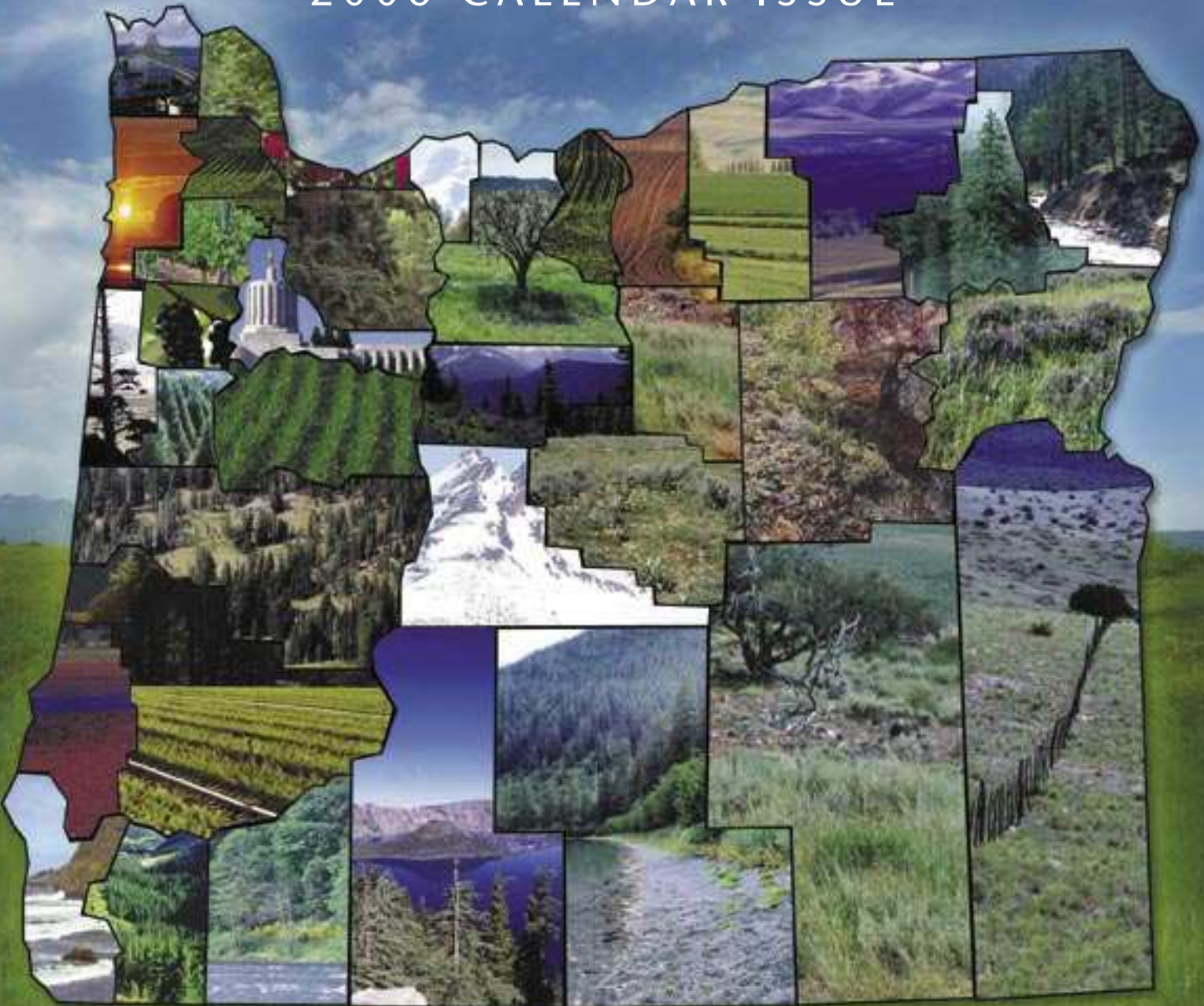


COMP

news

2006 CALENDAR ISSUE



saifCORPORATION

On the job for Oregon

STATE ACCIDENT INSURANCE FUND CORPORATION

EXTREME SAFETY

On the mountain, it's all about the extreme: extreme sports, extreme conditions, extreme fun, and extreme attention to safety.

In an environment where weather conditions are always changing, the employees at Mt. Bachelor know first-hand that constant communication saves lives. To keep the lines of communication open, the various work crews at Mt. Bachelor hold safety huddles at the beginning of each shift. In the huddle, employees have the opportunity to discuss weather expectations, trail conditions, job hazards, and equipment evaluations.

"You have to communicate openly between departments, talk with each other, and let people know what's happening at all times," says HR Director Emily Shanabruch.

DID YOU KNOW...

SAIF offers free four-hour agricultural safety seminars throughout the state? Topics include farm vehicle safety and compliance, communicating safety to farm employees, and drug awareness. Many of the classes are taught in Spanish.

Check the calendar for dates in your area. Early registration is required. For more information or to register, visit the Policyholders section at www.saif.com, email agseminar@saif.com, or call (800) 285-8525.



Photo by Lynn Howlett

Mt. Bachelor Ski Resort, Bend
Policyholder since 1973
www.mtbachelor.com

THIS MONTH

- Set your safety goals for 2006.
- Register for an Agricultural Safety Seminar or regional Comp Chat session at www.saif.com.
- Register as a Business Online user at www.saif.com. (See inside back cover for more details.)
- Visit www.saif.com/policyholders/phcompnws.htm for winter weather preparedness tips from FEMA.

SAIF BEHAVIOR

WINTER DRIVING

- Leave a minimum of five car lengths between your vehicle and the one in front of you.
- Use extra caution in shaded areas and near bridges and overpasses.
- Check weather and travel conditions before going out.
- Make sure you have an emergency kit containing a flashlight, water, food, extra clothing, and a protective blanket.
- Allow yourself plenty of extra time.



SAFETY ZONE QUIZ

answer located inside back cover

What was the average cost per accepted claim filed with SAIF in 2004?

- a) \$2,571 c) \$9,483
b) \$6,212 d) \$12,934

JANUARY

2006

SU	M	TU	W	TH	F	SA
1 New Year's Day	2	3	4 Ag Safety Seminar (Aurora)	5 Ag Safety Seminar (Clackamas)	6	7
8	9	10	11 OSHA Reporting Comp Chat* (Portland) Ag Safety Seminar (Hood River)	12	13	14
15	16 Martin Luther King Day	17 Ag Safety Seminar (Hillsboro)	18	19 Communication Skills Comp Chat* (Salem) OSHA 300 Log Comp Chat* (Eugene) Ag Safety Seminar (Eugene)	20 SAIF Ag Banquet (Salem)	21
22	23	24 Ag Safety Seminar (Salem)	25 Proactive Safety Cost Control Comp Chat* (North Bend)	26	27	28
29 Chinese New Year	30 Mid-Oregon Construction Summit** (Redmond)	31 Islamic New Year	<p>Download the <i>Incident Report Safety and Health Guide</i> at www.saif.com. See inside back cover for directions.</p>			

Of ice and snow-related deaths in the U.S., **70** percent occur in automobiles and **25** percent occur from exposure.

