



November 11th Chapter Meeting Falls on Veterans Holiday

TOPIC- Forecasting and Budgeting for Your Safety Program

Financial forecasting considers variables like how your dollar and spending power will be effected by interest rates, the price of goods and services in the future. Budgeting is more "real-time" dealing with the practical world... your capital and your financial goals. They go hand in hand.

Are you entirely happy with your planning, forecasting and budgeting processes? Does the business plan do justice to the strategy? Is it an essential management tool or is it gathering dust? Is the revenue forecasting reliable? Is there a continuous process of rolling forecasts or is a major effort required on an ad hoc basis to generate a new forecast when it is obvious to all that the budget is a fiction? If any of these concerns sounds familiar, you need to review your processes – and, most importantly, your thinking.

SPEAKERS/PRESENTERS – Norma Martinez and Donn Quintos

Norma Martinez focuses her presentation on "Securing Your Best Mortgage Interest Rates in this Challenging Market." Norma is a Senior Loan Consultant with Diversified Capital Funding, one of the nation's top brokerage firms, with 20 years of experience in residential lending. She will speak on current residential lending practices and what they mean to you. She is a member of Silicon Valley Chamber of Commerce and California Association of Mortgage Bankers.

Among the topics Norma will talk about: The Fed takeover of Freddie Mac and Fannie Mae, New lending limits and loans to value, Credit scores, Lender guidelines, FHA, Loan modification.

Donn Quintos presents "Successful Personal Financial Planning." Donn Quintos is a Regional Vice-President for Primerica Financial Services with a background as software design engineer for over 13 years with Hewlett Packard. Now as a practicing personal financial representative, Donn says that the biggest problem in middle class America today is that "we don't plan to fail, but we fail to plan." Donn will discuss general and essential financial planning needs using methods and tools that could be tailored to meet every individual's unique needs.

Join your fellow members for this exciting program. Come, listen, explore, participate and gain useful money tips to use toward your own financial situation, career and your organization's programs.

RESERVATION: To reserve a seat, please do so online using the chapter's <http://assesj.org> main page. Scroll to the bottom of page and enter: your name, your e-mail address and your telephone number. Click "submit" and voila, you're in.

COST: The cost for an excellent all-you-can-eat buffet lunch with reservation is:

\$20.00 for ASSE members with reservation; \$25.00 for members without reservation and; \$30.00 for non-members and Walk-ins.

ASSE Pays Tribute to Veterans: Greater San Jose Chapter ASSE Members who are veterans register and attend this month's luncheon meeting FREE.

LOCATION: Ramada Inn Silicon Valley is centrally located at 1217 Wildwood Avenue in Sunnyvale off of Highway 101 and Lawrence Expressway. For driving directions go to www.ramadainnsiliconvalley.com

SPEAKING: If you wish to present to the membership of the American Society of Safety Engineers, Greater San Jose Chapter or have any questions please contact Tyler Nguyen, chapter President-Elect, at 408.441.4286 or email him at SafetyEngineer@Yahoo.com



STAY HEALTHY & AVOID INJURY WHILE WORKING ON YOUR PC

By Brenda Buescher, Newsletter Editor

NOW YOUR COMPUTER workstation is set up correctly. The next step is to use good work habits and **Ergonomic Exercises**. Even if the work environment is absolutely suiting all your requirements and comfort levels, it may still lead to unwanted stresses and strains if good habit is not cultivated. Prolonged, static postures will inhibit blood circulation and take a toll on your body.

Try the following **Ergonomic Exercises**

- Take short 1-2 minute stretch breaks every 20-30 minutes. After each hour of work, take a break or change tasks for at least 5-10 minutes. Always try to get away from your computer during lunch breaks .
- Avoid eye fatigue by resting and refocusing your eyes periodically. Look away from the monitor and focus on something in the distance.
- Rest your eyes by covering them with your palms for 10-15 seconds.
- Use correct posture when working. Keep moving as much as possible.



EYES

To the sides: Focus both eyes to your sides, together. Do so to the left and right sides alternately five times each, without turning your neck or head.

Up and down: Similarly, do so to top and bottom five times each alternately. Ensure that your head and neck are steady and are not moving while you move your eyes.

Rotation: Now, rotate your eyes as to form a circle, both eyes focusing together at each point, five times in the clockwise direction and five times in the anticlockwise direction. This type of Ergonomic Exercise can be done at your own comfortable pace.

NECK

To the sides: Breath in, turn your neck to your right side and bring back to the normal position while you breathe out. This is done five times each to both right and left sides alternately.

Up and down: Similarly, breathe in and tilt your neck up so as to look at the roof. Now, bend down so that your chin touches your body while you breathe out. This is done alternately up and down five times each at your own pace.

