

SAFETY IN NUMBERS



**Workers' comp rates too high?
These tips may help you and your
crews operate more safely while
you cut your insurance costs**

BY BOB DECKER & ANDREW J. MAUSCHBAUGH

How much are your workers' compensation claims costing? Keeping your employees safe makes sense — and saves dollars. In fact, according to the National Safety Council, U.S. companies lost over \$127.7 billion in workers' compensation claims in 1998. But by correcting unsafe conditions on your property and teaching safe equipment operating practices to your crew members, you can reduce costly lawsuits and unnecessary damage to your business.

During the last 100 years, loss control representatives at our firm have inspected thousands of landscape operations. They have found that the most common office workplace hazards are those that would seem to be the most obvious (see sidebar on page 50).

Leading safety hot buttons

Because landscape contracting, grounds maintenance and chemical lawn care employees perform a variety of tasks, there are several areas where hazards and hazardous operating procedures can be eliminated. Here are two of the key practices to focus on:

Improper chemical protective gear — Make sure your employees wear the proper protective gear when working with chemicals, especially in their concentrated forms. Loss prevention specialists say the time when employees most often avoid using their safety gear is while mixing chemicals and applying chemicals during hot days. To avoid employee chemical injuries,

- ▶ arrange spray schedules so your employees are not applying chemicals during the hottest part of the day,
- ▶ check chemical labels for specific information regarding recommended protective gear, and
- ▶ remind employees that using chemicals contrary to label directions is a federal offense and may endanger their health.



Make training for safe and proper equipment use a priority.

Inadequate machine guards and power equipment safety practices — While it has been said that “familiarity breeds contempt,” it may be more accurate to say that “familiarity breeds carelessness” in the case of power equipment used daily in many landscaping operations. That’s why it is important that your employees keep safety measures in mind all the time to avoid injuries and costly workers’ compensation claims.

To protect your employees from serious injury or death resulting from contact with moving machine parts, check regularly to see that all power equipment

On-site risks to avoid

Based on the observations of loss control specialists, we’ve listed three of the most common office site risk factors, along with advice on how to correct potential problems.

- 1. Wet surfaces/floors.** Uneven surfaces, walks, holes and changes in level are major sources of “slip and fall” injuries, both indoors and outdoors. Wet areas made slick by frequent watering and algae growth are also a problem. To cut down on the possibility of these injuries,
 - ▶ post warning signs, especially in slippery areas,
 - ▶ level uneven areas and fill in holes,
 - ▶ fence areas that can’t be leveled,
 - ▶ treat walking surfaces to reduce algae growth and
 - ▶ routinely inspect walkways.
- 2. Cluttered aisles and walkways.** Hoses left in walkways, as well as trees and shrubs that protrude, are tripping hazards. Bags of seed and/or fertilizer and storage pallets also present safety hazards for employees and others. To prevent these types of injuries, you should:
 - ▶ check walkways on a daily basis to be sure they are clear of obstacles,
 - ▶ be certain hanging items above walkways and doorways are secure and out of reach, and
 - ▶ make sure tool storage areas are secure (tools don’t protrude).
- 3. Poor electrical wiring.** Poor wiring is one of the biggest causes of fires. The most common electrical violations found are temporary wiring situations, excessive use of extension cords (including those made of “Romex” wiring) and improper splicing. To prevent the possibility of an electrical fire, heed the following advice:
 - ▶ Have your electrical system inspected by a professional electrician
 - ▶ Join wires by standard twist connectors. Wires that are twisted together can loosen and arc, which generates heat and more arcing, potentially causing a fire
 - ▶ Check extension cords to make sure they are of an adequate capacity for the load they are carrying
 - ▶ Do not place extension cords under carpets: Cords can break down from constant foot traffic and can smolder undetected, potentially causing a large fire
 - ▶ Never plug one extension cord into another extension cord
 - ▶ Be certain that all joints are inside a junction or receptacle box
 - ▶ Keep breaker and service boxes away from wet walls and protect them from leaks



Additional eye protection would increase the safety of this task.

is properly guarded. Make training for safe and proper equipment use a priority. If employees think you're just giving it lip service, they might cut corners and alter equipment safety guards.

