

matsif

SAFETY LOG

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We Say Goodbye to Jim Carey, Longtime MATSIF Trustee and Chairman

by Jackie Schummer



Effective November 1, 2023, Jim Carey stepped down from his position on the Board of Trustees. Jim will soon be officially retired from the logging business and will no longer meet the requirements to serve as a Trustee. Jim has been a Trustee for 34 years and 31 of those years he served as the Chairman of the Board. Jim is the longest running Trustee and Chairman since MATSIF was established in 1974. He has guided MATSIF through many issues over those 34 years. He has spent countless hours working on MATSIF policymaking decisions, spent many days in Lansing fighting for issues affecting the industry, and served as a well-respected spokesperson for MATSIF and the forest products industry.

I have participated in many board meetings under Jim's leader-

ship. What I saw was a man of good character, who didn't mince words and never wavered from his principles. If he said it, he meant it, and you could **always** trust him at his word. Jim is a man who loves his God, his country, and his family. If only there were more individuals like Jim in our state and national governments!

Jim's contribution to MATSIF and to the industry is immeasurable. I am sad that Jim's time to move on has arrived. His leadership, knowledge, and passion for the MATSIF program will be difficult to replace, but I know that we have a very capable group of Trustees that will continue to develop good sound policies for our members.

These words hardly seem enough for all that Jim gave to this organization, but, from all of us here at MATSIF, we extend a heartfelt thank you to Jim, and we wish him and his wife, Deb, the very best in their retirement years.

"Reputation is what men and women think of us; character is what God and angels know of us..."

New Appointments To The Board | by Jackie Schummer



With Jim's retirement, Kurt Bisballe, current Vice Chairman, will take over the duties of the Chairman until next year's annual election of officers. Kurt has been on the MATSIF board for 13 years and will easily and confidently make the transition

to the duties of the chairman. The Board of Trustees has appointed Julie Penrose, from Holli Forest Products, Inc. and Holli Trucking, Inc. to serve out the balance of Jim's term.



Holli Forest Products has been with MATSIF since 1977 and Holli Trucking since 1986. Julie is very familiar with the workings of MATSIF, and we are very happy that she has accepted the position.

I believe Julie will bring an abundance of knowledge and vision to her position. Julie will also have the distinction of being the first woman to serve on the Board of Trustees. Welcome aboard Julie!

Board Approves Request for December Refund | by Jackie Schummer



The Board of Trustees authorized a request to the workers' compensation agency to refund surplus and interest totaling \$1,843,000. Approval was granted and refund checks will be distributed by year-end. This refund will be distributed to both current and cancelled members. Look for your portion of this refund soon.

One of the benefits of being insured with MATSIF is that even after you leave the fund, you continue to receive refund distributions based on the surplus balance you have earned over the course of your membership. Some members may wonder just how we arrive at individual surplus balances and how refunds are calculated on that surplus. Here's an overview:

A member pays premium for each fund year. From that premium we subtract a portion for administrative costs. Then we subtract any losses you have incurred for that fund year. The remaining amount is considered your surplus balance for that fund year, and you will receive refunds based on that balance. If your surplus represents 2% of the total surplus for all members for that fund year, you will receive 2% of the amount we are authorized to return. For example, if we are authorized to return a total of \$200,000 for fund year 2021-22, you would receive a surplus refund of \$4,000 for that fund year (2% of \$200,000). This refund will then reduce your surplus balance for the 2021-22 fund year

by \$4,000, and we will continue this process until your surplus balance is zeroed out.

Some members will have no surplus in a fund year if their losses exceed the amount of premium they paid in. In that case, the balance of the losses will be absorbed throughout the rest of the membership, which lowers the total fund balance for that year and effectively lowers your surplus balance as well. That's why MATSIF has strict underwriting guidelines for membership to protect all members of the fund and ensure the highest rate of return for our members. We cover an elite group of wood products businesses who operate at the highest level of professionalism and understand the value of their ownership in MATSIF.

In addition to surplus, the interest income that is earned by MATSIF's investments is returned to the members every year. The type of investment instruments that MATSIF can invest in are regulated by the rules that govern group self-insurers' funds. The regulations call for very conservative investments. Although that means we won't always get the highest rate of return, it does ensure a very low risk of losses. The investment income is calculated similarly to the way we return the surplus. You receive a percentage of the total investment income based on your percentage of the total surplus for all the fund years you participated in.

