

8789 Auburn Folsom Road, Suite C-327, Granite Bay, CA 95746
 Phone (916) 486-9881
 Toll Free (888) GSBE4WC
 Fax (916) 486-9884
www.gsbe.net

GSBE's News to Use

Take More Breaks to Avoid Back Injuries, Study Says

Low back pain is the most common and costly workplace musculoskeletal disorder (MSD), according to many safety experts. Studies show that back injuries are responsible for at least 100 million lost workdays annually and cost billions in medical expenses. Now a study says more frequent work breaks can help prevent back injuries.

A study of workplace back injuries funded by NIOSH and conducted by researchers at Ohio State University has come up with three key findings:

- Workers who do a lot of lifting need to take longer and more frequent breaks to prevent back injuries.
- Workers who are new to a job involving a lot of lifting should take breaks even more frequently.
- The risk of back injury is higher at the end of a shift.

Study coauthors William Marras and Gang Yang had 10 people lift boxes onto a conveyor for 8 hours while the research team measured how much oxygen was getting to the muscles of the lower back.

Boxes weighed between 2 and 26 pounds, and the test subjects were given only two 15-minute breaks and one 30-minute meal break during the 8-hour period.

Test subjects wore oximeters, which measured oxygen levels in the muscles of their lower back. They were also equipped with lumbar motion monitors, which measured spinal movement.

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Less O₂, More Injuries

The researchers discovered that as the workday progressed, the workers' back muscles needed more and more oxygen. And the more oxygen needed, the more fatigued the back muscles became.

The two short breaks helped a little, but not as much as the longer lunch break. But even though the 30-minute break helped back muscles recover somewhat, once the workers began lifting boxes again after lunch, the demand for oxygen in the back muscles rose sharply and kept climbing for the rest of the workday.

"That was alarming to us," Marras says, "because it means that their muscles were becoming fatigued much faster during the afternoon, and we know that fatigue increases the risk of back injury. Because the oxygen demand at the end of the day was so much higher, that's when we'd expect people to get hurt on the job. And the data I see coming out of industry bear that out—people tend to hurt their back toward the end of a shift."

Marras and Yang believe that the only way to counteract the increased risk of injury is with more breaks as the day goes on.

Tense Muscles Are a Bad Sign

Lumbar motion monitor information was also important to the study's findings. Marras says the data showed that people use their muscles differently as the muscles get tired. Previous studies have found that when back muscles begin to hurt, they tense up. So people compensate by trying to use less fatigued muscles to lift with.

Muscle tension prevents proper blood flow, so the muscles become even more oxygen deprived. Marras says that using different muscles to lift may lessen pain at first, but it increases stress on the joints and the spine, which over time increases risk of disabling back injury.

"Now because of this study, we have a clinical reason for why that's happening. It's because the muscles are becoming fatigued, because they have such a high demand for oxygen," Marras says. "When that happens, it's like the muscles fight each other. You have back muscles that fight the abdominal muscles, and when they both contract, it's like a seesaw effect, except you're pulling down on both ends, and your spine is in the middle."

Source: www.Safety.BLR.com

Back Injuries - Get Your Workers Back in Control

Jokes about nagging back pain get standup comedians a lot of laughs, but back strains and sprains are not at all funny, nor should they be an unavoidable curse to anyone.

Back injuries suffered in California's workplaces last year ran up a bill of millions of dollars. Those disabling back injuries were no laughing matter for the workers who lost time from work or from their personal activities. The sad truth is that most of the pain and lost time could have been prevented if workers had been more aware of how their backs function and how to safely lift bulky or heavy loads.

The back is a network of fragile ligaments, discs, and muscles which can easily be thrown out of order. The back's complex design breaks down when it is forced to perform activities it was not designed to do.

One sure way to risk injuring the back is to lift heavy or bulky loads improperly or unassisted. The unsupported back cannot operate like a derrick or a crane boom. Lifting with the back twisted or bent just begs for a pulled muscle or ruptured disc. The back can be damaged quickly but can take a long time to heal. So workers should be encouraged to do their lifting with good sense and a little extra help from a co-worker or mechanical aid.

