



COLORADO ONION ASSOCIATION

SUMMER, 2008 NEWSLETTER

COA Receives Grant for Marketing and Promotion Efforts

The Colorado Onion Association represents nearly 100 members who are involved in the growing, packing and shipping of almost 10,000 acres of onions throughout the state with a total value of over \$54,000,000. The COA primarily focuses its financial support to Colorado State University for scientific research. However; the COA recently applied and received a grant from the Colorado Department of Agriculture to make it possible for the COA to begin its marketing and promotion efforts. This grant received is to actively educate and promote Colorado onions to consumers, retailers and the foodservice sector.

The projects that the COA will be completing prior to the Produce Marketing Association's Fresh Summit in October include:

1. Produce Marketing Association Fresh Summit Expo

The COA will participate and be involved in the Colorado Pavilion at the Produce Marketing Association's (PMA) 2008 Fresh Summit Exposition. It is anticipated that the Colorado onion industry will benefit from exhibiting at the show, pre-show and show catalog advertising, and direct mail promotions.

2. Web Site Development

Currently, the COA does NOT have a web site. This is one of the key priorities to have completed. The web site will focus on eight key areas: Colorado Onions, Research & Publications, Workers Comp, Handler/Shipper Info, Membership & Meeting Info, Cooking with Onions, Links and Contact Us.

3. "Simply Colorado Onions" Brochure

The COA will develop a new tri-fold, full-color onion brochure to highlight Colorado onions and the

Colorado onion industry.

4. Handler/Shipper List

A handler/shipper list is a must to assist with promoting and moving Colorado onions. Retailers and foodservice suppliers must have a list detailing the suppliers of onions for Colorado.

The COA would like to offer time to its members to market and exhibit their products in the COA booth during PMA's Fresh Summit. A charge of \$75 per hour for each participating company will be assessed. Companies can bring their products and display them during their paid time in the booth.

By completing these projects it is anticipated that the Colorado onion industry will increase overall awareness and recognition in addition to its competitiveness in the onion industry as a whole.



A Message from COA President Robert T. Sakata

Best Wishes

Robert T. Sakata



Voluntary Assessments are Key!

Growers, grower/shippers and associate members please note that the voluntary assessment form is included in this newsletter. The Colorado Onion Association is requesting that you donate \$0.01 per 50# sack produced and/or shipped or a contribution to assist with our research efforts this year.

The following proposals were accepted by the COA for research funding for the 2008 season; highlights are provided with an emphasis upon thrips objectives included across proposals. Researchers noted in bold have primary responsibility for the project.

M. Bartolo, W. Cranshaw, H. Schwartz

Objective(s): measure tolerance of 20 onion entries to thrips (IYSV); effects of alternative practices (mulch, plant population, nitrogen, drip irrigation) on thrips; insecticide delivery via drip & effect on thrips; comparison of insecticide chemistries

Total Request: \$3,000

W. Cranshaw

Objective(s): develop registration support for new thrips insecticides, evaluate tolerance/resistance of varieties to

thrips, study use of mulches and cover crops to manage thrips within an IPM program

Total Request: \$6,500

S. McDonald, C. Oman, H. Schwartz

Objective(s): measure thrips, IYSV and yield response to different application timings and insecticide combinations

Total Request: \$6,000

R. R. Pokharel, B. Hammon, H. Schwartz, M. Bartolo, T. Gourd

Objective(s): Survey for & quantify nematodes in onion counties of Colorado

Total Request: \$4,950

H. Schwartz, K. Otto, M. McMillan, W. Cranshaw

Objective(s): monitor IYSV and thrips (transplant inspection) distribution and impacts, evaluate pesticide application technology (IYSV - Actigard, Xanthomonas - copper+EBDC), compare effects of IYSV management strategies with different production systems (seed, transplant, set)

Total Request: \$9,725

Who To Call for Products and Services

Thank you to our 2008 Annual Meeting Sponsors and Exhibitors

Super Colossal: (\$2,500 and up)

Pinnacol Assurance

Colossal: (\$1,500 – 2,499)