If you have any questions on the refund and surplus process, please contact me at 906-293-3467 or jschummer@matsif.com.

Focus | by Rick Dessellier



Focus is so important because it is the gateway to all thinking: Perception, memory, learning, reasoning, problem solving, and decision making.

Without having a good focus ability, all aspects of your thinking, the reaction to the situation at hand will suffer. If you cannot

focus effectively, you cannot think effectively.

In our daily lifestyles, we can have difficulty focusing on tasks as there can be many distractions. In the safety industry we can see accidents due to the lack of focus. Sometimes we pass it off as complacency or the act of repetition in our jobs. We may at times deliberately or accidentally do something that is not completely safe. The outcome could be that nothing comes of this and then on the other hand the outcome could be devastating. Staying focused and in tune with the task at hand is the path to remaining safe.

Could some of what we interpret as complacency really be lack of focus? That is possible by looking at what has been happening outside of work that can carry over to our jobs. The excitement of all the holidays, with time off quickly approaching, and the joys of the hunting season as well. It seems employees have a higher urgency to finish work quicker and faster with the short days and other agendas on their mind. The human mind is always thinking and filling our heads with ideas and thoughts of trying to fill as

much as we can in shorter days. If we are not careful and if we are not focused on the task at hand, we can lose one.

There are many distractions a person may have on a given day. Stress and anxiety commonly rise at higher levels this time of the year and 2023 is quickly ending. Keeping a well-balanced and focused mind will contribute to safe employees and safe working conditions. A lot of jobs in the forest products industry revolve around jobs that require complete control and focus, the list of potential hazardous jobs is numerous. Logging has always been at the top of the most hazardous professions.

A most popular work distraction that is becoming common to see is the employees wearing ear buds and not hearing important directions. The dangerous part of this act is not being able to hear any dangers and or instructions that may prevent a person from being injured. Hearing is one of the best defenses of knowing what is going on in your surroundings.

When we are at work and we know our job and the hazards associated with it, even if it is a simple task you need to be focused on it, leave your distractions out! Unfortunately, I have had to investigate injuries where the person or persons were careless and not paying attention due to not being focused or they were distracted. These injuries could have been 100% avoided.

If I can end this on a positive note, it would be to devote your full attention to your shift and keep a clear open mind with unobstructed distractions. It would be a matter of your life or someone else's.

THINK SAFETY

2023 Second Chance 4th Quarter Winners

- | | | |
|--|---|---|
| ■ Katie Lawatsch
<i>Balsa USA, Inc</i> | ■ Joshua Addis
<i>Cleeves Premium Lumber Company</i> | ■ Matthew Bainbridge
<i>American Arbor, LLC</i> |
| ■ Clarence Jicha
<i>Component Solutions, LLC</i> | ■ Craig Schultz
<i>Devereaux Sawmill, Inc</i> | ■ Corrine Willis
<i>Doltek Enterprises, Inc</i> |
| ■ Preston Allen
<i>G.A. Dalbeck Logging, LLC</i> | ■ Colyn Anderson
<i>GEM Forestry, Inc</i> | ■ Carly Daugherty
<i>Harborfront Interiors, Inc</i> |
| ■ Dale Watters
<i>Holli Forest Products, Inc</i> | ■ Daniel Roe
<i>Maples Sawmill, Inc</i> | ■ Joe Proctor
<i>KT Trucking, LLC</i> |
| ■ Kurt Alto
<i>Mark Honkala Logging, Inc</i> | ■ Joshua Fuhrman
<i>Nathan Hubbard Timber Transport, LLC</i> | ■ Jason Pfeil
<i>Maple Rapids Lumber Mill, Inc</i> |
| ■ Marty Feathers
<i>Kell's Wood Products, LLC</i> | ■ Steven Foucart
<i>Stephan Wood Products, Inc</i> | ■ James Rivera
<i>Michigan Pallet, Inc</i> |
| ■ Jon Weslowski
<i>Lumberjack Hardwoods, Inc</i> | ■ Calvin Snellenberger
<i>Sterling Sawyers, Inc</i> | ■ Shawn Karrar
<i>Quality Hardwoods, Inc</i> |
| ■ Paul Mattson
<i>J & A Penegor, Inc</i> | ■ Ted Staggs
<i>Yoder Forest Products, LLC</i> | ■ Josh Ryan
<i>West Michigan Sawmill of Clarksville, LLC</i> |
| ■ Pete Holmes
<i>Sanville Logging, Inc</i> | ■ Becky Brown
<i>Zellar Excavating & Sons, Inc</i> | ■ Brandon Spivey
<i>Willsie Lumber Company</i> |