Workers should learn to squat over the item to be lifted, and face it squarely. In this position, the back gets added lifting strength and power from the legs and arms. Teach workers to tilt the item on edge with its long axis straight up so the center of the weight is as high as possible above the ground. Next, the worker should move up close to the item, because the backbone must act as a supporting column, and it takes the least strain close in. In this position, the worker is ready to lift. Still squatting, the feet should be set with legs pointed right at the load,

Revised §1598 & §1599: Use of High Visibility Apparel

Effective August 22, 2009

This revision ensures that employees are attired in such a way to maximize their visibility and applies to high visibility safety apparel, including rainwear. The revision updates the standard to conform with ANSI Standards and the Federal Highway Administration.

For further details go to the link below:

http://www.dir.ca.gov/OSHSB/hva_apprvd.txt

Revised §1637 & §1646: Riding on Rolling Scaffolds

Effective August 30, 2009

This revision allows, with additional conditions and restrictions, the ability to ride on a rolling scaffold without being moved by others below. This improves consistency with the existing Federal OSHA standards.

For further details go to the link below:

<http://www.dir.ca.gov/OSHSB/rollingscaffoldsapprvdt.txt>

with the back straightened, the worker may then grasp the load with both arms and slowly stand up with it.

A good way to help workers learn the right from the wrong way to lift, is to have them practice lifting correctly a few times. They will notice that the correct way to lift is the easiest way to lift the load, with the least strain and awkwardness. To lift the wrong way will, over time, cause injury and pain and then no one will be laughing.

Source: www.scif.com

Training in a Down Economy

If your organization has cut—or is thinking of cutting—its training budget during these hard economic times, tell the top brass to think again. Experts say that’s probably the worst move they could make.

In a down economy, the first place many employers look to cut costs is in their training budget. They figure that training is a luxury they can’t afford now that revenues are down. So except for the minimum in mandated training, the budget is slashed and those resources are quickly moved elsewhere to shore up a sagging bottom line.

Big Mistake!

But employers that think like this are making a big mistake. Mandated or not, training is a necessity, not a luxury. Without adequate training, the organization becomes vulnerable in many ways.

For example, employees who don’t receive adequate training are likely to make more mistakes and have more accidents. Workers who aren’t properly trained in issues such as discrimination and sexual harassment can behave in ways that can make the organization vulnerable to costly lawsuits.

Proper training, on the other hand:

- Improves employee performance
- Informs workers about critical policies and operations
- Protects the organization from legal problems
- Prevents accidents and injuries
- Develops skills and knowledge to prepare workers and the organization for future challenges
- Supports excellence and quality
- Keeps you competitive in difficult economic times when staying competitive has never been more important

Cost of Training vs. Cost of Turnover

There’s another very important benefit of training that’s often overlooked—employee retention.

“Most companies under-training their employees suffer from higher turnover,” says Dan Bobinski, CEO and director of The Center for Workplace Excellence. “The costs of replacing those people far outweigh the costs of improving their training.”

According to Bobinski, in companies where adequate training and development are lacking, as many as 41 percent of the employees are thinking about jumping ship and looking for other employment.

To those who would slash training budgets, Bobinski offers this caveat: “If you invested more in training so your offerings weren’t considered poor or nonexistent, you would retain more people. And, you would save on all those hidden costs that eat up your profits when you have to replace someone.”

Cost-Effective or False Economy?

If your organization has been cutting back on safety training this year—or if it is considering it—look very

closely at the cost-effectiveness of that decision. Such a move could end up costing the organization more than retaining all of its training programs.

Just consider direct and indirect costs of inadequate training, such as:

- More accidents and injuries
- Higher workers’ compensation costs
- The risk of OSHA fines
- Decreases in productivity from lost workdays
- Damage to morale and job satisfaction
- Replacement of workers who leave in search of better growth opportunities

Source: www.Safety.BLR.com

Five Facts About the Home Office Deduction

With technology making it easier than ever for people to operate a business out of their house, many taxpayers may be able to take a home office deduction when filing their 2009 federal tax return next year.

Here are five important things the IRS wants you to know about claiming the home office deduction.

1. Generally, in order to claim a business deduction for your home, you must use part of your home exclusively and regularly:

- As your principal place of business, or
- As a place to meet or deal with patients, clients or customers in the normal course of your business, or
- In the case of a separate structure which is not attached to your home, it must be used in connection with your trade or business

For certain storage use, rental use or daycare-facility use, you are required to use the property regularly but not exclusively.

2. Generally, the amount you can deduct depends on the percentage of your home that you used for business. Your deduction for certain expenses will be

limited if your gross income from your business is less than your total business expenses.

