



# KICKBACK



A Privately Circulated Newsletter for Employers in the  
NEW YORK LUMBERMEN'S INSURANCE TRUST FUND

NUMBER 2

APRIL 2011

*A Message from the President  
Edward G. Wright, CPCU*

## NYLITF 30th Annual Meeting

**ROUTE TO:**

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

This year's Annual Meeting marked the 30<sup>th</sup> Anniversary of the New York Lumbermen's Insurance Trust Fund and by most accounts was one of our best ever. The day featured an unparalleled list of presenters, and attendance was very strong with over 20% of our member companies represented and about 150 in total attendance.

The meeting opened with Ed Wright & Bob Cohen reviewing the Trust Fund financial report and investment performance respectively. It was reported that the Trust lost \$450,000 in 2010; however, our Members' Equity was strong enough to absorb the loss. Premium increased 8% over 2009 and the number of covered employees was up 6%. Unfortunately, the number of reported claims also grew by 21%. Attendees were provided financial reports and copies are available upon request.

Aaron Robinson and Greg Fitzpatrick were re-elected Trustees by a vote of the membership.

Speakers included:

Irene Scruton - President of Central & Western NY Chapter of the National Safety Council  
Her topic "Death by Cellphone" captured everyone's attention as she noted the frightening dangers of distracted driving. Members were reminded that cellphones and other devices used extend beyond cars, trucks and roadways, carrying into the workplace with forklifts, loaders and other machinery. Members were encouraged to

establish a company policy prohibiting the use of cellphones while operating any equipment. Contact your Loss Prevention Consultant for help with this.

Robert Stockton - Attorney with Stockton, Barker & Mead, LLP

Bob, who is one of the top insurance defense attorneys in the state, spoke to us about preserving the accident scene and other dos and don'ts following a serious injury. Adhering to his advice will certainly help Trust Fund members mitigate the consequences of a serious loss. The audience surveys ranked his presentation a 4.47 out of a possible 5.

Joshua Ratzlaff - Special Agent, Federal Bureau of Investigation

Agent Ratzlaff's review of computer fraud through hacking and other means kept the audience attentive and generated a great deal of participant interaction.

Pat Regan - Employee Services, Inc.

Pat spoke about administrative referrals for problem employees, bringing us all up-to-date on how to handle various situations with troubled or problem employees.

## NYLITF Mission Statement

*Our mission is to provide our Members the best value and financial security for workers' compensation and disability benefits with the objective of the utmost protection for the health and safety of our Members' employees. We shall achieve this by rendering unparalleled loss prevention service, vigilant claim handling, risk selection and cost control. We are committed to continuous improvement, achieving and maintaining Member satisfaction with integrity and respect.*

### Important Dates to Remember

Friday, April 29 & 30, 2011

Visit the W.J. Cox Associates, Inc. booth at the  
Northeastern Loggers' Association Expo in Hamburg, NY

Friday, May 13 & 14, 2011

Visit the W.J. Cox Associates, Inc. booth at the  
Northeastern Loggers' Association Expo in Bangor, ME

Monday, May 30, 2011

W.J. Cox Associates, Inc. office will be closed

Monday, July 4, 2011

W.J. Cox Associates, Inc. office will be closed

Friday, August 18 - Sunday, August 21, 2011

Visit the W.J. Cox Associates, Inc. booth at the  
NYS Woodsmen's Field Days in Boonville, NY

This publication is intended for the educational use of employees and contractors who work for and provide services to members of the New York Lumbermen's Insurance Trust Fund. The techniques suggested herein do not apply to all situations and all work procedures should be discussed with supervisory personnel prior to being applied to your job.

*Continued inside*



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Insurance Trust Fund**

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Clarence, NY 14031-2093  
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www.wjcox.com

**NYLITF TRUSTEES**

- Joel I. Bingham**  
Double Aught Lumber, Inc.  
Owego, NY
- Joel A. Bowman**  
A. D. Bowman & Son Lumber Co., Inc.  
Castle Creek, NY
- Gregory Fitzpatrick**  
Fitzpatrick & Weller, Inc.  
Ellicottville, NY
- Paul N. Gutches**  
Paul Bunyan Products, Inc.  
Preble, NY
- Michael W. Hanlon**  
Cotton-Hanlon, Inc.  
Cayuta, NY
- Aaron I. Robinson**  
Robinson Saw Mill Works, Inc.  
Barryville, NY
- Steven F. Schaeffer**  
Wagner Millwork, Inc.  
Owego, NY
- Edward G. Wright (Secretary)**  
W. J. Cox Associates, Inc.  
Clarence, NY

**NYLITF EXECUTIVE ADVISORY COMMITTEE**

- Mo Cleaver**  
White's Lumber, Inc.  
Watertown, NY
- Craig Jochum**  
Craig Jochum Logging  
Apalachin, NY
- John S. Levi**  
Levi Lumber Company  
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- William Millier**  
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Moravia, NY
- Paul J. Mitchell**  
Paul J. Mitchell Logging, Inc.  
Tupper Lake, NY
- Edward G. Wright (Secretary)**  
W. J. Cox Associates, Inc.  
Clarence, NY

**KICKBACK**  
Issue 2, April 2011

**Editors:**  
Kathleen A. Ayala, Kevin P. Brown,  
Michelle C. Conley & Edward G. Wright

The Kickback is published by W. J. Cox Associates, Inc. The publication is a privately circulated newsletter for Employers in the New York Lumbermen's Insurance Trust Fund & Forest Industry Insurance Group.



