MISSOURI RURAL SERVICES
WORKERS' COMPENSATION INSURANCE TRUST

Annual Meeting Gets Positive Feedback

Dear Members & Agents,

As you know, each year the Trust holds an Annual Meeting for you to attend. The Annual Meeting is a time to learn, build relationships and award those Members who have worked hard in the area of safety.

In 2016, after several years of evening meetings and Hall of Fame awards, the Board of Trustees decided to try something different. The result is a morning educational safety session, followed by lunch, then an early afternoon annual meeting and Hall of Fame awards ceremony. A brief break follows this, then busses arrive to carry everyone to a cruise ship for 2 hours on the Lake of the Ozarks. This format has been well received and for the past 3 years the weather has been absolutely beautiful for the cruise. In 2018, for the first time, 5 hours of continuing education was made available to our agents. Gary Doerhoff from Doerhoff Financial Services, provided the continuing education for several interested agents, and overall it was a success!

Since the Annual Meeting, Missouri Rural Services has received many, many positive comments about the events of the day. We appreciate feedback, positive or negative, but especially positive!

Following are several photos from the meeting, mostly Hall of Fame award winners, and I hope you enjoy them.

Hope to see you next year!

Susan Woods
Chairwoman of the Board of Trustees

Annual Meeting Highlights

Todd Cowell, Cowell Law Firm

Gary Doerhoff, Doerhoff Financial Services

Hall of Fame Award Winners

City of Marshfield–
Sam Rost,
Brandon Rust

Big Springs Medical Assoc.
– Debbie Tarvid, Lynette Rhodes

PWSD C 1 Jefferson County
– Lynne Edwards, Lynn Buerck

Jefferson County PWSD #3 –
Betsy Hanks, Lynn Buerck

Warren Co Amb Dist. –
Jackie Stewart,
Chris Fuller

Turning Point –
Ellen Reed,
Jolynn Houchins

City of Piedmont—
Tammy Thurman,
Paul Carcagno,
Jennifer Sharkey

City of Lone Jack
Doug Martin

Hall of Fame Award Winners

Saline County—
Richard Clemmens,
Connie Latimer,
Kyle Guthrey,
Monty Fenner

Hall of Fame Award Winners

Salt River Ambulance Dist.
– Kieth Pantaleo, Mike Keith

City of Perryville– Jeremy Meyer

Rock Twp Amb Dist.–
Kathryn McClune, Don Becker

City of Carterville –
Debbie Cornell

City of California –
Aimee Hill, Shirley Hayes, Dan Holt

Avoid Heat Illness

Heat illness can be a serious threat. Your best defense is to learn how to stay cool when the weather heats up.

When it is hot outside, your body temperature can rise to dangerous levels. Normally, your body cools itself through sweating. However, in hot and humid weather, sweating is not enough and the result can be a heat illness.

Staying Cool
Follow the suggestions below to stay cool when working in hot weather:

- Wear loose, light-colored clothing and some type of hat.
- Adapt to working in hot conditions gradually, especially if performing strenuous tasks.
- Take breaks in the shade when possible, and remove any outer protective gear you may be wearing.
- Avoid overexerting yourself during peak temperature periods (midday).
- Drink liquids frequently, even if you don't feel thirsty - at least eight ounces every 20 to 30 minutes. Choose water, fruit juice or sports drinks and stay away from liquids containing caffeine, which can dehydrate you.

Recognizing the Symptoms
There are three forms of heat illness, each with its own distinct symptoms:

- Heat Cramps – severe muscle spasms in the back, stomach, arms and legs, which are attributed to the loss of body salt and water during periods of heavy perspiration
- Heat Exhaustion – heavy sweating, cool or pale skin, nausea, headache, weakness, vomiting and fast pulse
- Heat Stroke – high body temperature, sweating stops, red and often dry skin, rapid breathing and pulse, headache, nausea, vomiting, diarrhea, seizures, confusion or unconsciousness

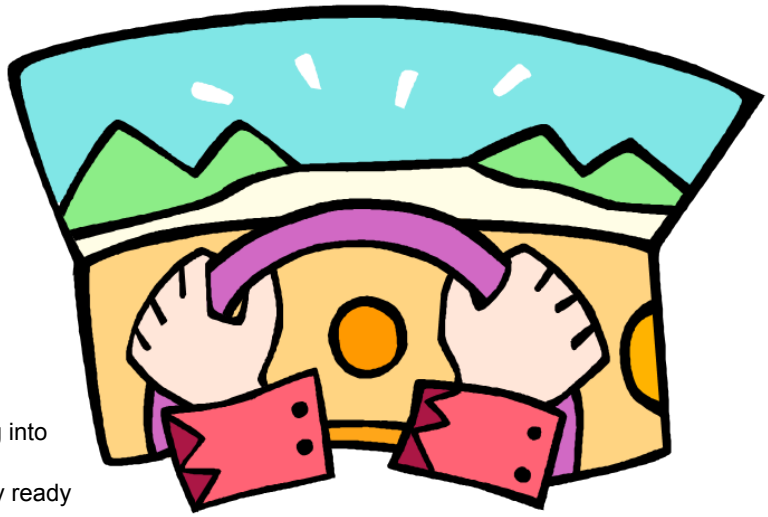
Providing Treatment
It is essential to treat heat illness as soon as possible. If you are feeling any of the above symptoms, inform a co-worker and ask for help. If you suspect that a fellow worker has any of these conditions, follow the first-aid suggestions below:

- Heat Cramps – Move the victim to a cooler area and provide them with water or other cool, nonalcoholic beverages. Follow up with a medical examination.
- Heat Exhaustion – Move the victim to a cooler area and keep them lying down with their legs slightly elevated. Cool their body by fanning and applying cool, wet towels. Have them drink approximately six ounces of water every 15 minutes. Follow up with a medical examination.
- Heat Stroke – You or a bystander should immediately call an ambulance. Meanwhile, move the victim to a cooler area, remove their outer clothing, immerse them in cool water or apply cool, wet towels or cloths to the body. If the person is awake and able to swallow, give them small amounts of cool water to drink. If medical help is delayed, call the hospital for further instructions while waiting. Heat stroke is life-threatening, so it's important to move quickly!

