

safetyLOG

THE MICHIGAN ASSOCIATION OF TIMBERMEN SELF-INSURERS' FUND

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December 2020 Refund Issued to MATSIF Members

By: Barb Bennett

The MATSIF Board of Trustees authorized nearly \$1.4 million in surplus and interest to be returned to qualifying past and present MATSIF members. This is the 45th year MATSIF has distributed refunds to its membership. Refunds have averaged in excess of 30% of collected premium. This is a testament to the outstanding performance of the membership in helping to prevent/reduce losses. Dollars that are not expended on the payment of claims ultimately are declared surplus and returned to the membership. Please, let's be diligent in working to keep losses to a minimum.

Surplus from Fund Year 1990-1991	\$50,000	Surplus from Fund Year 2006-2007	50,000
Surplus from Fund Year 1995-1996	50,000	Surplus from Fund Year 2013-2014	50,000
Surplus from Fund Year 1996-1997	50,000	Surplus from Fund Year 2014-2015	50,000
Surplus from Fund Year 1997-1998	50,000	Surplus from Fund Year 2015-2016	50,000
Surplus from Fund Year 1998-1999	50,000	Surplus from Fund Year 2016-2017	50,000
Surplus from Fund Year 2002-2003	50,000	Surplus from Fund Year 2017-2018	50,000
Surplus from Fund Year 2003-2004	50,000	Interest income for period January 1, 2020 – December 31, 2020	645,000
Surplus from Fund Year 2004-2005	50,000	TOTAL REFUND	1,345,000

Other exciting news I have to share with you includes closing out the 2020 fund year with total incurred claims of \$1,161,885 generated by 107 claims. This is almost a million dollars less than the total incurred for the 2019 year generated by 147 claims. While some of this reduction can be attributed to the affects of the pandemic and a slight reduction in workforce, MATSIF still met its budgeted premium for the 2019-2020 year.

One of the benefits I like to focus on especially when talking with prospects or new members is what I refer to as the “cornerstone” of our program and that is our Loss Prevention Program. I can't give enough credit to the three Loss Control Representatives who work with the members in their respective zones to develop loss prevention programs that are meaningful and beneficial. Without Rick, Brian, and Mike (and their predecessors), MATSIF wouldn't be what it is today.

Not all members realize the extent of the services we offer. Not only will your Loss Control Representative come to your operation and conduct a safety review helping you to identify possible MIOSHA violations, but they will also help you with your Think Safety meetings. Other services include development of a SDS (Safety Data Sheet) manual, Lockout-Tagout program, operator permits, written safety programs, and coordination of First Aid/CPR/bloodborne pathogen meetings just to name a few. Did you know they will come directly to your operation and help with SFI training? Not all folks fully appreciate the many services we have to offer, but the premium dollars you pay to MATSIF actually fund these programs. If you're not taking full advantage of these services, please do so. I do not believe there are any traditional insurance companies that offer the level of services that we do.

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A Teaching Moment

By: Rick Dessellier

During the first week of October, Mike Kuopus Logging, Inc. of Ishpeming held a fun and informative day of logging. The day was set up by the Kuopus brothers consisting of Kevin, Craig, and Kenny. Not only are these boys hard workers in an ever-changing business, but they also have the foresight to see the value in educating the public and school-aged children on the value, skills and work ethic required to be a successful logger and asset to an industry that we all need but is not understood by our country.

The demonstration was mainly attended by high school students from Ishpeming, parents with young children, some home-schooled kids, and adults who have an interest in the forest industry. The demo was set up in different stations throughout the site, which was broken down into 15-20 minute segments per station. My segment was chainsaw safety

and PPE for the job. I was amazed at all the questions the students had about safe chainsaw usage and safety on the jobsite involving the various pieces of equipment. A few of the other stations involved equipment safety and maintenance, safe log truck driving, potential jobs in the forest products industry, why we cut trees and best practices. The students were also treated to an equipment demo on a working site along with some tree climbing and felling.

