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A.B.A. Bulletin

A NEWSLETTER OF THE ARIZONA BUSINESS ASSOCIATION, INC. 2nd Qtr—2003

President's Message

When you mention the word OSHA or ADOSH (AZ Dept. of OSHA) to a business owner/manager they tend to relate that thought with Fear; something to be Avoided; treated with Mistrust. "Aren't they the ones who hand out heavy fines and shut down businesses for the slightest infractions?" Sometimes it seems that way. The reality is they are here for a good purpose. Oh yes, they're there to protect workers from negligent, unsafe employers who treat their employees with little regard for their safety. And they're there to enforce Safety and Health standards to the fullest extent of the law if need be.

But, the fact is OSHA/ADOSH is here for you, the business owner, also. They offer everything you need to keep your business Safe for your employees. FREE Safety Training/Classes; FREE consultation; Discounted safety books and much more. Everything you need to keep your business Accident Free! They want to help. They want to see businesses succeed in Safety. That is their whole purpose.

Every business should be concerned for the welfare and safety of their employees. After all, it makes good business sense. Accidents Cost Big Money. If you don't think so then check out what you're paying for Workers Comp Insurance. Add up a few of the costs of accidents:

- ◆ Time lost by injured employees
- ◆ Product broken or destroyed
- ◆ Possible lawsuits which can ultimately lead to Loss of Business and
- ◆ Possible Criminal Charges which are becoming more likely in Arizona

So, for the sake of your employees, your business and for your own peace of mind, take advantage of what OSHA/ADOSH have to offer and give them a call before they call you. They are not the enemy but could be the friend your business truly needs.

~ ADOSH: (602) 542-5795 www.ica.state.az.us or OSHA: www.osha.org ~

Arizona Business Association, Inc.

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AMERICAN RED CROSS ADULT CPR CLASS

ABA is offering to our members an Adult CPR Class. This four hour class gives individuals in the workplace the knowledge and skills necessary to recognize and provide basic care for breathing and cardiac emergencies until advanced medical personnel take over. Participant's Booklet and Adult CPR skill cards are included.

The American Red Cross CPR is OSHA compliant. Participants that successfully complete the CPR course are issued certifications on sight: Adult CPR (valid one year). Copies of course records can be provided for your files. This class is normally \$32.00 per person but will be offered to ABA members for only \$15.00 per person (ABA will be paying the difference).

We hope to be offering CPR classes at least twice a year. If you are unable to attend this CPR class due to it being sold out we will put you in line for the next class, if you wish.

Keep a lookout for our CPR Flyer next month.

SEATING IS LIMITED!

BE ALERT!

What can I do about accident prevention?

1. Accept accident prevention as a personal challenge. You can't pass the buck or leave it to the other fellow. You yourself must be interested – enthusiastic – believe in it – do something about it. Practical experience has proven that this is the common sense method of living and working.

2. Report unsafe working conditions. You may be the first one to notice a loose bolt, a frayed electric cord, a cracked ladder rung, a faulty controller, a slipping clutch, or anything that is unsafe. When you see such an unsafe condition that is leading up to an accident, report it promptly to your supervisor.

3. Help new employees. They are eager and willing to contribute their best effort. Make them feel that they are welcome. Help to instruct and train them. Show them skillful "knacks". Be patient and help them to become effective, accurate workers by teaching them the best methods.



Safety Meeting Topic—WHY ACCIDENTS SHOULD BE INVESTIGATED

Any accident or near accident whether or not it results in property damage or employee injury is an indication something has gone wrong in the operation. For example, a surveyor carrying an expensive instrument stumbles and falls over some rebar, which were thoughtlessly dumped on an access way. The surveyor may or may not be injured, however his instrument is damaged requiring repair, and some line grade work is delayed, delaying other work in turn. While this accident is regrettable and costly it should also be an indicator or warning of much greater hidden problems.

- Is it possible that something is wrong in the planning?
- Or in the handling and placing of materials?
- Are proper instructions and communications lacking?
- Is it possible that the scheduling program has gone awry?

Any of these conditions could prevail throughout the entire job, creating a general pattern of poor operation.

The intent of an accident investigation is first to determine what other losses could be related to this cause and what can be done to eliminate this basic cause. It is common knowledge that the same loss producing causes are responsible for personal injury losses, losses involving damaged equipment, damaged material, unnecessary delays, rework, poor quality and damaged public relations. Accidents are definitely an operating problem.

Steps in Accident Investigation: It is necessary to provide a systematic procedure to use when investigating accidents. The following procedure is time-tested and incorporates sound methods of engineering principles.

1. A description of what took place or what initiated the investigation.
2. A description of why the accident or situation occurred. The facts should be developed by studying the job and applying the following questioning procedures: Why was the action or situation necessary? What was its purpose? Where should it be done? Was this the best time? Who should have done it? Was the best qualified man doing it? How else could it be done? Or was there a better way?
3. Determination of which of the three factors, equipment, material or people require additional attention.
4. A description of the action that should be taken to eliminate the responsible, cause(s).
5. An evaluation of what effect this action will have on improving overall operations.

