

safetyLOG

THE MICHIGAN ASSOCIATION OF TIMBERMEN SELF-INSURERS' FUND

September 2019 • Vol. 19 • Issue 4

2019-2020 Rates For MATSIF

By: Barb Bennett

Class Code	Description	Rate	Class Code	Description	Rate
0005	Nurserymen	\$12.81	5221	Concrete Construction	\$5.74
0042	Landscaping	\$4.51	5437	Carpentry Install. Cabinet	\$5.00
0106	Tree Trimmers	\$13.00	5606	Executive Supervision	\$2.36
0128	Farms	\$12.25	6217	Excavation NOC	\$12.00
2021	Maple Syrup Production	\$5.50	6229	Septic Tank Installations	\$3.32
2702	Logging & Lumbering	\$39.75	7219	Truckmen - Long/Local	\$11.00
2702M	Mechanical Logging	\$5.50	7380	Drivers NOC	\$6.70
2702T	Log Truck Drivers	\$8.50	8017	Retail Store	\$2.13
2705	Firewood Processing	\$10.70	8018	Packaging	\$6.74
2706	Pellet Mfg.	\$7.00	8059	Light Packaging	\$6.00
2710	Sawmills	\$10.00	8232	Lumber Yards	\$7.31
2731	Planing & Molding	\$8.30	8233	Arborist - Ground Crew	\$7.00
2759	Pallet Shop	\$6.90	8393	Auto Body Repair	\$1.57
2802	Carpentry (Shop & Driver)	\$5.00	8601	Timber Cruiser	\$1.49
2812	Cabinet Work Power Machinery	\$3.50	8742	Sales	\$0.70
2841	Woodenware Mfg.	\$6.57	8810	Office-Clerical	\$0.50
2881	Furniture Assembly	\$3.80	9015	Installation, Maint., & Repair	\$7.50
2883	Furniture Mfg.	\$15.65	9102	Lawn Maintenance	\$4.82
3113	Filer	\$2.50	9402	Snow Removal; Septic Cleaning	\$3.00
3507	Agricultural Machine Mfg.	\$5.10	9501	Painting	\$3.25
4239	Paper Mfg.	\$3.90			

The MATSIF Board of Trustees met with our actuary mid-August to discuss the upcoming year's rate renewal.

Once all information was taken into consideration, including the most significant piece, the funding of our loss fund as required by the excess carrier, it was determined that the rates for prior year would be sufficient to fund the upcoming year.

Therefore, the 2018-2019 rates will be in effect for the new fund year. All class codes and rates are listed above. The annual supply of premium reports, envelopes, and experience modification form will be mailed to each member company the latter part of October. Please remember premium is payable online as well. However, to do so, you must first contact the MATSIF office for a password.

INSIDE THIS ISSUE:

74th Great Lakes Logging Expo.....	2
Forklifts and Passengers	3
MATSIF Board Members	3
Welcome New MATSIF Members	3
Are You Actually Managing?	4
Classifieds	5
Think Safety 2020	5
Medical Cost.....	6
Think Safety Winners.....	6
This Hunting Season	7

74th Great Lakes Logging Expo

By: Rick Dessellier

The 74th Great Lakes Logging Expo appears to have been a success judging by the attendance and amount of exhibitors on the fairgrounds. I, along with my co-workers Brian and Mike, enjoyed the show visiting with MATSIF members and getting in some important networking.



Left: Mr & Mrs. Guy Longhini Right: Mr & Mrs. Almor Penegor

Our show started on Wednesday at the Island Resort golf course where MATSIF was a co-sponsor for the Earl St. John Memorial Golf outing. The money was raised for educational purposes. It was a great day for golfing with a lot of MATSIF members attending this function. The golfers had a great time enjoying the professional course, which included refreshments along with lunch. Awards were also provided. My co-worker Mike and I were tasked with the job of officiating the par three 15th hole. This hole provided a water challenge so I would estimate 80% of the balls landed in the water. The closest we saw for the day was a ball that landed about four feet from the pin. The reward for a hole in one on this shot was \$10,000. It was exciting to watch the golfers try for the money. I can only see this outing growing in the future as it is a great kickoff to the Expo along with a beneficial fundraiser named after a forest products leader. MATSIF is proud to be a part of this outing along with support from its members and many forest products professionals.

