



ABA BULLETIN



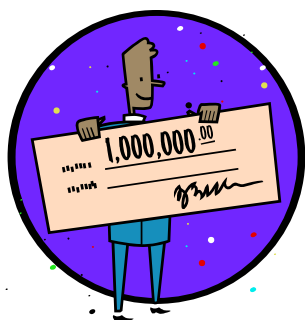
A NEWSLETTER OF THE
ARIZONA BUSINESS ASSOCIATION, INC.
"Workplace Safety = Business Savings"

3rd
Quarter
2007

President's Message

It's that time of year again when ABA Members eagerly await

THE CHECK!



That check I'm talking about is your SCF Arizona Dividend/ABA Bonus Check based on your 2006 Workers Comp Losses. If it was a Safe Year you will most likely be receiving money this October. If your business and employees didn't fare too well in 2006 then there is the possibility you may not receive anything. In addition to having high losses your emod, and therefore your rates, may increase considerably.

To help keep these costs down and ensure that your business receives an SCF Arizona Individual Dividend and ABA Bonus next year your business need to focus on **Workplace Safety Today**. It literally pays to have a safe working environment. Last year, Dividend/Bonus amounts for ABA Members totaled nearly 1.7 million dollars, ranging from a few dollars to more than \$135,000 depending on your Premium and Workers Comp Losses.

There are many things you can do to create a safe workplace. Create a Company Safety Program. Organize a Safety Committee. Daily 10 minutes Safety Topics. Safety Videos. Attend Classes/Seminars. ABA provides the tools for all of these plus free safety classes and deep discount seminars for our members. In some instances we come out to businesses to assess their safety needs. We can also refer you to Safety Specialists and Consultants for larger needs. Take full advantage of this. The Well Being of your Employees and the Future Profits of your Company are at stake.

Though SCF Arizona does not guarantee dividends, they've been paying them for almost four decades. Your Individual Dividend plus an added ABA Bonus is what makes up the total of that check. Our association as a whole receives a Bonus as an incentive for keeping losses low and in helping to promote safety in the workplace. That means, high losses from any member in our association has the effect of lowering the total Bonus Dividend from the SCF Arizona.

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Arizona Business Association, Inc.

President

Joseph P. Brown

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Treasurer

Kimberly A. Brown

Director of Insurance

Tony L. Martin

Safety Committee

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Tony Martin	Steve Healey
Frank Kubinski	Todd Cremeans
Hugh Zembruski	Doug Harter

SCF Arizona

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www.scfaz.com

SCF ARIZONA

Call Centers

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Wickenburg

(602) 631-2600

Tucson Metro/
Southeast AZ

(520) 292-4142

Safety Meeting Topic — **TRENCHING AND SHORING**

Because of the various types of soil and their angle of repose, trenching without bracing, shoring or proper sloping is hazardous. Even in hard soil a cave-in can occur. If such a failure does occur, persons in the trench can be buried, usually resulting in serious injury or death. Improper or careless installation of bracing and shoring can cause similar tragedies.

Let's review the hazards of trenching and the safety requirements for shoring and bracing.

It's essential in the excavation of trenches 5 feet or more in depth that the exposed faces of these trenches be supported and held firmly in place by adequate bracing.

This requirement must be complied with for all trenching, except:

Trenches that are in rock or hard shale that have been shown to be geologically self supporting of an unsupported vertical face.

Trenches with exposed faces sloped to the angle of repose for the type of soil in which the excavation is being made or properly benched to an equivalent of the angle of repose.

Trenches in which trench shields or boxes are used.

REMEMBER:

Before entering a trench, inspect all shoring at least daily, after weather changes, blasting or any other activity which might affect the shoring system.

Under no conditions should bracing or shoring be omitted, regardless of the length of time that the trench will be open.

To prevent placing an additional load on the trench face wall, excavated material must be placed no less than 2 feet from the edge of the trench.

At no time should an individual be permitted to work within the area of operation of any piece of equipment that is excavating the trench.

