



FORESTRY MUTUAL NEWS

Newsletter of the Forestry Mutual Insurance Company

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FROM THE PRESIDENT'S DESK

The members of the Timber Equipment Application Management (T.E.A.M.) group met for the third time this past November since the group's creation. Our T.E.A.M. is committed to finding a resolution to the skyrocketing insurance rates for logging equipment by working with manufacturers and loggers to raise awareness of fire dangers and make procedural and structural changes to reduce the risk of catastrophic fires on logging equipment.

At the most recent meeting, the committee developed an information alert flyer on fire prevention for loggers as part of the group's awareness and education program. This document will be distributed through equipment dealers, trade associations, insurance companies and wood procurement personnel. The T.E.A.M. is also developing a red alert sticker to go in the cab of forestry machines that ideally will accompany the information alert flyer going to loggers. The committee is also updating a five-page fire prevention program that can be utilized through various trade associations for continuing education credit hours. Lastly, the T.E.A.M. worked on a list of possible design "features" for machine manufacturers to consider.

While the T.E.A.M. is still in the developmental stage of several initiatives, I have already witnessed logging crews in both Virginia and North Carolina taking more preventative measures against equipment fires. Forestry Mutual is proud to be working with loggers, manufacturers, equipment dealers and insurance companies to help solve this problem. The next T.E.A.M. meeting date is set for Tuesday, March 25, 2003, at the same location, Forestry Mutual's office in Raleigh.

We wish all our policyholders the best in the New Year. ■



T.E.A.M. last met in Raleigh in November. Members in attendance (l-r) were (first row) Chip Capps, Don Mills, Jimmy Locklear, J.J. Lemire, (second row) Brad Boehler, John Walker, Bill Walker, David Wickerson and Eddie Daigle, Jr.

TWICE IS NICE AT TODCO

Like many graduating high school seniors, Todd Warfford sought that ultimate graduation gift - the one that has a shiny hood, four tires and a steering wheel. But unlike most graduates, Warfford's first set of wheels after graduating in 1990 from Central Davidson High School wasn't a Mustang or Jeep.

"It was an International tri-axle dump truck with a white cab and a red dump," stated Warfford.

For Warfford, the new truck was a means to being his own boss and he hasn't looked back since. Just shy of 12 years removed from the high school classroom, Warfford is the owner of Todco, a wood and yard waste recycling company located in Lexington that employs seven people. In 2002, Todco was the recipient of Forestry Mutual's Manufacturer of the Year Award for Safety.

During his first two years after graduation as a contract hauler for different brokers, Warfford kept an eye on the landfill that was operating down the street from his grandfather's property.

"We heard that the state was going to put a ban on yard waste," stated Warfford. "The landfill man-

ager at the time, Bob McIntyre, had mentioned that he needed some help on that or that he would like to see somebody do something with it."

Warfford thought, "I can do something with that."

Warfford, who had just turned 19, signed a contract with Davidson County that stated the county would not accept wood waste of any kind at the landfill.

"At the time, I think I was one of youngest people that signed a 10-year contract with the county," stated Warfford.

By agreeing to an exclusive contract with Warfford, the county successfully achieved its goal of reducing the



Todd Warfford, owner Todco, Inc.

THE SAWSHOP

by Bryan Wagner
Chainsaw Trainer for
Forestry Mutual



Welcome to the Saw Shop. This issue will detail the carburetor and its adjustments.

Remember, you should never try to adjust a carburetor with a dirty air filter. By simply cleaning the filter, the average motor will often pick up 1000-1500 RPMs. Making adjustments with a dirty filter can be fatal for a chainsaw and very expensive for the saw owner.

For example, a man sets his saw to run at 13,500 RPMs with a dirty air filter. Later in the day, someone cleans the air filter. Now that same saw would now be turning at 15,000 RPMs, seriously over the manufacturer's no load limit. Once over the limit, the operator is inviting a burnt piston or rod bearing failure due to the extreme heat. These repair costs can often outweigh the cost of a new saw.

To avoid serious problems caused by carburetor issues we have a step-by-step plan to adjust the carburetor.