MUCH ADO ABOUT SAFETY

At the Oregon Shakespeare Festival, prevention plays a major role in keeping employees safe and healthy.

The festival's stagehands begin every work day with a 12-minute customized group stretching program. Not only is this a great warm-up for the day ahead, but it provides time each day to focus on moving safely to prevent injuries.

In 2005, Oregon Shakespeare Festival initiated a voluntary actor wellness and safety program. The program allows 45 actors one-on-one access to personal trainers who develop customized fitness programs tailored to the specific physical demands of their roles. This year, the program will expand to include production staff as well.

DID YOU KNOW...

SAIF offers a variety of online guides to assist you with your safety program, including how to perform an ergonomic assessment? You can view and print the Safety and Health Guides in the Working Safely section at www.saif.com, or request a print version by calling SAIF at (800) 285-8525.

Note: You will need your policy number to log in and access the Safety and Health Guides.

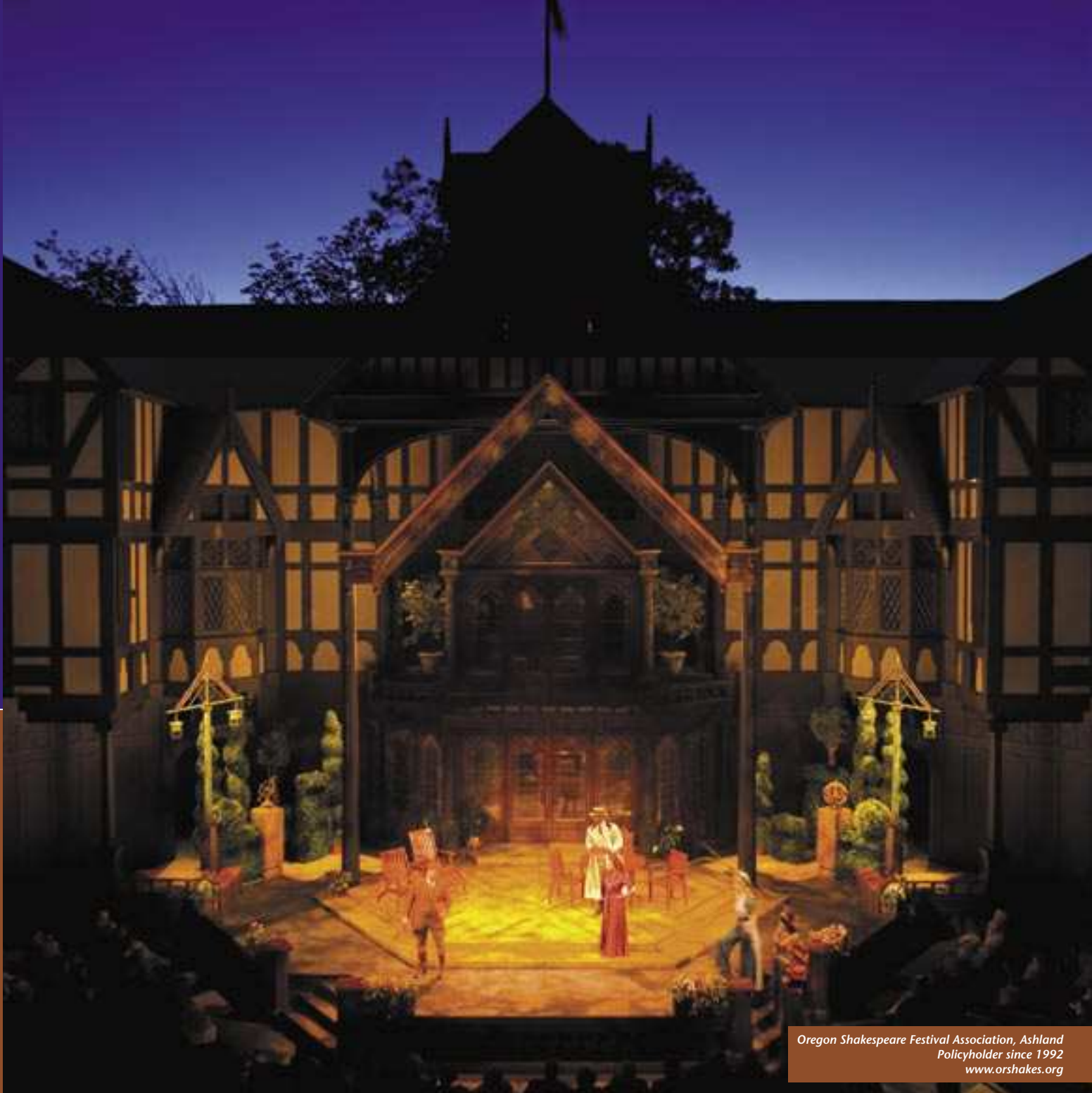


Photo by T. Charles Erickson

Oregon Shakespeare Festival Association, Ashland
Policyholder since 1992
www.orshakes.org

THIS MONTH

- Conduct a quarterly hazard inspection as required by OR-OSHA.
- Encourage employees to incorporate physical activity into their day.
- Perform a workplace ergonomics assessment.

SAIF BEHAVIOR IMPLEMENTING AN ERGONOMICS PROGRAM

Educate your employees on ergonomics using guides from SAIF and OR-OSHA.

- Download SAIF's *Safety and Health Guides* about ergonomics in the Working Safely section at www.saif.com.
- Visit www.saif.com/policyholders/phcompnws.htm for OR-OSHA's "Easy Ergonomics Guide."
- Visit www.saif.com/policyholders/phcompnws.htm for OR-OSHA's "Evaluating Your Computer Workstation."



What was the total cost of bodily reaction claims (injuries caused by twisting, bending, slipping, or repetitive duties) paid by SAIF in 2004?

- a) \$15 million c) \$35 million
b) \$25 million d) \$45 million

FEBRUARY 2006

SU	M	TU	W	TH	F	SA
					1 Emergency Management Plan and Immediate Response Comp Chat* (Bend)	2 Groundhog Day
						3
						4
	5	6 Ag Safety Seminar (Aurora)	7	8	9 Spanish Ag Safety Seminar (Salem)	10
						11
	12 Lincoln's Birthday	13	14 Valentine's Day	15 Ag Safety Seminar (The Dalles)	16 Spanish Ag Safety Seminar (The Dalles) Employer-at-Injury Program Comp Chat* (Eugene) Comp Chat* (Salem)	17
						18
	19	20 Presidents' Day	21 Spanish Ag Safety Seminar (Hillsboro)	22 Washington's Birthday	23 Spanish Ag Safety Seminar (Albany) Communicable Health Risks in the Workplace Comp Chat* (Portland)	24
						25
	26	27	28 Ag Safety Seminar (Klamath Falls)	<p><i>Out of this nettle, danger, we pluck this flower, safety.</i></p> <p>SHAKESPEARE'S HENRY IV</p>		

Each repetitive motion injury results in an average of **19** days of lost work.

