

# matsif

## SAFETY LOG

A Publication of the Michigan Association of Timbermen Self-Insurers' Fund | September 2024 • Volume 24 • Issue 2



## Earl St. John Educational Fund Golf Outing | by Brian LeBoeuf

The Earl St. John Educational Fund Golf Outing was held on Sept. 4. MATSIF has been an event sponsor for this event since its inception. For those not familiar with the Earl St. John Fund, the fund provides grants to educate young people about logging, through scholarships to provide field trips for students. The fund also benefits Log-A-Load For Kids.

The golf outing happens the day before the opening of the Great Lakes Logging and Equipment Expo. This year the event was at the Thornberry Creek at Onieda. This is a beautiful course located just outside the Green Bay area. The MATSIF Loss Control staff attends the event each year. Our primary job during the event, is to monitor the hole for the hole-in-one competition. During the event, one hole is designated as a hole-in-one opportunity. If the golfer can land the ball in, in one shot, they are awarded \$10,000. Unfortunately, there

were no golfers that were able to make the hole-in-one.

The event was well attended and sold out well before the event began. There were 152 golfers this year in teams of four, played as a scramble. The course was in excellent shape and the weather was perfect for a day on the links. Not only did Loss Control enjoy watching the players, but it was also a great opportunity to meet or reunite with professionals in our industry. The event was completed with heavy hors d'oeuvres, cocktails, a silent auction, and an awards ceremony.

I personally feel this is a great event. Having time to converse with old friends and enjoy a day outside is great. Raising money for kids and charities makes the day even better. The event is an ideal start for the Great Lakes Logging and Heavy Equipment Expo. Make sure to set your calendar for Sept. 3, 2025. The event will be held at Sweetgrass Golf Course in Bark River, MI. See you there!

# Great Lakes Logging and Heavy Equipment Expo

by Brian LeBoeuf



In the forest products industry, we are rich with traditions. One of those that I remember as a kid and through my years is the current Great Lakes Logging and Heavy Equipment Expo. This year, the event was held in Green Bay, WI, at the Resch Center and surrounding venues.

MATSIF has supported the Expo for decades, and this year was no exception. The three Loss Control Representatives attended the event and set up a booth at the event. The Resch Center provides an exceptional indoor space. Many of the equipment displays were located inside the event center. The arena area provides space for booths and every space was filled. Additional outdoor space was set up for the display of semi-trucks and trailers.

The annual competitions, the forwarder challenge and log stacking competition took place at the Expo this year. The forwarder competition was held on South Oneida Street. This

is located between the Resch Center and Lambeau Field. It was a sight to see the forwarders operating on the street with the football field in the background. Like every year, the competition was stiff and came down to the very end.

Thursday kicked off the show. The booths were open until 5:00 when the kickoff event began. The event was well attended. Good food and fun were shared by all. This year's raffle was particularly competitive. Friday was a full day for the exhibitors. Our booth was busy all day. Many current members visited to discuss the industry's current conditions and challenges. After a long day, the after-parties were busy with conversation and entertainment.

Saturday wrapped up the Expo. This was another successful year for the 78th annual event. Next year, the Expo will move back to Escanaba and the State Fairgrounds Sept. 5-7, 2025.

## News from the MATSIF Office

by Jackie Schummer

### 2024-25 FUND YEAR

October 1st is the start of our new fund year. One of the biggest changes for the new year is the implementation of the MATSIF online portal. Many members are using the portal now to report and pay premium online. This is an easy and efficient way to pay your monthly premium. You can pay by credit card or ACH. The ACH fee has been dropped to a \$3.00 monthly fee. If you are not using the portal, we encourage you to sign in and take a look at what the

portal offers. Some of the features include online premium reporting, historical data, document downloads, claims information and access to your safety and loss control reports and additional MATSIF correspondence.

In the coming weeks, members will be receiving their 2024-25 premium reporting materials. This will include your updated experience modification rating and the new class code rates for the 2024-25 fund year. If you are using

the portal, this information will be uploaded to your portal and an email notification will be sent to you with the link to access the information. If you are not using the portal, we will mail the information to you.

