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DAYLIGHT SAVINGS TIME

It's that time of year again when we reset our clocks and try to readjust to the time change associated with Daylight Saving Time (DST). If you have trouble dealing with this sudden disruption in your routine, it is for good reason. Even though your brain knows that the time on the clock has changed your body's internal clock does not.

Since its inception in the early 1900s, DST has been the subject of controversy. Studies are contradictory, showing that DST has both positive and negative impacts on health, safety, energy consumption, and the economy. A sampling of the issues include:

- **Health:** DST provides more daylight for outdoor exercise and yard work in the evenings, which could improve fitness levels. It also provides more opportunities for sun exposure, which triggers vitamin D synthesis in the skin. However, more sun exposure could lead to higher rates of skin cancer, according to some experts. Some new research shows that heart attacks increase the days following the spring time change (when we lose an hour), but decrease after the fall time change (when we gain an hour).
- **Energy Consumption:** While it had been touted that DST would help to conserve energy, several studies have shown that DST actually leads to increased energy and fuel consumption.

Here are some time-tested tips for dealing with the time change:

- **Start early.** The time change is usually scheduled for the early hours of Sunday morning in order to reduce the disruption of the workweek. To give yourself more time to adjust before the work week begins, reset one of your clocks at the start of the weekend, such as Friday night or Saturday morning. Try to eat meals, sleep, and wake according to that clock. When Monday comes, you'll be on your way to feeling adjusted. However, if you have activities and events during the weekend, make sure you don't get confused about the correct time!
- **Exercise.** Working out releases serotonin, a chemical in the brain that helps our bodies adjust. Exercise regularly, preferably outdoors, and early in the day. A brisk morning walk is perfect. Avoid exercising too late in the evening though, as this could interfere with the quality of your sleep.
- **Nap wisely.** Try to resist the urge to take long naps late in the day. If you get tired, take a short, energizing walk around the block instead. If you must nap, keep it earlier in the day and limit your snooze time to no more than 20 minutes.

- **Don't drink.** Alcohol interferes with normal sleep cycles, so don't rely on a nightcap to fall asleep.
- **Digest.** After the time changes, you may be hungry for meals earlier or later than before. Be sure to give yourself ample time to digest your dinner before heading off to bed. A heavy meal in your stomach will interfere with the quality of your sleep as well.
- **Lighten up.** The right combination of light and dark can help your body's circadian rhythm readjust so you can fall asleep on your new schedule and sleep more soundly. In the morning, open the shades and brighten the lights. Try to spend time outside during the day, if possible. Dim the lights in the evening, so that your body understands that it's time to wind down.

NUTRITION TIPS FOR WHEN YOU ARE ON THE GO

Changing your eating habits can be very challenging, especially if you are constantly on the go. Read on for suggestions on how to cut calories and fat when eating out is your only option.

Consider your drink

Beverages with added sugar can cause an otherwise healthy meal to go downhill quickly. Instead choose water, fat-free or low-fat milk, or unsweetened tea.

Go for the Greens

Start your meal with a salad packed with vegetables to help you feel satisfied sooner. Ask for dressing that is vinegar based, or choose your favorite flavor and ask for it on the side. Only use about half of the serving to cut down on calories and fat.

Go with an appetizer

Many entrée sized portions can also be ordered as an appetizer. They are typically served in smaller portions, so you won't be tempted to finish your plate and over eat.

Avoid the Buffet Line

Avoid the buffet table as often as possible. This will only encourage overeating and the deep fried, cheese laden options may get the better of you. If you have no other choice, select from items that are steamed, grilled, or broiled. These dishes will have fewer calories and will offer more nutritional value.

*Adapted from www.choosemyplate.gov

Road Debris and Driving

Between 2011 and 2014, debris on U.S. roadways played a key role in more than 200,000 police reported crashes and 500 deaths, according to a new study from AAA Foundation for Traffic Safety. Many of these crashes could be prevented if drivers take the necessary precautions to maintain their vehicles and also secure their loads. Two-thirds of crashes that involve objects on the roadway are the result of debris falling off a vehicle.

Crashes involving road debris are about four times more likely to occur on a major highway, inherently making the crashes more dangerous due to the higher speeds. More than a third of all deaths in debris-related crashes result from the driver swerving to avoid the object. The driver oftentimes lost control of the vehicle. Drivers at fault for the debris in the road can face penalties in all 50 states.

There are a few steps one can take to avoid such a dangerous crash. Vehicle owners must ensure all parts are securely attached and maintained. Worn tires can suffer blowouts, leaving large pieces of rubber in the roadway. Hardware can corrode, becoming vulnerable to detachment.

When moving large objects drivers should tie the objects securely with rope, netting or straps directly to the truck bed. The cargo should be covered with a tarp or netting. Finally, be sure to not overload the vehicle and double checking the load is always a good practice. When driving behind moving cargo, be defensive.

Winter Hazards and Prevention

Preventing Slips on Snow and Ice

To prevent slips, trips, and falls, employers should clear walking surfaces of snow and ice, and spread deicer, as quickly as possible after a winter storm. In addition, the following precautions will help reduce the likelihood of injuries:

- Wear proper footwear when walking on snow or ice is unavoidable, because it is especially treacherous. A pair of insulated/water resistant boots with good rubber treads is a must for walking during or after a winter storm. Keeping a pair of rubber over-shoes with good treads which fit over your street shoes is a good idea during the winter months.
- Take short steps and walk at a slower pace so you can react quickly to a change in traction, when walking on an icy or snow-covered walkway.

Shoveling Snow

Shoveling snow can be a strenuous activity, particularly because cold weather can be taxing on the body. There is a potential for exhaustion, dehydration, back injuries, or heart attacks. During snow removal in addition to following the tips for avoiding cold stress, such as taking frequent breaks in warm areas, there are other precautions workers can take to avoid injuries. Workers should warm-up before the activity, scoop small amounts of snow at a time and where possible, push the snow instead of lifting it. The use of proper lifting technique is necessary to avoid back and other injuries when shoveling snow: keep the back straight, lift with the legs and do not turn or twist the body

Winter Storm Preparedness Link –

<http://www.redcross.org/get-help/prepare-for-emergencies/types-of-emergencies/winter-storm#About>

FIDELITY BONDS vs. SURETY BONDS

Surety bonds are a type of bond that involve a promise to pay a party (known as the obligee) a set amount in the event that a second party (known as the principal) fails to meet a specific obligation, such as the fulfilling of the terms of a contract. Surety bonds serve to protect the obliged party against losses that result from the failure of the principal to meet their contract obligations. The party that assumes the risk in the case of surety bonds is known as the surety.

Fidelity bonds are a related concept and are also known as employee dishonesty coverage and serve to cover theft of an employer's property by the company's own employees. Though fidelity bonds are known as bonds, the coverage they supply functions more accurately as a traditional insurance policy rather than a surety bond.

Fidelity bonds are insurance protections that cover policy holders for losses which they incur as the result of the fraudulent acts performed by specified individuals. Fidelity bonds are insurance policies that protect against the losses of company monies, securities, or other property from employees who have manifested intent to cause losses to the company. Fidelity bonds can be taken out to protect company assets from a variety of crimes such as burglary, fire, general theft, computer theft, disappearance, fraud, forgery, or a broad variety of other charges. When similar coverage is issued by an insurance company, that financial product is referred to as a Commercial Crime Policy.

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