TURNING THE TIDE

Yaquina Boat Equipment in Toledo is one company that turned the tide on a poor safety record. When the business was purchased by its current owners in 1988, the company's safety record was threatening to sink it. But with new management focusing on safety and making sure safe behavior was a priority among employees, today Yaquina Boat Equipment's safety record is one of the best in the industry.

"SAIF helped Yaquina Boat make some positive changes by showing us the relationship between lost time and lost dollars," says owner Doug Alldridge. He adds, "Being proactive is the best way to keep the injury rate down. It will cost you now and later if you aren't proactive."

DID YOU KNOW...

SAIF services are just a click of a mouse away? Our Doing Business Online section at www.saif.com allows you to:

- View your policyholder profile and information about your policy, status, premium, loss history, and more.
- Access information about how to facilitate the return-to-work process and contact SAIF employees working on your company's claim.
- Renew, print, fax, or email your certificate of insurance.
- View your payroll report.

Registration only takes a few minutes and can be completed online. See inside back cover for more information.



Photo by Lynn Howlett

Yaquina Boat Equipment, Inc., Toledo
Policyholder since 1970
www.yaquinaboat.com

THIS MONTH

If you don't already have one, establish a safety committee.

- Safety committees are required if you employ 11 or more people.
- If you have 10 or fewer employees, OR-OSHA and state law may require you to establish a safety committee.
- See OR-OSHA's "Do You Need a Workplace Safety Committee?" at www.saif.com/policyholders/phcompnws.htm for more information.

SAIF BEHAVIOR WET WEATHER DRIVING SAFETY

- Increase your visibility by turning on your headlights.
- Decrease your speed and increase your distance from the car in front of you.
- Don't use cruise control, as it increases your risk of hydroplaning.
- Inspect your wiper blades each time you change your oil; replace as necessary.



SAFETY ZONE QUIZ
answer located inside back cover

What percentage of total claims filed are for a fall on a level surface (such as tripping, slipping on a wet floor or ice, or falling in a parking lot)?

- a) 2% c) 14%
b) 8% d) 18%

MARCH

2006

SU	M	TU	W	TH	F	SA
			1	2	3	4
			Download the Over Water Construction and Diving Safety and Health Guide at www.saif.com . <small>See inside back cover for directions.</small>	Ag Safety Seminar (Medford) Ash Wednesday		
5	6	7	8	9	10	11
	Ag Safety Seminar (Bandon)			Spanish Ag Safety Seminar (Aurora)		
			Cascade ASSE Chapter Conference** (Eugene)			
12	13	14	15	16	17	18
				Senate Bill 433 Comp Chat* (Salem) Legal 101 Comp Chat* (Eugene) Claims Basics Comp Chat* (Portland)	St. Patrick's Day	
19	20	21	22	23	24	25
			Driver Fatigue Comp Chat* (Medford)			
26	27	28	29	30	31	
			Spring Begins			

Not having an established safety committee was the **third** most cited violation during OR-OSHA inspections in 2003.

*To attend this valuable class, see directions located inside back cover.
**See www.orosha.org/conferences for more information.

GROWING SAFETY AWARENESS

Wooden Shoe Tulip Farm plants safety in the minds of its employees from day one.

New employees must learn the dangers associated with pesticides and field work before they are allowed out in the fields. The mandatory safety training verification process includes a comprehensive training video and safety literature about the pesticides they use.

Since much of their work involves carrying heavy trays of bulbs, employees are trained in proper lifting techniques and are encouraged to take their time on muddy surfaces.

The owners of Wooden Shoe Tulip Farm know that attention to safety pays off. Not only do they boast an impressive safety record, but many of their employees have been with the company for over 10 years.