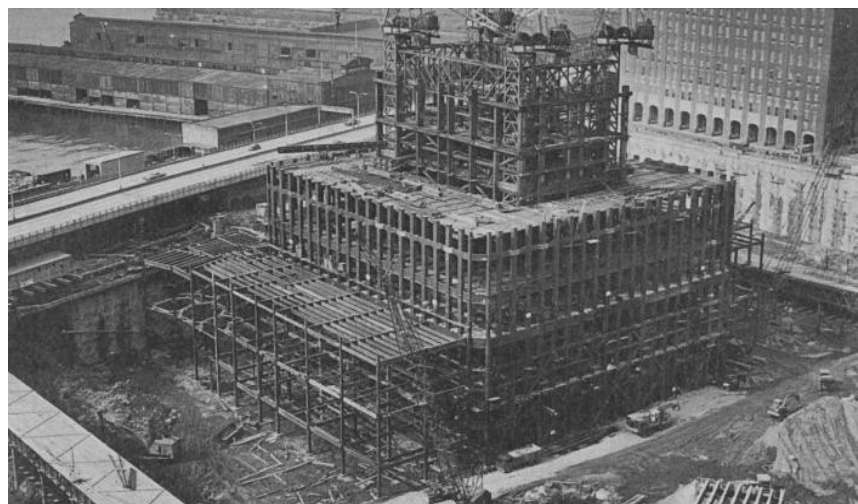
3. There are special rules for qualified daycare providers and for persons storing business inventory or product samples.

4. If you are self-employed, use Form 8829, Expenses for Business Use of Your Home, to figure your home office deduction. Report the deduction on line 30 of Schedule C, Form 1040.

5. Different rules apply to claiming the home office deduction if you are an employee. For example, the regular and exclusive business use must be for the convenience of your employer.

For more information see IRS Publication 587, Business Use of Your Home, available on IRS.gov or by calling 800-TAX-FORM (800-829-3676).

Source: www.irs.gov



Workplace Fire Safety: Make a Plan to Reduce the Risks

Summer heat, drought, and high winds have produced extremely dry conditions in California, and firefighters are preparing for what could be a very long, intense wildfire season. With tinderbox conditions, it is important to be aware of the increased risk of fires.

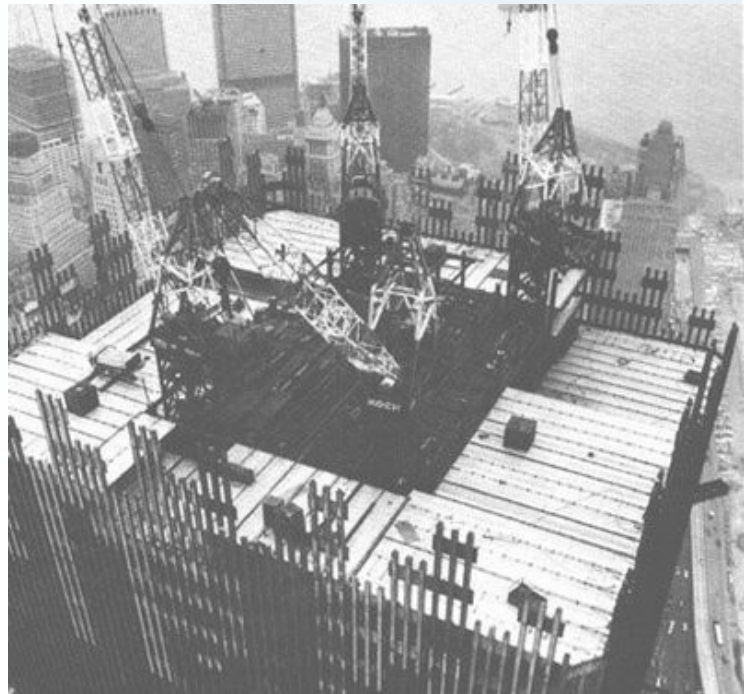
Although fire safety is especially important in summer, fire risk in the workplace is a serious concern all year round. Each year there are approximately 70,000 to 80,000 serious workplace fires in the United States, resulting in more than 200 deaths and more than 5,000 injuries.

The good news is that many workplace fires are preventable. Statistically, only 15 percent of workplace fires result from catastrophic equipment failure, with the rest caused by factors related to human behavior. Being proactive and implementing simple fire prevention plans and programs can reduce the likelihood of experiencing a fire in the workplace.

