

MISSOURI RURAL SERVICES WORKERS' COMPENSATION INSURANCE TRUST



Wishing You a Safe Holiday Season

Trustees L - R: Barry Alexander-CJFIG, Christian Fuller-CJFIG, Dana Tarpenting-City of Brookfield, Christy Maggi-City of Clinton, Stacy Thoenen-MRSC, Todd Cowell-Cowell Law Firm, Connie Latimer-County of Saline (representative), Susan Woods-MRSC, Linda Meyers-Sedalia School District #200, Kim Kirby-City of Weston, Larry Dowdy-SEMO Port Authority, Lanny Cowell-CJFIG, Melissa Record-MRSC, Jason Forge-CJFIG, Steve Albert-MRSC, Diana Hoemann-Care Connection, Curt Stueve-Joachim-Plattin Amb. Dist., Roger Haynes-City of Mexico

Save the Date!

April 25, 2019

2019 Annual Meeting for Members & Agents

The Lodge at Old Kinderhook

More details to come in February!

Ho Ho Ho on the Go Go Go!

As the holiday season approaches, who has time for any Ho Ho Ho in the midst of so much Go Go Go? As you find yourself on your merry way this holiday season, I would like to give you the gift of some nuggets of Workers' Comp truth to think about. Maybe after the first of the year, when things slow down, you can make one or more of these a reality in your workplace.

Ho Ho Ho #1 – Think about whom is impacted by workplace safety. Think beyond yourself and the ripple effect on family, co-workers, your employer, and your community.

Ho Ho Ho #2 – Safe Driver Training is always a good thing to review, no matter how mundane it may seem.

Ho Ho Ho #3 – We all have close calls with injuries, car wrecks, etc. Allow those close calls to serve as incentive to change your ways.

Ho Ho Ho #4 – Investigate “near misses” and find out why they occurred and how to prevent them in the future. You might just uncover a safety hazard.

Ho Ho Ho #5 – Taking your eyes off of the road to read a text for only five seconds is equivalent to driving the length of a football field, blindfolded!

Ho Ho Ho #6 – Figure out ways to de-stress, increase movement and activity, and improve nutrition.

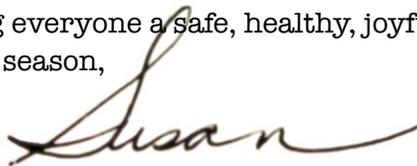
Ho Ho Ho #7 – Pre-employment physicals and Functional Capacity Evaluations (FCE) can keep you from hiring your next claim.

Ho Ho Ho #8 – Write complete job descriptions for each job and be sure to include the essential functions of the job in each description.

Ho Ho Ho #9 – Set up a wellness program for your employees.

Ho Ho Ho #10 – Implement a light duty and return to work policy.

Wishing everyone a safe, healthy, joyful, and blessed holiday season,



Susan Woods,
Chairwoman of the Board of Trustees





Coming Soon!

“MRSWCIT” Facebook Group for Members

It has been a vision with a longtime coming. Susan Woods, Chairwoman of the Board of Trustees and Administrator of MRSWCIT, has for many years desired a way for Trust Members to connect and share information with one another in an easy format. “Many of our Members need help gaining information, while others are willing to share their information, which creates a win/win for our Membership”. For example, Rock Township Ambulance District, when under the direction of Chief Margie Sammons, through some difficult claims and lots of discussion with adjusters and safety personnel, decided to implement a Light Duty/Return to Work program. And not only was the new program a success, RTAD was willing to share the policy with other Districts in Missouri. “This is the type of sharing of information we desire between our Trust Members”, says Woods. “Facebook provides the type of platform we need to accomplish this and much, much more”.

Each Member will be asked to “agree” to the “MRSWCIT Group Guidelines” and join with honesty, integrity and professionalism.

An invitation to join will be coming in the next few weeks and the Staff at Missouri Rural Services is looking forward to a new way of connecting with you!



