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**SCF of Arizona**  
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# A.B.A. Bulletin

A NEWSLETTER OF THE ARIZONA BUSINESS ASSOCIATION, INC. 3rd Qtr—2003

## President's Message

### Drug's and Alcohol and Your Business

The Arizona Business Association has been sending out questionnaires to some of our members concerning the Safety Structure within their business. We would like to thank all of our members who had responded.

The purpose of the questionnaire is to assess safety and training standards and to which areas each business may have room for improvement. After we receive the information we can then help direct your business on which steps to take, sometimes with the assistance of ADOSH or the SCF of AZ Loss Control.

One very important standard that is missing in most businesses is the Drug and Alcohol Program. Without a Drug & Alcohol policy you are putting your business and your employees at risk. Many accidents are caused by employees who are impaired by either drugs or alcohol. By having a program in place you may be saving your business money in the long run. The SCF of Arizona has a Drug and Alcohol Program that may save you more money on your Workers Comp premium.

The 1999 Arizona Legislature, effective July 1, 1999, passed an amendment to ARS 23-1021 addressing alcohol or drug testing programs established by employers. The law now provides that an employee's alcohol or drug-related injury or death is presumed to be non-compensable if the employer had an established and ongoing alcohol and drug-testing program in place, before the date of injury, that meets the requirements of ARS 23-493. This voluntary law encourages uniform standards and procedural safeguards regarding workplace drug testing, and it provides legal protections for employers that establish policies in accordance with the law.

The establishment of a qualified drug and alcohol program also allows employers to receive a 5% discount on their policy premium if they implement and maintain an alcohol and drug testing policy that meets the requirements of A.R.S. Title 23, Chapter 2, Article 14 and verification requirements specified by their workers' compensation carrier. In addition to the credit, other benefits include:

- ◆ Drug-free workplaces discourage potential alcohol or drug abusers from applying for employment.
- ◆ Drug-free workplaces decrease turnover and increase productivity, profitability, and employee morale.
- ◆ Drug-free workplaces protect the employer from potential tort claims for injuries to third parties caused by an intoxicated employee.

To be eligible for the Drug-Free Workplace Credit, employers must file written certification with the Industrial Commission of Arizona stating it is maintaining a qualified Drug-Free Workplace Program, and must renew that notice annually no later than January 15.

For more information on the premium credit program (5% discount) contact SCF of Arizona at 602-631-2300 or 800-231-1363 and request field services department. For more information on how to implement an *Alcohol & Drug-Free Workplace* program, contact 'Drugs Don't Work in Arizona' at 602-248-8453 or 800-380-DDWA.

## Vacation Safety



Before you leave for an extended vacation, consider these precautions suggested by the Emergency Services Division of Richmond, British Columbia, Canada:

- ◆ Don't leave house keys in outside hiding places. Give a key to a friend or neighbor and be sure to leave your vacation telephone number.
- ◆ Arrange for someone to pick up your mail and newspapers every day and have your lawn mowed.
- ◆ Ask your neighbors to be alert for suspicious people or vehicles.
- ◆ Use 24-hour timers to turn house lights on and off.
- ◆ Leave drapes and blinds in a daytime position.
- ◆ Lock or bolt windows, doors, and outside sliding doors.
- ◆ Close all interior doors (to stop the spread of fire and smoke).
- ◆ Turn off the water supply to your water heater, washing machine, and dishwasher, and shut off the water heater's circuit breaker.
- ◆ Leave a car in the driveway.
- ◆ If you have an alarm system, be sure your friend or neighbor has the code.

## Safety Meeting Topic—KEEPING AISLES CLEAR

In most plants, well marked and efficiently laid out aisles are needed to provide optimum protection and ease of movement of personnel and material.

Aisle lines are intended to provide unobstructed paths for personnel and vehicles conveying materials, parts in processes or finished products from location to location. Therefore, we must observe certain travel patterns for such traffic as well as rules for their movement.

Perhaps the first consideration in keeping these paths clear is to see that nothing is stacked so that it extends beyond the marked line. Also see that nothing is left in the aiseways, such as tools, boxes, scrap and debris. Constantly check for conditions and report those areas needing attention to your supervisor. This applies to areas where lights have burned out and better illumination is needed.

Most aisle ways have intersections where various precautionary methods have been installed, such as warning signs, four-way stops and convex corner mirrors. Alarms for overhead hazards, like cranes and hoists, consisting of gongs, sirens or bells, are required. Pay attention to them and stay alert.

