

MATSIF

S A F E T Y L O G

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From the Administrator | by Jackie Schummer

MATSIF TO PROCESS SURPLUS REFUND

Our regulator, the Workers' Compensation Agency, has approved the request by the MATSIF Board of Trustees to return \$500,000 in surplus refunds to members. Checks will be processed in mid-May and mailed to current and prior members of the fund. The 2024-25 payroll audits have been completed. Any premium adjustments and quarter deposit adjustments will also be included with this refund. This amounts to a total surplus return in the 2025-26 fund year of \$3.1 Million.

2024-25 FUND YEAR HIGHLIGHTS

The 2025 Annual Report is included with this Safety Log mailing. Please take some time to review the report. The 2024-25 fund year was one for the record books. Here's some highlights from the year:

- A 13.8% Loss Ratio - The lowest loss ratio in the history of MATSIF
- Only 90 Injuries to the 2800 employees covered with total incurred losses of \$749,000
- A record high surplus refund of \$3.3 Million

These noteworthy numbers reflect the partnership that exists between members, staff and service providers all working together to bring your employees home safely and always working to increase your investment with MATSIF. Speaking of investments; many long-time members of the fund who had the foresight to invest their premium dollars in MATSIF, are now see-

ing annual surplus refunds that are larger than the annual premium they pay. In total, MATSIF has returned \$83 million to members—approximately 35% of collected premium. We all can pat ourselves on the back for a job well done!

MATSIF ROLLS OUT NEW LOGO

MATSIF rolled out a new logo — the first update in 20 years. While the old logo was familiar, it was time for a fresh design that better reflects who we are today.

A company's logo is often a visual first impression of a business. We chose this new design because we believe it represents what MATSIF stands for. Trees are the foundational symbol of our industry. They stand for strength, growth and sustainability. The paired tree silhouettes symbolize collaboration, trust and a shared purpose. For 52 years we have been providing workers' compensation solutions to the woods products industry. We are strong and we are sustainable. I believe we have the trust of our members, and we all have a shared purpose. That purpose is to continue the successes of the past while moving ahead in a professional growth-oriented way. This is your program and we remain committed to delivering the best workers' compensation insurance program in the woods products industry.



MATSIF

Workers' Compensation Solutions

WELCOME NEW MEMBERS

- Johncock Forestry Products, Inc.
South Branch
- Mark Peller Logging, LLC
Ishpeming
- Duey Forest Products, LLC
Ewart
- Reelized Dreams, LLC
Fairview
- Wittenbach Services
Lowell
- Cherry Creek Forestry, LLC
Sears
- Siddall Timber Harvesting, LLC
Manton
- SEA Millworks, LLC dba Gable Lumber
Midland
- Full Tilt Forest Products, LLC
Hillman

MATSIF 2026 ANNUAL CONVENTION



TODD DAVIS, DAVIS EXCAVATING & LOGGING, RECEIVES 10-YEAR SAFETY AWARD.



MATSIF LOSS CONTROL STAFF



KAY AND CHARLIE TATROW, VAN GREENS TIMBER, INC. RECEIVE 10-YEAR AWARD.



JERAMIE & SPENCER PIIPPO, TITAN TIMBER, INC., RECEIVE 40-YEAR SAFETY AWARD.



STAN ZELLAR JR. & JIM ZELLAR, ZELLAR EXCAVATING & SONS, INC. RECEIVE 10-YEAR SAFETY AWARD.



MATSIF'S FRIDAY AFTERNOON SEMINAR



Importance of MIOSHA Compliance

- The safety rules created by MIOSHA are driven by previous injuries.
- This year MIOSHA fines can increase to almost \$15,000 per incident.
- An incident refers to a single violation, multiples of the same violation are subject to multiple fines.
- The increase is being driven by a Federal mandate. Michigan has some of the lowest fines in the country.
- Lack of available employees.
- Peace of mind for owners and managers



A MATSIF Tradition Continues at Boyne Mountain Resort

by Brian LeBoeuf

One constant for MATSIF and our industry is the Annual Convention. The 2026 Convention was held on April 16th and 17th at Boyne Mountain Resort. For MATSIF and our staff, this is a culmination of months of preparation and work. The planning starts right after the new fund year begins. Many hours are spent preparing the safety award articles and the annual report. Everyone in our organization plays a part. The annual report is a celebration of the safety achievements of our members, as well as a report on the fund's financial condition. One of the great parts of working for MATSIF is seeing the increase in safety awards each year and the fund's continued provision of workers' compensation to our members.