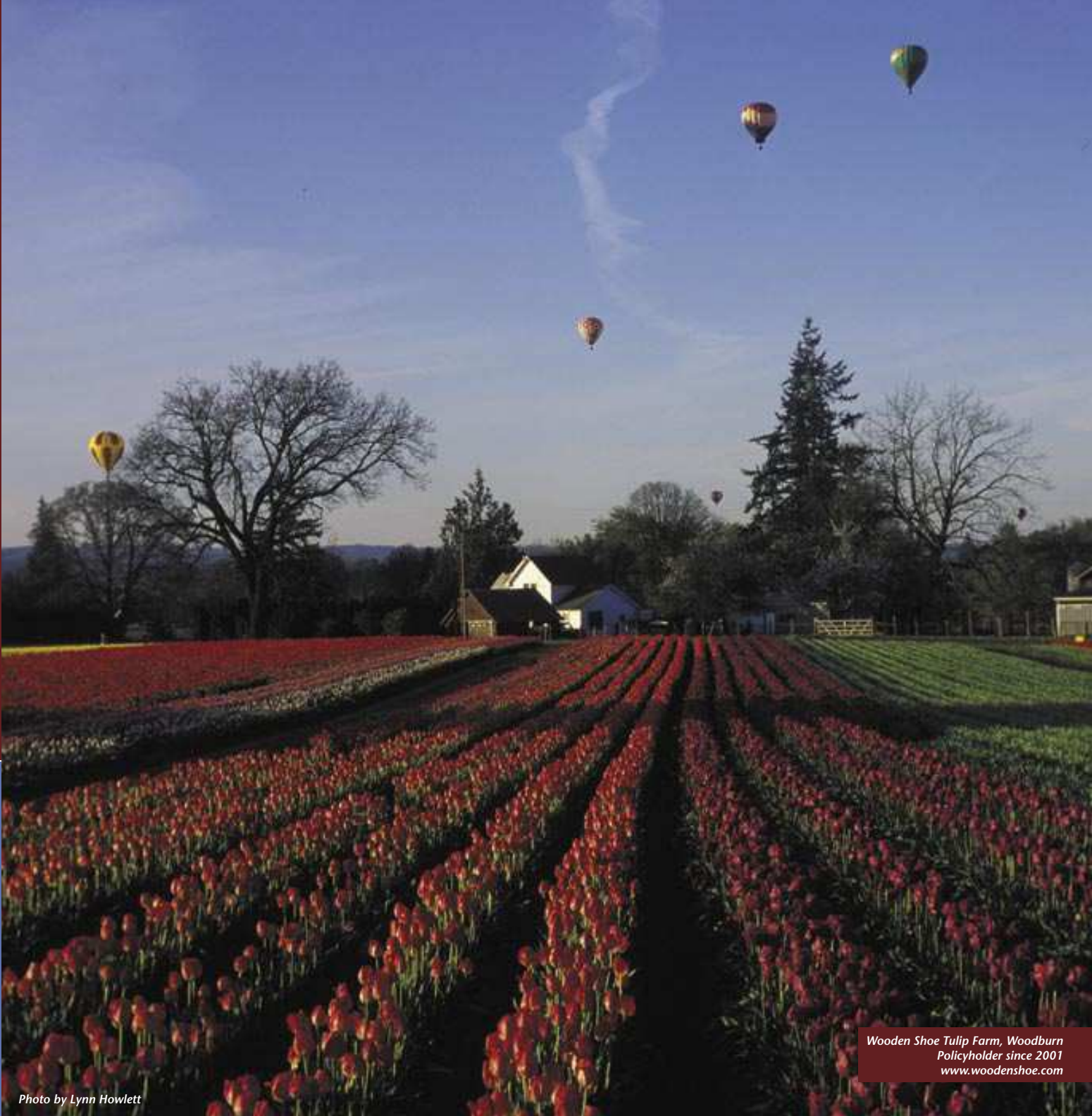


Photo by Lynn Howlett

Wooden Shoe Tulip Farm, Woodburn
Policyholder since 2001
www.woodenshoe.com

DID YOU KNOW...

SAIF offers year-round informational training opportunities throughout Oregon? The training sessions cover a range of topics, and many are offered at no cost. Several sessions are also offered in Spanish. For a list of all upcoming training opportunities in your area, visit the Policyholder Training section at www.saif.com.

THIS MONTH

Establish or review your emergency preparedness plan.

- Download FEMA's "Emergency Management Guide for Business and Industry" at www.saif.com/policyholders/phcompnws.htm.
- Practice your emergency preparedness plan and update as needed.

SAIF BEHAVIOR DISASTER PREPAREDNESS

- Talk with your employees about your company's preparedness plan and about disasters that can happen in your area.
- Plan where to meet and who to contact in case of a disaster. Make sure you can account for all employees that report to work on any given day.
- Teach employees where fire extinguishers and utility controls for electricity, gas, and water are located.
- Make sure your disaster kit is fully stocked.

SAFETY ZONE QUIZ

answer located inside back cover

Approximately how many earthquakes of magnitude 1.0 or greater occur each year in the Pacific Northwest?

- a) 100 c) 1,000
b) 600 d) 1,800

APRIL

2006

SU	M	TU	W	TH	F	SA
						1
<p>Download the <i>Driver Safety Guide</i> at www.saif.com. See inside back cover for directions.</p>						
2	3	4	5	6	7	8
Daylight-Saving Time begins at 2:00 a.m.			Employer's Role in a Claim: Tools to Control Costs Comp Chat* (Bend)			
9	10	11	12	13	14	15
Palm Sunday				Passover	Good Friday	Tax Day
16	17	18	19	20	21	22
Easter			Workers' Compensation Update Comp Chat* (Medford & Klamath Falls)	How to Build an Effective Return-to-Work Program Comp Chat* (Portland) Comp Chat* (Eugene)	Workers' Compensation Update Comp Chat* (Roseburg)	Earth Day
23	24	25	26	27	28	29
30		Holocaust Remembrance Day	Comp Chat* (North Bend)		Arbor Day	

One of the strongest recorded earthquakes in Oregon (**6.8** magnitude) occurred near Brookings in November **1873**.

*To attend this valuable class, see directions located inside back cover.

MAKING IT PERSONAL

Burley Design Cooperative knows all about empowerment. Whether it's empowering cyclists by providing them with added mobility and the gear for the worst of conditions or giving employees shared responsibility in company decision-making, this employee-owned manufacturer of handcrafted bicycle products takes pride in knowing that everyone has a stake in the business. CEO Tom Wright-Hay says, "People are responsible and empowered to make their work area safe. They own that."

At Burley, employees share a common goal. A huge part of that goal is staying safe. Using business practices and manufacturing processes that promote the health and well-being of its members are just some of the ways that Burley achieves that goal each day.



Photo by Lynn Howlett

Burley Design Cooperative, Eugene
Policyholder since 1987
www.burley.com

DID YOU KNOW...

Your SAIF insurance policy covers many situations when you send an Oregon worker to another state to work? It also provides coverage for some workers that you bring into Oregon from other states. You can find out more about extraterritorial coverage in the Policyholders section at www.saif.com.

THIS MONTH

- Conduct a quarterly hazard inspection as required by OR-OSHA.
- Protect yourself from hantavirus during spring cleaning or while working outdoors. Learn about hantavirus at www.saif.com/policyholders/phcompnws.htm.

SAIF BEHAVIOR

SLIPPERY SURFACE SAFETY

- Wear safety shoes or boots that have slip-resistant soles.
- Place non-slip mats that absorb water and mud at entry/exit ways.
- Post signs near walkways that are known to be slippery.
- Place non-skid pads near ice machines to absorb spills.

SAFETY ZONE QUIZ

answer located inside back cover

Which of the following statements is not true about hantavirus?

- It is carried by rodents and is present in their urine and feces.
- The disease can be passed between humans.
- The disease does not cause symptoms in the carrier animal.
- Over half of all diagnosed cases are fatal.

MAY

2006

SU	M	TU	W	TH	F	SA
	1 May Day	2	3	4	5 Cinco de Mayo (Mexico)	6
7	8	9	10	11	12	13
14 Mother's Day	15	16	17	18 Comp Chat* (Eugene) Emergency Planning for the Workplace Comp Chat* (Portland) Employer Best Practices Comp Chat* (Roseburg)	19 Employer Best Practices Comp Chat* (Medford)	20 Armed Forces Day
21	22	23	24	25	26	27
28	29 Memorial Day Observed	30	31	Download the <i>Slips, Trips & Falls Safety and Health Guide</i> at www.saif.com . See inside back cover for directions.		

SAIF paid **\$21 million** in claims for slips and falls on a level surface in 2004.

SAFER PASTURES

Life on the range is not without its share of risks. And the folks at Beef Northwest Feeders know that keeping safe in the cattle industry requires round-the-clock commitment and a unique approach to challenges.

As this family-run operation continues to grow, so does its emphasis on safety. By maintaining its aggressive focus on injury prevention and beefing up its return-to-work process, the company has made great strides in keeping its nearly 200 employees safe on the job. All employees from the management staff and the cattle handlers to the ranch hands and the medical staff share a commitment to safety that keeps this operation strong.



Photo by Lynn Howlett

Beef Northwest Feeders, North Powder
Policyholder since 1991
www.beefnorthwest.com

DID YOU KNOW...