1. Make certain the air filter is clean.
2. Balance the high and low speed jets. Do this by turning each jet into its seat in the carburetor until it bottoms out. (Be gentle) Back each jet out one turn. This is referred to as one-and-one. The saw should run at this setting. Idle adjustments can be made at this time. The saw chain must not run while idling.
3. With the chain brake engaged, start the saw. Set the running saw on the ground for 30-40 seconds. Pick

the saw up, and quickly invert the saw bar towards the ground. We are checking to see if the saw's low speed jet is too rich. If the mixture is too rich, raw fuel will be dumped into the cylinder, thus flooding the motor. If the motor stalls, lean the low speed jet until it remains running. Next we will check the low speed jet for throttle response. Disengage the chain brake. Hit the throttle quickly. We are looking for rapid response. If it takes time to build RPMs, the jet is set a little too lean. Simply richen the jet to get instant throttle response. If all is well up to this point, the low speed jet is adjusted properly.

4. Next we will adjust the high-speed jet. This jet affects the saw's RPMs. The high-speed jet should be set with a tachometer to the manufacturer specifications. To lean the mixture, turn the jet in. To richen the mixture, turn the jet out. The tachometer allows us to make accurate adjustments. Adjustments by ear prove to be inaccurate and an over revving motor seldom gains cutting power.

5. If at any time during this plan the saw will not adjust, we may have other problems to deal with. Start with the cheapest things first. Make sure the fuel filter is clean. Check the spark plug. Air leaks will prohibit a motor from being properly adjusted. Gaskets and seals must be replaced to keep the saw airtight. Broken or worn clutch springs present a safety

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Twice is nice at Todco...*(from page 1)*

amount of wood and yard waste heading to its landfill.

"Basically, landfill space is very expensive," explained Warfford. "Yard waste and wood waste take up a lot of volume. In terms of weight, we take a quarter of waste going to the landfill, but in volume, it could be almost half because garbage and trash can be compacted better than wood waste. Wood and yard waste keeps a lot of holes. It's strong, so if you don't keep it dense, it takes up a lot of room. The biggest thing is saving landfill space."

Warfford placed his operations

on his grandfather's property in the shadow of the big white farmhouse that has been in the family for some four generations.

The company started with simple goals: To accept yard waste and turn it into recycled mulch and to receive wood waste and chip it up for fuel for cogeneration plants.

"The dry-kiln or high carbon wood that can be found in furniture, pallets, and scrap lumber is hard to breakdown because of the carbon," stated Warfford. "You can pile it up, but the moisture cannot get into it

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FMIC PRESENTS PITMAN AWARDS

Forestry Mutual Insurance Company presented three North Carolina businesses with the E.K. Pitman Safety Awards and recognized its top agency at the NCFCA Annual Meeting.

E.K. Pitman was the first chair of Forestry Mutual, serving from 1971-1984. He was a strong proponent of safety and the use of safety apparel. The safety awards recognize businesses that show a genuine concern for the safety of their workers, going beyond the minimum safety requirements to ensure a safe and productive workplace.

The Sawmill of the Year Award went to Jerome Moretz Lumber Company, which is located in Lenoir. The Manufacturer of the Year Award was presented to Conley Millwork in Statesville. The Logger of the Year was awarded to J&R Cahoon Logging in Belhaven. The Agency of the Year was awarded to the SIA Group.

These award winners will be profiled in future issues of this newsletter. ■

FMIC RECOGNIZED BY N.C. DEPT OF LABOR

At the last NCFCA's Board of Directors Meeting, which opened the NCFCA's 2002 Annual Meeting, Joe Johnson of the North Carolina Department of Labor made a special presentation to the NCFCA and Forestry Mutual for their cooperative efforts in various training programs for professional loggers and truckers.

Johnson stressed that the current cooperation between the NCFCA, Forestry Mutual and the Department of Labor is among the best in the nation.

He presented Forestry Mutual President Keith Biggs with a plaque signed by Department of Labor Secretary Cherie Berry. ■

TIPS ON DRIVING IN WINTER WEATHER

by Jimmy McCraney, Forestry Mutual
Manufacturing and Sawmill Trainer

A leading cause of death during winter storms is transportation accidents. Many accidents could be avoided if drivers took time to learn and practice a few tips for driving safely during snowy and icy conditions.