Employees should never ride the bucket or wheel of the trencher to the bottom of the excavation. Ladders should be used at all times.

Whenever working in the area of trenching operations: don't forget – wear your hard hat.

In all bracing and shoring operations, management is responsible for the type of bracing, the material size and proper installation. You are responsible for the safe handling of the material and safe installation.

By being proficient in the installation of proper bracing, the application of safety precautions and the knowledge of soil conditions, you can eliminate the hazards involved in trenching operations.

NOTE TO DISCUSSION LEADER:

If there have been any accidents recently in your area, be prepared to discuss them with your employees. Listen to their ideas; they may have the answer you have been looking for. Also, mention any hazards that are unique to your operation.



~ Important Safety Web Sites ~

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

OSHA 10 Hour Certification



Construction Industry

CLASS FEE (Bring to Class):

ABA Members— \$125

Non-Members— \$250

Make Check Payable To:

“Performance Safety”

~ OSHA 10 Certification ~

* Construction Industry *

This class is ideal for owners, project managers, field supervisors and employees with safety and health responsibilities. Students will be introduced to OSHA policies, procedures and standards as well as construction industry safety and health principles. Special emphasis will be placed on areas most hazardous using OSHA standards as a guide. Upon successful completion of the course, participants will receive a DOL / OSHA Construction 10-hour course completion card. Training topics include: *OSH Act/General Duty Clause—OSHA Inspections, Citations, Penalties—Competent Person—Fall Protection—Electrical—Scaffolding—Stairways and Ladders—Personal Protective Equipment—Material Handling—Hazard Communications—Excavations.*

DATE and TIME:

Thursday, Nov. 15th, 2007
7:00 AM to 5:00 PM

LOCATION:

Performance Safety
3001 W. Indian School Rd., #201
Phoenix, AZ 85017

To Register or For More Information

Call: 480-874-0114 or Email: cbrown@abasafety.com

SIGN UP for the next ABA Quarterly Safety Seminar!! “Slips, Trips & Falls / Back Safety”

ABA and Performance Safety are offering a seminar that teaches students how to recognize and avoid the most common slipping, tripping and fall hazards in the workplace. Back Safety training emphasizes the importance of overall back care, both at work and at home, including exercises and weight control. The Program includes information on how the back works, common types and causes of back injuries, effects of back injuries, injury prevention and safety practices, proper lifting techniques, basic back exercises, and more.

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, October 16th

9:00 AM

(Approx. 1.5 hours)

LOCATION:

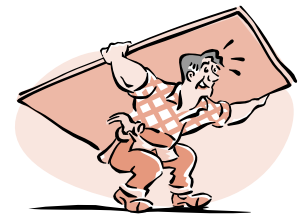
Performance Safety

3001 W. Indian School Rd., #201

Phoenix, AZ 85017

For More Information or to Sign Up Call:

480-874-0114



FOR MORE INFO ON SAFETY AND
BUSINESS RESOURCES VISIT:

www.abasafety.com





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(800) 842-7349

www.arizonareddcross.org

**American Red Cross
Grand Canyon Chapter**
6135 N. Black Canyon Hwy
Phoenix, AZ 85015-1892

safety Training Videos For ABA Members!!

**ABA OFFERS MEMBERS ACCESS TO OUR
SAFETY & GENERAL TRAINING LENDING LIBRARY**

We have Over 70 VHS & DVD Videos in these Categories:

Driving Safety; Lifting; Hazard Communication; General
Construction; Forklift Training; Sexual Harassment; Hospitality;
Ergonomics; Drug & Alcohol Abuse; Workplace Violence.



For More Information and to see a Full List of Videos
Check out our website under the 'Members' menu at
www.abasafety.com or call 480-874-0114

PLAN TO ATTEND A 2007 DRUGS DON'T WORK IN ARIZONA!

