



# A.B.A. BULLETIN



A NEWSLETTER OF THE  
**ARIZONA BUSINESS ASSOCIATION, INC.**  
"Workplace Safety = Business Savings"

2nd  
Quarter  
2006

## President's Message

### A Growing Problem

By Tony L. Martin, ABA Director of Insurance



Today's kids have a growing problem: Their waistlines. According to Blue Cross and Blue Shield's article in "Arizona Blue", without better dietary and exercise habits, the health consequences could be tragic. In fact, public health experts warn that this generation of kids may be the first not to outlive their parts because of weight-related illnesses.

Here's why you should care and what you can do to ensure that your child does not become a statistic.

#### Not Just for Adults

In the 1988 movie BIG, Tom Hanks played a child trapped in an adult's body. If your child is obese, he or she unwittingly may be playing the same role.

According to the American Heart Association (AHA), the arteries of overweight children are like those of middle-aged smokers, increasing risk of an early heart attack or stroke. Type II diabetes, previously considered an adult disease, and has increased dramatically in children adolescents.

Excess weight and obesity are also associated with other conditions, such as sleep apnea, asthma, arthritis, orthopedic problems, depression and several types of cancer, including colon, prostate and breast cancer, according to the U.S. surgeon general.

*(Continued on page 2)*

### **SIGN UP for the next ABA Quarterly Safety Seminar!! "HAZARD COMMUNICATION STANDARD"**

#### **"Hazard Communication Standard"**

OSHA's **Hazard Communication Standard (HCS)** is designed to ensure that information about chemical hazards and associated protective measures is disseminated to workers and employers. All employers with hazardous chemicals in their workplaces must prepare and implement a written hazard communication program. This seminar will discuss the minimum guidelines under the OSHA Standard 1910.1200 and will include: Identifying Hazardous Chemicals, Identifying Health & Physical Hazards, Proper Container Labeling, Reading Material Safety Data Sheets and Employee Training.

For More Information or to Sign Up Call:

**480-874-0114**

This class is offered free of charge to ABA Members (**FREE TRAINING**), however seating is limited therefore we recommend registration.

#### **Register By**

**Phone: (480) 874-0114 or  
E-mail: cbrown@abasafety.com**

We will then contact you to confirm.

#### **DATE and TIME:**

**Tuesday, July 25th, 2006  
9:00 AM to 10:30 AM**

#### **LOCATION:**

**Performance Safety  
4211 E. Elwood, Suite #1  
Phoenix, AZ 85040**



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Workers' Compensation Insurance

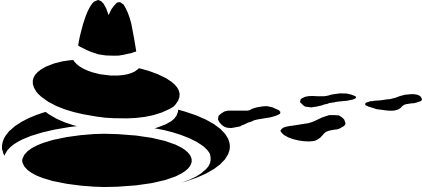
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## Safety Meeting Topic — FLOOR OPENINGS

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I'm sure you all know that falls cause more injuries in the construction industry than any other type of accident. In fact, about 40 of the serious injuries in the building trades are due to falls from one level to another.

Good protection of floor openings is one way of preventing these falls. This protection is a responsibility of management, but it is also a responsibility of the trades. If you have to remove guardrails or covers to work or hoist in a shaft, put the protection back when you are done.

In one recent accident, two laborers were cleaning up a floor area. They piled scrap lumber on a sheet of plywood and then picked up the sheet to carry the material away. Unfortunately, the plywood had been covering a floor opening and the rear man walked into a 25-foot fall. When you cover a floor opening, secure the cover so that it won't be moved by accident.

If you remove a section of a steel grating floor, rope off the area. These openings are particularly hard to see when the floor below is also steel grating.

### QUESTIONS FOR DISCUSSION:

1. Do you know of any locations on this job where floor protection is either lacking or defective?
2. What procedure do the mechanical trades follow on this job for replacing or arranging for replacement of floor opening protection after they have removed it?

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*(Continued from page 1)*

A word of caution: If you think your child will outgrow excess pounds with age, the surgeon general warns that overweight adolescents have a 70 percent chance of becoming overweight or obese adults.

### **Monkey See, Monkey Do**

Weight problems can be hard to fix, so it's important to prevent childhood obesity in the first place. The Good News! If you take the lead, your child will follow. The American Academy of Family Physicians offers tips to keep your child - and you - at a healthy weight.