Perhaps the deadliest danger of all is black ice. Black ice, which forms on roadways due to snow melting and re-freezing, is almost invisible. Drivers fail to recognize black ice conditions and may drive at normal speeds—often resulting in very serious accidents. Always be alert to the possibility of black ice when temperatures are near or below freezing. Pavement that looks dry but appears darker in color and dull-looking should alert you to the presence of

black ice.

Another danger is failing to allow enough time to stop and is a major cause of winter driving accidents. During slippery conditions stopping distances can triple. Driving at a slower speed, anticipating stops at traffic lights and intersections, and applying brakes sooner than normal will help ensure accident-free stops. When braking, brake carefully with short, rapid application of the brakes. Always allow plenty of extra space between you and other vehicles to minimize the need for quick stops.

Many accidents can happen simply because the driver is going too fast. City streets usually have speed limits of less than 25 miles per hour,

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SAFETY ALERTS

by John Lemire

Director of Loss Control for
Forestry Mutual

The forest industry is currently under a Special Emphasis Program with the North Carolina Department of Labor. The Program targets industries with higher than usual injury and fatality rates. These industries can expect unannounced, mandatory compliance inspections.

During these compliance inspections, all areas of the job will be looked at. The intention of this program is to reduce the number of serious injuries and deaths in a specific industry.

This article focuses on Personal Protective Equipment, (PPE) which is mandatory for employees of a logging job.

CHAINSAW OPERATORS

1. Head protection must include; an ANSI approved hardhat with face shield, or screen. Approved safety glasses must be worn under the face protection. Earplugs or earmuffs will accomplish hearing protection. Complete chainsaw operators helmet systems are widely available.

2. Cut resistant leg protection is mandatory. Protection is available in chaps or chainsaw pants. Leg protection must be in good repair.

3. Employees whose main job is chainsaw use require cut resistant boots.

4. Personal first aid kits are required for employees who are away from the main or master first aid kit.

CHAINSAW SAFETY DEVICES

1. A functioning chain brake.

2. A functioning throttle interlock system.

3. A chain catch peg also called a chain retainer.

EQUIPMENT OPERATORS AND GENERAL DUTY EMPLOYEES

1. ANSI approved hard hats are mandatory when outside of equipment. It is a wise choice to wear head protection while running such machines. Hard hats prevent or lessen injury during sudden stops, or machine roll over.

2. Functioning seat belts are required to be worn on all mobile equipment.

3. Hearing protection is mandatory

when excess noise is present.

4. Proper footwear will cover and support the ankle, and be water-resistant.

5. Eye protection will be safety glasses or goggles.

6. Employees who are responsible for pulling wire rope are required to wear puncture resistant gloves.

7. Chemical fire extinguishers of at least 2A: 10 BC must be on board all equipment. Pressurized water tanks and extinguishers are considered optional.

RECENT COMMON SAFETY VIOLATIONS

Reports from loggers that have had OSHA inspections reveal the following citations:

1. Incomplete head protection for saw operators.

2. Improper footwear for chainsaw operators. (No saw protection)

3. Worn or damaged leg protection.

4. No personal first aid kits.

5. Seat belts not in use.

6. No doors on log skidders.

7. No CPR or first aid trained employees.

8. No hearing conservation program.

9. Fire extinguishers absent or out of date.

10. Chainsaw safety devices missing or in poor repair.

The information supplied should be used to enhance or improve the safety of your logging job. The use of personal protective equipment can prevent or reduce the risk of injury on the job. Additionally, the information can be useful to avoid the **SURPRISE** of an OSHA compliance inspection.

The ultimate tool that can be used to avoid the **SURPRISE** from an OSHA compliance inspection is a free consultative visit. During this visit, the job will be looked at in all areas. If problems are found, you have opportunity to fix them, without being fined. You are protected from a compliance inspection while the consultant is working with you and up to 12 months thereafter. Request forms are available in the Logger Checklist Booklet, or call (919) 807-2899. ■

'Twice is nice at Todco...(from page 2)

to break it down. That's why the state eliminated wood waste in landfills."

After establishing a foothold, Warfford again looked to take advantage of his surroundings by increasing the number of products he could offer both at the wholesale and retail levels. Sometime around 1996, Todco expanded its operations to include more permanent wood processing equipment, including a grinder, chipper, screener and a dying machine that colors chipped wood waste to produce specialty mulch.

"Some people wanted the higher grade of mulch," explained Warfford. "So we were missing 50% of the market."

