

Safety incentive programs pay off

By MARK LESLIE

Worker-safety incentive programs are proving effective — and saving six-figure dollars — for golf course builders and developers in what is becoming more of a pro-active issue for the industry.

"Much of it is common sense," said Corky Buell, operations manager for Landscapes Unlimited. "It's a lot like the automobile industry installing seatbelts. Now people use them because they see results. It's the same in construction. People see that safety doesn't cost. It actually pays. The insurance industry has not only promoted safety but created a large influence on it..."

"Accidents are a real worry for me. They can shut you down," said Joe Niebur, president of course builder Niebur Golf in Colorado Springs, Colo.

And insurance, he said, "can be a major line item. It is more every day. But there is a point system, and fewer accidents can get you major money back at the end of the year."

Insurance companies set a builder's or developer's rates by its accident history. The average rate is 1.0. A company's "modification rate" would be higher if its accident history is worse than average, lower if better.

"When you're talking about premiums in the hundreds of thousands of dollars, it adds up," said Buell, who has lowered Landscapes' modification rate to .75. "Say your annual sales volume is \$50 million and you're paying \$600,000 for insurance, you could realize a huge savings. That money can go directly to the bottom line and make you more competitive when it comes bid time."

The tale of two incentive programs illustrates how successful they can be — both for a builder, like Landscapes Unlimited, and a developer, in this case Grand Casinos Tunica in



Corky Buell, operations manager and in charge of safety for Landscapes Unlimited, with his assistant, Rachael Archer. They have played a major role in reducing accidents at his firm's projects.

Tunica County, Mississippi.

Landscapes is building a new golf course for Grand Casino on its property. When it began, said Buell, Grand Casino's modification rate was 1.4. Its incentive program has been so successful the rate now stands at .8.

"They needed to establish a severe safety program," Buell said.

That program entailed such things as prizes — from jet skis to a Dodge Ram pickup.

Everyone who logged 1,000 hours of accident-free time qualified for the drawings.

On Grand Casino's first phase of construction — a \$200

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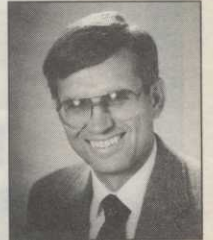
Golf cart paths can be accidents in waiting

By MICHAEL J. HURDZAN

Golf cars and their roadways can be major sources of liability for golf course operators, car manufacturers, golf course designers and maintenance personnel. The legal premise being that golf car users are entitled to a reasonable and prudent degree of safety, and are due fair warning of any foreseeable danger or deficiency.

Failure to properly design, construct and maintain golf cars or roadways could lead to a negligence lawsuit if they contribute to an accident that results in an injury or economic loss. For that reason I do not design golf car roadways and that is clearly stated in my contract, because in the eyes of most courts, I may not be able to establish a suitable professional credential for doing that work. Allow me to explain.

They are not golf carts, they are golf cars and the folks who make them belong to the Golf Car Manufacturers Association. In some states a golf car carries with it the same



Michael Hurdzan

dangerous instrumentality as does an automobile, and if they cross public streets they may be required certain safety devices and/or are individually licensed like an automobile. So they are cars and cars do not run on the paths, they run on roadways and roadway design is usually governed by a set of local regulations for slopes, turn radii, signage and traffic controls. Since I do not have knowledge of those local regulations and I am not trained, experienced or qualified to design roadways, I defer the technical portion of them to a civil engineer who does. This may include recommendations for guardrails, speed bumps, paint markings, sight lines, warning symbols, signage or other appropriate devices.

This may sound a little silly until you are a witness in a court of law involving a golf car or roadway, and you are asked:

1. How many degrees do you have in civil engineering?

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Pre-employment screening can prevent accidents from happening

CHICAGO — Worker's-compensation claims have skyrocketed more than 70 percent in the past two decades in the United States, with more than 70,000 new cases filed each year.

Evidence now shows that paper and pencil pre-employment tests can accurately predict workers' on-the-job safety behavior, according to Reid Psychological Systems. Reid, which specializes in pre-employment screening and information programs, has developed a test called the Reid Safety Scale which identifies applicants who demonstrate adherence to safety policies and a sense of control in the work environment.