- Make time to be active with your child. Take a family walk after work or play a game of baseball.
- Limit how much time your child spends in front of the TV. Not only is watching television a sedentary activity, but each year the average child watches approximately 10,000 food commercials – 95 percent of which are for candy, fast food, soft drinks and sugary cereals, according to the Arizona Department of Health Services.
- Offer you child healthy food choices. No more than 30 percent of all calories should come from fat. Fill your pantry with healthy snacks and kid-friendly finger food, such as low-fat string cheese, baby carrots and grapes.
- Remember that it's OK if your child doesn't finish every meal.
- Limit fast-food meals to no more than once a week.
- Set healthy examples for your child to help teach him good eating and exercise habits for a lifetime of good health.



**Whether you have children, grandchild, nieces, or nephews, keeping children fit and healthy will help utilization of our health insurance which will save on rate increases and out of pocket costs.**

## ~ Important Safety Web Sites ~

- ◆ Associated Safety Engineers of Arizona [www.azasea.org](http://www.azasea.org)
- ◆ Performance Safety [www.performancesafety.com](http://www.performancesafety.com)
- ◆ 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 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)



## ELECTRICAL POWER CORDS

Perhaps the most abused tool on the construction job site is the electrical power cord. They are kinked, twisted, cut, pulled and crushed almost constantly. On some jobs, it's surprising just how much punishment they do take.

Unfortunately, these damaged cords also take their toll in injuries and even fatalities. In one incident, a worker was installing ventilation ducts and received a slight jolt from the exposed conductors on a damaged electrical cord. The shock didn't kill him, but he fell backward four feet off a scaffold and struck his head. The fall paralyzed him permanently from the waist down.

Don't take electrical cords for granted. They can be a big help to us, but they can also hurt. Keep these pointers in mind:

Visually inspect the cord for damaged and exposed conductors. If the cord is in damaged condition, don't use it.

FOR MORE INFO ON SAFETY AND  
BUSINESS RESOURCES VISIT:

Inspect to make sure that the ground prong is in good condition and that the cord provides a satisfactory ground for the electrical tools being used.

[www.abasafety.com](http://www.abasafety.com)

Don't drag cords over rough surfaces and don't use them to lift or pull materials. Electrical cords were not designed to function as ropes.

Don't disconnect cords by jerking them out. They should be disconnected at the receptacle.

Don't string electrical cords through water or oil and grease. Also, don't hammer nails or staples into cords.

When not in use, the electrical cord should be neatly coiled and stored.

**With Just A Little Respect, Electrical Cords Can Provide Us With Long And Safe Service.**



## The SCF Arizona "Best of the Best" Awards 2005

A Special Thanks & Congratulations To These ABA Members for being Selected

"Best of the Best" in Making "Workplace Safety" a Priority at their Business!

### "Best of Best" Winners:

**Crisis Nursery, Inc.** *(member since 1992)*

**Talley Defense Systems, Inc.** *(member since 2001)*

### "Best of Best" Nominees:

**Airline Training Center of AZ, Inc.** *(member since 1996)*

**St. Vincent de Paul** *(member since 1996)*



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***PLAN TO ATTEND A 2006  
DRUGS DON'T WORK IN ARIZONA!***

*Look . . . safety, cost control & other bottom  
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workplace!*

- Reduce losses, control costs, prevent injuries & claims
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*Topics to be covered:*

- Attorney-led comprehensive review of the AZ laws
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- Attorney-led step-by-step instructions for easy implementation
- Supervisor training on signs, symptoms, hazard recognition skills
- Employee education
- Employee assistance programs



**in Arizona!**  
A Drug-Free  
Workplace Initiative

**PERFORMANCE SAFETY**

*"Training Today for a Safer Tomorrow"*

ABA & Performance Safety are proud to announce a working partnership. Our goal is to expand our commitment to a Culture of Safety in the Workplace and help reduce accidents overall. High workers comp losses from any member in our association have the effect of lowering the total Bonus Dividend from the SCF of Arizona.

**Performance Safety also offers a variety of other services for your Safety Training needs which are available for group and association discounts.**

Please call us at ABA if you need ANY information on Building a Safe Workplace:

Phone: 480-874-0114 or  
Email: [cbrown@abasafety.com](mailto:cbrown@abasafety.com)

