



# FORESTRY MUTUAL NEWS

Newsletter of the Forestry Mutual Insurance Company

Vol. 1, Issue 2

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## From the President's Desk

**A**s we have continue to endure a tough market for the industry as a whole, Forestry Mutual remains committed to being a stabilizing influence for our clients in terms of their insurance needs. While our competitors have either withdrawn their coverage or dramatically increased their rates, Forestry Mutual has maintained a consistent rate. By maintaining our rates while still providing the most extensive loss control program around, our loyalty to our clients has paid dividends. We have witnessed a 21% increase in growth in our business since January 1.

As always, we will continue to add new programs and services for our policyholders. If a policyholder has an idea, problem or sees a need for a different service, I would encourage him or her to call me directly. Incidentally, policyholders should consult our website, [www.forestrymutual.com](http://www.forestrymutual.com), on a regular basis.

While Forestry Mutual continues to grow, our in-house agency Wood Products Intermediaries is expanding. Since January, we have had added another customer service representative, Susan Ogden, and another agent, Eddie Campbell.

Congratulations are in order to those policyholders that had zero losses for last year. I still find it amazing that 75% of our policyholders filed no claims during the 2001 contract period. Again, congratulations on a job well done and keep up the good work! ■



(l-r) Keith Biggs poses with Dianne Beasley of the N.C. Forest Service at the NCFA's Forestry Day at the Legislature.

## SECOND GENERATION SUCCEEDS IN STATESVILLE

**I**f you drive down Airport Road in Statesville, North Carolina and turn into Brittain Lumber Company looking to speak with one of the owners, don't be surprised if you don't find them in the office. No, you better have worn your hard toe shoes and be ready to get some sawdust on them because Bill Baker and David "Dink" Lefever are as about hands-on as company owners can get.



(l-r) Bill Baker and David "Dink" Lefever have been partners at Brittain Lumber since 1979.

On this particular morning, I found Baker in the seat of a forklift, loading a flatbed truck, and Lefever directing operations on one of the company's saws.

"We are hands-on operators," stated Baker. "If we sat in the office or stayed on the golf course all day every day and tried to hire two guys to look after this place while we were gone or if we tried to let it look after itself, we would be broke in a hurry."

Brittain is a small southern yellow pine sawmill located in western North Carolina. The business specializes in radius-edge decking. Buying timber from a 75-mile area, Brittain sells roughly four-plus million board feet a year to a handful of local wholesalers.

Second generation lumbermen, Baker and Lefever have been partners since 1979. Lefever first joined Brittain Lumber back in 1967. Baker joined Brittain in 1978. Baker's dad, Gene Baker, was one of the founders of Brittain Lumber along with Foy Brittain, who is Lefever's great uncle. Family ties to the founders of Brittain Lumber are just one of the things these two men share in common.

"It comes down to hard work and being willing to dedicate ourselves to the business," stated Baker. "We make a good partnership. We have talents and personalities that compliment each other."

Currently, Brittain Lumber employs 21 employees. As with many companies in the forest products industry these days, Brittain is working at just 65 percent capacity

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(l-r) Foy Brittain and Gene Baker founded Brittain Lumber in 1945.

due to the soft lumber market.

Founded in 1945 by Foy Brittain and Eugene Baker, Brittain Lumber is no stranger to downturns and evolutions within the market. In its early years, Brittain Lumber had a lone planing mill sitting on the current property with one long dirt road tracing out to the different mills located in the area woods. Timber was cut, stacked by hand and transported by wagons.

"The business has changed two or three times," stated Lefever. "It started out as a rough grain sawmill, then into wholesale lumber and then into finishing lumber. It evolved from there into a retail business, selling sheet rock, nails and plywood. It even built and financed houses during the 1960's and early 1970's. We reverted back to wholesale back in the 70's when it got harder and harder to compete."