Again, we encourage members to transition to the new MATSIF portal system. It is our goal to have everyone reporting online starting with the 2025-26 fund year.



# Mental Health Awareness | by Rick Dessellier



In the face of industry challenges, prioritizing psychological health and safety (PH&S) is not just a moral obligation but a strategic duty as well. In the forest products industry where some mills are shutting down and logging jobs are being lost, the importance of psychological health and safety has never been more important. The ripple effect or concern employees have about their industry and jobs creates stress upon them that can multiply with other concerns in their lives.

It's imperative to understand employee experiences and stressors. Some key questions to ask yourself are how involved the employee can be in decision-making, recognition for effort, time pressure, mental fatigue, fairness, and supervisory support. A balance between stressors and satisfiers is present in the workplace.

Supervisory support plays a pivotal role in mitigating workplace stressors and promoting PH&S. Safety managers are also a great source of support for training on communication, conflict resolution, and support by working with employers and management to collaborate on the needs for a safe working environment.

Monitoring progress and employee adaptation to tasks can help maintain a strong PH&S strategy. Employee feedback, stress satisfaction, and performance indicators are a great source of information to foster a supportive work environment. Through proactive measures, businesses can navigate turbulent times while safeguarding the most valuable asset, their employees.

Take a moment to highlight the significance of mental health in the workplace. Take the opportunity to raise awareness, share resources, and foster conversation about mental health.

By bringing attention to the issue, we help to reduce the stigma surrounding mental health struggles, understanding that mental health challenges are common and treatable. Encourage individuals to seek help without fear of judgment. Knowledge is power. We need to educate ourselves and others about the warning signs of a person struggling with real issues that are altering the focus from their job duties and potentially adding harm to themselves or others. Creating a supportive environment can make a profound difference. Small actions such as offering a listening ear can have a significant impact on someone struggling with personal issues.

An effort to get to know your coworkers and your employees is the first step to recognize when someone that you work with is dealing with internal struggles. The quick action needed to help someone in need may prevent distractions in the workplace that could eventually lead to losing focus which could lead to harming oneself and/or others in the forest products industry.

I believe that mental health and job focus are as important as any guard, or lockout program. September is suicide prevention month and awareness of this subject can only make the stigma of conversing about it more comfortable for all. I have had to deal with this on a work level amongst my membership. I am not professionally trained for mental health, but I do possess the skills to listen to and talk about sound decision-making, and how to get a positive thought process. Most importantly there is always hope for a better future, and we all have the power to make changes in our lives. Unknown at the time, I talked some people back from the edge, mostly by listening and reinforcing that change. Help is available. We all must be aware at work and at home.





# Fingers Take a Lifetime to Grow | by Mike Kline



Every year for our Think Safety Kickoff, we start off talking about what types of injuries we saw, how severe they were, and what body parts we saw the most injuries with, and every year the body parts most affected are fingers and hands. Now, we usually have a corny joke about how we separate fingers

and hands but we don't recommend that you do, but for the purposes of this article, I am going to refer to them as just hands.

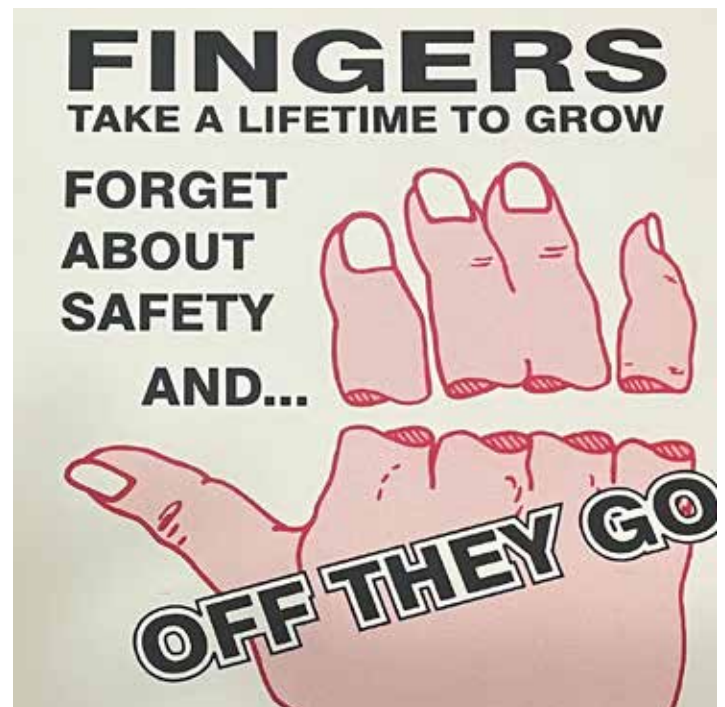
First, we have to look at why we see so many injuries to hands. It should come as no surprise to anyone that the reason we see so many hand injuries is the simple fact that our hands are involved in literally everything we do. This is the reason that it is so important to pay attention and protect our hands. We tend to take for granted all of the things that we use our hands for and don't realize it until something happens and we can no longer do those things we once did. The easiest way to cut down on hand injuries is simply slowing down and paying attention to where we are placing our hands.