Rotation: Now, rotate your neck as to form a circle while you breath normally. While you rotate, your head should be bent down first taking it to one shoulder, then bending back, now touching the other shoulder, and then coming to the initial position. This is done five times in the clockwise direction and five times in the anticlockwise direction. Never overstrain yourself while you do this type of [Ergonomic Exercises](#). The number of times can be reduced according to your convenience and health



American Society of Safety Engineers

Protecting people, property, and the environment since 1911

Greater San Jose Chapter

<http://assesj.org/>



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ERGONOMIC EXERCISE FOR HANDS:

Wrist Rotation: Stretch both arms straight to the front with closed fists. Rotate both the fists together ten times in the clockwise direction and ten times in the anticlockwise direction. Do ensure that only your fists are rotating and the rest of your arms are stationary.

Elbow Rotation: Bend your hands towards the front and hold your shoulders with your palms. Now, rotate your elbows ten times in the clockwise and ten times in the anticlockwise direction.

Whole hands, small circles: Stretch both hands to the sides holding your palms straight up perpendicular to the hands. Now, make small circles with both palms ten times in the clockwise and ten times in the anticlockwise direction. Note that the smaller the circle, the better relaxation to your hands. This is an excellent Ergonomic Exercise for those who have to sit in front of the computer for very long hours.

Whole hands, big circles: Stretch your hands to the sides. Make big circles (as big as possible) with both the hands ten times in the clockwise and ten times in the anticlockwise direction. The number of times can be increased gradually as this becomes less strenuous. All these Ergonomic Exercises can be done while you relax in your workstation seat. If you prefer doing them at home or in standing postures, you can stand in the 'attention' posture.

ERGONOMIC EXERCISES FOR YOUR BACK

Backward: Stand straight in the attention posture. Breathe in while you bend back and come back to the normal position while you breathe out. While you bend back, try to bend as much as possible, but without straining your back. Try to do this ten times.

Forward: Stand straight in the attention posture. Raise both hands up while you breathe in and come down to touch your toes without bending your knees while you breathe out. You might not be able to do it with perfection in the initial days, but can improve gradually day by day. Don't try to touch your toes in the beginning as it might hurt your back. Most users tend to increase their waist length on prolonged use with computers. This is the apt Ergonomic Exercise for such people. So be in shape while you work on your PC. You can start off this Ergonomic Exercise with five numbers gradually increasing to ten in the first week, fifteen in the second and third weeks, and can go till thirty-five daily if your back permits.

Ergonomic Exercises for Shoulders:

Use a large bath towel and grasp it at opposite corners. Sling it across the shoulder of tightness and bring both ends across to the opposite hip or waist. With the arm on that side pull gently downward and then release slowly.

Apart from these Ergonomic Exercises, you can go for jogging, brisk walking, aerobics, swimming, outdoor games etc. to be in good shape and improve your stamina. Remember that you don't get much Ergonomic Exercise the whole day when you are in front of your computer. So, sacrifice your one-hour in the mornings or evening for your healthy body to have a healthy mind.



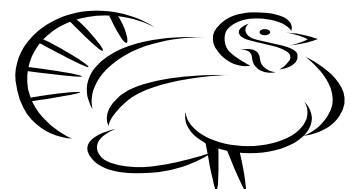
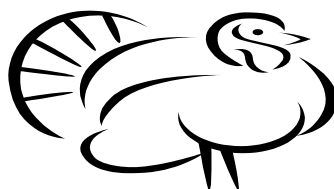
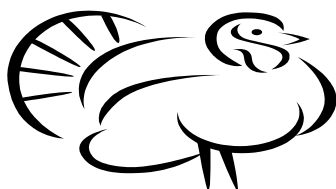
FOCUS ON THANKSGIVING SAFETY

By Brenda Buescher

Preparation and Decorations:

Thanksgiving would not be the same without turkeys, yet very few people take the time to learn how to handle them properly. Any poultry needs special attention when handling. Thawing a frozen turkey the proper way is important to the safety of your family.

- *Never thaw a turkey at room temperature* because this promotes the growth of dangerous bacteria. The safest way to thaw a turkey is to thaw it in the refrigerator. You should do this with the turkey still in its own unopened wrapper breast facing up and placed on a tray. The accepted rule of thumb for time is 1 day refrigerator thawing for every four pounds of turkey.
- *Start holiday cooking with a clean stove and oven.*
- *Keep the kitchen off-limits* to young children and adults who are not helping with food preparations to lessen the possibility of kitchen mishaps.
- *When cooking, do not wear* clothing with loose sleeves or dangling jewelry. The clothing can catch on fire and the jewelry can catch on pot handles, causing spills and burns.
- *Cook on the back burners* when possible and turn pot handles in so they don't extend over the edge of the stove.
- *Never leave cooking unattended.* If you must leave the kitchen while cooking, turn off the stove or have someone else watch what is being cooked.
- *Keep Thanksgiving decorations* and kitchen clutter away from sources of direct heat.
- *Candles are often part of holiday decorations.* Candles should never be left burning when you are away from home, or after going to bed. Candles should be located where children will not be tempted to play with them, and where guests will not accidentally brush against them. The candle holder should be completely noncombustible and difficult to knock over. The candle should not have combustible decorations around it.





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ASSE President Jay Jamali presents a 50 Year Certificate of Service to long time member, Mr. Dick Bryant during the October 14th general membership meeting.



Congratulations go out to past President Mira Rubin for her service on the Board during the 2007-08 year.

Executive Board 2008-09