Employee Responsibility: Employees are not only charged with the responsibility to perform their jobs in a safe manner and to avoid accident producing situations, but have additional responsibilities to:

1. Report all accidents promptly and completely.
2. Fully cooperate with job foreman in accident investigations so both primary and underlying accident causes can be identified and corrected.
3. Correct and/or bring to attention of the job foreman conditions which the employee feels could lead to an accident.
4. Fully cooperate with all measures taken to promote safe working conditions and safe work habits.

ABA "ASO Plan"

Arizona Business Association, Inc. is pleased to announce the introduction of the "ASO Plan" for members of two or more employees. An ASO stands for Administrative Services Only. This plan includes Payroll Services and Human Resources plus the ABA, Inc. plan gives you affordable "guaranteed issue" group health insurance.

The ABA, Inc. "ASO Plan" includes the following:

- ◆ Guaranteed Issue
- ◆ No Health Questions
- ◆ No Underwriting
- ◆ One Employee Rate for All Groups & Ages
- ◆ Health Insurance Prices Locked for All Groups
- ◆ (Annual Renewal 12-1)
- ◆ Choice Between PPO & HMO
- ◆ Major Carrier
- ◆ Available to Groups of Two or more employees

This plan is the next step beyond group health insurance for member groups. To obtain prices and details for this ABA, Inc. "ASO Plan", please call our Director of Insurance, Tony L. Martin, (602) 276-7000.



~ For More Information Check out our Website to Link Up with Other Safety Websites ~
www.abasafety.com

~ Quotes ~

A bore is a man who deprives you of solitude without providing you with company.

-- Gian Vincenzo Cravina

A gem cannot be polished without friction, nor a man perfected without trials.

-- Chinese proverb

Be more concerned with your character than your reputation.

-- John Wooden

The best way to have a good idea is to have lots of ideas.

-- Linus Pauling

Rug Safety Tips

If you have small rugs or runners in your home, you'll want to remember these safety tips from the Consumer Product Safety Commission. They can help you prevent dangerous falls:

- ◆ Rugs should be slip resistant; be wary of mats, runners, or rugs that could bunch up or slide.
- ◆ If your rugs don't have an anti-slip backing, you can put rubber mats under the rugs or apply double-faced adhesive carpet tape to attach them to the floor.
- ◆ Check rugs every few weeks to make sure that their backings are intact.



If Your Pants are Too Tight



Bloating, heartburn, nausea, pain and numbness in the legs -- these symptoms add up to a relatively new condition termed "TPS" or "tight-pants syndrome." According to Dr. Octavio Bessa, an internist in Stamford, Conn., wearing pants that are several sizes too small can put pressure on a sensory nerve that runs along the stomach and down through the upper legs. This can cause stroke-like symptoms. Bessa says it's not serious and is easily remedied by wearing looser pants, or better still losing weight.

Making Small Talk



Many career experts agree that small talk isn't a waste of time or effort, but rather a way to get to know a co-worker or client, create a positive impression, and demonstrate your verbal skills. "When you offer a few light-hearted comments or ask and answer questions, you send the message that you are approachable and able to communicate well with others," says Don Gabor, author of *Talking with Confidence for the Painfully Shy*.

Gabor advises employees to seek a balance in their talking and listening and suggests sticking to upbeat general-interest topics, such as movies, music, theater, sports, food, travel, and hobbies. Topics he would avoid include money, health, or family problems, as well as talk of serious crimes, terrorism, politics, religion, or sex.

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WE'VE MOVED!

After 30 years at
3315 E. Indian School Rd.,
Arizona Business
Association, Inc.
has moved to a
NEW Location
in Scottsdale.
Please take note of our
New Address and
Phone Numbers BELOW.

We're on the Web!
www.abasafety.com

A NEWSLETTER OF THE
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HISTORY AND PURPOSE OF ABA

Arizona Business Association, Inc. started in 1972 and currently has over 900 members. The original objective dealt only with workers compensation insurance through the SCF of Arizona but has been extended to include other benefits including group health insurance, group dental insurance, computer training and collection agency services.

Currently, ABA, Inc. is taking a more active role ensuring a higher degree of safety in the workplace which translates into lower losses and higher profitability for ABA Members. Our Safety Committee, which meets every quarter, monitors our members with high losses to assess their situation and assist in achievable solutions concerning safety and ascertaining possible fraud.

In an effort to provide insurance as reasonable as possible to employers and because they are non-profit, the SCF of Arizona has a rate deviation (up-front discount) of 10%. After claims cost and operating expenses, monies that remain are returned to the policy holders in the form of dividends.

Dividend checks over the past 5 years have averaged over 22 percent of the premium paid. AN ADDITIONAL BONUS IS PAID BY THE SCF OF ARIZONA THROUGH THE ASSOCIATION AS AN INCENTIVE FOR SAFETY PROMOTION. The dividend/bonus checks last year totaled over \$ 4.5 million.

Our Association returns 100% of the Bonus Dividend to our members.

There is no enrollment fee or dues charged for the year you join.

Important Safety Web Sites

- ◆ Occupational Health and Safety Administration www.osha.org
- ◆ AZ Occupational Health and Safety www.state.az.us/ADOSH/oshatop
- ◆ SCF of Arizona (Workers Comp Insurance) www.scfaz.com
- ◆ Bureau of Labor Statistics www.bls.gov
- ◆ National Safety Council www.nsc.org
- ◆ Centers for Disease Control and Prevention www.cdc.gov
- ◆ American Society of Safety Engineers www.asse.org