The day was filled with a lot of activity, and at the end, everyone was treated to lunch provided by McCoy/John Deere of Escanaba. The students, parents and teachers all participated in a great day of logging. Hopefully, they all walked away having learned something new along with respect for the forest products industry.



What Did You Say?

By: Brian LeBoeuf

We all know someone that has a level of hearing loss whether it be from a medical condition, age, or failure to take precautions in loud environments, such as work. The biggest issue with hearing conservation is everyone thinks they will not have hearing loss. It is one of those “other person” issues. I have never had a person with hearing loss tell me, “I knew it would happen”. We all feel invincible until it happens.

Where is this going you may ask. Well, I want to discuss the employer requirements of hearing conservation and why employers should fiercely enforce hearing protection. For the most part, hearing loss is a non-compensable injury. Hearing loss over time by a select employee that has not followed the rules is not the fault of the employer. If a specific incident occurs at work that causes sudden hearing loss, that is considered the fault of the employer. These are pretty

clear-cut cases. However, there are cases where long-term non-use of proper hearing protection can fall on the employer.

MIOSHA has many rules on hearing conservation. These are the rules that most affect our industry:

- The employer is required to know if an employee’s work area is loud enough to require hearing protection, either intermittently or continuously throughout the day.
- An employee that is subject to an average of 85 decibels of noise during an 8-hour period is required to wear hearing protection.
- Employees performing work where there are sudden increases of noise needs to wear hearing protection. Example: In a shop, the usual noise level is fairly low. However, when an employee is operating an angle

What Did You Say? (Continued)

By: Brian LeBoeuf

grinder, the noise level is significantly increased. During the operation of the grinder, the employee operating the grinder and any coworkers close to the grinder need to wear hearing protection.

- Employers are required to offer, free of charge, hearing protection to their employees.
- If an employer has any employees that require continuous hearing protection due to surpassing the 85-decibel rating over 8 hours, that employee will require audiometric testing.
- All employees that require continuous hearing protection will receive an annual audiometric examination.
- A baseline test is to be conducted at or before six months of employment. If an employer utilizes a mobile testing provider for annual examinations, the baseline can be performed at the next annual examination as long as it occurs in 12 months or less.

How do we know if an area is too loud? An audiometer can give a good indication of an employee's work area. MIOSHA also offers testing, free of charge, to employers. MIOSHA can give an accurate time weighted average to determine the 8-hour rating at a location.

The part of this discussion that is most important is audiometric testing. This is the area where employers can protect themselves from employee lawsuits and MIOSHA violations. This is where most employers fall short-- having a consistent audiometric program. The baseline testing, of course, provides a start to judge an employee's annual hearing loss. The annual testing will test all employees required to wear hearing protection as part of their employment. The annual testing is performed to determine the total loss of hearing or threshold shift in the employees as a group. Results are viewed as a group to ensure the employer is offering and enforcing the use of hearing protection. If a single employee has a threshold shift, there can be further investigation to determine if there are other causes such as a medical condition or hobby that may be damaging their hearing.

If employees are wearing proper hearing protection as required, threshold shifts are uncommon. When enforcement of hearing protection is lax, threshold shifts occur. Other factors can be an area having a noise level higher than the hearing protection can offset, or employees using hearing protection improperly.

Companies that have a threshold shift above normal levels have requirements. The threshold shift must be reported on their company 300 Log. The 300 Log is discussed below. The employer needs to investigate the reason for the shift, document the issue and correct the problem. The threshold shift must also be disclosed to the employees.

A 300 Log is the annual report of injuries that is sent to MIO-
OSHA. All employers with ten or more employees must file

this log. If there are no injuries, you still need to submit a log. If during the calendar year the annual audiometric testing is shown to have a threshold shift above the normal range, you must report it on the 300 Log. The log is required to be submitted February 1st. The log must also be posted for employees to review. The report must be posted by February 1st and remain posted in a conspicuous place until April 30th.