This year's convention was a success for MATSIF and the Michigan Association of Timbermen. MATSIF's Thursday night dinner and safety awards kicked off the event after a great meal and socializing. The MATSIF staff presented this year's safety awards. 24 members received a safety award this year. I am pleased to report

that in Zone 2, we not only received one of two of this year's 35-year safety awards, but also a 40-year safety award. These are huge accomplishments in any industry; but in the wood product industry, they are even more remarkable.

Friday started with SFI classes and time spent with vendors. After the annual business meeting and a nice lunch, classes and conversations continued. The day ended with the Timbermen's dinner and annual awards. Silent auction items were great as usual and an excellent fundraiser for the association.

If you could not attend the convention this year or have never attended, I would encourage you to join us next year. In this industry, we have so much in common, but we do not have many opportunities to converse and share our accomplishments and struggles. The convention is a great time to spend time with industry partners. I know I look forward to the event every year.

ABOVE: BRIAN LEBOEUF, MATSIF LOSS CONTROL REPRESENTATIVE



Managing an Aging Workforce

by Rick Dessellier

This year's annual convention at Boyne Mountain was a success. I would like to thank all the attendees that support MATSIF, and all the members that helped make it a memorable night. It would be difficult to continue with this long-standing tradition without support from our members, and all the great vendors that were present. I believe that Charlie and Kay Tatrow, 10-year safety award recipients from Zone 1 who were in attendance have been the most appreciative award recipients with whom I have the pleasure to work with. The audience gave them a heartfelt round of applause, and they felt honored to attend. Personally, I would like to see more safety award recipients attend this ceremony next year, not only from Zone 1, but from the other two zones as well. It truly is a well-earned award, and MATSIF just knocks it out of the park with our evening festivities. Along with Brian and Mike, I hope to encourage more members to attend. I know we are very proud of all the winners.

With more workers aged fifty-five and older staying in the workforce longer, we need to review strategies to help businesses reduce exposure and manage the severity associated with an aging workforce. Workers aged fifty-five and older have represented the fastest-growing age group in the labor force for more than two decades!

While each generation has its own unique risk, this group carries increased risk of musculoskeletal injuries, slower recovery times, and higher fatality rates. However, by focusing on controllable risk factors, companies can build a more adaptable and resilient workplace safety strategy.

Supervisors can benefit from spending time in the field and on the floor monitoring employees, assessing their job capabilities and skills to keep them in a safe and productive role across various job tasks. It will also give you a clearer understanding of physical demands that come with each job. While managing age-related risk is a challenge, proactive prevention can make all the difference.

Some key points to consider when making a risk management plan:

Prioritizing early intervention, prompt injury reporting, timely medical attention, and early claims management can help keep injuries from escalating into more severe outcomes. The goal is to limit long term impact. Recovery times for older people are generally longer.

Implement a structured return-to-work program. Upon receiving a return-to-work sign off by the physician, a gradual well-coordinated return-to-work plan



can help ensure a safe transition back to work. Jumping back into a regular routine can re-aggravate injuries. A tailored plan aligned with medical restrictions is critical. Finding a job suited for an injured employees return can help ease them back into their regular routine.

When employees return to work and recover from an injury, it is crucial to maintain consistent contact and appropriate oversight. When individuals feel supported, they are more likely to report work concerns early, adhere to medical guidance, and stay engaged throughout the recovery process.

Updated equipment and machinery make a more ergonomic-friendly environment. Improvements can make a difference for employees across all age groups. Thoughtful designs can help reduce physical strain at its source. Continue to evaluate job tasks and recommend practical adjustments to job duties, as this helps adjust returnees to specific roles. Conducting regular assessments can help uncover hidden risk, supporting safer, more sustainable jobs.

Review strategies and focus on controllable risk factors to ensure a safe and productive return-to-work experience for your workforce. Have all risk managers and co-workers on board to encourage an adaptable return.



101 Critical Days of Summer

by Mike Kline

The 101 Critical Days of Summer is a reminder that safety doesn't stop when we clock out for the day. The time between Memorial Day and Labor Day is often known as one of the most dangerous times of the year because people are traveling more, spending more time outside, and taking on projects at home. Summer should be a time to enjoy family, friends, and the outdoors, but it also comes with increased risks. In the timber and wood products industry, we already understand hazards better than most people. Every day we work around heavy equipment, saws, forklifts, conveyors, moving machinery, and falling materials. We know it takes focus, good decisions, and attention to detail to make it through the day safely. We know shortcuts can lead to injuries, and we know one distracted moment can change everything. What we sometimes forget is that safety matters just as much after work as it does on the job.