Safety Reminder
The risk of heat illness increases with age, poor diet, being overweight, insufficient liquid intake, poor physical condition and/or when taking medication. Never take salt tablets without your doctor's approval. Be aware of weather conditions when you will be working outside so that you can be prepared with appropriate clothing and beverages. If you are working outside and start to feel any adverse symptoms, inform your supervisor and take a break.

Defensive Driving Techniques

You may have heard mention of defensive driving, but do you really know what it means? Defensive driving is one of the most important things you can do to prevent injury on the job. Let's take a look at the meaning of driving defensively and discuss techniques for staying safe.



What is Defensive Driving?
Defensive driving means anticipating dangerous situations by taking into account the actions of others and the presence of adverse driving conditions. Simply stated, defensive driving means being completely ready for potential surprises on the road.

What does Defensive Driving Require?
Defensive driving requires the knowledge and strict observance of all traffic rules and regulations applicable to the area in which the vehicle is being operated. A successful defensive driver will never be involved in a preventable accident. The following requirements of the National Safety Council's Defensive Driving Program can be helpful in learning to drive with a more defensive mentality. According to the program, defensive driving requires:

- A constant alertness for the illegal acts and driving errors of other drivers, and a willingness to make timely adjustments in your own driving so that these actions will not cause you to get into an accident.
- An understanding and anticipation of any adjustments you may need to make in your driving for hazards presented by unusual or changing conditions. Such conditions include the mechanical functioning of your vehicle, type of road surface, weather, light, amount of traffic, and your physical condition and state of mind.
- A thorough knowledge of the rules of right of way and a willingness to yield the right of way to another driver whenever necessary to avoid an accident.
- An attitude of confidence that you can drive without ever having a preventable accident.

Three Basic Steps to Driving Defensively
Strive to follow these three basic steps:

1. See the hazard. When driving, think about what is going to happen or what may happen as far ahead of encountering a situation as possible.
2. Understand the defense. Specific situations require specific ways of reacting. Become familiar with the unusual conditions that you may face and learn how to handle them.
3. Act in time. Once you've noted a hazard and understand the defense against it, act as soon as possible! Never take a "wait and see what happens" attitude when driving.

By remembering these three steps and keeping good driving techniques in mind, you will learn to tailor your own driving behavior to the unexpected actions of other drivers and pedestrians.

You'll also be ready to adapt to the unpredictable and ever-changing factors of light, weather, road and traffic conditions, the mechanical condition of your vehicle and your physical ability to concentrate and drive.

Helping Your Employer
Learning proper defensive driving techniques will not only protect you and others on the road from injury; it will also help protect your employer by avoiding the property damage and liability risks that are associated with even the most minor employee driving accidents.

Take a look at the meaning of driving defensively and discuss techniques for staying safe.

It's No Accident

The cause of accidents can almost always be traced to a dangerous act, an unsafe condition or a combination of the two.

Accidents can happen at any time in the workplace, often when you least expect them. However, many on-the-job accidents can be avoided by focusing on safe practices and taking necessary safety precautions.

Know the Hazards

The cause of accidents can almost always be traced to a dangerous act, an unsafe condition or a combination of the two. In most instances, an accident could have been avoided by following proper safety precautions.

In order to avoid accidents, it's important to understand what can cause them. There are countless unsafe acts and conditions that can lead to accidents, but some common hazards include:

- Using defective or broken equipment
- Performing tasks without training
- Failing to wear proper PPE
- Unsafe handling, storage or disposal of materials
- Injuries due to poor housekeeping
- Horseplay

Safe Steps to Avoid Accidents

The first step to keeping yourself and co-workers safe is to stay alert on the job and not let routine or familiarity lure you into carelessness. Always observe safety precautions before and during a task, even if those precautions make the task more inconvenient or take longer to complete. Cutting corners may not seem like a big deal, but doing so is a primary cause of accidents.

Next, know your job. The more you know about your job, the safer you'll be. Know the proper procedures and safety precautions for any task you do, and if any questions arise during your work day, be sure to talk to your supervisor.

And finally, make a personal contribution. A good way to start this is to follow safety rules. Certain rules in the workplace are made for your protection, so follow them. Just because an unsafe act is not specifically listed as being prohibited, it doesn't mean you should do it. Use your common sense when evaluating if an act is safe or not – there may be a very easy way to make it safer if you stop to think it through.

Focus on Good Habits

It's human nature to work yourself into habits, and when you break a safety rule, you've taken the first and most influential step in forming a bad habit — a habit that can lead to an injury. Good habits, such as following safety precautions and noticing unsafe conditions, are just as easy to form.

Develop a safe attitude. This is probably one of the most difficult things to recognize because most of us have the mistaken notion that it's always someone else who gets hurt, never us. If we all do our share in observing safety rules and staying alert for unsafe conditions, everyone will benefit.