While the blueprint for success at Brittain has been its flexibility, it also has included innovation. In the 1950's, Foy Brittain designed and built a Bottom-Drop-Out-Unstacker. The machine, which moves a stack of lumber side-to-side across a chain bed, drops a board down from the bottom of the stack onto a conveyor belt below until the stack is empty. Brittain patented the machine and the patent was eventually sold to the Irvington Moore Dry Kiln Company. A few of the Unstackers were sold, but the machine never gained the popularity that its inventor had envisioned.

The machine may not have been popular, but it certainly is durable. Some 50 years later, Brittain's Bottom-Drop-Out-Unstacker is still in operation.

Brittain has also made some more recent additions that have proved to be beneficial towards the company's bottom line. A few years back, Baker and Lefever decided to go forth with a considerable financial investment in a diesel generator. When given the green light from the power company, Brittain can cut its power bill by 40% by running the generator.

All small business owners have to focus on the bottom line, but safety also has to be a priority. In this regard, Brittain Lumber has been outstanding. In 2001, Forestry Mutual presented Baker and Lefever with the Outstanding Sawmill of the Year Award for the companies exemplary safety record.

"Our safety award is probably the result of Forestry Mutual sending their agent by and showing us something we need to do, and we try to do it," stated Lefever.

Baker echoes his partner's sentiment, praising Forestry Mutual's approach to safety.

"Forestry Mutual has an excellent common sense approach to safety," stated Baker. "Their loss control guys have backgrounds in saw milling and logging and they know the machinery, they understand the dangers to the operators, and they do have a fresh eye to see things that we may not notice."

Forestry Mutual helped to develop a written safety policy for Brittain that has been filed with the Secretary of State of North Carolina and have made several on-site visits to establish an effective safety program. Baker sees his involvement with Forestry Mutual as an invaluable asset.

"We do not have the luxury of employing full-time people to be re-



Don Pennell has reported to work for more than 50 years at Brittain Lumber.

## WORKERS' COMP UPDATE TO ALL POLICYHOLDERS

All workers' compensation claims should be reported on the proper form to the claims department at Forestry Mutual Insurance Company.

North Carolina policyholders must use the North Carolina Industrial Commission Form 19 - *Employer's Report of Employee's Injury*.

Virginia policyholders must use Form 3 - *Employer's Accident Report*.

You can complete the form and submit it by mail, fax or email or you can phone Forestry Mutual (800-849-7788) with all of the information. The claims department will complete the form for you.

The claims department will for-

ward necessary claims to the North Carolina Industrial Commission or the Virginia Workers' Compensation Commission.

It is important for employers to forward all forms or correspondence regarding a claim should be sent to the claims department. This includes wage statements, agreements to pay benefits, return to work forms and medical bills.

Employers should not send any forms or correspondence directly to the North Carolina Industrial Commission or the Virginia Workers' Compensation Commission.

Following this procedure will ensure a proper flow of information. ■

## INSURANCE TIPS ON LOGGING EQUIPMENT

As loggers, you have witnessed the cost of insuring your equipment continue to rise rapidly, and you may have found it difficult to even find a company to insure your equipment.

There are many possible reasons for these rate increases, including the cost of the equipment, the number of total loss claims, the lack of communication between manufacturers and insurers and lack of adequate maintenance programs.

There are also many things you can do to make sure you are getting the lowest possible cost of insurance on your equipment, including:

- ✓ Have an active maintenance and service program.
- ✓ Keep your equipment values cur-

rent (actual cash value).

- ✓ Communicate with your agent.
- ✓ Consider adding a fire suppression system.
- ✓ Regularly inspect hoses and lines
- ✓ Clean debris from equipment.
- ✓ Follow the manufacture's suggestions for service.
- ✓ Take steps to prevent vandalism.
- ✓ Allow adequate periods of cool down time.
- ✓ Park equipment at least 50 feet apart.
- ✓ Make sure all operators are fully trained.

