



# Michigan Meat Association Newsletter

July 2011

## Special points of interest:

- MSU Animal Science Welcomes Sara Wells
- American Cured Meat Championships

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## 10 Keys to Accident Prevention

From the 2010 Regency Group Fund Report

Some safety experts have suggested that you should visualize the accident prevention process as a continuous process. As each hazard is identified – whether by reading OSHA standards, consulting other guidelines, or making your own workplace observations – you need to analyze the circumstances, diagnose the problem(s), and develop a plan. Only then can you bring about effective corrective action.

Throughout the process, it helps to ask lots of questions. Is this problem a physical hazard or a health hazard? How does it threaten my employees? How can we minimize or eliminate this hazard? What specific steps do I need to take to prevent accidents and protect our workers?

Clearly, you shouldn't handle accident prevention alone. You need to get your employees involved. Without their understanding and cooperation, nothing you do will work in the long run to stop accidents and injuries.

Generating employees' participation isn't easy, but it may help to think about these 10 key words.

**Accountability.** Give employees ownership of planning and conducting inspections, for assessing their own data on work hazards, and for creating safety checklists.

**Leadership.** Set an example by always following your company's safety procedures. Make sure you personally take necessary steps to prevent accidents. That means wearing proper PPE and practicing the same precautions as your workers. Be on the lookout for potential hazards and point them out to your workers.

**Understanding.** Emphasize that hazards put employees' personal health and safety at risk. Understanding the "why" of safety is a strong motivator. Defuse or identify the long-term and short-term effects of accidents and the costs involved.

**Commitment.** Work to get commitment to the idea that safety is the number one priority from every one of your employees.

**Goals.** Set clear standards for workplace behavior – and enforce them.

**Competence.** Train employees well so that they have the information and develop the skills needed to work safely and avoid accidents. A "competent" person should be at every job site to insure the enforcement of safety policies.

**Responsiveness.** Make sure you respond promptly to identified hazards and take immediate steps to correct them.

**Involvement.** Use every opportunity to encourage employees to play an active role in workplace safety and accident prevention. If you see a hazard, do more than just correct it. Apply the learning experience to help workers become more alert and more responsive to potential danger on the job.

**Feedback.** Praise employees who identify and correct hazards or who report problems they can't fix.

**Persistence.** Successful accident prevention is an ongoing challenge. It's something you have to focus on every day, always improving, always setting new safety objectives, and always making steady progress toward achieving them. Safety is the responsibility of everyone in the workplace.

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# Business Income and Extra Expense Insurance

*by Ted M. Wray, CIC , Senior Vice President, The Craft Agency, Inc., MMA Member*

Your butcher shop, which took years to build a consistent and loyal customer base, lies in ruins following a significant fire. The fire trucks have just left your premises. Now what? Assuming you met with your property/casualty insurance agent, the two of you completed a business income worksheet which determined the proper amount of Business Interruption Insurance you need to purchase for this worst case scenario.

Business Income Insurance covers the loss of income that a business suffers after a disaster while its facility is being rebuilt. It is designed to put a business in the same financial position it would have been in if no loss had occurred.

This coverage is normally part of the property section of the commercial package policy. It pays out if the cause of loss is covered by the property policy.

The following are typically covered under a business interruption insurance policy.

- Profits - Profits that would have been earned
- Fixed Costs – Operating expenses and other costs still being incurred by the property (mortgage, loans, taxes, etc)
- Temporary Location – Some policies cover the extra expenses for moving to, and operating from a temporary location
- Extra Expenses – Reimbursement for reasonable expenses (beyond the fixed costs) that allow the business to continue operation while the property is being repaired or rebuilt.

Business Income coverage extends until the end of the business interruption period. Most insurance policies define this period as starting on the date of the covered peril and ending when the damaged property is physically repaired and returned to operation under the same condition that existed prior to the loss.

Since sales change year to year (hopefully increasing each year), don't assume the amount you determined to be adequate last year will be the same for the upcoming policy year.