Lately, I have seen quite a few hand injuries and a few of them have had some very serious consequences. In the last six months, I have seen three separate finger amputation injuries. These injuries have ranged from losing focus for a second, to placing one's hands in an operating machine. The bottom line is that they all resulted in an injury that the individuals will deal with for the rest of their lives. In the timber and wood products industry, we have a variety of equipment that is designed to cut, grind, and shape wood, but unfortunately, these machines cannot tell the difference between wood and human flesh. The easiest two ways to keep from having one of these horrible accidents are staying focused on the task at hand and if you need to do something to the machine make sure you shut it off and lock it out.

These amputations were bad injuries, however, they were just three of the many hand injuries that I have seen in that same period. I have seen everything from smashed fingers to lacerations and even broken bones all ranging in

severity from a band-aid to surgery. We already discussed that the reason we see so many hand injuries is the simple fact that our hands are involved in everything that we do so why wouldn't you want to protect them? If you can't use your hands then most likely you will not be able to do your job and that in turn affects your entire life. Take your time at work, and stay focused on what you are doing and where you are placing your hands so that a simple mistake does not cost you.

Hands will most likely always be at or near the top of the list when we talk about what body parts are injured the most just due to the simple fact that they are involved in everything that we do. However, that doesn't mean that we can't bring the number of hand injuries down. It is concerning to me when I start to see the number of injuries rise especially if they are severe enough to be life-altering like amputations. The best thing we can do to lower the number of injuries is just slow down, do things the correct way without shortcuts and pay attention to where you are placing your hands. I will leave you with one simple thought:



# — THINK SAFETY —

## 2024 Second Chance 3rd Quarter Winners

- Oscar Narvace  
*GA Dalbeck Logging LLC*
- Christine Burns  
*Heidtman Logging*
- John Mattila  
*Holli Forest Products Inc.*
- Brian Williams  
*R D Kent Trucking Inc.*
- Brian Anttila  
*Pollard Logging LLC*
- Holden Bozile  
*Shamco Inc.*
- Amanda Poupore  
*St. John Forest Products Inc.*
- Mike Clairmont  
*Triest Forest Products Inc.*
- Tiffany Wangerin  
*Wangerin Logging*
- Robet Kayga  
*AJD Forest Products*
- Dave Hornbacher  
*Cordes Forest & Farm LLC*
- Gary Smith  
*Michigan Timber Sawmill*
- Anthony Groh  
*Newberry Wood Products LLC*
- Calvin Browning  
*Northland Harvesting Inc.*
- Calvin Snellenberger  
*Sterling Sawyers Inc.*
- Melvin Ingison  
*Superior Country Wood Truss*
- Bruce Large  
*Timberline South LLC*
- Randy Skiera  
*EH Tulgestka & Sons Inc.*
- Don Willis III  
*Atwood Timber & Lumber Inc.*
- Colin Weaver  
*Great Lakes Nursery Soils*
- Rick Montague  
*LL Johnson Lumber Company*
- Robert Ray  
*Macatawa Forest Products*
- Steve Beard  
*Midwest Tractors & Equipment Inc.*
- Lori Secord  
*Quality Tree Service of West Michigan Inc.*
- Kevin Litchfield  
*Quality Hardwoods Inc.*
- Brandon Spiey  
*Willsie Lumber Company*
- Troy Shattuck  
*West Michigan Sawmill of Clarksville LLC*

# MATSIF RATES

## Approved for 2024-25

The Board of Trustees approved the following rates for the 2024-25 fund year. No rate increases will be implemented, and several class codes will see a rate reduction.

