

MainstreetMinute

A workers' compensation resource for small business owners served by SFM Companies



Just around the corner

Slip-and-fall season

Slip-and-fall injuries increased last winter. That's the season when they most commonly happen, yet the contributing hazards are often overlooked. So don't assume the obvious. Address the issues with your employees, even common-sense issues. Begin now to think about your anti-slip program, especially for parking lots, where many costly injuries occur.

Remind employees to:

- Wear appropriate footwear.
- Clean up spills promptly.
- Keep walkways clear.
- Only carry loads they can handle safely.

You as an employer should:

- Have a snow-removal plan to keep parking lots, walkways and entrances clear.
- Maintain supplies of ice melt, sand, and equipment.
- Consider a snow-removal service, or review and renew your contract early. Recognize any changes in your environment since last winter.
- If you rent space, don't hesitate to contact your landlord if snow removal is not up to par after a snowfall.

See "Prevent winter slips and falls" *CompTalk*; "Wintertime slips and falls" *5-Minute Solution*; "Cold weather safety" *5-Minute Solution*. To download, follow the links at SFM's website www.sfmic.com → Policyholders → Resource catalog → Preventing injuries.

College scholarships available to children of injured, killed workers

High school students of working parents who have been disabled or fatally injured on the job may be eligible for college scholarships of up to \$5,000 annually through SFM Foundation, a new Minnesota-based nonprofit organization.

If you know of such a student, you are encouraged to let him or her know about the scholarship and how to apply.

SFM Foundation has been established by SFM Companies, which is providing seed money to fund its start-up year. The foundation plans to raise future funds through solicitations and events, including an annual golf tournament.



"In the work comp business, we see tragic cases that leave families and children in difficult situations. We'd like to give these families opportunities to get their educational futures back on track. Our approach is to help them pay the costs of going on to college, so we've established SFM Foundation to raise funds, evaluate applicants and award scholarships," said Bob Lund, president and CEO of SFM Companies.

Scholarship application forms are available through the foundation's website, www.sfmic.com/foundation. The first round of scholarships is slated to be awarded next spring.

Avoid the plague like it's, well, the plague

Workers who get flu shots average two fewer days of absence from work.

Consider encouraging your employees — and yourself — to get vaccinated.



And dust off your firm's personal hygiene practices. Two good ones if you are working near someone with flu or cold symptoms:

- Use a hand sanitizer like Purell. It sterilizes. Use it liberally throughout the day. You may go through a bottle within a few days.
- Stay three to six feet away.

If you need to get work done even though you're not feeling well:

- Cover your cough. Sneeze in your sleeve.
- Stay three to six feet away from others.

Taken a STRETCH break today?

It's a good idea and doesn't take much time.

Why

We're not designed to stay in one position all day. Taking breaks to stretch muscle groups reduces muscle tension and increases alertness. You feel better. You also are helping yourself avoid medical problems like carpal tunnel syndrome.

If your business involves manual work, stretching helps you avoid muscle strains.

How

Print SFM's "10 simple stretches" by downloading www.sfmic.com/documents/deskstretch.pdf

Stretching WORKS@WORK

for a long time in one position of your body.

- Try these simple exercises to help reduce discomfort or prevent it.

10 simple stretches at your desk or work

1. **Stand up and sit down — no hands.** Challenge yourself to stand up and sit down without using your hands. Do it while on the phone; no one will know.
2. **Shrug your shoulders.** Inhale deeply and shrug your shoulders, lifting them toward your ears. Release and drop.
3. **Loosen your hands with air circles.** Clench both fists, stretching both hands. Move your hands in circles in the air moving in both directions. Shake out your hands.
4. **Point your fingers.** Pointing may not be polite, but it feels great. Stretch your right hand by pointing your fingers toward the floor. Use your left hand to increase the stretch with your other hand.

**Work injuries may be unlikely. But should one happen . . .
Report it to SFM right away.**

Your quick response helps minimize its impact on your work comp premium. And it helps you meet the state's legal deadlines.

Report online at www.sfmic.com.

Enter your SFM policy number, then fill out the "First Report of Injury."

70 percent of injuries reported to SFM are submitted online.



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Exclusively for small business policyholders of SFM Mutual Insurance Company.

Tips and advice to help you succeed as a small business operator.

From your SFM Companies Small Business Team

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