

# safetyLOG

THE MICHIGAN ASSOCIATION OF TIMBERMEN SELF-INSURERS' FUND

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## Important Information on Storm Clean-Up Efforts

By: Barb Bennett

We have been made aware that some MATSIF members have been or will be assisting with the cleanup efforts in the various states affected by the recent storms. Many have had questions relative to their workers' compensation and if it covers out-of-state work, so I'd like to offer some advice on this subject.

The exact language from our Excess Policy issued through Safety National Casualty Corporation reads as follows:

“The Insurance afforded by this Agreement applies to operations in the State(s) specified in the Declarations (Michigan), including, however, incidental operations conducted by employees who are regularly engaged in operations in the specified State(s), but who may be temporarily outside the specified State(s).”

Incidental operations mean operations that will not exceed ninety (90) days duration. If you are planning to be there longer than 90 days, I would recommend purchasing a workers' compensation policy in the state in which you are working.

It is also important that any member traveling to other state(s) be aware of each state's workers' compensation requirements, as some states will not recognize MATSIF as a licensed carrier in their state and your workers' comp through us will not be valid. Make sure and check this out before you start any work.

Another important requirement to note is that only Michigan employees can be covered. If you hire additional employees from another state, they cannot be covered under MATSIF and you will be required to obtain workers' compensation from that state to cover non-Michigan employees.

If you have any questions, please feel free to contact the Newberry office at 1-800-711-7088.

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## WELCOME NEW MATSIF MEMBERS

CANT KNOT PALLET, INC.,  
Harrison

DRIER'S D & D TIMBER PRODUCTS, INC.,  
Wakefield

LOADERUP, LLC.,  
Fairview

THUNDER BAY TREE SERVICE, LLC.,  
Alpena

## Chainsaw Training for Boy Scouts of America

*By: Rick Dessellier*

This summer my son Tyler and I spent a Saturday doing some chainsaw training for the Camp Hiawatha Boy Scouts Troop of America. The men that were in attendance were mainly volunteers and pack leaders that use and maintain trails and cabins around Bunting Lake located in Alger County.

This lake is approximately 60 acres in size and it is surrounded by trails that the Scouts maintain along with cabins in the summer. The camp is usually very busy with troops from other states and cities during the summer. This camp offers the Scouts an experience of the true wilderness setting and they are able to work on their merit badges. The area is surrounded by many tree species consisting of large white pine, soft maple, various balsam, spruce and red pines. Many of the trees are old and the maples are in poor condition and some of the trees are close to the cabins and these trees require careful decision-making when removing them. Upon inspection of some of the trees we worked on, Tyler and I had some serious concerns about felling them.

The day started at 8 a.m. when we met the camp supervisor, Eric Kestila, at one of the lodges. After coffee and greetings, from there we moved to the lunchroom area where we met with all the attendees. These men held various jobs and some were retired and others worked at the camp for the summer, but all had a commitment to help clean up the trails. I like to start the training with introductions and a little background about myself and my helper for the day. From there, I like to find out how much saw experience the attendees have plus asking them to just put a spin on saw usage and do things my way today. We started with safety gear, its

use and maintenance, then we worked on saw safety features, reactive forces, and important saw maintenance. This included sharpening of saw chain or whatever the participants would like to work on. From there we worked on body mechanics and proper starting procedure. We also talked about bore cutting, as this is the most accurate form of directional felling. This session usually involves a power point presentation, drawings and pictures of it in use. At this point of the training it was time for lunch, a time honored scout meal of sandwiches, chips along with a drink.

After our break, we geared up to do some practice boring, and notching. I have found this to be very helpful with increasing confidence and understanding of the bore cut. After everyone had done this at least once, we moved on to tree felling, limbing, and safe bucking practices. Next, I demonstrated how to fell a tree and let the group pick out the tree to fell and they picked a very hazardous one. After the demonstration, we broke into groups and did some felling and limbing or whatever the participants wanted to hone their skills on as not everyone wanted to fell trees.

Tyler and I each had some eager attendees who got the opportunity to fell several trees or spend time limbing and bucking safely. We teach just a basic course with first timers, techniques that work and are safe. It is a great service MATSIF provides that encourages and allows me to train with groups who work with our youth to provide a wonderful outdoor learning experience for so many young people.