Care and safety are essential for protecting your equipment investment and in helping to keep your insurance costs down. Call your agent if you have any questions. ■

## N.C. LOG 'A LOAD

The Forestry Mutual Insurance Company is proud to be the sponsor of the North Carolina Log 'A Load for Kids. Log 'A Load for Kids is a national fund raising program of the forest products industry for the Children's Miracle Network. Susan Ogden, Commercial Lines Assistant for Wood Products Intermediaries, is a source of information for the different area functions during the year. Forestry Mutual has also established a toll free number (1-866-755-0344). ■

### Upcoming Events

- 8/24 Sporting Clays at Hunter's Point
- 9/19 Joel C. Stevens Golf Tournament
- 9/25 Golf Tournament in Weldon



# SAFETY ALERTS

by John Lemire  
Director of Loss Control for  
Forestry Mutual

**T**he following incident reports are actual incidents that have occurred to Forestry Mutual policyholders over the past six months. These incidents are listed to serve as a reminder for all companies about the importance of safety in the workplace.

## Logging Incident Chainsaw Operator

### Background

Claimant suffered an injury to his right eye when a sawhead picked up a piece of wood, approximately 3" in diameter and 10" long. It shot out of the discharge chute on the right side of the head. The cutting head was facing at a 90-degree right angle away from the employees. According to individuals at the scene, the piece of wood ricocheted off the back of the dozer that was sitting approximately 120 feet away. It then flew in the direction of the employees and hit the claimant under his right eye.

### Costs:

1. Monetary to date: \$87,000.
2. Potential for total loss of vision in the right eye.

### Unsafe Acts/Conditions:

1. Not clearing around the deck before the rest of the crew had moved to that location.
2. The cutter did not have a shield over the discharge chute that are featured on newer sawheads.

## Sawmill Incident Mechanic

### Background

Two mechanics were repairing a knuckleboom loader, replacing the leaking cylinder behind the grapple. The grapple was grounded and they were putting a new cylinder in place. Both men were lifting the 150-pound cylinder. They bent down to get underneath the boom. As the claimant bent down a little further to get a better angle, he felt his right

knee dislocate. His knee popped back into place so he continued to work. However, later that afternoon, he was replacing a fork assembly bushing on a forklift when he injured his right knee again. He worked in a squatting position and extended his right leg out to the side to prevent it from injury again. However, as he stood up his foot caught the side of the forks and he twisted his right knee. This caused his knee to dislocate again and tore the cartilage.

### Costs

1. Monetary to date: \$10,000.
2. Surgery to repair the torn cartilage and lost workdays.

### Unsafe Acts/Conditions

1. Improper lifting procedures.
2. Continued to work with a previously injured knee.

## Manufacturing Incident Resaw Operator

### Background

Claimant was using a band resaw to cut glued-up maple hardwood stock. The oversized stock was fed under the top feed rollers of the resaw. He completed this same task hundreds of times and had completed this same task for two hours this day. As he placed the wood into position for ripping, he supported the blocks to hold them against the left side fence and prevent them from falling sideways. The edge of the blade caught the wood and jerked the wood, causing the claimant's hand to slip off the wood and into the saw blade.

### Costs

1. Monetary to date: \$24,700.
2. Permanent loss to thumb and first finger.

### Unsafe Acts/Conditions

1. Claimant's hand was too close to the saw blade while feeding the wood to the top rollers.
2. Inadequate support of a large block of wood by one person. ■

# THE SAWSHOP

by Brian Wagner  
Chainsaw Trainer for  
Forestry Mutual



**W**elcome to the column Tech Talk. This column will deal with situations we face on a daily basis in the woods.

One of the most common safety violation associated with manual felling is a by-pass. By-pass is when both cuts of the notch don't meet or come together. Accidents involving a by-pass have been killing loggers for years, and training is the key to reversing this terrible trend.

Years ago when Granddad and Uncle Melvin cut timber with a crosscut saw and an axe, the notching was perfect. The guys would make the bottom cut of the notch first with the crosscut saw. The top cut would then be chipped with an axe. When the chopper reached the back of the saw cut, the notch was completed, both cuts meeting or coming together. Both men would perform the back-cut with the saw, leaving perfect hinge wood, resulting in near perfect felling

When the chainsaw was invented, the by-pass was also invented. Power sawyers used the same technique as crosscut guys used, but problems developed as the power saws cut faster. The bottom cut of the notch was being cut too deep, not meeting the top cut and a fatal mistake was born.