If a guard is removed from a piece of machinery to change a belt or make an adjustment, replace it immediately. Do not allow employees to bypass or remove machine guards when using equipment. Conduct regular equipment evaluations to see that all guards are present and damage-free.

Equipment danger zones

While the equipment used by landscape installation, lawn care and maintenance operations varies, many types have similar danger points such as those that follow. Specific practices for landscape equipment also follow.

Fans — Ventilation and engine fans can be some of the most common safety hazards if not properly guarded. The fan blades, fly wheel and pulley system must be protected to prevent accidental contact. Do this with a protective screen with openings no larger than 1/2 in. All circulating fans should have guards installed that prevent fingers from contacting the fan blades and/or motor. Older fans with guards that have openings larger than 1/2 in. should be retrofitted with smaller guards or replaced.

Machine parts — Air compressors, sprayers and similar machines also require protective guards. All V-belts on air compressors and sprayers, whether fixed or portable, should be enclosed. Watch especially for blades and protective guards on any chipper/shredder. Specialty equipment like log splitters have parts that must be guarded or kept free for safe operation.

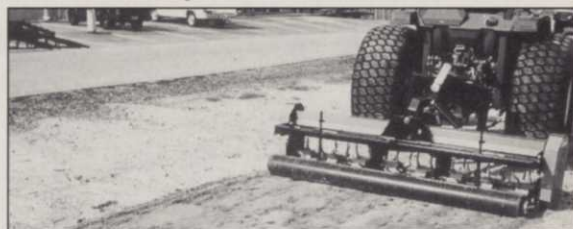
Trucks and other vehicles — Proper training is vital in the operation of on-road equipment such as trucks, vans, tractors, forklifts, tree spades and bobcats. OSHA requires that only trained and authorized personnel operate this type of machinery. Most landscape managers do not permit an employee without a driver's license to

continued on page 50



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Circle 110

continued from page 47

operate any mobile equipment. Many states do not allow anyone under age 18 to operate power equipment. Follow your state's regulations.

Mowers — Mowers are so common that they are often overlooked as a safety haz-



Safe employees are more productive employees.

ard. Most new mowers have the required guards, but many older ones do not. All mowers should have a self-closing guard for the emptying chute. Side chute mowers should have a guard at the rear to prevent the mower from rolling back over the operator's feet. All new mowers have a lever as part of the handle that will automatically stop the blade and/or motor when released. Older mowers without this feature should be replaced.

Tractors — The power take-off must be properly guarded. Establish and enforce a

Safe operation's big seven

The Outdoor Power Equipment Institute recommends several key steps to operate any piece of outdoor power equipment at any location. Make sure your employees run through this checklist with every use:

1. Keep children and pets away from operating equipment.
2. Handle gas and fuel/oil mixtures carefully.
3. Never operate equipment unattended; turn off engine and disconnect spark plug before attempting to unclog or repair equipment
4. Clear work areas from rocks, toys, large debris, etc. before using
5. Dress properly for the job (long pants, close-fitting clothes, safety glasses, safety boots, tucked-in hair and no loose jewelry).
6. Keep hands and feet away from moving parts. This sounds elementary but people forget to turn off equipment before working on it.
7. Understand how to operate the equipment. Follow manufacturers' directions, get training on proper operation and follow safety instructions.

For more information on safe operation of outdoor power equipment, contact OPEI at 703/549-7600.

company policy that prohibits employees from riding mobile equipment unless they are sitting on the seat provided by the manufacturer. Prohibit additional riders on equipment.

Skid steers — Crews working rapidly may forget that a skid steer should never exceed the rated capacity — this is 1/2 of the listed tipping load.

Aerial lifts — Check all controls each time

before using, and never use the lift if the basket controls are not operational. Don't forget to attach the safety harness.

Chain saws — Never operate a chain saw with a damaged hand guard. Check that the chain is sharp and chain tension is neither too tight nor too loose. Wear eye protection and safety clothing.

Edgers & line trimmers — Wear eye protection with these products and do not operate if they are missing guards. When operating, be careful of bystanders.

Ensuring that workers' compensation insurance is in force at all times can go a long way to protect your business.

If you're not sure as to whether your business is properly protected, ask your insurance company to conduct a loss control survey

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