- Return-to-work programs reduce medical costs? The injured worker heals faster, shortening the time medical treatment is required.
- Return-to-work demonstrates your concern for the worker's full recovery and increases the likelihood of a regular work release from the physician?
- Cost reductions resulting from return-to-work programs can directly impact your organization's workers' compensation insurance costs?

THIS MONTH

- Change your smoke detector batteries.
- Visit www.nsc.org/nsm for complete information and a list of activities related to National Safety Month.
- Browse the A-Z index at www.orosha.org for comprehensive safety information.

SAIF BEHAVIOR LAWN AND LANDSCAPING EQUIPMENT SAFETY

- Keep areas to be mowed free of rocks, toys, debris, and other tools.
- Always wear sturdy shoes or boots.
- Never refuel a hot mower or one that is running; only refuel in a well-ventilated area.
- Wear appropriate eye and ear protection.
- Never allow passengers on a riding mower.

SAFETY ZONE QUIZ answer located inside back cover

What is the average cost per day in lost productivity or operational costs per injured worker?

- a) \$52
- b) \$89
- c) \$126
- d) \$209

JUNE

2006

SU	M	TU	W	TH	F	SA	
NATIONAL SAFETY MONTH					1	2	3
Download the <i>Return-to-Work Safety and Health Guide</i> at www.saif.com . <small>See inside back cover for directions.</small>							
4	5	6	7	8	9	10	
			Safety Committees: Mission, Purpose, and Goals Comp Chat* (Bend)				
11	12	13	14	15	16	17	
			Flag Day	Comp Chat* (Eugene) Claims Basics Comp Chat* (Portland)			
18	19	20	21	22	23	24	
Father's Day			Summer Begins				
25	26	27	28	29	30		
			Health Care Ergonomics Conference** (Portland)				

Injured workers off work more than **six months** have a **50** percent chance of returning to their job.
If time loss exceeds **one year**, there is a **90** percent chance they won't return to work.

GOING THE EXTRA MILE

Family-owned and operated Tucker Sno-Cat, one of the oldest and most successful manufacturers of its kind, has been making its world-famous snow vehicles for 64 years with an unyielding commitment to safety.

Recognized for its innovations in factory safety, Tucker Sno-Cat has taken that commitment to the drawing board, integrating safety solutions into its design process. Innovations include adding escape hatches to its vehicles, placing catwalks on cab exteriors, and using rubber tracks which, in addition to being safer for employees to manufacture, have become an industry-wide standard.

DID YOU KNOW...

SAIF is dedicated to saving policyholders money by preventing and exposing workers' compensation fraud? SAIF's Fraud and Investigations Division is dedicated to protecting workers' benefits and policyholders' costs by prosecuting the guilty and increasing fraud awareness. To learn more and to read answers to frequently asked questions, visit www.saif.com/Policyholders/phfraud.htm.



Photo by Lynn Howlett

Tucker Sno-Cat, Medford
Policyholder since 1948
www.sno-cat.com

THIS MONTH

- As part of a successful personal protective equipment (PPE) program, make sure employees are wearing the correct eye protection for the specific task being performed.
- Always refer to the material safety data sheets (MSDS) for specific PPE requirements.

SAIF BEHAVIOR EYE SAFETY AT WORK

- Identify the eye safety hazards at your workplace and develop an employee-focused policy that reduces the risk of injury.
- Make sure employees have access to the appropriate eye protection.
- Provide eyewash stations in areas where chemicals are used.

SAFETY ZONE QUIZ

answer located inside back cover

According to SAIF data, the eye was the most commonly injured body part in 2004.

- a) first c) third
b) second d) fourth

JULY

2006

SU	M	TU	W	TH	F	SA
						1
Download the <i>Welding Safety and Health Guide</i> at www.saif.com . <small>See inside back cover for directions.</small>						
2	3	4	5	6	7	8
		Independence Day				
9	10	11	12	13	14	15
16	17	18	19	20 Comp Chat* (Eugene) Drug Awareness in Working Environments Comp Chat* (Portland)	21	22
23	24	25	26	27	28	29
30	31		Comp Chat* (North Bend)			

In 2004, SAIF paid over **\$2.45 million** for costs related to eye injury claims.

*To attend this valuable class, see directions located inside back cover.

HIRING PRINCIPLES

Western Hay Farming Company makes sure to hire people who share its company philosophy. At the core of that philosophy is a strong attention to worker safety.

For Western Hay, safety is a guiding principle throughout the hiring process. By hiring only experienced, licensed operators to run its heavy equipment, the company takes a preemptive approach to common industry hazards. And by emphasizing employee retention, Western Hay makes certain to hold on to employees who know the importance of staying safe on the job.

The owners of Western Hay take great pride in their employees' commitment to staying safe. Judging from their results, it's easy to see how good hiring practices plus an attention to safety equals a great safety record.



Photo by Lynn Howlett

Western Hay Farming Company, Hermiston
Policyholder since 1992

DID YOU KNOW...

You can access and print medical provider and return-to-work forms, injured worker forms, and policyholder forms online? Once completed, these forms can be mailed or faxed to SAIF. Find and print the forms in the Policyholders section at www.saif.com.

THIS MONTH

- Conduct a quarterly hazard inspection as required by OR-OSHA.
- Visit the National Ag Safety Database at www.cdc.gov/nasd for information about machinery safety, using chemicals and pesticides correctly, and more.

SAIF BEHAVIOR FARM MACHINERY SAFETY ON PUBLIC ROADS

- Make sure the tractor is properly counterweighted and that all attachments are properly mounted and secured.
- Avoid operating attachments during road travel, and keep the power-takeoff lever in neutral.
- Make sure that the tractor is large enough to handle its load, and hitch the load only to the tractor's drawbar hitch points.
- When towing equipment, keep the speed under 20 miles per hour.
- Use a slow moving vehicle sign for all equipment that travels 25 mph or slower on public roads.

SAFETY ZONE QUIZ

answer located inside back cover

On average, what percentage of claims from the agriculture, forestry, and fishing industries are filed by farm workers?

- a) 6.9%
- b) 12.8%
- c) 21.0%
- d) 33.4%

AUGUST

2006

SU	M	TU	W	TH	F	SA
		1	2	3	4	5
		Download the <i>Tractor Safety Guide</i> at www.saif.com . <small>See inside back cover for directions.</small>	Understanding the Physician's Point of View Comp Chat* (Bend)			
6	7	8	9	10	11	12
13	14	15	16	17	18	19
				Comp Chat* (Eugene) Comp Chat* (Portland)		
20	21	22	23	24	25	26
27	28	29	30	31		

Tractor roll-over accidents account for roughly **half of all** tractor-related deaths on farms.

