.

## How big of an issue is disease transmission by ticks where we live?

Ticks are a very serious public health pest. Most people are familiar with Lyme disease but there are at least 15 other diseases that ticks are known to transmit to humans in the U.S., and at least 9 of these are transmitted by ticks that occur in New Jersey and Pennsylvania. Based upon the most recent records from The Centers for Disease Control and Prevention (CDC) the following tick-transmitted diseases occur in our area.

## Diseases transmitted by ticks in the Northeastern US (modified from CDC Website)

**Anaplasmosis** is transmitted to humans by tick bites primarily from the blacklegged tick (Ixodes scapularis) in the northeastern and upper midwestern U.S. and the western blacklegged tick (Ixodes pacificus) along the Pacific coast.

**Babesiosis** is caused by microscopic parasites that infect red blood cells. Most human cases of babesiosis in the U.S. are caused by Babesia microti. Babesia microti is transmitted by the blacklegged tick (Ixodes scapularis) found primarily in the northeast and upper midwest.

**Borrelia miyamotoi** infection is transmitted by the blacklegged tick (Ixodes scapularis) and has a range similar to that of Lyme disease.

**Ehrlichiosis** is transmitted to humans by the lone star tick (Ambylomma americanum), found primarily in the southcentral and eastern U.S.

**Lyme disease** is transmitted by the blacklegged tick (Ixodes scapularis) in the northeastern U.S. and upper midwestern U.S. and the western blacklegged tick (Ixodes pacificus) along the Pacific coast.

**Powassan disease** is transmitted by the blacklegged tick (Ixodes scapularis) and groundhog tick (Ixodes cookei). Cases have been reported primarily from northeastern states and Great Lakes region.

Rocky Mountain spotted fever (RMSF) is transmitted by the American dog tick (Dermacentor variabilis), Rocky Mountain wood tick (Dermacentor andersoni), and the brown dog tick (Rhipicephalus sangunineus) in the U.S.

STARI (Southern tick-associated rash illness) is transmitted via bites from the lone star tick (Ambylomma americanum), found in the southeastern and eastern U.S.

**Tularemia** is transmitted to humans by the dog tick (Dermacentor variabilis), the wood tick (Dermacentor andersoni), and the lone star tick (Amblyomma americanum). Tularemia occurs throughout the U.S.

Visit https://www.cdc.gov/ticks/diseases for a complete list of tick-borne diseases in the United States.

#### What is Powassan virus and how concerned should | be?

Powassan virus is a very serious disease that is transmitted by ticks. It has recently made news headlines due to the potentially fatal nature of the disease and the fact that there is no known vaccinations or medications to treat the infected individuals. Fatalities from the disease occur in approximately 10% of the time, however among survivors nearly 50% suffer some type of permanent neurological effects, ranging from headaches, muscle deterioration, and memory loss.

It was first discovered in Powassan Ontario (hence the name) in 1958 but has been reported in the United States since 2005. The disease is transmitted by two ticks that are common in our area, the blacklegged tick (Ixodes scapularis) also known as the deer tick, and the groundhog tick (Ixodes cookei). Fortunately, at present tick-transmitted cases of Powassan virus are very rare in the US. The Centers for Disease Control and Prevention (CDC), report no more than 12 cases of Powassan virus per year since 2006. While most cases have occurred in the Northeastern and Great Lakes regions in the US, there have only been 4 cases in NJ and Pennsylvania, but experts are concerned that the number of cases could rise given the explosion of ticks this year.

What makes this disease so scary is the speed of transmission by ticks. Diseases like Lyme disease can be prevented simply by removing ticks with the first 24-36 hours after their mouthparts have been embedded into their host's skin. In contrast, Powassan can be transmitted by ticks in less than 3 hours, and it is believed to be as short as 15-30 minutes after the tick's mouthparts have been embedded. This leaves virtually no time for prevention of disease transmission by detecting and properly removing ticks before they have had the opportunity to inject the virus into their host through their blood feeding activity

## What can I do to protect myself when I am in a tick-prone environment?

You are very much at risk for picking up ticks anytime you are spending time in wooded areas, meadows, or un-manicured fields. You are also at great risk for picking up ticks if you are spending time in areas that border tick environments in your yard, at athletic fields, in parks, on playgrounds, etc.