Aisle safety and powered industrial trucks are closely related. Powered industrial truck operators must learn a set of rigid rules, including procedures relating to the manner of travel, warnings, relationship to pedestrian traffic, speed, security of the load and procedures at aisle intersections. It is the responsibility of all of us to cooperate and observe the rules laid down for powered industrial truck operators. Aisle marking is a fundamental part of truck and pedestrian movement in almost every large plant.

Therefore, it only makes sense that to provide the utmost in safe working conditions we must all be courteous to each other.

It must be pointed out that there will be times when it is necessary to have an electric power cord or a compressed industrial gas hose cross an aisleway. Provisions will be made for bridging by affixing boards on either side of the cord or hose so that neither trucks nor pedestrians need come in contact with the hose or cord.

The importance of clear aisles is brought sharply to our attention when we consider access to fire extinguishers and to fire escape routes. Never permit aisles to become cluttered, especially where it could prevent persons from reaching a fire extinguisher, turning in an alarm or escaping in the event of a fire.

~ PLEASE KEEP AISLES CLEAR ~

### ~ Quotes ~

Idealism is what precedes experience; cynicism is what follows.

- David T. Wolf

Tact is the knack of making a point without making an enemy.

- Howard Newton

It's not that I'm so smart, it's just that I stay with problems longer.

- Albert Einstein

It has been said that democracy is the worst form of government except all the others that have been tried.

- Sir Winston Churchill

## ABA "ASP Plan"

Arizona Business Association, Inc, is pleased to announce the introduction of the "ASP Plan" for members of two or more employees. An ASP 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, "ASP 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 4-1)
- ◆ 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, "ASP 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](http://www.abasafety.com)

## Pioneer Ford & ABA Members

We at Pioneer Ford are reaching out to Arizona Business Association Members and their employees; big and small, to offer them special attention and fleet pricing. In order to handle these special customers, we have a **FLEET / INTERNET** department who are capable of taking care of your unique transportation needs like: multiple company delivery's, in company name contracts and special heavy duty vehicles with certain necessary accessories.

When the time comes that your company or employees are in need of transportation be it one or a fleet of vehicles, I would be grateful if you would allow me the opportunity to earn your business and make your purchasing experience hassle free.

If I can be of service to you or your company feel free to contact me at **(623)873-5059** or e-mail: [igutierrez@unitedauto.com](mailto:igutierrez@unitedauto.com) to set up an appointment; Should you stop by the dealership please bring this letter to the **FLEET /INTERNET** department and ask for **Ivan Gutierrez**. I want to make sure you are aware of all the fleet, commercial and corporation purchasing programs available to you.

## CPR & First Aid Classes

ABA sponsored and helped pay for a CPR Class in July. The American Red Cross did an excellent job in teaching this essential class. Keeping in the spirit of Safety, ABA would like to sponsor a First Aid Class in this years fourth quarter FREE of charge. As always, we will try to accommodate as many as possible but SEATING WILL BE LIMITED. We will send out flyers on the exact date and time.

**Every business should have at least key employees trained in CPR and First Aid.  
 IT MAY VERY WELL SAVE A LIFE IN THE WORKPLA CE**

## Encouraging Children to Exercise

The American Academy of Pediatrics says that almost half of American children are not exercising enough to develop healthy hearts and lungs. Other statistics show that one in five youngsters is obese. To protect your children, the academy recommends that parents promote fitness at home. Here are some tips to get kids moving:

- ◆ Plan active games, dancing, group exercises, and relay races.
- ◆ Have them jog or walk around the block once or twice before going to the playground. Ask them to walk the dog every day.
- ◆ Encourage your children to join after-school sports programs.
- ◆ Get kids to help with non traditional "exercise" activities like gardening, house cleaning, and car washing.
- ◆ Buy toys that promote physical activity -- balls, sports equipment, skates.
- ◆ Plan one special outing each week for the whole family, involving such physical activities as hiking, biking, or swimming.



ARIZONA BUSINESS  
ASSOCIATION, INC.  
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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](http://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, Administrative Service Plan, Supplemental Workers Comp for member Fire Districts 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](http://www.osha.org)
- ◆ AZ Occupational Health and Safety [www.state.az.us/ADOSH/oshatop](http://www.state.az.us/ADOSH/oshatop)
- ◆ SCF of Arizona (Workers Comp Insurance) [www.scfaz.com](http://www.scfaz.com)
- ◆ Bureau of Labor Statistics [www.bls.gov](http://www.bls.gov)
- ◆ National Safety Council [www.nsc.org](http://www.nsc.org)
- ◆ Centers for Disease Control and Prevention [www.cdc.gov](http://www.cdc.gov)
- ◆ American Society of Safety Engineers [www.asse.org](http://www.asse.org)