LESSONS IN CREATIVE SAFETY

The management at Thomsen Orchards knows that in order to have an effective return-to-work program, a company must be proactive...and a little creative.

At Thomsen Orchards, if an employee is hurt on the job, a foreman will offer to drive that employee to the physician. And while it may require some creative thinking, the management at Thomsen Orchards always assures injured employees that some type of light-duty position will be available for them when they are able to return to work.

Thomsen Orchards is no less imaginative when it comes to preventing injuries. The company recently began planting shorter trees, so workers would no longer have to climb as high to pick and prune.

DID YOU KNOW...

You could be reimbursed for money you spend to create work for injured workers? With Oregon's Employer-at-Injury Program (EAIP) you could receive:

- Up to \$2,500 to modify the work site.
- Up to \$1,000 for tools and equipment.
- Up to \$1,000 for tuition, books, and fees.
- Reimbursement for 50 percent of wages paid to a worker while performing modified work (up to 66 days).

Visit the *Toolbox* section at www.saif.com or call an EAIP specialist at (800) 285-8525 before making workplace modifications.



Photo by Lynn Howlett

Thomsen Orchards, Inc., Hood River
Policyholder since 1972

THIS MONTH

Focus on fire safety in your workplace.

- Make sure fire extinguishers are easily accessible, identifiable, properly inspected and maintained, and all employees know how to operate them.
- Make sure your fire escape route is up-to-date and clearly posted, and hold a mock fire drill to practice your evacuation procedure.

SAIF BEHAVIOR LADDER SAFETY

- Use the four-to-one rule: For every four feet of rise, the base of the ladder should be one foot away from the object where the top of the ladder is resting.
- Center your body between the rails, use both hands as you climb or descend the ladder, and develop a safe system for raising and lowering materials and supplies.

SAFETY ZONE QUIZ

answer located inside back cover

Which of the following statements about fire prevention plans is true?

- The plan must be in the workplace and available for review.
- If you have fewer than 11 workers, you need only describe the plan to them orally.
- You must inform workers about fire hazards to which they might be exposed.
- All of the above.

SEPTEMBER

2006

DISASTER PREPAREDNESS MONTH

Download the *Ladder Safety Guide*

at www.saif.com.

See inside back cover for directions.

3	4	5	6	7	8	9
	Labor Day					
10	11	12	13	14	15	16
Grandparents Day						
17	18	19	20	21	22	23
				Comp Chat* (Eugene) Claims Basics Comp Chat* (Portland)		Rosh Hashanah Ramadan Begins Autumn Begins
COSHA Conference** (Redmond)						
24	25	26	27	28	29	30

Falls are the most common accident in agriculture and often result in serious injuries or even death.

SAFETY REBORN

At Rejuvenation, Inc., safety isn't just a priority; it's a matter of integrity.

This maker of handcrafted vintage house parts has succeeded in crafting a culture that promotes safety, trust, and integrity in all things. While the company may find its inspiration in the past, it certainly doesn't live there. Rejuvenation has come a long way in terms of shifting its culture, finding new ways of improving workplace conditions, and setting company-wide safety goals.

"We had to really work on building trust among the employees, shifting the culture from one of mandatory safety to one of trust and respect," says Safety Director Dilshad Hawrame.

Rejuvenation knows that the key to maintaining a culture of trust is personal involvement. Keeping employees at all levels involved in its safety decision-making process is just one way that the company builds and maintains that trust.

DID YOU KNOW...

SAIF offers policyholders an easy to use "toolbox" that contains information about their workers' compensation insurance policy, payroll reports, claims management, regulatory requirements, safety programs, and much more? You can access the toolbox in the Policyholders section at www.saif.com.



Photo by Lynn Howlett

Rejuvenation, Inc., Portland
Policyholder since 1984
www.rejuvenation.com

THIS MONTH

If you don't already have one, develop and implement a workplace violence prevention program and policy.

- Establish a system for documenting violent incidents in the workplace.
- Create a workplace violence policy stating zero tolerance for violence and the consequences of making threats or committing acts of violence.
- Develop a threat assessment team to which threats and violent incidents can be reported.

SAIF BEHAVIOR PERSONAL SAFETY AND SECURITY

- Travel and conduct business during daylight hours, and carry a cell phone whenever possible.
- Park your vehicle in a well-lit area, conceal all valuables, and lock all doors.
- Find your keys before approaching your vehicle, and visually scan the nearby area.
- Be aware of your surroundings at all times.



According to the U.S. Department of Justice, how many people become victims of violent crime while working or on duty each year?

- a) 300,000 c) 800,000
b) 500,000 d) 1 million

OCTOBER 2006

SU	M	TU	W	TH	F	SA
1	2 Yom Kippur	3	4 Understanding the Injured Worker's Point of View Comp Chat* (Bend)	5	6	7
8 Columbus Day Observed	9	10	11	12	13 EAIP Workshop* (Medford)	14
15	16	17	18 SOSHA Conference** (Medford) Claims 101 Comp Chat* (Medford) (Klamath Falls)	19 Comp Chat* (Eugene) Winter Safety Issues Comp Chat* (Portland) Claims 101 Comp Chat* (Roseburg)	20	21
22	23	24	25 Comp Chat* (North Bend)	26	27	28
29 Daylight-Saving Time ends at 2:00 a.m.	30	31 Halloween	Download the Workplace Violence Safety and Health Guide at www.saif.com . See inside back cover for directions.			

According to Federal OSHA, workplace violence is the **third-leading** cause of fatal occupational injury in the United States.

SAFETY LEADERS

As one of the leading cranberry growers in the Northwest, the Russell family knows the importance of keeping their employees safe on the job. The Russells' emphasis on safety training has not only helped protect their own employees, but those of other businesses in the community as well.

To minimize work hazards for themselves and their peers, the Russells contacted SAIF to request yearly safety seminars for Bandon-area growers. The popularity of these seminars has been overwhelming, with attendees ranging from cranberry growers to dairy operators, cattle ranchers, and row-crop farmers. Each seminar covers a wide spectrum of topics, including farm shop safety and compliance, OSHA regulations, behavioral-based safety, and the secrets of top performers.

In an industry that requires innovation and self-reliance just to stay in business, the Russells have succeeded in keeping safety at the forefront of everything they do.



Russell Cranberry Company, Bandon
Policyholder since 1963

Photo by Lynn Howlett

DID YOU KNOW...

SAIF offers industry-specific manager's guides for educational facilities and for the agricultural, automotive, construction, health care, hotel/motel, and restaurant industries? Each guide includes information about safety basics, claims management, safety challenges, and resources available. To obtain a guide, call (800) 285-8525 ext. 8406.

THIS MONTH

- Conduct a quarterly hazard inspection as required by OR-OSHA.
- Flu season officially begins: Encourage employees to protect themselves by washing their hands frequently.
- Visit www.saif.com/policyholders/phcompnws.htm for comprehensive information about flu in the workplace and suggestions for prevention and treatment.