An employer that is negligent in performing the proper audiometric examinations can be cited by MIOSHA and fined. Fines can be up to \$7,000 for not following the MIOSHA standard and performing audiometric testing and \$1,000 per employee for improper or not posting a 300 Log. If threshold shifts are found and not corrected, employers can be subject to lawsuits from employees.

Regarding proper hearing protection, I would like to discuss earbuds and music. I am not going to tell you music is not allowed. In fact, music can help make the day go by faster for employees. If employees use earbuds in an area where hearing protection is required, the earbuds must have a noise reduction rating. They are more expensive, but they provide protection from the sound generated by equipment. If you allow employees to use earbuds that do not reduce outside noise, they will suffer hearing loss and faster than other employees. Employees that lose hearing will affect the company's overall threshold shift. I encourage employers to require the proper earbuds for employees and document employees that refuse to do so. In areas where hearing protection is not required, music levels need to be at a reasonable level. Not only to protect ears, but to allow employees to hear instructions and other employees.

The requirements are not that difficult. Check work areas for excessive noise. Provide hearing protection and enforce its use. Perform annual audiometric examinations. If there is a threshold shift, correct and report it. Employers that care enough about their employees' hearing will find this easy. They can also feel better knowing they are contributing to their employees' overall health and quality of life. Be an advocate for your employees, provide quality hearing protection and make the employees use it.

This is a brief overview of many MIOSHA rules pertaining to hearing conservation. I could write a small book on these topics. However, that is not beneficial to this *Safety Log*. My suggestion is if you have questions about hearing conservation, injury reporting or other MIOSHA requirements, contact your Loss Control Representative. Rick, Mike and I know these topics well and can walk you through proper compliance. Comprehensive Risk Services, our third-party claim administrator, also can generate 300 Logs for our members. They will not include hearing results but will have the proper information for any claim MATSIF has handled. MATSIF really is here to help. Please use our services to make your operation as safe and claim free as possible.

Hard Head vs Hard Hat

By: Mike Kline

If any of you are like me, then you can be hardheaded at times; but no matter how hardheaded we are, we still need a hard hat to protect our actual head. When we look at the wide variety of MATSIF members, there are a lot of different business types. However, most of our members are required to wear hard hats. Some wear them willingly and others will argue that there is no reason for their employees to wear them, but the bottom line is this: if they are required, there is good reason for that requirement.

According to MIOSHA Standards Part 51-Logging and 52-Sawmills (to also include pallet facilities), the usage of hard hats is mandatory and there is no way around it. The only exception is if you are in a cab that has overhead protection. This is one of the areas that we typically see issues with individuals not using hard hats. If you are in the cab, you are protected but if you leave the cab for any reason, no matter how quickly, you must put your hard hat on. Recently we had an individual that left his cab for a brief moment and did not put his hard hat on. While he was out of his cab, a board fell striking him in the head. This person spent most of the day in the hospital with injuries to his face and a cracked skull. Fortunately, there was no serious brain injury or permanent issues but that very likely could have been the case.

I think Brian and Rick would agree with me that we see employees doing this a lot while no one is around. It concerns me when I stop at a business or job site and an operator does

not want to get out of their cab because they don't have a hard hat, or they do have one they put on, but it is covered with a layer of dust and dirt that says they haven't worn it since the last time I was there. This instantly tells me that company is not enforcing the usage of Personal Protection Equipment (PPE.) I have been doing inspections whether in my military career or my wood products career for over 20 years. I have heard just about every excuse as to why someone isn't using a hard hat, but I have never heard one good enough to get me to agree that they don't need it.