Flood & Peterson Insurance

Jumbo: (\$750 – 1,499)

BASF the Chemical Company
Hoshiko Farms & North Weld Produce

Medium: (\$250 – 749)

Fulton-Denver Company
Gowan Company
Nunhems USA, Inc.
Aerial Sprayer's, Inc.
Agland, Inc.
American Pride Coop.
Centennial Ag Supply
Colorado Packaging
Crop Air
Delta Implement
Farmer's Bank
Homewood Farms
J-9 Crop Insurance
J&J Supply
Logan Zenner Seeds, Inc.
Low Level Dusting
Producers Co-op
Scott Aviation, Inc.

Donor: (under \$249)

David Petrocco Farms, Inc.
Boardman Foods
Colorado Community Bank
Hines Farms
Jean Hoshiko
Keithly-Williams Seeds
New Frontier Bank

Donor: (under \$249) cont.

Olathe Spray Service, Inc.
Pisciotta Farms & Produce Market
Rocky Mountain Brokerage
Valley Irrigation of Greeley

Door Prizes:

B&G Equipment
Bejo Seed
Champion Seed Company
Colorado Machinery
Grand Mesa Discount
Logan Zenner Seeds
Napa Gould in Eaton
Nunhems USA, Inc.
Poulson Ace Hardware
Rocky Mountain Supply
Sailsbery Supply
Schall Chemical

Exhibitors:

Activon, Inc.
Allen Lund Company
BASF the Chemical Co.
DeLine Box and Display

PLEASE NOTE

COLORADO ONION ASSN.
CONTACT INFO

COA
ATTN. TANYA FELL
201 N. 1ST STREET
LASALLE, CO 80645

970-284-6982
970-284-6428 FAX
970-556-5732 CELL
TANYAFELL@MSN.COM

Choosing Medical Providers Key Component in Complying With Employee Choice of Physician Law

One of the most important tasks Colorado businesses have had in addressing the changes resulting from House Bill (HB) 1176, which took effect on January 1, 2008, has been choosing their medical providers.

The law requires Colorado employers to designate two medical providers to treat employees who are injured on the job. The two medical providers must be at two distinct locations without common ownership. (There are several legal exceptions, which you can read about on www.pinnacol.com, in the “Employers” section under “Review Legislative News.”)

To help you easily comply with the new law, Pinnacol Assurance has taken a proactive approach that includes the following:

- A provider designation process that ensures you will always have two providers listed on your policy
- A robust Web-based provider designation system that allows you to quickly and easily manage provider designations

Tips for Choosing

Designating a doctor or clinic to care for your workers is similar to choosing your own family doctor—it’s about establishing a relationship based on trust and communication.

“We’re seeing more employers really take the time to find providers that they can work with effectively,” says Bonnie Cahoon, director of Pinnacol’s medical operations team, which oversees our SelectNet network of occupational health care providers.

To find the best medical providers, take an inventory of your company’s needs. For example, beyond treating any potential worker injuries, does your firm require specialized, occupational-related services such as:

- Physical screenings after a conditional job offer has been made

- Drug testing
- Specific examinations, such as Department of Transportation physicals

Next, what logistical and general medical considerations are important to you, including:

- Do you need a clinic with caregivers who speak Spanish?
- Are you likely to need after-hours care?
- Do you need more than one medical clinic location, based on your operations?
- Do you need a physician willing to come to the work site?
- Are you comfortable with workers being treated by a nurse practitioner or a physician assistant?
- Do you prefer a clinic with onsite X-ray and laboratory capabilities?

Once you’ve answered these questions, start researching providers in your area. Pinnacol’s online SelectNet provider directory is an excellent resource, providing specific information on how our providers meet many of the criteria listed above.

When you’ve narrowed down your choices, we strongly recommend that you call the provider(s) to schedule an introductory meeting with their physicians and staff. Some areas you’ll want to address:

- Who are the “point persons” for your firm and the provider?
- In the case of an injury, can you expect regular updates from the provider?
- What does the provider know about your business?
- What specific job-related hazards do you need to let the provider know about, such as employee access to chemicals, biohazardous materials, or other toxins?