Or Call  
**Steve Healey at Performance Safety:**

**Phone: 602-843-8633**

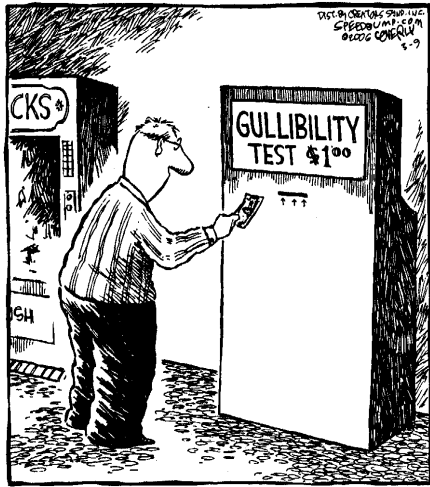
**Toll Free: 800-449-8633**

**[www.performancesafety.com](http://www.performancesafety.com)**



## SPEED BUMP

Dave Coverly



## Diet Drinks May Cause Weight Gain (Huh?)

It doesn't sound logical, but, according to a recent study, people who drink diet soft drinks don't necessarily lose weight - they may gain it. Sharon Fowler, MPH, and fellow researchers at the University of Texas Health Science Center, San Antonio, found that for every can of diet soft drink consumed daily, a person's risk of obesity went up 41 percent. Fowler doesn't believe that drinking diet soda directly causes weight gain but that something linked to diet soda consumption seems to be linked to obesity. One theory is that diet drinks, which taste like they contain calories but have none, provoke the body into wanting something that isn't there and thus stimulate the appetite. In another study, rats fed artificial sweeteners craved more calories than rats who were fed real sugar.



### ~ Quotes ~

- In prosperity our friends know us; in adversity, we know our friends. - John Churton Collins
- Nostalgia is like a grammar lesson: you find the present tense, but the past perfect! - Owens Lee Pomeroy
- Most of us spend our lives as if we had another one in the bank. - Ben Irwin
- Don't think you're on the right road just because it's a well-beaten path. - Unknown
- There are three stages in a man's life: My daddy can whip your daddy. Aw, Dad, you don't know anything. My father used to say ... - Dwight McSmith

## Water, Water Everywhere



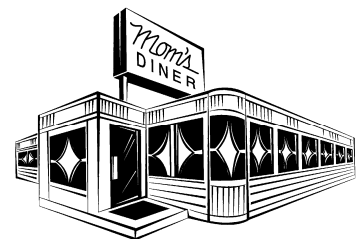
Some interesting facts about water, which we take for granted - until we run out:

- 75 percent of the Earth's surface is covered in water.
- 97 percent of the Earth's water is in the oceans; another 2 percent is in ice caps and glaciers, leaving only 1 percent available for human consumption.
- Each day, the sun evaporates 1 trillion tons of water.
- Sound travels four times faster through water than through air.
- The average American uses 50 gallons of water a day. During medieval times in Europe, the average was five gallons.
- The human body is 65 percent water (a cucumber is 95 percent).
- A person can survive without food for a month but only five to seven days without water.
- One gallon of water weighs about 8.3 pounds.

## *Eating Out*

Here are some interesting facts about the restaurant business from the National Restaurant Association:

- There are 925,000 restaurants in the United States; annual revenues are \$511 billion.
- The restaurant industry employs 12.5 million people, making it one of the largest employers, second only to the government.
- Nearly half of all adults have worked in a restaurant, with 28 percent getting their first job at such an establishment.
- The average American eats a restaurant-prepared meal or snack 5.3 times a week.
- The average American household spends \$2,434 a year on food prepared away from home.
- The most popular occasion to dine out is on birthdays; 55 percent of Americans go out to celebrate.



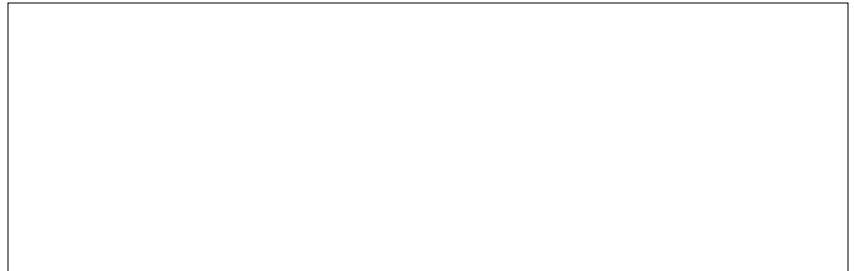


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**Workplace Safety**  
=  
**Business Savings**



## HISTORY AND PURPOSE OF ABA

Arizona Business Association, Inc. started in 1972 and currently has over 750 members. The original objective dealt with workers compensation insurance through the SCF of Arizona and has been extended to include other benefits including group health and disability insurance, group dental insurance, Supplemental Workers Comp for member Fire Districts, 25% discount with OSHA Systems, collection agency services, Safety Consultations and other business discounts.

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 \$2.5 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 ~

For further information please call 480-874-0114 or

**Check out our website @ [www.abasafety.com](http://www.abasafety.com)**