When it comes to hard hats, or any form of PPE, MIOSHA Standard Part 33 states that it is the responsibility of the employer to not only provide proper PPE but also to ensure they enforce its usage and to ensure that employees have been trained on its usage. While this is true, it is also important for employees to show good integrity and use it even when no one is around to enforce it. I understand hard hats can be uncomfortable and even extremely hot in the summer months, but they do work. Accidents happen in the blink of an eye without notice, so for this reason it is of the utmost importance to follow the rules of PPE usage at all times. Please understand when I see you not using any type of PPE and I point it out, I am not trying to be a pain, but I am looking out for your safety. So, please help me out by wearing your hard hats and policing fellow employees to ensure that they do as well because head injuries are very serious and can be fatal.

Think Safety 2020 Second Chance 4th Quarter Winners

Derek Wirtz	Collins Brothers Sawmill Inc.	Sam Manthei	Northern Michigan Hardwoods Inc.
Frank Lesky	Corullo Forest Products Corp	Charles Mcvicar	Stephan Wood Products Inc.
Robert Robinette	Giguere Logging Inc.	Peter Costa	Superior Country Wood Truss Inc.
Jack Heidtman	Heidtman Logging Inc.	Thomas Erskine	T.R. Timber Company
Bryce Jauquet	J Carey Logging Inc.	Kirey Marsh	Timber Trax Harvesting LLC
Dave Mannisto	Mannisto Forest Products Inc.	Matthew Maclean	Allwood Building Components
Paul Huotari	John & Arthur Penegor Inc.	Michael Eaton	Atwood Timber and Lumber Inc.
Trevor St.John	St. John Forest Products Inc.	Dan Iverson	Cousineau Timber
Brenden Gatien	Whitens Kiln & Lumber Company Inc.	Julie Epplett	Doltek Enterprises Inc. dba
David Merglewski	AR Timber LLC		WD&D Versatile Wood Solutions
Corwin Tracey	Cordes Forest & Farm LLC	James Bauer	Gable Land and Lumber Inc.
Steve Green	Gilchrist Premium Lumber Products Inc.	Larry Cade	Midwest Tractor & Equipment Co Inc.
	Woodhaven Log & Lumber	Arthur Hunt	Robert D Outman Forest Products
Larry Kamyszek	Lalonde Forest Products Inc.	Michael Ripley	Superior Hardwoods LLC

Driving Safety

By: Ken Smylie

In 2020, my 15-year-old daughter went through driver's education training, which is way different than it was back in 1981. There's a lot more to it and much more parental involvement. To be honest, even as a safety professional, this turned out to be a really good thing for me. As I reviewed her materials and did a lot of driving with her, I was amazed at how many "little things" I had forgotten and just how much driving had become second nature to me with hardly a thought or concern about those "little things." First, and I have known this to be one of my faults for a long time; is that I am an "on the fly seat-belter". I don't wait for the bell to start chiming but I am already in motion while securing my seatbelt. So, as I instructed my daughter to make sure her seat and mirrors are properly adjusted and her seatbelt is secured before she starts her car, I took heed of my own words and am proud to say I am buckling up before the wheels are turning. Here are some refresher pointers we may have forgotten along the way:

- When turning we must yield to all lanes of traffic in both directions. This means we cannot turn left into the turn lane and then drive in that lane and merge right into traffic.
- Just like a solid yellow, we cannot cross a solid white. This includes going on a shoulder to pass a car that is turning left, or crossing a solid white line on a freeway entrance ramp.
- At a stop sign we need to stop at the sign and not beyond it.

