

MARNI

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each other's necks falls into another category.

- Lacerations led to 127,486 ER visits, followed by fractures at 35,917. Most baffling, internal organ injuries accounted for 7,456 visits. What happened there?

- Collectively, power tools — from workshop table saws to cordless drills — were involved in more than one-third of all injuries, followed closely by manual tools (hammers, screwdrivers, and other tools you don't plug in).

Since the report also found that total ER visits from DIY-related injuries had reached a 10-year high, and that spring, as in right now, is when home improvement projects peak, I thought this would be a good time to have a little safety chat.



Cheap is expensive — Hand tools, such as these, account for more than one-third of home improvement injuries that result in a trip to the emergency room.

What all this boils down to is this: You want the sense to take on the home improvements and repairs you should do yourself, the humility

to hire someone else when you should, and the wisdom to know the difference.

Here's a clue. Before you tackle a project on your own, answer this question:

Injuries (and other bad outcomes) happen when a) we do something we're not qualified to do, b) we don't have the right equipment or protective gear, c) we are being cheap, d) all of the above.

You know the answer. To avoid becoming part of the next report's statistics, here's what Adams recommends:

- Know your limits. This is humbling, especially for those who deal with (or have) a male ego, but be realistic. In other words, go ahead and paint the bookcase, but if the project involves working on a metal extension ladder, outside, in the rain, with power tools, consider calling a licensed professional.

- Get a quote. Before deciding to do the job on your own, get a quote first just for comparison. "It may be less than you think, and worth the price in the long run," Adams said. Have you priced the cost of an ER visit lately?

- Get the right tools. Don't use a bread knife in place of a handsaw. The cost of the right tools might pay for a handyman who already has the right tools (and knows how to use them). If you do forge ahead, read the instructions first. Duh.

- Dress for the job. Wear safety goggles. Wear sturdy shoes that cover your whole foot in case you step on a nail or drop a can of paint on your toe. Don't wear anything that could get caught in equipment, such as drawstrings, fringy shirts, dangling sleeves, or cords around your neck.

- Confirm your coverages. In the event you or someone helping you gets hurt, you will want to have cur-

rent health insurance for you, and homeowner's insurance, which may kick in to cover others. When you hire professionals, ask to see a copy of their certificate of insurance to verify that they have Workers' Comp and liability coverages.

- Check your fire extinguisher. Know where it is and be sure it's up to date.

- Don't work alone. We all know the type, Adams said. Those most likely to get in trouble are the independent types who tend to tackle projects alone. However, having someone around in case you need a hand or have an accident could literally be lifesaving.

Marni Jameson is the author of six home and lifestyle books, including "What to Do With Everything You Own to Leave the Legacy You Want." Reach her at www.marnijameson.com.

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