Safety First **Mindfulness**

For all but the very fortunate, life can amount to a series of overlapping routines. This is not a negative thing; routine gives our lives structure and security, and even the mundanities of repetition can easily be viewed as a necessary evil. However, as with all things, we inevitably become acclimated to our habits. Once this occurs, the processes become automated and more or less involuntary. We, more or less, stop thinking about what we are doing and simply allow muscle-memory to take over.

Of all of our routines, none is more iconic and accepted than that of work—the daily grind, the old nine-to-five, bringing home the bacon. Many of us have worked our jobs for years, and many of us wind up doing practically the same thing every day. The same routine, the same sets of actions and procedures, often with only slight variations; it’s no surprise that so many workers allow their minds to wander, their focus to be turned away from the job at hand. Distractions can manifest themselves in a multitude of ways: they range from tangible ones found in the workplace to abstract and far-reaching ones from the recesses of our minds. Everyone has personal issues and deals with a certain degree of stress from outside the workplace; the expectation for this to be “left at the door” is quite unrealistic.

wandering mind?





Unfortunately, an all-too-common result of a distracted worker is an injured worker. When a worker is distracted, it is incredibly easy for them to fail to observe hazards. A distraction can emanate from the job itself; the rush to get done on time, or to quickly plow through an undesirable task, allows the worker to overlook crucial details—the neglect of which can lead to danger—or make critical mistakes. Or, as previously stated, the opposite can be true: the job can be repetitive and unengaging to the point where attention slips. Then there are of course deliberate distractions; talking on the phone, sending and reading text messages, and even listening to music can cause major lapses in concentration.

Machine automation has eliminated a good deal of the human element from manual labor, thus greatly reinforcing safety for workers. But automation is a long shot from a guarantee of safety. In fact, when accidents occur, evaluations have shown that 50 to 90% of causal error is on the part of the human factor.¹ The reason for this error, excluding blindsiding by unpredictable events, is most always simple distraction.

How do we deal with such an abstract problem? The solution is simpler than we might think. A simple practice

known as “mindfulness” can aid in neutralizing both external and mental distractions. The term “mindfulness” is not an uncommon one; it may have even already been tossed around in your workplace, along with such words as “focus” and “awareness.” If this is the case—excellent. You’re not at all off base and the first step toward a mindful workplace has already been taken.

The key for proper mindfulness lies in the easiest activity in the world: respiration, or breathing. You have heard that deep breaths lend calming effects upon the mind; this is true. Deep respiration—breaths lasting for the duration of roughly six seconds—stimulates the vagus nerve of the parasympathetic nervous system, which allows for regulation of heart rate and blood pressure, and even aids in proper digestion. Deep breaths prompt the system to normalize these aforementioned processes, most importantly those involving your heart, which, if you weren’t aware, is a very important muscle.

As your heart rate and blood pressure normalize, you may find that the pressures of your mind lose their sense of urgency. A normal heart rate and normal blood pressure allow your mind to better filter the thoughts and actions that are most relevant to the situation at hand.

This sense of calm allows us to utilize our full power as nature’s most powerful analysts. A still mind can be entirely focused on the present—which, in a job in which injury is a prominent possibility, is absolutely essential. When we’re not buzzing around every which way, inside our minds and out, like confused and angry honeybees, every action becomes deliberate, each second is ours to command. In a position that potentially compromises your safety, the safety of your coworkers, and the wellbeing of the workspace itself, there is no room for thoughtless and nondeliberate action. Every second counts, and so each one should be fully taken advantage of. In short—take it slow, but let your attention and eye for detail be razor-sharp.

The practice of mindfulness is, of course, by no means a cure-all. Some mental strains are too great to be eliminated by a simple breathing and meditative exercise—at this point it becomes a separate question of whether an individual should be on the worksite at all, for their own safety and for that of others. But for most workers, this simple practice may be what is needed to add reinvigoration and a renewed focus to his or her work.