Employers can help promote fire safety by implementing a written workplace fire prevention plan. Cal/OSHA requires a written plan for businesses with 10 or more employees under the Title 8 General Industry Safety Orders (GISO section 3221 Fire Prevention Plan). Employers with fewer than 10 employees can communicate the fire-prevention plan orally to workers. A good workplace fire prevention plan does the following:

- Identifies potential fire hazards and ignition sources.
- Sets guidelines for proper handling and storage of combustible materials.
- Includes instructions on how to control fire risk.
- Puts in place equipment or systems needed to control a workplace fire.

The fire prevention plan is a required part of your injury and illness prevention program (IIPP). State Fund assists policyholders with putting together an effective



IIPP. Contact your nearest regional office for more information.

Another resource is the National Fire Protection Association ([NFPA](#)), an international nonprofit membership organization founded in 1896. It is the leading authority on fire safety for the workplace and the home. The NFPA's mission is to reduce the worldwide burden of fire and other hazards of life by developing and advocating consensus codes and standards, research, training, and education. The organization has more than 300 codes and standards that influence every building, process, service, design, and installation in the United States. A team of volunteers representing various sectors -- fire service, insurance, business industry, government, and consumers -- develops the codes and standards.

Remember, you can prevent workplace fires!

For more detailed information regarding Cal/OSHA's requirements for Fire Prevention Plans, visit [California Code of Regulations, Title 8, Section 3221. Fire Prevention Plan \(www.dir.ca.gov/title8/3221.html\)](#).

Source: [www.scif.com](#)

Employee vs. Independent Contractor – Ten Tips for Business Owners

If you are a small business owner, whether you hire people as independent contractors or as employees will impact how much taxes you pay and the amount of taxes you withhold from their paychecks. Additionally, it will affect how much additional cost your business must bear, what documents and information they must provide to you, and what tax documents you must give to them.

Here are the top ten things every business owner should know about hiring people as independent contractors versus hiring them as employees.

1. Three characteristics are used by the IRS to determine the relationship between businesses and workers: Behavioral Control, Financial Control, and the Type of Relationship.
2. Behavioral Control covers facts that show whether the business has a right to direct or control how the work is done through instructions, training or other means.
3. Financial Control covers facts that show whether the business has a right to direct or control the financial and business aspects of the worker's job.
4. The Type of Relationship factor relates to how the workers and the business owner perceive their relationship.
5. If you have the right to control or direct not only what is to be done, but also how it is to be done, then your workers are most likely employees.
6. If you can direct or control only the result of the work done -- and not the means and methods of accomplishing the result -- then your workers are probably independent contractors.
7. Employers who misclassify workers as independent contractors can end up with substantial tax bills. Additionally, they can face penalties for failing to pay employment taxes and for failing to file required tax forms.
8. Workers can avoid higher tax bills and lost benefits if they know their proper status.
9. Both employers and workers can ask the IRS to make a determination on whether a specific individual is an independent contractor or an employee by filing a Form SS-8 – Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding – with the IRS.
10. You can learn more about the critical determination of a worker's status as an Independent Contractor or Employee at [IRS.gov](https://www.irs.gov) by selecting the Small Business link. Additional resources include IRS Publication 15-A, Employer's Supplemental Tax Guide, Publication 1779, Independent Contractor or Employee, and Publication 1976, Do You Qualify for Relief under Section 530? These publications and Form SS-8 are available on the IRS Web site or by calling the IRS at 800-829-3676 (800-TAX-FORM).

Source: www.irs.gov

Eight Tips for Taxpayers Who Owe Money to the IRS

The vast majority of Americans get a tax refund from the IRS each spring, but what do you do if you are one of those who received a tax bill? Here are eight tips for taxpayers who owe money to the IRS.

1. If you get a bill this summer for late taxes, you are expected to promptly pay the tax owed including any additional penalties and interest. If you are unable to pay the amount due, it is often in your best interest to get a loan to pay the bill in full rather than to make installment payments to the IRS.
2. You can also pay the bill with your credit card. To pay by credit card contact either Official Payments Corporation at 800-2PAYTAX (also www.officialpayments.com) or Link2Gov at 888-PAY-1040 (also www.pay1040.com).
3. The interest rate on a credit card or bank loan may be lower than the combination of interest and penalties imposed by the Internal Revenue Code.
4. You can also pay the balance owed by electronic funds transfer, check, money order, cashier's check or cash. To pay using electronic funds transfer you can take advantage of the Electronic Federal Tax Payment System by calling 800-555-4477 or 800-945-8400 or online at www.eftps.gov.