Improper notching effects log quality. Pulled fiber and split butt logs are a result of a by-pass. In order to stop the error, we must understand the physics of what make the wood fibers 'pull' or what splits that veneer butt log. When the bottom cut of the notch is put in too deep or behind the notch, the problem has started.

The bottom cut is the thickness of the saw chain, roughly 3/8 of an inch. As the back-cut is made, the tree starts to fall. The tree only has to lean a little before the bottom cut closes. When this happens pressure is formed at the back of the bottom cut. (The by-passed notch) If the pressure gets too great while the tree falls, it has to relieve itself. The result will be pulled fiber where the

back of the bottom cut was located. A far more destructive result would be the tree splitting. The possibility of a "barber chair" accident exists. A barber chair is when the tree splits, one half on the stump and the other half shooting violently upward. This is all the result of an improperly notched tree.

Safety issues are the main concern with a by-pass. Felling accidents are usually quite severe in nature, often times resulting in death. A splitting tree is a timber cutter's nightmare. When a notch is by-passed many problems develop because the cutter loses control of the tree.

Where was the hinge wood? A properly cut tree has hinge wood directly behind the correctly cut notch. Hinge wood behind a by-passed notch is ineffective and of no use. (Except to pull fiber) The hinge wood controls a tree's fall to the ground. A tree that has been by-passed lacks control and accuracy. Tree kickback and rebound are common accidents associated with by-pass.

To cure the problem of a by-pass, we must have a technique to correct it. MAKE YOUR TOP CUT FIRST. By making the top cut first, you will be able to use the saw's felling sight for accuracy. The sight is located on the top cover of your saw. Felling accuracy reduces the risk of "struck-by" accidents caused by falling or thrown limbs from surrounding trees. By using the top cut first method, the timber cutter can look down the kerf of the top cut while making his bottom cut. When he sees or feels the saw chain meet the first cut, the notch is perfect.

This technique is easy to get used to and will prove to save lives and protect the butt log, which is the money cut. Proper notching will definitely benefit our industry and protect the lives of our loved ones.

Questions concerning this column or to schedule training, call Bryan Wagner, Logger Training Programs, at 252-916-3376. ■

## Brittain Lumber...continued from page 2

sponsible for safety issues," stated Baker. "We have to make it a part of our overall program with the people that we have here."

Baker and Lefever's combined professional expertise has maintained Brittain Lumber's standing as a quality lumber producer. When asked what may be the biggest challenge on the horizon, Lefever reveals the source of his company's success: people.

"Employees," stated Lefever without hesitation. "It's hard to find people that want to do this kind of dirty, hot work anymore, really. I think we'll find as our employees age out and retire, it's just going to be hard to replace those people. You can get some people that can do the manual labor, but to be able to find the type of person that will actually want to take an interest in the operations is getting harder and harder to find."

Lefever is referring to employees like Don Pennell, the elder statesman of woodyard. Pennell started at Brittain Lumber some 50 years ago when he was 16. He was at Brittain before the facility had electricity!

"I started out cutting timber

and hauling lumber when they had the mills out in the woods," stated Pennell. "When we started, we didn't have any Hysters (loaders). I believe we got the first one in 1954."

Does he think he will work another 50 years?

"I may work another couple of years," stated Pennell "but I may not. Just depends on how my health is."

Yes, the folks at Brittain Lumber are part of the fabric of this community. Lefever and his wife, Linda, have two sons, Greg, a graduate of N.C. State, and Brandon (13). Baker and his wife, Emily, have two daughters, Katie, a recent graduate of the University of North Carolina, and Liz (16).

Brittain Lumber prides itself on quality, diligence and endurance. These are the principles Foy Brittain and Eugene Baker founded the company on and are still the guiding elements for this second generation of lumbermen.

"We have an excellent relationship and trust each other implicitly," stated Baker. "That's not to say the economy won't put us out of business in six months, but we feel like we can hang in about as long as anybody doing what we are doing." ■

# OUR STAFF

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