

# matsif

## SAFETY LOG

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### MATSIF RETURNS \$2.2 MILLION TO MEMBERS

By: Jackie Schummer



I am pleased to announce that MATSIF's December surplus refund request of \$2.2 Million was approved by the Workers' Compensation Agency, and checks were mailed

to current and prior members representing their pro-rata share of this \$2.2 Million. As I was signing each individual check, I noted that many members' checks were more than the premium they paid for the year. That's right; more than the annual cost of their workers' compensation insurance premium. This is one of the great benefits of a long-term relationship with MATSIF. The more years you are a member, the more surplus you accumulate resulting in higher returns.

Our program produces a lower loss rate percentage than any other insurance company writing workers' compensation for the wood products industry in Michigan. That isn't by luck. We have one of the best loss control programs in this industry. The customized safety and loss control programs that we bring to our members are second to none. We have set the standard.

Now, many other carriers want to emulate what we do. The thing to remember here is that all premiums paid to MATSIF that are not used for administrative and claims expenses will eventually be returned to members. We ARE your partners in profitability. That's not just a tagline; that is our mission.

### 2023-24 PAYROLL AUDITS DUE

The deadline for completing your payroll audit was December 1<sup>st</sup>. If you have not completed your payroll audit, please be sure to get that item taken care of as soon as possible. Your December refund check cannot be released until the audit is received, and our policy also states that refunds may be forfeited if the audit is not received by the required due date.





Work related stress doesn't just disappear when you head home for the day. When stress persists, it can take a toll on your health and well-being.

Workplaces can have numerous stressors and these issues can increase the risk of experiencing mental health challenges. Combined, these stressors can make it more difficult for workers to get their tasks done; threaten their productivity, happiness, and well-being; and lead to burnout.

A stressful environment can contribute to problems such as headache, stomachache, sleep disturbance, short temper, and difficulty concentrating. Chronic stress can result in anxiety, insomnia, high blood pressure, and a weakened immune system. Failure to address stress can also contribute to health conditions such as depression, obesity and heart disease which in return just compounds the issue.

Reducing workplace stress benefits everyone across the company. It can improve morale and lead to increased productivity and better focus, fewer workplace injuries, fewer sick days, and improved physical health. This can also lead to reduced turnover among an employer's workforce. Find ways to lessen or remove stressors in the workplace to build coping supports and ensure that people who need help know where to turn.

Here are some ways to reduce stress while in the workplace:

- Learn to recognize the physical effects of stress, such as pounding heart, headaches or loss of appetite.
- Manage your time by prioritizing tasks and

building in time for interruptions.

- Encourage employees to take regular breaks, and lead by example. The human brain can only focus for about 90-120 minutes before needing a rest.
- Instead of attempting to fight stress with fast food and alcohol, make healthy choices when you feel tension rising. Exercise can help improve your mood, energy and focus.
- Take time to recharge. To avoid the negative effects of chronic stress and burnout, taking a few days off work or having a long weekend can help you recharge and refresh. "Switching off" from work by having periods of time when you are neither engaging in work-related activities, nor thinking about work.
- Techniques such as meditation and deep breathing exercises are an effective method to calm your nervous system and melt away stress. Provide the opportunity for your employees to participate in decisions and actions that affect their jobs.
- Employee health has been linked to productivity at work, managing an effective plan to lessen stressors so the job can be performed at your best.

Accepting help from trusted friends and family members can improve your ability to manage stress. Keep the line of communication open between employees and supervisors to assist one another when signs of stress are present and to be able to control and recognize when intervention is needed. Stress can be a leading cause of accidents, and can affect focus, productivity and safety.