The Logging Expo opened on Thursday at noontime with a fair amount of people coming through the Ruth

Butler building. This is where the majority of exhibitors were located and our MATSIF booth was set up along the west wall which directs a majority of people our way. We had a great display and some very nice giveaways. Our candy bowl is always a draw for all ages. Friday was very busy for us. The weather was cool with some rain, but I believe this helped the inside vendors' high traffic flow. It was indicative of the large attendance this year.

My coworkers and I had a steady flow of people stopping at the booth to inquire about our company, our services or to just visit and set up safety meetings, inspections or to have us do some SFI training. We provide these services to help our members and to help keep them safe. The meetings are a great way to assist employers in informing employees on what is expected of them along with educating employees on safe work practices and PPE usage. These meetings/inspections also help to keep companies aware of what MIOSHA is looking for and to help to keep them MIOSHA compliant as best we can. We also offer SFI training in manual or mechanical logging. These are usually four (4) hour classes that will help with the continuing education hours. We will come to your jobsite, shop or wherever is convenient to meet for any of these services. We also help with nonmembers, groups looking to educate or train their staff/employees on proper and safe work practices. Along with the Loss Control Reps, MATSIF's main office contains a wealth of knowledge and assistance on worker's compensation issues, claim filing and management. We also carry a full line of safety related PPE for our members. You can go online to www.matsif.com to access our full line of PPE and services.

The Logging Expo also provides loggers a chance to get up close and look at new equipment and innovations in technology. There is some impressive machinery for the woods industry and the Expo also promotes some great loader and forwarder competitions along with delicious fair food. These Expos are very family friendly and they help promote the forest products industry and may possibly help recruit some new workers for the industry. I know I saw some potential operators on some of the simulators at the show. Next year's 75th show can only get better. Stop in and visit.

Forklifts and Passengers

By: Mike Kline

There is no arguing that industrial lifts are a very important piece of equipment across our industry. However, they can also be dangerous. Operators do not just get to hop on a lift and take off. They need to go through training, both written and practical, and be recertified every three years. They need to be familiar with the rules in Part 21 of the General Industry and Safety Standards and also the manuals for their particular lift. For this reason, the operators are typically safe. Unfortunately, forklifts are operated in close proximity to other individuals in the workplace who do not have to go through this training.

Since operators have to go through the training, they are the ones responsible for the lift that they operate. Now, some of our facilities can be quite large and after a long day, we do not feel like walking long distances so a quick ride on a lift seems like an easy answer. I wish I could say that I never see this happen or that in my younger years I wasn't guilty of it as well but I can't. Operators want to help fellow employees, but they must help enforce the standards that they are held accountable to. In accordance with the standard, "No employee, except the operator, shall ride on a powered industrial truck unless the truck is provided with a passenger seat. Passenger seats on a fork lift truck shall be under the overhead guard." Accidents happen in the blink of an eye and the operators, no matter how skilled they are, cannot stop their lift fast enough if you fall off. Accidents that involve lifts and humans are typically very serious.

The topic of passengers on lift trucks also brings up another important point. Another issue that I see more often than I would like to admit is an individual being lifted up while standing on the forks. I know that it seems harmless and sometimes we need to get up higher and don't have access to a ladder so we talk a lift operator into helping us out. According to the standard "An employee shall not be lifted or transported, except when a platform is attached to the forks by enclosed sleeves, a safety chain, or a mechanical device in such a manner that the platform cannot tip or slip." So there is a way that we can safely be elevated using a forklift, but it takes time to install these platforms.

I think we can all agree that we want to be helpful to our fellow employees, but as lift operators you need to follow the standards at all times. As I stated earlier, accidents happen very quickly and I am sure none of us want to see our fellow employees injured. Not only does the individual face the possibility of a life altering injury, but you as the operator have to live with the fact that someone was injured because you were not operating your lift within the prescribed standards. I encourage all lift truck operators to act with integrity and help everyone return home safely everyday.

If you need the necessary testing and cards for your forklift operators, please contact the MATSIF office, your Loss Control Representative, or go online to the MATSIF webpage to acquire the necessary paperwork.

2019-2020 MATSIF BOARD OF TRUSTEES

Elected at this year's annual convention were the three logging sector board members:

Kurt Bisballe of Bisballe Forest Products of Lake City

Bill Brand of Northland Harvesting of Newberry

Jim Carey of J. Carey Inc. of Channing

They join fellow board members:

Luke Brogger of Quality Hardwoods, Inc., of Sunfield

Andrew Jaroche of Maples Sawmill, Inc. of Hessel

Welcome New MATSIF Members

Jacobson Forest Products, Inc., Bessemer

Jim Bock Logging, LLC., Ironwood

TEK Logging, LLC., Munising

**Aaron J Beishlag,
dba Beishlag Logging., East Jordan**

**Steve Thone & Sons Trucking, LLC.,
Iron Mountain**

Are You Actually Managing?