Some recommendations to help prevent or at least detect the presence of ticks quickly in tick-prone environments include:

- Consider applying an EPA registered tick repellent product containing DEET. There are also EPA registered products containing Permethrin for the treatment of clothing. Always follow label use directions when using EPA registered products.
- Wear light colored clothing (if really concerned wear white socks and pull them up over the legs of your pants)
- Try and stay on cleared paths and avoid brushing up against vegetation as much as possible.
- · Check your clothing frequently for the presence of ticks.
- Perform a "tick check" when you get home. This is best done by having someone else check you from head to toe for the presence of ticks.

#### TICK AND POWASSAN VIRUS (CONT.)

#### What can I do to reduce ticks on my property?

- · Make your property less attractive to ticks
- Proper lawn maintenance and planning of landscaping and lawn features can go a long way in reducing tick activity on your property. Here are some examples of what you can do.
- Keep the lawn well-manicured by mowing grass frequently, at least once per week. Also remove brush, debris and leaf litter.
- Keep children's play sets, sandboxes, at least 10' away from property edges that border tick environments.
- If installing a fence, keep a manicured buffer zone between the fence and wooded areas or un-manicured fields.
- Keep piles of firewood away from the structure and store on the part of the property away from decks, patios, play areas. Firewood piles are a favorite nesting area for deer mice and will promote tick activity associated with rodents.
- Avoid dense landscaping and heavy ground cover such as ivy, pachysandra, crawling juniper, or thick shrubs. Densely landscaped areas are attractive to birds, rodents, and a variety of small animals that will introduce ticks to these areas.

#### Treat the property for tick activity

Very effective treatments are available to drastically reduce the number of ticks that entering from tick habitat into manicured areas of properties. However, beware of companies offering organic or natural pesticide control solutions (i.e. garlic oil or other natural plant oils). None of the natural products tested have proven effective.

It is not necessary to treat the entire yard to control ticks. Instead, targeted/prescription treatments can be made to areas where tick environments and the manicured yard interface.

# What is the correct way to remove a tick that is embedded in your skin?

It is imperative that you use the correct method to remove any ticks that have embedded their mouthparts into your skin. There is only one correct method for removing ticks once their mouthparts have been inserted and many wrong ways.

#### NEVER:

- · Never use Vaseline or petroleum jelly to try and smother a tick
- Never pour rubbing alcohol on a tick or wet it with an alcohol soaked cotton ball, etc.
- · Never poke a tick with a hot needle
- Never try to remove a tick by grabbing it by its body and pulling it out

All of these are common recommendations and can cause a tick to regurgitate their gut contents into your bloodstream, possibly resulting in the delivery of a disease pathogen. Grabbing a tick by its body can also result in the mouthparts breaking off while still embedded in the skin and may cause an infection.

The Proper Way to Remove a Tick is to use a pair of fine tweezers to grab the tick by the mouthparts as close to the skin as possible (practically pinching the skin) and carefully pulling the tick out. Once the tick has been removed, the live tick can be killed by placing it in a jar with rubbing alcohol. If for any reason you are concerned that you may have contracted a tick-borne disease you should consult with a medical professional.

## Other resources for information on ticks, disease, control and prevention include:

The CDC is an authoritative source of information about ticks and the diseases they transmit. The information on the CDC website is regularly updated and is one of the best sources of information based upon the most recent research. Additionally, information regarding prevention and control is available at

http://www.cdc.gov/zika/intheus/florida-update.html

The NJ State Department of Health has created an excellent brochure that is focused on ticks, disease and disease prevention. The information applies to ticks found in New Jersey as well as Pennsylvania and can be downloaded at http://nj.gov/health/cd/documents/topics/vectorborne/tbd\_brochure.pdf

We hope that the information and websites provided will be a resource to help answer questions that you may have regarding the widespread tick activity that is occurring this year and the associated disease threats.

# **MOSQUITOES HATE THESE PLANTS!**

PUT THEM ON YOUR PATIO OR IN YOUR GARDEN AND WATCH THOSE PESKY MOSQUITOES DISAPPEAR!

