Cont. to page 7

Cost Containment Certification Can Lower Your Premium

The first 24 hours following a workplace accident are critical to your injured employee and to you. What you, as an employer, do during this period can help reduce your workers' compensation claims costs and, most importantly, help prevent the accident from happening again.

One of the key tasks during this initial 24-hour period is to try to determine the cause of the accident so you can institute loss prevention measures, if necessary. A thorough accident investigation will show not only what happened and how it happened, but also why it happened.

Accident Investigation

The first step—and a fundamental part of the accident investigation process—is data collection. Here are the elements of a thorough accident investigation:

- Interview anyone who witnessed the accident.
- Take a statement from the injured worker. Have the worker write down what happened and sign and date the statement.
- Take photos of the accident scene as soon as possible. If the injury involved machinery, you may need to shut it down to preserve evidence.
- Gather any equipment specifications and manuals.
- Gather applicable safety rules and training records.
- As part of your investigation, try to determine if one or more persons outside your company caused or contributed to the accident. If so, get their names and the name of their employer if they were working when the accident occurred.

Call Pinnacol Assurance with the information immediately. We may need to send an investigator to the accident site to gather evidence that can help us recover some or all of our claims payments from the responsible party.

Root Cause Analysis

The key to preventing the same accident from

occurring again is to determine the root cause of the accident. By conducting a thorough analysis of the data collected, employers will be able to move beyond the immediate event or condition that caused the accident to the event or condition that, if corrected, will prevent a recurrence.

Following are steps for conducting a root cause analysis:

- Review photos of the accident scene.
- Read witness statements.
- Identify trends (e.g., is there a pattern of the same type of accident involving the same piece of machinery).
- Examine the direct (immediate event or condition that causes the accident) and contributing (event or condition that collectively increased the likelihood of the accident) causes of the accident.
- Drill down to the root cause. You may determine that the direct cause of the accident was the failure of a piece of equipment. But to get to the root cause, ask yourself if there is something you could have done differently to prevent that failure.

Taking Corrective Action

Once you have investigated and analyzed the accident, you're ready to take corrective action. Ask yourself what can be changed to make things better. A good corrective action should prevent recurrence of the accident, be feasible, and not create new hazards or risks.

To learn more about accident investigation and analysis, attend one of Pinnacol's three remaining 2008 seminars on the topic—September 16 in Glenwood Springs, November 13 in Lamar, and December 10 in Grand Junction. Register at www.pinnacol.com by clicking on "Seminars for Employers" (lower right).

If you have questions about accident investigation and analysis, please contact your Pinnacol marketing representative.

Safety Pays – In More Ways Than One

Maintaining a safe workplace is good for employees—and for your business as well. Not only do injuries on the job decrease productivity and disrupt the flow of work, but they also can stand in the way of your efforts to hold your workers' compensation premium costs down.

Pinnacol Assurance, for the fourth year in a row, is demonstrating that safety pays by returning \$55 million in general dividends to Colorado businesses that have maintained safe workplaces.

With this year's distribution, we will have returned more than \$227 million in general dividends to Colorado's business community. Statewide, Pinnacol is issuing dividend checks to nearly 58,000 qualifying businesses in all 64 counties—about 92 percent of our policyholders.

“Issuing a general dividend for the fourth straight year is a continuing sign of our policyholders' commitment to maintaining safe workplaces and to Pinnacol's financial health and stability,” said Ken Ross, Pinnacol president and CEO.

“We're pleased to be in a position to return this money to our customers who fuel Colorado's

economy by reinvesting these funds in their businesses and their employees' safety.”

Dividend checks are calculated based on the size of a policyholder's annual premium compared to claims costs. The average 2008 dividend check will be about \$930.

Pinnacol's policyholders represent the full spectrum of Colorado's industries, including construction, manufacturing, high-tech, transportation, and agriculture, and we provide a variety of free resources to help ensure safe workplaces for policyholders.