By: Brian LeBoeuf

During my travels with MATSIF I am fortunate enough to see many operations, people, locations and most importantly management styles. First, I do not think there is one style or way to manage that is the best. Each company has its own way of doing things, and if it works and makes sense to the company, that is all that matters. This article is to discuss the proper use of time as a manager.

There are two distinct types of managers. I know this is broad, but for the sake of my discussion, I will use these examples. There is the manager in perpetual motion--forever running from project to project or more common, from problem to problem. The second type is what may be considered a boss type manager. This manager spends more time in his/her office than on the plant floor or in the woods. I'm not saying they are never in the production area, just that they spend a majority of their time doing other things. In a very small organization, five employees or fewer, I can see where the manager would need to be involved in production to keep the company solvent. There is simply not enough production income from the remaining employees to pay for all the salaries and be profitable. However, at a certain number of employees, there needs to be a manager to oversee.

What is the duty of a manager? It is to make sure all parts of a company operate to ensure the company has income and makes a profit. One of the first things people think is that profit and safety do not go together. I say they are wrong. Companies are a system and they must function as one with the end goal of paying employees, using profits to upgrade equipment and facilities and generate income for the owner(s). The first thing a company needs is a person to operate the equipment. Without an employee, a harvester is metal sitting on rubber. The person inside the machine is what cuts the wood, as an example. In order to be profitable, the employee must be there healthy and whole, so safety must come first. If a company can keep their good talent retained and healthy, this will be a big step forward.

Spending dollar to save dimes. I see too many managers running around constantly. They are piling lumber, fixing woods equipment, running for parts and driving trucks. It is an easy pitfall to get into. You, the manager, are a problem solver, and the easiest solution is to accomplish the task yourself. The issue is when you are working, you are not.....managing. I spoke to a manager at a facility making pallets once. My ques-

tion was how could he run a lift during production and still manage. He said it's easy ...I can see all my employees while they work and finish my paperwork at night. We are talking about 18 other employees under his management. His thought was saving the money spent on a full-time lift driver was better for the bottom line. The problem here was the plant needed attention. There were obvious housekeeping issues and employee turnover was high. This manager also did all the hiring after the office prescreened the candidates. Was this really the best way? He hurried through his duties and spent all day moving pallets. Moving pallets is important, but I think there was a better way for him to be spending his time. And how much is he really able to observe his employees while operating a lift truck?

Time for Efficiencies. My second old adage is this "Can't see the forest for the trees". Managers should be big picture people. They need to look at how to increase efficiencies, ways to cut costs and increase employee retention. If you are constantly putting out a fire, you are never looking forward. Of all the companies I visit, the ones that are the most successful have managers with lots of time or the appearance of time. I know they are all busy, but that's not the point. My point is they are looking ahead, they are thinking about problems that have not occurred yet. They are watching markets, looking at inventory, finding new suppliers of parts, finding good talent, and working with employees that are key to the company.

If a manager can find a way to do more with what they have and keep the other employees producing, this increase in production will more than pay for a lift operator. My second example is a manager that does this. It's another production facility, but this manager looks bored. When I asked why he has time he replied, "Someone needs to be here and be available,." He meant in the office to handle problems. He is not consumed by small issues and you will not see him running out to fix small repairs. There are people and systems in place to handle these issues. I am not saying he never helps out. There are occasions where he will be in production. What happens at this facility? It is very clean, very organized and runs like a well-oiled machine. The reason is because it is being managed. This manager has time to review and prepare and is handling issues before they effect production. The best part is this company has very few claims.

Are You Actually Managing? (Continued)

By: *Brian LeBoeuf*

The short story is: As a manager it is easy to get bogged down in the daily issues and consume all your time by self solving problems. The better approach is to delegate and plan, look forward and be ready for issues. One last point is the claims standpoint. Well-managed operations have fewer claims. Employees follow management's lead. If management is in chaos all the time, the employees will operate at this level. When employees think the only thing that matters is production, they will only focus on production, and safety falls to the side. When an employee feels com-

fortable and sees the manager is calm and collected, they will act the same. An employee that is calm will have fewer accidents.

The challenge I am asking of all managers is to take a look at how they are managing. Ask employees how they see you as a manager, but make this constructive and do not be defensive. Employees are going to view how you manage with their eyes not with yours. You may think you are directing them to the future, but find you are only navigating them through each day.