Periodically, Warfford had been able to produce high-end mulch after chipping some debris from one of the area sawmills with a portable chipper. With the new permanent equipment, Warfford could now purchase the wood bark directly and process it onsite.

"A lot of the sawmills started using a ring type debarker that leaves big chunks of bark that you wouldn't use on your yards," explained Warfford. "So it has to be processed again to make it saleable. That's what we do. We take it in and we retail and wholesale that out to the entire state."

In addition to opening with new lines of mulch, Todco still supplies area cogeneration plants with fuel.

"We ship to seven or eight different facilities that make power through steam," stated Warfford.

While all this discarded material provides the resource for Todco to succeed, the company provides an environmental benefit to the county by saving landfill space.

"We've recycled 160,000 tons of wood waste since we have been in business," explained Warfford. "We do 10 to 14 thousand tons a year. I would say that only one percent of what we take in is not recycled in some manner."

This recycling goes as far to include the nails and screws that are drawn from the wood chips by a set of magnets as they move down the conveyor belts.

And because Warfford is processing a renewable resource, he can recycle cheaper than the county landfill.

"One of the things about wood is that it is the cheapest of recyclables," asserts Warfford. "The landfill charges \$31 dollars per ton for its tipping fees. Here, we charge \$23 dollars per ton. So not only are we saving the county eight dollars per ton, the waste isn't going to the landfill, plus we're recycling and giving it a second use."

While he is quite proud of his company's contribution to the recycling effort, he is equally proud of his company's safety record. Like many small companies, he does not have the luxury of hiring one person to monitor safety issues. This responsibility falls on him and it is a task he is willing to undertake.

"No matter what, safety is our first priority," stated Warfford. "Production stuff is after that."

Warfford has two simple rules.

"Make sure, you don't rush to the point that you are not safe," stated Warfford, "and, if you have to think about it twice before you do it, don't do it, because that means something is wrong."

A native of Lexington, Warfford and his wife, Cherie, have two children, Dalton and Alyson. Warfford downplays his company's success, giving much of the credit to the market conditions around him.

"We are in the furniture capital of the state with Lexington and Thomasville and wood waste is quite a bit," stated Warfford. "Not every county can probably sustain this type of company, you need a steady supply to pay for the equipment and manpower."

You also need vision, perseverance and a white and red dump truck to get the whole thing started. ■



Todco employee, Paul Gibson, dumps a load of yard waste into the wood grinder.

How to Drive Safely....(from page 2)

and often you will see posted limits as low as 10 miles per hour. Speed limits are carefully selected to minimize the chances of accidents. But during icy, rainy, foggy, or snowy conditions pay particular attention to your vehicles speed, as posted speed limit signs may be excessive for winter driving conditions. The slower you're going, the less distance it will take to stop. By going slowly, you will also be able to observe your surroundings more easily, taking note of pedestrians and other vehicles. Taking into account the posted speed limit and adverse driving conditions is one sure way to reduce your chance of a winter accident.

Here are some other tips you should remember for driving safely in winter:

- Always wear your seatbelt.
- Turn on your headlights during adverse weather conditions. Overcast skies and falling snow limit visibility. It is important to see and be seen.

■ Use extra caution when passing over bridges as they freeze before the road freezes.

■ Always drive at or under the posted speed limit to ensure adequate stopping distance

■ When braking during adverse weather conditions, brake carefully with short, rapid application of the brakes.

■ Remember that driving in winter weather conditions causes physical and mental fatigue and reduces reaction times. Don't drive if you are on medication that causes drowsiness.

■ Prepare your vehicle well ahead of time. Check fluid levels, tire pressure, lights, and the battery. Have a mechanic give your vehicle a winter check-up.

■ Stock an emergency kit containing heavy clothes and a blanket, traction material such as sand or kitty litter, tire chains, a small shovel, first aid kit, flashlight, jumper cables, and a bright cloth to use as a flag. ■

The SawShop....(from page 2)

issue. A broken or worn clutch spring will allow the saw chain to run around the bar while at idle. These must be replaced to avoid serious injury. Any of these problems can be rectified at your local saw shop or dealer.

If you have any questions regarding this article, please contact Bryan Wagner at Forestry Mutual. Until next time, safe sawing. ■



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