Safety consultants and return-to-work specialists are available at no cost to perform worksite inspections and develop customized injury-prevention and transitional work programs. In addition, we host regular seminars on diverse issues ranging from back-injury prevention to safety for non-English speaking workers.

If you have questions about the general dividend, please contact your Pinnacol marketing representative.



PINNACOL
ASSURANCE

7501 East Lowry Blvd. ♦ Denver, CO 80230

800-873-7242 or 303-361-4000

www.pinnacol.com

Pinnacol Assurance, Colorado's leader in workers' compensation insurance, offers competitively priced coverage, immediate attention to claims, an accredited network of doctors and proactive loss prevention and return-to-work services. We help employers keep workers' compensation costs down through fraud detection and prevention, claims management, auditing and legal counsel.

Safety Incentive Programs Key Safety Management Tool

If you haven't yet set up a program to celebrate and publicize safety-related accomplishments as part of your overall safety management efforts, Pinnacol Assurance urges you to do so. Safety incentive programs are powerful tools for motivating employees to embrace a safety culture and a highly visible way to show your commitment to safety.

Most incentive programs fall into one or both of the following categories:

- Rewards for reducing the frequency of work-related injuries or illnesses

Individual employees or groups of employees are rewarded for reducing accidents during a certain time period. The biggest concern about this type of incentive program is that it can encourage deception or non-reporting. Additionally, when one injury ruins the chance to reward everyone, it can create bad feelings among employees.

- Rewards for individual or team behavior

Employee behavior is observed and good behavior is rewarded. Programs based on rewarding behavior can help reduce the concerns mentioned above, but they still must be measurable, attainable, and provide

rewards that will motivate employees. Desired employee behaviors must be clearly communicated to eliminate measures that are based on personal opinion.

Is it worth implementing a safety incentive program at your company?

According to an article by Paul M. Goodrum and Manish Gangwar in *Professional Safety*, Journal of the American Society of Safety Engineers, a study of safety incentive programs reached the following conclusions:

- Among the companies surveyed, those with a safety incentive program had lower lost-time incidence rates and experience modification rates than those without one.
- Sampled companies that used only tangible awards (cash, prizes, etc.) had slightly better safety performance than those that used both tangible and intangible awards (praise, certificates, etc.).
- Incentive programs should be part of a comprehensive safety program that includes training as well as safe facilities and equipment.

Cont. from page 4

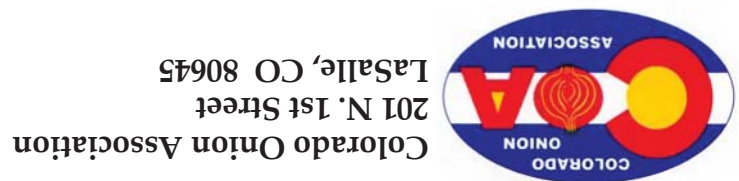
Use ServiceLink to Make Selections

To review providers and choose your preferred providers if you have not already done so, use Pinnacol ServiceLink. Go to www.pinnacol.com, click on "Pinnacol ServiceLink," choose "Manage SelectNet Providers," and then click on "Manage Medical Providers." After logging on, you will be able to select your two preferred providers, and Pinnacol will be immediately notified of your choices.

From the ServiceLink site, you can also print a sample "Letter to Injured Worker" that you are required to give to your employee at the time of the

injury notifying him or her of your two designated medical providers. If circumstances prevent you from providing the information at the time of the injury, you must notify the injured worker in writing within seven business days of being notified of the injury.

If you have questions about the provider designation process, please contact your Pinnacol marketing representative.



Call F&P to Discuss the Colorado Onion Association
Workers' Compensation Plan

 **Flood & Peterson
Insurance, Inc.**

"AgriBusiness Specialists"

Dairy ♦ Farm ♦ Feedlot ♦ Health ♦ Life
Produce Wholesalers ♦ Ranch ♦ Workers' Compensation

800-572-8616 970-454-3381

211 First Street ♦ Eaton, CO 80615

"Building Relationships Since 1939"