CLASSIFIEDS

Post Hardwoods Inc. is a Sawmill located in Hamilton, Michigan, currently looking to fill a First Shift, Full Time Head Sawyer/Lumber Grader position. We offer Competitive Pay, Group Health Insurance and 401k with company matching available.

Qualified applicants can send their resume to posthardwoods.com or call (269) 751-2221 Monday through Friday between 7:00am to 3:30pm

Hardwood Lumber Sawyer Summary

This is a great opportunity for an individual with prior sawyer experience. This person would manufacture green hardwood lumber from logs using state of the art carriages and scanning equipment (*Lumber Pro with Lewis Scanning*). Must be able to determine optimum opening face to maximize value and fulfill cutting orders and production requirements.

Hardwood Lumber Sawyer Responsibilities:

- Determine and execute optimum cutting pattern for breaking down logs
- Communicate with lumber inspectors, machine operators and maintenance to ensure a consistent flow of quality lumber
- Ability to operate or learn to operate edger

Hardwood Lumber Sawyer Qualifications:

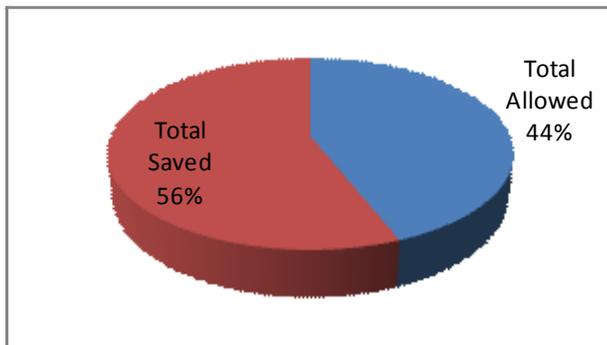
- Ability to accurately apply NHLA rules to maximize grade recovery from logs
- Must be safety and quality oriented
- Two (2) years of hardwood grade sawing experience preferred - this is not an entry level position
- Experience grading green lumber preferred

Think Safety 2020

The Think Safety 2020 materials have been mailed out to each member company. If you submitted an order form, you will receive materials based upon your individualized request. However, for companies that did not submit an order form, you will receive materials based upon your type of company, i.e., mechanized logging, etc. If you need additional information/supplies, please feel free to contact the Newberry office. Additional winning cards are also available for purchase if you'd like to supplement your monthly program.

We also have the mandatory topics available this year in Spanish. If you would like these topics for your Spanish speaking employees, please feel free to contact the office and we will send them to you. These topics are complete with the sign in forms, etc. all printed in Spanish.