During the summer months, many injuries happen doing everyday things. More people are on the road for vacations, weekends at the lake, or family visits. That means more chances for accidents caused by speeding, texting, fatigue, or impaired driving. Something as simple as wearing a seatbelt, putting the phone down, and slowing down can prevent a tragedy. Summer is also the season for home projects. People are making home repairs, cleaning gutters, cutting trees, mowing, and using tools they may not use often. That can lead to falls, strains, cuts, and serious injuries when you rush or try to do too much alone. Taking a few extra minutes to use the right ladder, wear safety glasses, or ask for help can make a big difference.

Recreational activities bring risks too. Boating, swimming, riding ATVs, camping, and grilling are all great ways to spend time with family, but they need to be done responsibly. Wearing life jackets, supervising kids around water, wearing helmets, and staying sober while operating anything with an engine are simple steps that save lives.

Heat is another hazard people tend to overlook. Working outside or spending long hours in the sun can lead to dehydration, heat exhaustion, or worse. Drinking water, taking breaks, and knowing when to slow down are important for everyone.

For those of us in this industry, an injury at home doesn't just stay at home. A broken hand, back injury, or even stitches from a preventable accident can keep someone off work for weeks. Even smaller injuries can affect focus, movement, and reaction time. In our line of work, that can create additional risk for ourselves and the people around us. When one person gets hurt, it affects more than just them. Families feel the stress. Coworkers carry extra workloads. Operations are impacted. Most importantly, someone's life can be changed by something that could have been prevented.

The message of the 101 Critical Days of Summer is simple. Enjoy the season, but use common sense. Apply the same safety mindset at home that you use at work. Think ahead, recognize hazards, use the right tools, and avoid shortcuts. We all want to come back to work healthy and ready to go. Making safe decisions away from work helps protect your family, your coworkers, and your future. Safety is not just something we practice on the job—it's something we live every day.



MATSIF

Workers' Compensation Solutions

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SAFETY LOG inside this issue:

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TREES

Our Renewable Resource

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THINK SAFETY

2026 SECOND CHANCE 2ND QUARTER WINNERS

- | | | | |
|---|---|--|---|
| ■ Daniel Derrickson
<i>Collins Bros. Sawmill</i> | ■ Randolph Lake
<i>Holli Forest Products</i> | ■ James Bunker
<i>Bunker & Sons Sawmill</i> | ■ Danny McDonald
<i>Weber Brothers Sawmill</i> |
| ■ Garrett Peterson
<i>Dane Anderson Logging</i> | ■ John Holmes
<i>St. John Trucking</i> | ■ Jeffrey Bailiff
<i>Thunder Bay Tree Service</i> | ■ Dennis Ward
<i>Doyle Forest Products</i> |
| ■ Julie Velmer
<i>Turpeinen Brothers</i> | ■ Benjamin Murphy
<i>Sterling Sawyers</i> | ■ Ryan King
<i>Welch Land & Timber</i> | ■ Jacob Bock
<i>JW Woodruff Forest Products</i> |
| ■ Landon Boyd
<i>Corullo Forest Products</i> | ■ Bruce Large
<i>Timberline Logging</i> | ■ San Manthei
<i>Northern MI Hardwoods</i> | ■ Sydnee Poortenga
<i>West Michigan Sawmill of Clarksville</i> |
| ■ Mason Murray
<i>Brzoznowski & Sons</i> | ■ Conner Johnson
<i>Cutting Edge Forest Products</i> | ■ Andrea Foltik
<i>Versatile Wood Solutions</i> | ■ Wayne Vanduinien
<i>Bisballe Forest Products</i> |
| ■ Nick O'Connell
<i>J&A Pengor</i> | ■ Davy Ray
<i>Stephan Wood Products</i> | ■ Brian McClean
<i>Buskirk Lumber</i> | ■ Tyler Sandborn
<i>Kamps Hardwoods</i> |
| ■ Owen Masters
<i>Component Solutions</i> | ■ Freddie Bechtol
<i>Silver Leaf Sawmill</i> | ■ Dan Fisk
<i>Central Michigan Hardwoods</i> | |