THINK SAFETY

2023 Grand Prize \$500 Winners

- | | | |
|--|--|---|
| ■ Andrew Dakart
<i>Collins Brothers Sawmill, Inc</i> | ■ Ricky Sillman, JR.
<i>Devereaux Sawmill, Inc</i> | ■ Cindy Cousineau
<i>Cousineau Timber</i> |
| ■ Jessica Lafleur
<i>Lafleur Forest Products, LLC</i> | ■ Scott Marshall
<i>Loaderup, LLC</i> | ■ Isaac Housler
<i>Housler Sawmill, Inc</i> |
| ■ Larry Bartel
<i>St. John Trucking, Inc</i> | ■ Jeff Safford
<i>Michigan Timber Sawmill, LLC</i> | ■ Dan Lampman
<i>LL Johnson Lumber Manufacturing CO.</i> |
| ■ Jacob Miller
<i>John Sivula Logging & Construction, Inc</i> | ■ Matthew Bennett
<i>Northern Michigan Hardwoods, Inc</i> | ■ Carlos Martinez Hernandez
<i>Maple Rapids Lumber Mill, Inc</i> |
| ■ Dean Larson
<i>Steve Thone & Sons Trucking, LLC</i> | ■ Carrie Schleben
<i>Schleben Forest Products, Inc</i> | ■ Bradlee Miller
<i>Miller Logging, Inc</i> |
| ■ Joe Arnold
<i>Whitens Kiln & Lumber CO., Inc</i> | ■ Tony Snyder
<i>Ruthko Timber And Farms, LLC</i> | ■ Grace Atwood
<i>Quality Tree Service of West Michigan</i> |
| ■ Jamie Caliguri
<i>Howard Wood Forest Prod., LLC</i> | ■ Jessie Vega
<i>Timberline Logging, Inc</i> | ■ Johnny Swoffer
<i>Timber ! Tree Care, LLC</i> |

WELCOME! New MATSIF Members

Mid Michigan Tree Care, Lakeview | Jackson's Logging, LLC, Ontonagon



It is hard to believe that it is almost Christmas especially since most of the state has seen very little of that four-letter word (snow.) However, as all Michiganders know all too well it is only a matter of time before Mother Nature blesses us with the lovely white stuff. The other thing that this time of year brings is more injuries. Bad weather conditions paired with an already hazardous industry are never a good mix. At MATSIF we are well aware of this issue and realize that the potential for injuries is higher, so we want to do everything possible to get injured employees the care they need and get back to work as soon as possible.

In October we had one of our routine claims meetings to discuss open claims and how they were progressing but at this particular meeting we also put together a two-day field tour for the people behind the scenes to get out and see what the timber and wood products industries are all about. Representatives from Comprehensive Risk Services and Review Works hit the road with the Loss Control staff and Fund Administrator from MATSIF to visit some members and learn some of the roles and responsibilities of the employees in our industry.

With the diversity in members, we put together a list of stops to show how unique this industry can actually be. On day one we started with a visit to Buskirk Lumber to visit one of the newest mills in Michigan. They were able to see what happens to the logs after they have been cut and all that goes into producing lumber and the variety of different jobs in the mill. To finish off day one we made a stop at one of the Michigan Pallet locations where the group was able to see a new CAPE automatic pallet machine and how modernized the industry is becoming. This facility also still utilizes employees to hand build pallets and repair pallets, so it was a good representation of the pallet industry.

For day two we started off at Great Lakes Nursery Soils and

Habitat Management where we were able to visit a couple of logging sites and also take a tour of their yard where they produce many types of soils used in gardens and nurseries produced from byproducts of logging operations. This was a great way for everyone to see a mechanized logging operation and how it works but also to see how companies have diversified to become more sustainable than ever. After a quick lunch we made our final stop at Harborfront Interiors, a company that manufactures store fixtures and installs them. Companies like this are a big part of the wood products industry in the southern part of the state. This part of the industry is totally different than logging and sawmills and has its own unique hazards. Our group was able to see different machines and processes from a very unique company to aid in their knowledge of our industry as a whole.