Beginning this month, the Michigan Meat Association will work with supplier members to include newsletter articles they have written that are of interest to Michigan Meat Association members. This month's article focuses on insurance and is written by Ted Wray of the Craft Agency. If you are a supplier member interested in sharing a newsletter article, please contact [dru@michiganmeatassociation.org](mailto:dru@michiganmeatassociation.org). Articles are due by the 15th of the month.

## Benefits of Membership in the Michigan Meat Association

Networking opportunities at the annual convention

Discounts for courses and educational offerings

Promotion of meat products at State functions

Opportunity to compete in the Cured Meat Competition

Support MSU meat program for education of future meat industry professionals

MMA Membership Directory that includes processor and supplier contact information

MMA Monthly Newsletter of activities, pertinent industry news, membership news, AAMP news, convention information, and classified listings

# MSU Animal Science Welcomes Sara Wells

The MSU Department of Animal Science welcomes Sara Wells, Academic Specialist in Meats Science. Sara takes on responsibilities as the faculty coordinator for the meats lab, teaching, and providing outreach to our state meat industry. MSU is pleased to have her on board and looking forward to the great contributions she will make to the meats program. Sara came to MSU from the University of Wisconsin, brings a wealth of experience in working and running a successful university meats laboratory, tremendous experience in livestock, teaching practical skills and meat science, and expertise in meats judging.

## MMA Sponsors Scholarship

### *Thank You Letter to the Association*

Dear Michigan Meat Association,

I would like to thank you for sponsoring the Michigan Meat Association Scholarship. I was selected as the 2011—2012 recipient by the Michigan Livestock Industry Scholarship Foundation. This will greatly help me in furthering my education at Michigan State University where I am studying Agribusiness and pursuing my minor in agronomy. Thanks again!

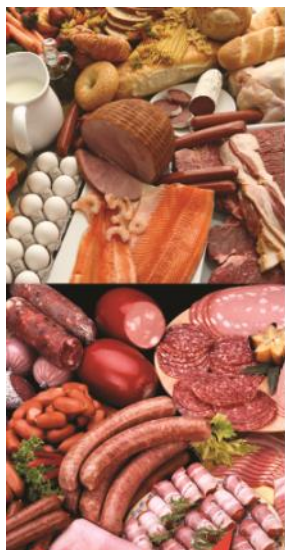
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### Rates:

Business Card \$75/issue

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*If you are interested in placing an advertisement, contact Dru Montri, Executive Secretary, at*

*dru@michiganmeatassociation.org.*

# AAMP Convention a Success

## Michigan Processor Wins Grand Prize

Linn Merindorf, Merindorf Meats, Mason, MI, won the 2011 Grand Prize. The Grand Prize is a trip for two (2) persons to the 2012 American Convention of Meat Processors in St. Paul, MN. The trip will include economy air travel from any major U.S. gateway departure city, five days' and four nights' accommodations (compliments of the Crowne Plaza St. Paul—Riverfront), complimentary convention registration, and ticket's to AAMP's Welcome Reception and Saturday Social for two (2).

## 2011 American Cured Meat Championships

### *Congratulations Michigan Champions*

Country Bacon—Reserve Champion—**Bob's Processing**, Inc., South Haven  
Frankfurters/Wieners, Emulsified—Champion—**Merindorf Meats**, Mason  
Ham, Bone-in (Heavyweight) - Champion—**Jerome Country Market**, Jerome

**Mark your calendars! The 73rd American Convention of Meat Processors will be July 26-28, 2012, at the Crowne Plaza St. Paul—Riverfront and the St. Paul RiverCentre, St. Paul, MN.**

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## Calendar of Events

<b>September 7</b>	Michigan Meat Association Board Meeting
<b>March 9-10, 2012</b>	2012 MMA Convention, Okemos, MI
<b>July 26-28, 2012</b>	2012 AAMP Convention, St. Paul, MN

*The Michigan Meat Association supports its members and the meat industry by providing timely information exchange and opportunities to enhance productivity and technology enhancement to maintain the viability of the meat industry.*

[www.michiganmeatassociation.org](http://www.michiganmeatassociation.org)

### **Michigan Meat Association**

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