MATSIF Medical Cost Containment Second Quarter 2019



Total Billed \$1,250,004.12

Total Allowed \$550,541.41

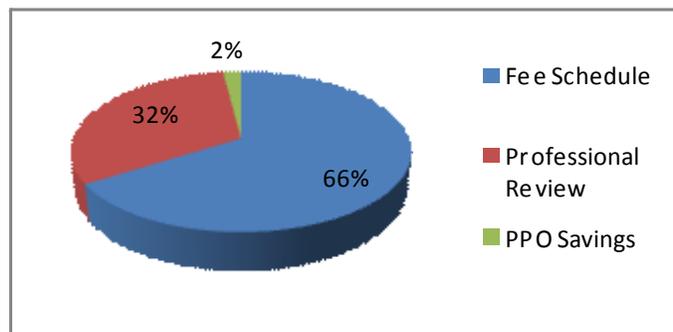
Total Saved \$699,462.71

MATSIF Savings Breakdown Report Second Quarter 2019

Fee Schedule \$461,976.68

PPO Savings \$14,686.23

Professional Review \$222,799.80



Think Safety 2019

3rd Quarter Second Chance \$100 Winners

Manley Murray	Steve Anderson Forest Products., LLC	Robert Cronkright	Atwood Forest Products, Inc.
Matthew Ihde	Component Solutions, LLC	Enrique Villaneva-Salvador	Michigan Pallet, Inc.
Kenneth Wolfe	Corullo Forest Products Corp.	Robert Russ	Dyers Sawmill, Inc.
Jack Juntila	Mark Honkala Logging, Inc.	Mike Secord	Metro Pkg., Inc. dba Grigg Box Co.
Marty Feathers	Kells Wood Products, LLC	Tim McPherson	Harbor Front Interiors, Inc.
Chris Wall	Lumber Jack Hardwoods Inc.	Matt Vanzee	Maple Rapids Lumber Mill, Inc.
Bryan Reittes	St John Forest Products. Inc	Brad Stedman	Wolverine Hardwoods
Dean Martz	Bear Creek Logging, Inc	Michael Perry	All Size Pallets, LLC
Melissa Balog	Fairview Woodyard, LLC.	Santiago Diaz Jr.	Delta Packaging International, Inc.
Kyle Franklin	Northland Harversting, Inc	Erik McWilliams	D.T Fowler MFG CO
Steven Foucart	Stephan Wood Products, Inc	Tim Thebo	Elders Forest Products, Inc
David Brock	Superior Country Wood Truss, Inc	Jose Munoz	Faulkner Fabricators, Inc.
Pat Cobbs	Timberline Logging, Inc	Anthony Schimmel	Michigan Pallet, Inc
Matt Bell	Zellar Excavating & Sons, Inc.	Dudley Smith	Post Hardwoods

This Hunting Season Keep Your Head in the Game, Not on the Game!

By: Ken Smylie

Year in and year out the State of Michigan experiences a large increase in work related injuries during the first two weeks of November.

Is this because of the onset of winter? No.

Hangover from Halloween Candy? No.

Because Scorpio is the sign of accidents and injuries? No.

Because the Lions are in last place? No.

Due to Daylight Savings Time? This could have a little to do with it, but that's a different story.

Because a bunch of us are dreaming of the big buck? Bingo!

Just a little reminder to please keep your head in the game and not on the game as we approach November 15th.

As avid hunters we catch ourselves acting like little kids on Christmas Eve, but we have to make sure we are paying attention to the task at hand when we are at work, driving, or doing chores around the house. It is not time to be daydreaming about that buck in the woods when we are operating heavy equipment, working at elevated heights, or running a chainsaw. So we need to constantly remind ourselves to stay focused.

No doubt we deal with distractions all year long; texts, overdue bills, car trouble, social media, politics, production goals, personal relationships, and of course the ever-present distracted driving.

Hunting season only adds to these distractions, but for many sportsmen and women, this is a monumental distraction that really pre-occupies our minds. It's plain and simple, when people are distracted, they are not paying attention and fail to see hazards, which can lead to injuries.

It is impossible to eliminate all distractions or block out our subconscious mind, so it's an ongoing effort to try to minimize these distractions throughout the workday.

A couple of things we can do are to remind ourselves to really focus on the job at hand when we raise the hazard level. This would be right before we are climbing into the seat of a vehicle or heavy equipment, before we start climbing the rungs of a ladder or enter the platform of a boom lift, or before we don

personal protective equipment and pull the cord on a chainsaw.

So how do we minimize these distractions or stay better focused?

One of the best ways to minimize distractions and improve concentration is to turn to better health and wellness. It is a proven fact that exercise is one of the best proactive measures to help deal with stress. So implementing an exercise regimen into our lives is a very good thing. Going hand-in-hand with exercise is to improve our eating habits. Try staying away from vast amounts of sugar, especially in the early morning. If our breakfast consists of a Mountain Dew and a package of Twinkies, we are jumping right on the Sugar Train real early. And although being hopped up on caffeine and sugar might make us a little more productive for the first 45 minutes of our shift, the problem comes when we crash about an hour or so later. Then what do we do? We run to the vending machines to load back up on sugar, and we end up riding this roller coaster all day long. So, we find ourselves in the lull at the bottom of the tracks quite frequently throughout the day. And when we do, our minds become fatigued putting us at risk for injuries. If you don't think this is true, ask someone who is a serious soda pop drinker. In all honesty, they'll admit when they miss their scheduled soda pop, they experience headaches and fatigue because they are craving the sugar and caffeine. Try improving eating habits with a diet high in fiber and protein, with less fat, sugar, and cholesterol.

So as a reminder, remember to stay focused and stay safe! We wish everyone a safe hunting season, not only in the woods, but in the workplace as well.



MATSIF

13168 STATE HWY M-28

NEWBERRY, MI 49868



SAFETY LOG

PRESRT STD
U.S. POSTAGE
PAID
Newberry, MI 49868
PERMIT No. 27

TREES – Our Renewable Resource

**Be Sure to Check Out
Our Newly Updated Site**



Like us on
Facebook

WE WANT TO MAKE YOUR LIFE EASIER! FIND OUT HOW YOU CAN:

Submit premium reports and make payments online | Download frequently used forms
Order safety apparel and equipment | Educate your employees with safety training videos

www.matsif.com