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## Think Safety 2020-2021

*By: Barb Bennett*

The Think Safety materials for the upcoming year are currently being processed and should be mailed out sometime in September. You should have your materials well before the start of the new fund year. Everything pertaining to the TS program remains the same with the exception of the addition of five (5) \$100 winners per Zone.

If you would like assistance with conducting your Kick-off meeting or monthly training, please contact your Loss Control Representative.

## Monthly Safety Meetings

*By: Mike Kline*

Well, I think that it is pretty safe to say that this has been a crazy year and we hope to never see another one like it. Whether we saw our production come to a grinding halt or we had to shut down completely to ensure the safety of our employees and customers, it is definitely something that we never wanted to happen. Here we are almost six months later and most of us are back to work and we are seeing good production again in most sectors. Things are starting to look good again; however, we can't lose focus on safety.

I know some of the members handle their own safety meetings (and that is fine), and the MATSIF reps accomplish the rest. As I was starting to get back to work, I noticed that I was playing catch up on past months' safety topics. If you were shut down and no employees were at your business, I get that some meetings would be missed ,but I only had a few members that actually shut down completely. My members in Zone 3 can attest that I felt a great need to get back on the road as soon as I could to ensure that everyone was staying focused on safety.

MIOSHA requires that businesses have monthly safety meetings. MATSIF has built their entire program around

this and even put out topics for safety meetings each month. As a result of COVID, your Loss Control Reps were kept off the road for a couple months and were not able to provide all their normal services to you such as these meetings. This is exactly why we send out the "Think Safety" program to each member at the beginning of the year. If for some reason your Rep cannot get to you, you have all the information that you need to conduct your own meeting. Then on top of that, if you have any questions, we are only a phone call away to provide you with any assistance you may need.

The employees of any company are its greatest assets and I don't know of any company that can survive without them. This is the reason I stress the importance of monthly safety meetings. It gives you the chance to discuss a safety topic related to your industry, but it also gives you a chance to sit down with all of your employees and hear any concerns that they may have. We can never overlook safety, and as employers, the safety culture has to start with you. All of the MATSIF members are good companies and have great employees so let's all do our part to ensure that each and every one of them is able to go home at the end of the day to their families.

## Think Safety Second Chance 3rd Quarter \$100 Winners

Stanley Helminen	Doug Anderson Logging Inc	Ed Cooper	Newberry Wood Enterprises
Tim Steiger	Blaze Timmins Forestry Inc	Zeck Luft	Northland Harvesting Inc
Adam Simonsen	Brzoznowski and Sons LLC	Travis Rye	U.P. Forest Management Inc
Randy Nyberg	Cain Brothers Logging Inc	James Taylor	Welch Land & Timber Inc
Marge Muccilli	Component Solutions LLC	Travis Wolfe	Sabertooth Enterprises LLC
Jim Dorrington	Corullo Forest Products Corp		DBA Billsby Lumber Co
Rob Nickels	Nickels Logging Inc	Tom Kushmaul	Dyers Sawmill Inc
James Stevens	Stevens Logging Inc	Seth Schippers	Harborfront Interiors Inc
Steve Carlson	Steve Thone & Sons Trucking LLC	Nicholas Robinson	K & K Forest Products LLC
Dean Martz	Bear Creek Logging Inc	Kevin Chovance	Maple Rapids Lumber Mill Inc
Darold Jarmin	Elenz Inc	Shelley Schornick	Michigan Pallet Inc
Ron Riedel	Fairview Woodyard LLC	Steve Berndt	Midwest Tractor & Equipment Co, Inc
Mike Johnston	Harmon Logging Inc	Tammy Gower	Shawn Muma Logging Inc
Frank Edgar	Michigan Timber Sawmill LLC	Lyle Outman	Willie Outman Forest Products LLC

## First Aid/CPR Training

*By: Brian LeBoeuf*

The members in my zone are likely tired of me asking about First Aid/CPR training. There are two reasons we at MATSIF are always pushing employers to get their employees trained.

First, we work in a dangerous profession. It's dangerous mostly because we work on big equipment and machines. Just the weight, size and the abilities of these machines make them dangerous. When a person is injured on the job, time is valuable. The faster the injured party gets medical attention, the better the outcome will be. However, the time it takes to get EMS assistance can make the difference in survival. The ability to be able to administer first Aid/CPR while waiting for EMS to arrive, can mean a difference between life and death.