SAIF BEHAVIOR

STAYING HEALTHY THIS WINTER

- Drink plenty of fluids, and limit your caffeine intake.
- Start or maintain a steady exercise routine either indoors or out.
- Limit your intake of holiday foods that are high in fat, sugar, and/or sodium.
- Avoid unnecessary stress by tackling end-of-year projects early.

SAFETY ZONE QUIZ

answer located inside back cover

Droplets from talking, coughing, and sneezing usually travel how far?

- a) 1 foot
- b) 2 feet
- c) 3 feet
- d) 4 feet

NOVEMBER 2006

SU	M	TU	W	TH	F	SA
Download the <i>Airborne Illnesses</i> Safety and Health Guide at www.saif.com <small>See inside back cover for directions.</small>			1	2 EAIP workshop* (Portland) Infection Control at Work Comp Chat* (Bend)	3	4
5	6	7 Election Day	8	9	10	11 Veterans Day
12	13	14	15	16 Comp Chat* (Eugene) EAIP: Thinking Outside the Box Comp Chat* (Portland)	17	18
19	20	21	22	23 Thanksgiving	24	25
26	27	28	29	30	2006 OR-OSHA Pulp and Paper Conference** (Portland) →	

Every year, five to **20** percent of the U.S. population gets the flu.

*To attend this valuable class, see directions located inside back cover.
**See www.orosha.org/conferences for more information.

SAFER ELEVATIONS

At 8,000 feet, preventing falls takes on a whole new importance. For the employees of Anthony Lakes Mountain Resort, a slip or fall on the job can be fatal.

Anthony Lakes has risen to new heights in minimizing fall hazards, whether those hazards involve climbing fixed ladders, performing tower work, or assisting in lift evacuations. The company implemented its very own comprehensive Qualified Climber and Fall Protection Plan. Outlining essential procedures, rules and regulations, training requirements, and equipment specifications, the plan ensures that employees are thoroughly trained and qualified to respond to and recognize fall hazards and know the necessary climbing techniques.

Whether they're scaling the tower or skiing the slopes, the employees at Anthony Lakes remain grounded in their commitment to safety.



Photo by Rod Koopman

Anthony Lakes Mountain Resort, Inc., North Powder
Policyholder since 2001
www.anthonylakes.com

DID YOU KNOW...

You can always view *Compnews* online? Visit www.saif.com to browse current or previous issues of *Compnews* and download stories or safety zone quizzes to share with your employees. You can also find additional information about the subjects in *Compnews* by visiting www.saif.com/policyholders/phcompnws.htm.

THIS MONTH

Use the following checklist to prepare or restock your winter car kit:

- Battery-powered radio, flashlight, and extra batteries
- First aid kit, fire extinguisher, and booster cables
- Bottled water, non-perishable foods, and a blanket
- Maps, matches, and flares
- Sleeping bags, extra clothes, and a set of gloves
- Tire chains, shovel, and a small sack of sand for generating traction under tires

SAIF BEHAVIOR EXTENSION CORD USE

- Insert plugs fully into socket.
- Don't use electrical tape to repair extension cords.
- Replace cracked or worn cords.
- Never use plugs with a broken grounding prong.
- Use specially-designed extension cords for outside use.

SAFETY ZONE QUIZ
answer located inside back cover

How many workers' compensation claims were filed with SAIF in 2004?

a) 11,915 c) 32,243
b) 20,478 d) 43,992

DECEMBER

2006

SU	M	TU	W	TH	F	SA
					1	2
Download the Facility Security/Maintenance Safety and Health Guide at www.saif.com . See inside back cover for directions.						
						→ 2006 OR-OSHA Pulp and Paper Conference** (Portland)
3	4	5	6	7	8	9
			Comp Chat* (Bend)			
10	11	12	13	14	15	16
				Claims Basics Comp Chat* (Portland)		Hanukkah Begins
17	18	19	20	21	22	23
					Winter Begins	
24	25	26	27	28	29	30
31	Christmas	Kwanzaa Begins				

Over **3,000** fires each year are attributed to faulty or improperly used extension cords.

*To attend this valuable class, see directions located inside back cover.
**See www.orosha.org/conferences for more information.



SAFETY ZONE QUIZ

Below are the answers to each month's safety quiz.

JANUARY **Answer: b**

As of October 2005, SAIF's average cost per accepted claim filed in 2004 was \$6,212. Over 84 percent of all claims filed were accepted.

FEBRUARY **Answer: c**

Bodily reaction injuries cost SAIF an average of \$35 million per year and are the third leading reported workplace injury.

MARCH **Answer: b**

Falls on the same level make up eight percent of total claims filed per year with SAIF. These injuries result in nine percent of claims cost, or \$21 million per year.

APRIL **Answer: c**

Approximately 1,000 earthquakes of magnitude 1.0 or greater occur each year in Oregon and Washington. Of those, roughly two dozen are strong enough to be felt on the surface.

MAY **Answer: b**

Hantavirus cannot be transmitted between humans. It is transmitted from contact with the feces or urine of infected rodents or by breathing dust from the nests or droppings of infected mice.

JUNE **Answer: c**

Factors such as lost productivity, the cost of paying overtime or hiring additional labor, and lost time on the day of the accident and during the subsequent investigation combine to cost an average of \$126 per injured worker per day.

JULY **Answer: c**

Eyes are the third most commonly injured body part. Eye injuries often result from scratches or abrasions from wood or metal particles.

AUGUST **Answer: d**

Farm workers represent one-third of all claims filed from the agriculture, forestry, and fishing occupations.

SEPTEMBER **Answer: d**

All of the statements for fire prevention

plans are true. See "Be Trained! A guide to OR-OSHA's safety and health training requirements" at www.saif.com/policyholders/phcompnws.htm for more information.

OCTOBER **Answer: d**

Throughout the U.S., nearly one million people become the victims of violent crime while on the job each year, and an average of 12 people per week are murdered while working.

NOVEMBER **Answer: c**

Droplets from talking, coughing, and sneezing usually travel less than three feet. Direct contact such as shaking hands or touching doorknobs can also transmit viruses.

DECEMBER **Answer: d**

In 2004, 43,992 claims were filed with SAIF. Each accepted claim averaged \$6,212 in total cost.



SAIF Corporation works hard to make sure that Oregonians go home healthy and injury-free at the end of each day. Our customers know that the only good work environment is a safe one. We at SAIF take pride in partnering with you to make workplace safety your number one priority.

Safety is achieved first through awareness. For this reason, we continually strive to reach our customers on a compelling and

personal level. Promoting safe behaviors through effective communication is not only part of SAIF's own commitment to safety, it is also our commitment to you.