*Look . . . safety, cost control & other bottom
line savings with a Qualified drug-free
workplace!*

- Reduce losses, control costs, prevent injuries & claims
- Business-friendly, safe harbor drug-free workplace law
- Savings on unemployment insurance

**CALL FOR MORE INFORMATION 602-248-8453
OR 1-800-380-DDWA**

Topics to be covered:

- Attorney-led comprehensive review of the AZ laws
- Model Drug-Free Workplace Policy for a Qualified and effective program
- 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

PERFORMANCESafety

"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

Or Call
Steve Healey at Performance Safety:

Phone: 602-843-8633

Toll Free: 800-449-8633

www.performancesafety.com





Go for a Walk

The University of Texas at Austin recently conducted a study and found that a half-hour walk proved to be a mood booster — even for people suffering from major depression. The lift lasts about an hour, and the study’s author attributes it to elevated levels of serotonin, a mood-elevating neurotransmitter whose production is increased by exercise. “People also get an extra boost and a sense of accomplishment by knowing that they’ve done something good for themselves,” said John Bartholomew, PhD, a professor of kinesiology.

ON THE LIGHTER SIDE

- The surest way to be late is to have plenty of time.
- Get your facts first, then you may distort them as much as you please.
- The greener grass on the other side is probably artificial turf.
- College: The place where you have three options: to sleep, to study or to party. But, only get to pick two per semester.
- The law of heredity is that all undesirable traits come from the other parent.
- As you slide down the banister of life, may there be no splinters pointing the wrong way.
- Be true to your teeth, or they will be false to you.
- A fanatic is a person who can’t change his mind and won’t change the subject.
- The difference between fiction and reality? Fiction has to make sense.

~ Quotes ~

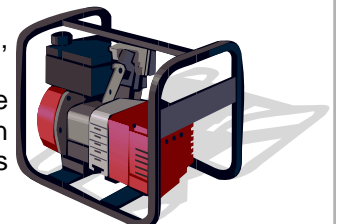
- What can you do to promote world peace? Go home and love your family.—Mother Teresa
- Everything works out in the end. If it hasn't worked out, it's not the end.—Unknown
- I take my children everywhere, but they always find their way back home. — Robert Orben
- The most exhausting thing in life is being insincere. — Anne Morrow Lindbergh
- Politeness is to human nature what warmth is to wax. — Arthur Schopenhauer
- With lies, you may go ahead in the world, but you can never go back. — Russian proverb
- Motivation is what gets you started. Habit is what keeps you going.— Jim Ryan



Safety with Gas-Powered Tools

The National Institute for Occupational Safety and Health cautions that small gasoline-powered engines and tools can be deadly if not used properly. If operated without proper ventilation, they can generate high concentrations of carbon monoxide - a colorless, odorless, poisonous gas - that can cause illness, permanent neurological damage, and death. Don't use a gasoline-powered engine, generator, or tools inside buildings or garages. In addition, the Illinois Fire Safety Alliance offers these safety tips:

- Don't smoke while adding fuel. (Seems Obvious, But...)
- Store gasoline only in a tightly closed UL-approved container out of reach of children.
- Don't store gasoline inside your home, even in a safety container.
- Don't refuel gas-powered equipment while the engine is hot. If the engine has been running, let it cool for at least 10 minutes before refueling.





4388 N. Civic Center Plaza, Unit A
Scottsdale, AZ 85251

Phone: 480-874-0114
Fax: 480-874-0115
Email: cbrown@abasafety.com



Workplace Safety
=
Business Savings



HISTORY AND PURPOSE OF ABA

Arizona Business Association, Inc. started in 1972 and the original objective dealt with workers compensation insurance through SCF Arizona, but 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 Video Library, Safety Seminars, LifeLock ID Theft Prevention, 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 Arizona has a rate deviation (up-front discount) of 8%. 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 ARIZONA THROUGH THE ASSOCIATION AS AN INCENTIVE FOR SAFETY PROMOTION. The dividend/bonus checks last year totaled over \$2.5 million.

~ 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