With the rise in worker's-comp claims and falsification of injuries, employers must be more selective in hiring or face increases in insurance premiums, not to mention thousands of dollars in compensation fees, Reid said.

The company reported that employees who were not recommended on the Reid Safety Scale had a 60-percent greater rate of injuries or accidents on the job than those who were recommended. Poor performers on the Reid Safety Scale missed twice

as many work days per year than those who earned the Recommended evaluation. Careless employees who cause injuries to themselves cost companies millions of dollars each year.

Nearly four times as many employees who were not recommended by the Reid Safety Scale had disciplinary warnings for violating company safety rules and regulations (19.35 vs. 5.26 percent) compared to those who were recommended.

Employees who were not recommended also missed twice as many work days per year compared to those who were recommended on the test (6.38 vs. 3.24 lost days per employee per year).

"In the past decade, the cost of a serious worker's compensation injury has risen more than 300 percent in lost wages and over 400 percent in medical costs. The costs continue to rise," said Stephen Coffman, president of Reid Psychological Systems. "Employers can save thousands of dollars each year by making well-researched hiring decisions."

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ROOTS inc. 3120 Weatherford Road · Independence MO 64055

Safety gear unveiled

MT. HOREB, Wis. — Gempler's now offers a complete line of hard-to-find, head-to-toe safety gear for professional and hobby chain saw operators (see photo, page 1).

Using the latest in technology, the company's protective clothing prevents injuries from saw kick back, slips, and flying debris. Leg chaps, vests, and hand mitts are made of a special material that resists cuts from chains moving at speeds up to 3,000 feet per minute and explodes on contact with run-

ning chains to jam the saw sprocket and stop chain movement.

To prevent head and face injuries, hobbyists and professionals alike can use Gempler's head protectors with a mesh face shield to screen out flying debris. The head protectors come with high-rated, noise-reducing earmuffs to prevent hearing loss and optional hard hats that give overhead protection from falling branches and trees.

For more information, contact Gempler's, Inc., P.O. Box 270, Mt. Horeb, WI 53572; phone 800-382-8473; Fax: 800-551-1128.

Incentives lower insurance

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million project including casino and hotel — it asked employees to wear long pants and work-type boots, but it was adamant about wearing hard hats. "If you didn't," Buell said, "you received a citation, and a couple of citations disqualified you from the drawing."

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— Joe Niebur, president
Niebur Golf

On the second phase, a hotel, first prize was a little less, a fishing boat and jet skis.

Meanwhile, Landscapes Unlimited's incentive program has also reaped benefits.

"Our program is multifaceted," Buell said.

Each job site does a weekly "toolbox meeting," with a variety of topics relevant to the phase of the job the crew is in. All the employees sign off on a sheet describing the topic. If they do not suffer a lost-time accident — more than three days lost to injury — during the first quarter of the year, they qualify for a small safety award like a sweatshirt. Leeway is given for such things as back strains and dust in the eyes.

The same qualification applies to the second quarter, but the award value increases to items like shirts and jackets. By the fourth quarter, the firm generally gives away cash prizes that it delivers personally to the employees.

"By the end of the fourth quarter we have 300 people getting the safety award," Buell said. "We give the same awards to the office personnel, and everything has our logo on it, to instill company pride and get our name out."

Worker's comp

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Worker's-comp cases are typically settled out of court, but usually two years after the claims are filed. According to the Illinois Industrial Commission's 1994 annual report, a standard, minimal-injury claim can cost approximately \$5,000 in medical bills, benefits and settlement costs, plus an average of two to four weeks of sick time.

Pre-employment testing helps control these risks before applicants are hired. The Reid Safety Scale, for example, is tailored to screen for potentially careless employees who cost employers money in claims. Ultimately, this type of screening tool could save employers millions of dollars in wages, loss of productivity, medical expenses, and legal fees.

For more information, contact Gary W. Koeb at Reid Psychological Systems, 800-922-7343.

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