So now most people are asking themselves why does this matter, to get this particular group of people out to see how our members operate and talk with them, well I will tell you. This group are the behind-the-scenes people that handle all of the claims and deal with injured employees. The more knowledge they have of our industry and the specific jobs the better equipped they will be to help claimants get the best care as soon as possible and limit missed days of work. Our biggest goal is to keep people from getting hurt but if something does happen, we want their path back to work to be as smooth as possible.

In closing I would like to thank the members that allowed us to interrupt their days to visit their facilities and the employees of those members who took time to talk with our group and answer the questions they had. The more we can all work together the better off everyone will be. Let's make this next year a great year and minimize injuries.

Merry Christmas and Happy New Year.

Have You Submitted your 2022-23 Payroll Audit?

MATSIF is in the process of completing the 2022-23 payroll audits. Each year, members must meet the requirements for audit by completing a self-reporting payroll audit form, or by submitting the necessary payroll information to our outside auditing firm, The Aprise Group. One third of the membership is chosen each year for audit by The Aprise Group, and the balance of members receive the self-reporting form. The

deadline for completing the self-reporting audit form is December 1st. If you have not met this deadline, please be sure to get your audit completed as soon as possible. The December refund check will be held for all members that have not completed the audit at the time of issuance. If you have questions about the audit process, please contact Emily at 906.293.3467 or by email at emily@matsif.com.

2024 SFI Core Classes | by Brian LeBoeuf



You may know that MATSIF is a long-term supporter of the SFI program. We believe that sustainably sourced fiber and properly harvested forests will only benefit our industry. A healthy forest will keep our industry supplied with

fiber and work for generations.

Loss Control Representatives at MATSIF are all trained in SFI and maintain our annual credits. Besides keeping informed, the Loss Control Staff teaches four credit hour classes for annual SFI credits. We currently offer three different courses. The classes are provided as a service to our members to encourage them to participate in the program.

Our participation is not the point of my article. In accordance with the national SFI standard, the Michigan core class was updated in 2023. One of the changes was to make the core class an eight-hour one-day class. The format has more information in the shortened class, but the reduced time schedule was enjoyed by those attending the training. One change was to eliminate the four-hour field tour and focus on classroom education. Loss Control at MATSIF has been part of the updated class by teaching a one-hour portion of the class on MIOSHA requirements and standards.

The biggest reason for writing about SFI in the safety log is the number of participants who will be required to attend a core class in 2024. With the change of SFI standards and updating the class to reflect the new standards, most participants in the program are required to attend a core training in 2024. Anyone who is currently SFI certified and had a core class prior to 2023

will need to participate in core training in 2024. This will undoubtedly affect many of our members, particularly the loggers, in the coming year.

I can hear grumblings as I write this article. However, by getting this information out, we can have an early awareness. Next year, there are close to twenty tentative training dates scheduled for core classes across the state. The schedule will be released soon on the SFI website at www.sfimi.org. We will post a link on the MATSIF Facebook page. If you have not already, search MATSIF on Facebook, follow our page, and tell your friends.

SFI will be alerting the participants who require an update in their core class by email. If you have recently changed your email address or do not have an email on file, contact the SFI office at 906-786-1575. You do not want to miss this year's notifications.

The short of it. SFI core classes start in February of 2024. Look for the schedule around the first of 2024. Unless you attended a core class last year, you must attend a core class in 2024. There is no extension, and if you are required to take a core class, a four-hour refresher will not keep you current. Do not wait as classes are expected to be well attended, and some venues have limited space. Anyone who wants to attend the class will be required to sign up for the class on the www.sfimi.org website. The Loss Control Representatives will see many of you at the upcoming core classes.

I wish all of you a Happy Holiday and a prosperous New Year!

New Member Portal Coming Soon

MATSIF has been working with a company called Trailblazers Technologies to develop a new software program for MATSIF. This program will allow members to enter their own individual portal where they can "do all things MATSIF." The first part of the program rollout will include the portal

where members can report and pay premium and see monthly claims activity. We will build upon those functions to eventually include many other reporting functions, data processing and document deliveries. Look for more information soon.

Address or phone number changed? Contact Jessie at jessie@matsif.com or 906-293-3467.



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- Saying Goodbye to Jim Carey
- \$1.8 Million Refund to Be Returned
- SFI Updates, Core Class Updates and more...

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