With winter months, we must take more caution to stay safe on the road and on the job. Most injuries during winter storms—70 percent according to the National Weather Service—are a result of vehicle accidents, while 25 percent result from being caught out in a storm. To help prevent these injuries, OSHA urges businesses to anticipate the hazards their workers will be exposed to during a winter storm and plan accordingly to help them stay safe. If your work requires you to drive when there is a possibility of a winter storm, be prepared. Inspect vehicles before use to ensure they're in good working condition. Include tires, oil, brakes, visibility systems, the engine, and the cooling system. In addition, carry an emergency kit containing blankets, a cell phone or two-way radio, a windshield scraper and snow brush, a flashlight with extra batteries, a shovel, extra winter clothing, a tow chain, matches, traction aids such as a bag of sand or cat litter, emergency flares, jumper cables, snacks, water, and road maps. Here are some personal tips for winter driving:

- Increase following distance from 2 seconds to 4 seconds to allow enough time to stop.
- Give yourself enough time to get where you are going. We can't leave for work in February the same time we do in July. It's going to take us longer to get there.
- Make sure you constantly fill up your windshield washer solvent reservoir. I just recently watched someone pull over and throw snow on their windshield to clean it. C'mon man!
- Make sure all your windows are cleared of frost and ice before you drive. This DOESN'T WORK:



- Do not overestimate your ability in bad driving conditions.
- Put extra distance between you and the car in front of you.
- Don't slam on the brakes. The wheels could lock, causing your car to slide. If your car starts to slide, turn your wheels in the direction in which it is sliding to straighten it out.
- Turn on your lights to see and be seen.
- Clear snow and ice off the headlights, tail lights, mirrors, and license plates.
- Be aware that bridges, ramps, and overpasses may freeze first.
- Check the windshield wipers to make sure they are not frozen to the windshield. Consider replacing your original wipers with heavy-duty ones.
- Slowdown. Wear seat belts. Never drink and drive.

Get more information at

https://www.osha.gov/dts/weather/winter_weather/index.html

Think Safety 2020 Grand Prize Winners

Keith Tuchima	Acciaccia Forest Products Inc.	John Renfro	Paris North Hardwood Lumber Co Inc.
Victor Dugree	Gerald J Dugree Trk & Forest Prod., Inc.		dba Silver Leaf Sawmill
Jon Bessold	Holli Forest Prod., Inc.	Dustin Plath	E H Tulgestka & Sons Inc.
Gary Gerou	Lafleur Forest Products LLC	James June	Welch Land & Timber Inc.
Cory Nelson	Roy A Nelson Jr & Sons Forest Prod., Inc.	Robert Cronkright III	Atwood Forest Products Inc.
Don Gorzinski	St. John Forest Products Inc.	Robert Johnson III	Doyle Forest Products Inc.
Gary Lane	Shamco Inc.	Joe Dubois	D.T. Fowler Manufacturing Company Inc.
Dave Hornbacher	Cordes Forest & Farm LLC	Ramon Cruz	Michigan Pallet Inc.
Randy Stump	Devereaux Sawmill Inc.	Mark Beaudet	Midwest Tractor & Equipment Co., Inc .
Terrance Chojnicki	Nathan Hubbard Timber Transport	Kim Pendley	Rothig Forest Products Inc.
Eric Haske	Maples Hardwoods Inc.	Rick Smith	Willsie Lumber Company

Think Safety 2021 Second Chance 1st Quarter Winners

Kaden Kangas	Doug Anderson Logging, Inc.	Charles Mcvicar	Stephan Wood Products Inc
Adam Simonsen	Brzoznowski and Sons, LLC	Jim Payne Sr	Timberline Logging, Inc.
David Roell	J Carey Logging, Inc.		Timberline South, LLC
Dean Fischer	Component Solutions, LLC	Walter Spencer	E.H. Tulgestka & Sons, Inc.
Earl Clifton	Giguere Logging, Inc.	Derek Williams	Zellar Excavating & Sons, Inc.
Jessica Lafleur	Lafleur Forest Products, LLC	Rychelle Bradley	Cant Knot Pallet, Inc.
Billie Pollard	Pollard Logging, LLC	Jason Misner	Central Michigan Hardwoods, Inc.
Terry Lynch	Sanville Logging, Inc.	Tim Wangermaker	Great Lakes Nursery Soils, Inc and Habitat Management of Michigan, Inc.
Brad Mikus	Wangerin Logging, Inc.	Donald Hartl	Housler Sawmill, Inc.
Dean Martz	Bear Creek Logging, Inc.	Ken Barringer	Shawn Muma Logging, Inc.
Remy Van Feteren	Gilchrist Premium Lumber Products Inc Woodhaven Log & Lumber	Nathaniel Crane	Quality Hardwoods, Inc.
Sarah Sibbald	Mackinac Bluffs Maple Farms, Inc.	Harold Fenner	Sabertooth Enterprises, LLC dba Billsby Lumber Company
Patrick O'dell	Michigan Timber Sawmill, LLC		
Mark Livermore	Northland Harvesting, Inc.	Jason Elenbaas	West Michigan Sawmill Of Clarksville, LLC