There's a new tool in the toolbox

SAIF encourages you to renew your awareness of and attention to safety in 2006. This special calendar issue of *Compnews* is something new that we've pulled from our toolbox to help improve safety in and out of the workplace.

Each month features a policyholder who has made strides in workplace safety. We hope that you find inspiration in each story as you continue to achieve your own safety goals. In the center of the calendar you will find a useful pull-out guide to *Doing Business Online*. Use this guide to explore your online options for managing your workers' compensation program.

SAIF commends all of our customers who have made the effort to take ownership of safety within the workplace. We hope that you make this calendar your own—and use the information it provides to further enhance your safety knowledge.

SAIF understands that safety is a year-round commitment. To all of you who have made that commitment a priority in your daily life, you have our sincerest admiration.

Brenda JP Rocklin

Brenda JP Rocklin, President and CEO

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We want to hear from you!

We value our readers' opinions. Please let us know how we can make this calendar more useful for you. Send subscription requests, address changes, or your thoughts and suggestions to:

Compnews, SAIF Corporation, 400 High Street SE, Salem, Oregon 97312
Or call (800) 285-8525 or email compnews@saif.com

Compnews is also available online at www.saif.com.

IN CASE OF A WORK INJURY

Here are some important steps to follow, should you become injured on the job:

- Report the injury to your supervisor immediately.
- Seek medical treatment if needed. Complete form 801 (first report of injury) with your supervisor and form 827 (medical report) with the attending physician.
- If medical treatment is not needed, file a written incident report with your supervisor describing what happened.

DOING BUSINESS ONLINE SIGNING UP IS SIMPLE

1. Go to www.saif.com.
2. Click the Log In link under Doing Business Online.
3. Click the Policyholder button under First Time Users.
4. Complete the online form.
5. Click Submit.

A SAIF representative will call you within one business day to complete the process. All you have to provide is a User ID and password.

Guidelines for creating your User ID and password are provided online once you have completed the application.



HOW TO JOIN US FOR A COMP CHAT

1. Go to www.saif.com, and select the **Policyholder Training** link.
2. Select the area in which you wish to attend a Comp Chat.
3. Find the session you wish to attend, and click the "Information" or "Register" button next to the session name.
4. For sessions with the "Information" button, pre-registration is not required. Simply show up for the session on the date and time listed.
5. For sessions with the "Register" button, reservations are required. Fill out the information requested and click "Submit." Show up for the session on the date and time listed. Any registration fees will be collected at the door on the day of the session.

NUMBERS TO KNOW

Small Business Service Center
P.O. Box 4777
15333 SW Sequoia Pkwy.
Portland, OR 97208-4777
(800) 848-2373 or (503) 598-5880
Fax: (503) 968-5353
Email: servicecenter@saif.com

Baker City
1928 Court Ave.
Baker City, OR 97814-3445
(800) 285-8535 or (541) 523-6342
Fax: (541) 523-2898
Email: saifinfo@saif.com

Bend
20370 Empire Ave., C8
Bend, OR 97701-5746
(800) 285-8530 or (541) 382-0322
Fax: (541) 383-2400
Email: saifinfo@saif.com

Eugene
72 Centennial Loop, C110
Eugene, OR 97401-2444
(800) 285-8560 or (541) 683-6700
Fax: (541) 683-6747
Email: saifinfo@saif.com

Medford
990 N Phoenix Rd., Suite 101
Medford, OR 97504-9448
(800) 285-8550 or (541) 770-5815
Fax: (541) 857-4254
Email: saifinfo@saif.com

North Bend
3090 Broadway
North Bend, OR 97459-2222
(800) 285-8565 or (541) 756-3118
Fax: (541) 756-6649
Email: saifinfo@saif.com

Pendleton
505 SW 16th St.
Pendleton, OR 97801-2611
(800) 285-8590 or (541) 276-4130
Fax: (541) 278-2990
Email: saifinfo@saif.com

Portland
P.O. Box 4777
15333 SW Sequoia Pkwy.
Portland, OR 97208-4777
(800) 285-8570 or (503) 598-1212
Fax: (503) 598-5700
Email: saifinfo@saif.com

Roseburg
2131 Aviation Dr., Suite 3
Roseburg, OR 97470-6521
(800) 285-8575 or (541) 672-6317
Fax: (541) 673-4577
Email: saifinfo@saif.com

Salem
400 High St. SE
Salem, OR 97312-1000
(800) 285-8525 or (503) 373-8000
Fax: (503) 373-8020
Email: saifinfo@saif.com

MORE RESOURCES

SAIF www.saif.com
(State Accident Insurance Fund Corporation)

OR-OSHA www.orosha.org
(Oregon Occupational Safety & Health Administration)

OSHA www.osha.gov
(Occupational Safety & Health Administration)

BOLI www.oregon.gov/boli/index.shtml
(Bureau of Labor and Industries)

FEMA www.fema.gov
(Federal Emergency Management Agency)

Red Cross www.redcross.org

CDC www.cdc.gov
(Centers for Disease Control and Prevention)

HOW TO DOWNLOAD A SAFETY AND HEALTH GUIDE

1. Go to www.saif.com, and select the **Working Safely** link.
2. Select the **Safety and Health Guides** link.
3. **Log in** by entering your **policy number** at the top of the page.
4. Select the Safety and Health Guide you wish to download.
5. View the guide on your computer screen using Adobe Acrobat. You can also save the guide or print it and post for your employees.

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Salem, Oregon 97312-1000

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JANUARY

Mt. Bachelor Ski Resort
Bend
Policyholder since 1973



FEBRUARY

Oregon Shakespeare Festival
Association, Ashland
Policyholder since 1992



MARCH

Yaquina Boat Equipment, Inc.
Toledo
Policyholder since 1970



APRIL

Wooden Shoe Tulip Farm
Woodburn
Policyholder since 2001



MAY

Burley Design Cooperative
Eugene
Policyholder since 1987



JUNE

Beef Northwest Feeders
North Powder
Policyholder since 1991



JULY

Tucker Sno-Cat, Inc.
Medford
Policyholder since 1948



AUGUST

Western Hay Farming Company
Hermiston
Policyholder since 1992



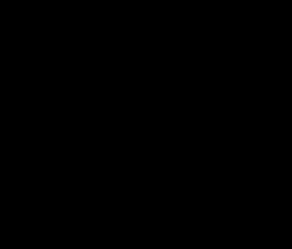
SEPTEMBER

Thomsen Orchards, Inc.
Hood River
Policyholder since 1972



OCTOBER

Rejuvenation, Inc.
Portland
Policyholder since 1984



NOVEMBER

Russell Cranberry Company
Bandon
Policyholder since 1963



DECEMBER

Anthony Lakes Mountain
Resort, Inc., North Powder
Policyholder since 2001