5. An installment agreement may be requested if you cannot pay the liability in full. This is an agreement between you and the IRS for the collection of the amount due in monthly installment payments. To be eligible for an installment agreement, you must first file all returns that are required and be current with estimated tax payments.

6. If you owe \$25,000 or less in combined tax, penalties and interest, you can request an installment agreement using the web-based application called Online Payment Agreement found at [IRS.gov](https://www.irs.gov).

7. You can also complete and mail an IRS Form 9465, Installment Agreement Request, along with your bill in the envelope that you have received from the IRS. The IRS will inform you usually within 30 days whether your request is approved, denied, or if additional information is needed. If the amount you owe is \$25,000 or less, provide the monthly amount you wish to pay with your request. At a minimum, the monthly amount you will be allowed to pay without completing a Collection Information Statement, Form 433, is an amount that will full pay the total balance owed within 60 months.

You may still qualify for an installment agreement if you owe more than \$25,000, but a Form 433F, Collection Information Statement, is required to be completed before an installment agreement can be considered. If your balance is over \$25,000, consider your financial situation and propose the highest amount possible, as that is how the IRS will arrive at your payment amount based upon your financial information.

8. If an agreement is approved, a one-time user fee will be charged. The user fee for a new agreement is \$105 or \$52 for agreements where payments are deducted



directly from your bank account. For eligible individuals with incomes at or below certain levels, a reduced fee of \$43 will be charged, and is automatically figured based on your income.

For more information about installment agreements and other payment options visit the IRS Web site at [IRS.gov](https://www.irs.gov). IRS Publications 594, The IRS Collection Process and 966, Electronic Choices to Pay All Your Federal Taxes also provide additional information regarding your payment options. These publications and Form 9465 can be obtained on the [IRS.gov](https://www.irs.gov) Web site or by calling 800-TAX-FORM (800-829-3676).

Source: www.irs.gov

Wrap-Up Liability Insurance Also Known As Consolidated Or Controlled Insurance Program (CIP)

By Sam K. Abdulaziz
Abdulaziz, Grossbart & Rudman

Wrap-Up insurance is becoming more prevalent. Therefore, we provide this article.

Wrap-Up insurance is generally known to be an insurance policy or series of insurance policies which cover all or

most of the parties on a single construction project, including the general contractor, subcontractors, and suppliers. Wrap-up insurance policies are also known as Consolidated or Controlled Insurance Programs (CIP).

There are two main types of CIP's. If the policy is purchased by the owner, it is commonly referred to as an Owner Controlled Insurance Program, or OCIP. On the other hand, if it is purchased by the contractor, it is referred to as a Contractor Controlled Insurance Program or CCIP.

Historically, Wrap-Up insurance was used on large public works or commercial projects. The programs typically included multiple types of coverage such as liability, builders risk insurance and workers' compensation.

As a result of the rapid growth, owners and developers turned to project specific Wrap-Up CGL (commercial general liability) insurance policies.

As insurers became more competitive, the premiums charged for Wrap-Up CGL policies decreased significantly. As insurance carriers, owners, and contractors have become familiar with the new policy forms, the use of these policy forms continued to expand.

Further, project specific Wrap-Up CGL policies have continued to grow at a very fast rate.

Furthermore, owners can purchase extended completed operations coverage which provides protection from liability claims for as long as ten years after completion.

Owners can also obtain broader coverage under an OCIP or a CCIP than is generally available under the additional insured coverage provided by contractors or subcontractors.

The main danger to owners and contractors is dealing with new policy forms that are not well known or understood by many insurance brokers. Because of this, owners should use an experienced broker who has worked with Wrap-Up insurance coverage previously on construction projects. Contractors who are not familiar with this area should seek competent counsel.

The downside of these policies is that it is hard to insure projects, yet the upside is better potential savings and better coverage.

Again, use the services of an experienced insurance broker, risk manager, or attorney.



Construction photos of the World Trade Center provided by www.cafeterra.info. Work started on the World Trade Center in 1966 and was completed in 1973. The buildings were destroyed in the September 11, 2001 terrorist attacks.