The second reason First Aid/CPR is important is MI-OSHA. They require any employee on a logging site to be trained in First Aid/CPR. Manufacturing facilities do not have a legal requirement for the training, but I also feel they have an ethical requirement to have employees first Aid/CPR trained. If an employer had an injury, they would want to know they did everything they could to help the injured person. Having a trained person on staff can help guarantee the employer has taken the extra step in keeping their employees safe.

This all leads to the recent training MATSIF arranged for our members. We held four classes around the state in

the areas that had the most need. I have heard from many members that CPR training was difficult to arrange. We partnered with a company that can provide state-wide training. Like many events, the hardest part was finding a good time for the participants. In talking with attendees after the training, everyone felt the training was well-presented and definitely worthwhile.

This brings me to the final point of my article this month. If your company still needs First Aid/CPR training, now is the time to get this done. Some of my members mentioned they would rather have their own class or use a local trainer. That is just fine; however, the class needs to be scheduled. Don't use this as an excuse, schedule the training. If you need a trainer, MATSIF has the resource. If you'd like assistance setting something up, please contact your Loss Control Representative and we can help you. As a reminder, First Aid/CPR training should be renewed every two years.

MATSIF can also be a help with your SFI credits. We have two programs we can teach to provide your employees with credits. We have a mechanical logging program and a manual logging program. A First Aid/CPR class combined with SFI would be a good way to accomplish two tasks in one day. If you're interested in setting something up, please contact your Loss Control Representative and we will work with you.



## 2020-2021 Rates for MATSIF

*By: Barb Bennett*

We recently negotiated the terms of our 2020-21 excess insurance with our long-time partner Safety National. I am pleased to announce that our negotiations resulting in basically the same rates as last year. Given the effects of the COVID-19 pandemic and the uncertainty of the future, we are pleased we did not have to pass on rate increases. Listed below are the rates for the upcoming fund year:

Class Code	Description	Rate	Class Code	Description	Rate
0005	Nurserymen	\$12.81	5183	Plumbing	\$3.25
0042	Landscaping	\$4.51	5221	Concrete Construction	\$5.74
0106	Tree Trimmers	11.00	5437	Carpentry-Install Cabinets	\$5.00
0128	Farms	\$12.25	5606	Executive Supervision	\$2.36
2021	Maple Syrup Production	\$5.50	6217	Excavation NOC & Drivers	\$12.00
2702	Logging & Lumbering	\$39.75	6229	Septic Installation	\$3.32
2702M	Mechanical Logging	\$5.50	7219	Truckmen-Long/Local Haul	\$11.00
2702T	Log Truck Drivers	\$8.50	7380	Drivers	\$6.70
2706	Pellet Mfg.	\$7.00	8017	Retail Store	\$2.13
2710	Sawmills	\$10.00	8018	Packaging	\$6.74
2731	Planing & Molding	\$8.30	5059	Light packaging	\$6.00
2759	Pallet Shop	\$6.90	8232	Lumber Yards	\$7.33
2802	Carpentry (Shop & Driver)	\$5.00	8233	Arborist- Ground Crew	\$7.00
2812	Cabinet Work-Power	\$3.50	8265	Steel Erection	\$24.24
2841	Woodenware Mfg.	\$6.57	8393	Autobody Repair	\$1.57
2881	Furniture Assembly	\$3.80	8601	Timber Cruiser	\$1.49
2883	Furniture Mfg.	\$15.65	8742	Sales	\$ .70
3113	Filer	\$2.50	8810	Clerical	\$ .50
3507	Agricultural Machinery Mfg.	\$5.10	9015	Install., Maintenance & Repair	\$7.50
4000	Sand and Gravel	\$10.63	9102	Lawn Maintenance	\$4.82
4239	Paper Mfg.	\$3.90	9402	Snow Removal/Septic Service	\$3.00
			9501	Paint Shop	\$3.25

Your annual mailing of premium reports, envelopes, and experience modification factor will be sent to you sometime in October. Remember, you can now report your premium online for added convenience. To register, please contact the MATSIF office.



**\*\*\*\*Exclusive Pricing For MATSIF Members\*\*\*\***

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