It is, however, ultimately up to the worker. Mindfulness isn’t a hack or a shortcut or a cheat to breeze through work; on the contrary, it can ramp up the intensity. This is a practice for people who *want to do a good job*. It is, as I’ve said, a *practice*, an ideal to strive toward—almost an art. The principle is simple enough—again, how hard is to take deep breaths?—but mastery only comes through encouragement and active use of the method, every single day. If you are able to calm your mind enough to attain proper focus, it is up to you as an individual to maintain that attention, and to utilize that clarity to slow down and do your best possible job. And when applicable, apply this focus to aid the workplace as a whole: learn to recognize and eliminate possible distractions and hazards, before they even arise.

It is important to bear in mind that this is not just another buzzword to drill into employees. It is a constant exercise, almost a symbiosis of the workplace as a whole, something to be practiced and mutually encouraged by all members of the workforce, up and down the ladder. Mindfulness is a skill for life itself, lending clarity to the innumerable situations that are thrown at us outside of the workplace.

Remember: a mindful workplace is also an aware, safe, and effective one. It can start with you; encouragement is key. Just breathe, and take it slow. You will be alright.

Ben Holland
Missouri Rural Services

¹Wojick, Tom. “A Breath Away from Catastrophe: Creating Mindful Work Environments.” *EHSToday*. Published 21 January, 2016.

MRSWCIT wants to share your good news!

Hall of Fame Award Winners

Category #1 -

\$10,000 or Greater Manual Premium;
3-Year Loss Ratio of 35% or Less



Christian Fuller, CJFIG ;
Sandra Carroll, Share and
Care for Special People



Heather Collard,
Beimdiek Agency;
Cyndi Hutchings,
City of Seneca



Christian Fuller, CJFIG ;
Kendall Shrum, Ste. Genevieve Co. Amb. Dist. ;
Mike Zaricor, First State Insurance Agency

Hall of Fame Award Winners

Category #2 -

Manual Premium between \$5,000 and \$10,000;
3-Year Loss Ratio of 35% or Less



Christian Fuller, CJFIG ;
Tammy Winter, Cons.
PWSD #2 of LaFayette,
Johnson & Saline Counties



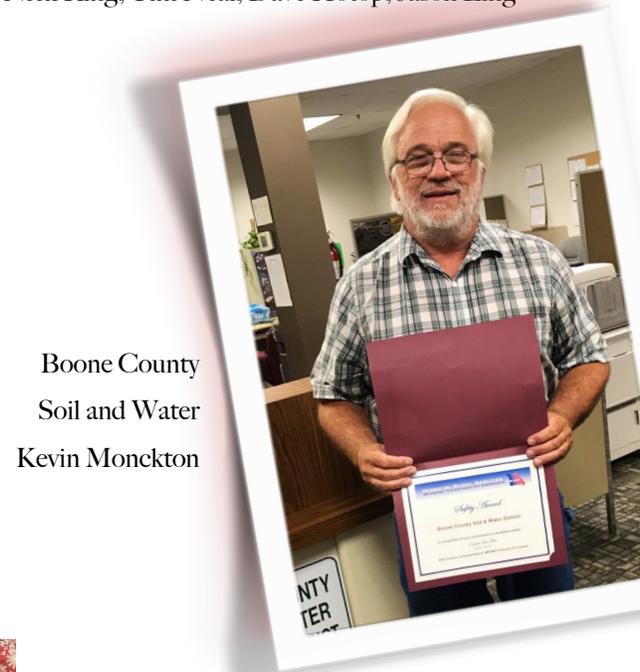
Village of Sunrise Beach
Jeni Hamm and JessAnn Bullock

Category #3 -

Premium Less than \$5,000 ;
Loss Free for 10 Years



Kaiser Special Road District
Nick King, Tim Neal, Dave Hotop, Jason Ling



Boone County
Soil and Water
Kevin Monckton

Merry Christmas



from Stacy Thoenen,
Susan Woods,
Melissa Record!