# THINK SAFETY

## 2024 Second Chance 4th Quarter Winners

- Keith Engles  
*Balsa USA, Inc*
- Jessie Kramer  
*Component Solutions, LLC*
- Brian Majeski  
*Collins Brothers Sawmill, LLC*
- Jeremy Carrier  
*Bugle Contracting, Inc*
- Joyce Dalbeck  
*Dalbeck Sales, LLC*
- Roy Forray  
*Lumberjack Hardwoods, Inc*
- Staci Cousineau  
*Minerick Logging, Inc*
- Ken Valeria  
*Robinson Trucking, Inc.*
- Joe Arnold  
*Sanville Logging, Inc*
- Joshua Addis  
*Whitens Kiln & Lumber Co., Inc*
- Albert Zehe  
*Davis Excavating & Logging, LLC*
- Andres Zamodio Ruiz  
*Devereaux Sawmill, Inc.*
- Jared Gusler  
*Fairview Woodyard, LLC*
- David Haskins  
*Woodhaven Log & Lumber*
- Christian Collins  
*Newberry Wood Products, LLC*
- Christopher Devine  
*Silverleaf Sawmill*
- Jennifer Reinke  
*Stephan Wood Products, Inc*
- Derek Badder  
*Thunder Bay Tree Service, LLC*
- Carl Phillips  
*Zellar Excavating & Sons, Inc.*
- Codi Robinson  
*Bisballe Forest Products, Inc.*
- Kip Wilkinson  
*Cousineau Timber*
- Brian Hills  
*Elder's Forest Products, Inc*
- Dave Simon  
*D.T. Fowler Mfg. Co, Inc.*
- Bill Lohrer  
*Maple Rapids Lumber Mill, Inc*
- Chloe Jacobs  
*Quality Tree Service of West Michigan*
- Duane Zosso  
*Rothig Forest Products, Inc.*
- Nick Redner  
*Billsby Lumber Company*
- Kate Hurd  
*Timber ! Tree Care, LLC*

# THINK SAFETY

## 2024 Grand Prize \$500 Winners

- Roger Losiniecki  
*Gerald Dugree Trucking & Forest Prod.*
- Ralph Johnson  
*Roy Nelson Jr. & Son Forest Products, Inc*
- Jeremiah Pantti  
*John & Arthur Penegor, Inc*
- David Poquette  
*St. John Forest Products, Inc*
- Shyrl Lien  
*Sanville Logging, Inc*
- Brad Suheski  
*S & S Tree Workx, Inc*
- Joshua Hardy  
*Usher Sawmill & Sugarbush*
- Mike Jackson  
*AJD Forest Products LLP*
- Larry Kerridge  
*Cutting Edge Forest Products, LLC*
- Rod Hunt  
*Nathan Hubbard Timber Transport LLC*
- Jena Peffers  
*Maple Hardwoods*
- Jeffrey Dowell  
*Sterling Sawyers, Inc*
- John Smith  
*Welch Land and Timber, Inc*
- Jeremy Buskirk  
*Zellar Excavating & Sons, Inc*
- Tyler Schrock  
*Blough Hardwoods, Inc*
- Jose Quijano  
*Faulkner Fabricators, Inc*
- Darreck Peters  
*D.T. Fowler Mfg. Co., Inc.*
- Steve Springberg  
*Housler Sawmill, Inc*
- Ric McKim  
*Michigan Pallet, Inc*
- Ron McCummings  
*Shawn Muma Logging, Inc.*
- Ben Baker  
*Wiseman Tree Experts, LLC*

Welcome New MATSIF Member

Bundy Forest Products LLC , Manton





Here we are in December, with most of us already experiencing some significant snowfall getting ready for the holiday season and spending time with our families. For the past month

I have been doing Think Safety meetings and for the month of November the topic was Personal Protective Equipment (PPE.) To be honest, it is one of my favorite topics not only because I have a lot of stories how PPE has worked (and anyone that knows me knows I love to talk and tell stories,) but also because of the importance of utilization to keep us safe to return home to our families at the end of the day.

Whenever I have a meeting on PPE, I always preface it with the statement that PPE is not going to eliminate injuries but it is there to lessen the impact. You still run the risk of getting hurt if you are not doing things correctly and staying focused on the task at hand. I am also completely honest and admit that I personally hate wearing most types of PPE, however, you will never see me not wearing it. Throughout my career I have seen it work and do its job so why would I not wear it. Also, I would not be a very good safety person if I told you to wear it while not using it myself.

When it comes to wearing our PPE, most of us just wear it because the boss says that we must, so begrudgingly we do it. The other day, while criss-crossing the state visiting members, I was listening to a podcast and the topic of PPE came up. The host was talking about the fact that there have been studies done that indicate that motorcycle operators that actually wear PPE are more likely to take chances. This got me thinking about our industry and the PPE that we wear throughout our day. If you utilize it only because you were told you must wear it, and not truly understand the reason why, you may fall into a false sense of security when it comes to your safety.