CLASS CODE	DESCRIPTION	RATE/\$100*
0005	Nurserymen	\$ 12.75
0042	Landscaping	\$ 4.50
0106	Tree Trimmers	\$ 6.75
0128	Farms	\$ 12.25
2021	Maple Syrup Production	\$ 5.50
2702	Logging & Lumbering	\$ 30.00
2702M	Mechanical Logging	\$ 4.25
2702T	Log Truck Drivers	\$ 7.75
2705	Firewood Processing	\$ 10.00
2706	Pellet Mfg.	\$ 7.00
2710	Sawmills	\$ 9.00
2731	Planing & Molding	\$ 8.30
2759	Pallet Shop	\$ 6.90
2802	Carpentry (Shop & Driver)	\$ 5.00
2812	Cabinet Work Power	\$ 3.50
2841	Woodenware Mfg.	\$ 6.50
2881	Furniture Assembly	\$ 3.80
2883	Furniture Mfg.	\$ 15.65
3113	Filer	\$ 2.50
3507	Agricultural Machine Mfg.	\$ 5.00
4000	Sand & Gravel Digging	\$ 9.00
4239	Paper Mfg.	\$ 3.90
5183	Plumbing	\$ 3.25
5221	Concrete Construction	\$ 5.74
5437	Carpentry Install. Cabinetry	\$ 5.00
5606	Executive Supervision	\$ 2.25
6217	Excavation NOC	\$ 9.00
6229	Septic Tank Installations	\$ 3.30
7219	Truckmen - Long/Local	\$ 6.75
7380	Drivers NOC	\$ 6.30
8017	Retail Store	\$ 2.00
8018	Packaging	\$ 6.74
8059	Light Packaging	\$ 6.00
8107	Machinery Dealer	\$ 2.20
8232	Lumber Yards	\$ 6.50
8233	Arborist - Ground Crew	\$ 6.50
8265	Steel Erection	\$ 24.24
8393	Auto Body Repair	\$ 1.55
8601	Timber Cruiser	\$ 1.49
8742	Sales	\$ 0.70
8810	Office-Clerical	\$ 0.50
9015	Installation, Maint., & Repair	\$ 7.50
9102	Lawn Maintenance	\$ 4.75
9402	Snow Removal; Septic Cleaning	\$ 3.00
9501	Painting	\$ 3.25

### PREMIUM VOLUME DISCOUNTS

\$0 - \$5,000	0%	50,001 - \$75,000	15%
\$5,001 - \$25,000	5%	\$75,001 - \$100,000	20%
\$25,001 - \$50,000	11.5%	Over \$100,000	25%

# WELCOME

## New MATSIF Members

- Blodgett Logging, LLC  
*Ontonagon*
- ELK Forest Products, LLC  
*Lake City*
- Upper Cut Tree Service, LLC  
*Williamston*





13168 State Hwy M-28  
Newberry, MI 49868

PRESRT STD  
U.S. POSTAGE

**PAID**

Newberry, MI 49868  
PERMIT No. 27

## SAFETY LOG

### inside this issue:

- Earl St. John Educational Fund Outing
- Great Lakes Logging and Heavy Equipment Expo
- MATSIF Rates for 2024-25
- Third Quarter Winners

# TREES

Our Renewable Resource



## MISSION STATEMENT

The mission of the Michigan Association of Timbermen Self-Insurers' Fund (MATSIF) is to provide quality workers' compensation insurance at competitive prices while maintaining the highest underwriting standards for membership in this premier program. In addition, we dedicate ourselves to retaining an exclusive team of skilled staff and service providers to continually strive to maintain positive, long-term relationships with members, and build upon this unique relationship in order to create the highest standard of excellence and safety in the forest products industry.

 Follow us on Facebook