Utilizing the Services of MIOSHA

By: Rick Dessellier

In the last few months, I have had the opportunity to attend and work with three different MIOSHA Consultation Education and Training (CET) inspectors. The CET inspections are voluntary for the industry. What they do is provide a company the information they need to have a safe work environment and to be MIOSHA compliant, should their company be inspected by enforcement personnel from MIOSHA. The inspections took place at the same shop location. This shop is a typical repair/maintenance shop that most logging-trucking companies have.

The first walk through involved a general industry inspector. This gentleman is well-versed in all aspects of shops such as logging equipment, electrical and PPE. He is a local man and knows the Upper Peninsula and its residents well. I like to attend these CET Inspections mainly because part of my MATSIF job is to keep everyone as MIOSHA compliant as possible. I always learn something new from these walk throughs, whether it is something unsafe or a rule that I may not know about. A lot of it comes down to just another set of eyes on a situation. All the material I learn I am able to pass along to my co-workers and other MATSIF members. I have been working with this member company for several years and they do a great job of safety and compliance. My MATSIF training and knowledge of MIOSHA rules helps tremendously when it comes to keeping my members informed.

The second CET inspection involved two inspectors; one is in training the other was a veteran enforcement officer now on the CET side for MIOSHA. These two men are also Industrial Hygienists in which they look at the condition of

the buildings, yards and the outside work areas. They look for things such as long grass, clutter, debris that bees, wasps, or rodents may be attracted to. Keeping your yard and outside workspace clean and clear of debris is important to the all-around health and safety of workers. These men are trained to do audiometric sound checks in a shop to determine the decibel level for a determined length of time. This can help to determine whether a company needs to establish a hearing baseline, and yearly audiograms (this is also covered in this *Safety Log* issue). These guys also did a general walk through with me, and I usually have a lot of questions that relate to my members and their business situations. These walk-throughs give me an opportunity to ask questions and get important information that I can relay to my members.

One of the most important things that all three inspectors looked at was proper paperwork, planning, recordkeeping and documentation. This encompassed everything from proper posted signage, SDS sheets, documented safety meetings, mandatory MIOSHA training topics, Lockout, monthly checks on fire extinguishers, 300 Logbook records, and 300 A posting. They like to see the training documentation and who is responsible for training and signing off on it. Documentation is extremely important to protect the employer/employee relationship.

I consider myself fortunate to be invited to these CET inspections by my members, but I also appreciate the fact that the inspectors like having me there to learn. However, it also shows them that they are working with a company (MATSIF) that cares about the safety and productivity of their member companies.

WELCOME NEW MATSIF MEMBERS

TWIN OAKS COMPANY,
Lupton

SANVILLE LOGGING, INC.
Gladstone

CRAIG BISSLAND dba BISSLAND ENTERPRISES,
Fairview

NEARS LOGGING, LLC.
Roscommon

DALBECK SALES, LLC.
Wakefield

ARBOR CARE TREE SURGEONS, INC.
Chelsea

MATSIF
13168 STATE HWY M-28
NEWBERRY, MI 49868



SAFETY LOG

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

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