This is the reason that I constantly remind employees that PPE is not there to keep you from getting hurt, but to lessen the impact in case something does happen.

Once we understand the hazards associated with our job we know where we need to put our focus. Typically, MATSF members are very focused on their safety and the safety of coworkers, but without the knowledge of how PPE is designed to work we get the idea that somehow by just wearing it we are invincible. No matter what part of the timber or wood products industry you work in there are numerous hazards that you must be aware of and respect at all times. There is no protective equipment out there that by itself will keep you safe. You must stay focused and do things the correct way to eliminate the injuries. This is why I like to do the PPE safety meetings, because I can share stories of how it has worked and get people to understand exactly how it is designed to work.

We all want to enjoy the holiday season and spend time with family. Please do not let something as simple as not wearing PPE or understanding how it is designed to work keep you from enjoying this season. Like I stated earlier, you can still get hurt while wearing PPE but I can make you one guarantee about PPE; If you do not use your PPE it will not work! I would like to finish by wishing you all much success in 2025!





# The Gray Areas In Safety | by Brian LeBoeuf



For those not familiar with it, a gray area refers to a situation where it is hard to determine what is right and wrong. For example, the MIOSHA Logging Standard Part 51, Rule 14. Sub-

part 4 states that an employer shall have one person trained in First Aid/CPR on any logging site. The following rule states that the employer shall ensure that all employees are trained in First Aid/CPR. Is this a gray area? It is open to interpretation for sure, but the answer is no. To comply with the MIOSHA standard for Logging, you must follow both rules. That means you must have at least one person trained in First Aid/CPR, and every employee is trained in First Aid/CPR; every employee, in case you missed it.

For those of you who know me, it should be no surprise that the title is misleading. There are no gray areas in safety. Some of you are gasping right now, thinking there must be a gray area. There probably is somewhere, but rare is an understatement. As an employer, you are responsible for a few items regarding employee safety and injuries. First, you are required to make sure all work areas are safe. Secondly, an employer is responsible for paying for any injuries sustained by a worker, including lost work time. This is, of course, accomplished with Workers' Compensation Insurance. This applies if the employee violates company policy or does not follow proper procedure. I have heard it said that employers are required to pay for stupidity. What you call it does not matter, the responsibility is the same.

If you spend time reading the MIOSHA standards, you will find broad rules covering every situation. I am not the biggest fan of MIOSHA, but I agree we need strict rules to cover employees. This is not because our members need it but because it keeps the worst of every industry responsible for safety.

The rules also keep the gray area out. When it comes to the industries MATSIF services, they all have the capability to be dangerous. In that regard, gray area means a lack of understanding, not willing to take action, or a lack of concern to figure out how to be in compliance and prevent injuries.

I want to give another example I see often called a gray area. Working surfaces that are above the floor. A more pointed example is bin sorters. There is no doubt if you have boards going into a bin, there will eventually be a jam. If you have to crawl into the sorter, you will need to be guarded from falling to the floor below. How, you ask? Safety harness tied off at the highest point, I reply. I agree this is not easy to work with and slows the process, but a head injury will slow your process for a full day and may end someone's life.

In production settings, I see an increasing number of elevated work areas that are not properly guarded. Elevated platforms are more popular than ever, for good reason. They are easier to clean and easier to work on. Often, management does not consider the work areas that are not used all day but would still be considered normal. Anywhere an employee works, even just once a month, is a walking-working surface. This means that employees must be protected from open sides if working in an area over 20 inches above a floor, either by a railing or by a self-restraint system, like a harness.

The point is that there is always a way to follow the safety rules, and there are safety rules for every situation. The rule may be in a different standard or a compliance guide. What do you do if you need help interpreting MIOSHA rules or find yourself in a gray area? MATSIF Loss Control Staff is here to help. The three of us have been on both sides of safety rules as managers and as loss control.



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## SAFETY LOG in this issue:

- \$2.2 Million Refund Returned to Members
- Reducing Stress In the Workplace
- New FLMA Regulations

# TREES

Our Renewable Resource