Congratulations to the following  
W. J. Cox Associates, Inc. Staff Members  
celebrating a milestone:

Arlene Huson, Underwriter  
10th Anniversary - May 14, 2011

Bob Cohen, President, Forest Financial Incorporated  
15th Anniversary - June 3, 2011

**New Staff Member  
in Claims**

Please join us in welcoming  
Laura Kosakowski to the W. J.  
Cox Associates, Inc. family.  
Laura joins us with years of  
claims experience and will be  
a Claims Assistant handling dis-  
ability claims and property casu-  
alty claims.

We are happy to have Laura on  
board!



If you would like to receive the *Kickback*  
via e-mail instead of a printed copy,  
please e-mail us at [mconley@wjcox.com](mailto:mconley@wjcox.com)  
or call (716) 759-9606.

Thanks.

**New York Lumbermen's  
Insurance Trust Fund  
COOKBOOK**

Featuring Recipes Provided by the  
Members of the  
New York Lumbermen's Insurance Trust Fund

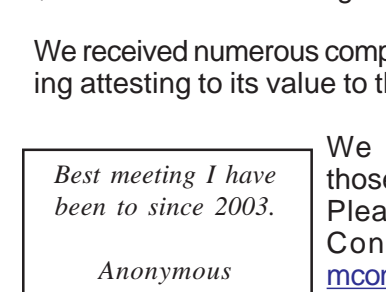
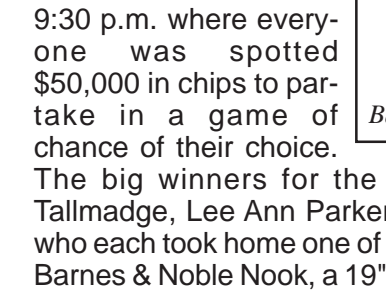
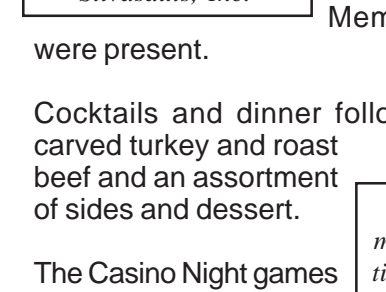
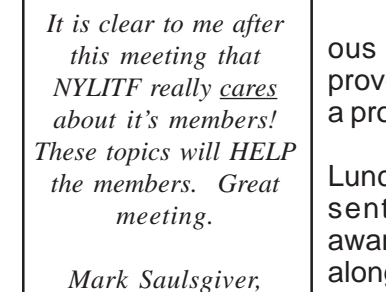


**Be Part of the  
First Edition of the  
New York  
Lumbermen's  
Insurance Trust  
Fund Cookbook**

We are still accepting submissions for the First Edition of the New York Lumbermen's Insurance Trust Fund Cookbook. Would you like your favorite recipe included? Then send it in and all submissions will be reviewed by the Cookbook Committee at W. J. Cox Associates, Inc. (All submissions will receive a gift, one gift per person.)

Submit recipes to:  
Michelle C. Conley  
W. J. Cox Associates, Inc.  
9600 Main Street, Suite Three • Clarence, NY 14031-2093  
-or-  
[mconley@wjcox.com](mailto:mconley@wjcox.com)

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*It is clear to me after  
this meeting that  
NYLITF really cares  
about it's members!  
These topics will HELP  
the members. Great  
meeting.*

*Mark Saulsgiver,  
Silvasauls, Inc.*

were present.

Cocktails and dinner followed offering hand  
carved turkey and roast  
beef and an assortment  
of sides and dessert.

The Casino Night games  
went from 6:30 –  
9:30 p.m. where every-  
one was spotted  
\$50,000 in chips to par-  
take in a game of  
chance of their choice.  
The big winners for the night were Calvin  
Tallmadge, Lee Ann Parker and Andrew Millier  
who each took home one of the Grand Prizes – a  
Barnes & Noble Nook, a 19" flat screen TV and a  
\$100 Gander Mountain gift certificate.

We received numerous compliments on this meet-  
ing attesting to its value to the attendees.

*Best meeting I have  
been to since 2003.*

*Anonymous*

We have a request to  
those who did not attend.  
Please e-mail Michelle  
Conley at  
[mconley@wjcox.com](mailto:mconley@wjcox.com) with  
a brief statement  
of why you  
weren't able to  
make it. Hope-  
fully this informa-  
tion will help us  
to improve upon  
attendance in  
the coming  
years.

**Rob Graffito -  
Gander Moun-  
tain**

Finally, Rob  
Graffito of Gan-  
der Mountain  
wrapped up the  
day with a review  
of the latest tech-  
nology in fishing,  
offering numer-  
ous tips on how to im-  
prove your catch. Rob is  
a professional angler.

Lunch featured the pre-  
sentation of safety  
awards and scholarships  
along with special recog-  
nition of our 24 Charter  
Members, 11 of whom



# Congratulations to the New York Lumbermen's Insurance Trust Fund 2010 Safety Award Recipients

A Feller & His Dawg  
Trent Abare Logging & Trucking  
Aden Brothers  
All State Flooring Distributor  
American Lumber Co., LP  
Arcade Lumber & Millwork, Inc.  
Axtell & Bradtke Lumber Co.  
B. K. Logging  
Barnett Forest Products, LLC  
Russell Bass & Sons Lumber, LLC  
Berry Brothers Lumber, LLC  
Bestway of New York, Inc.  
Bey Brothers, Inc.  
Bissell-Babcock Millwork, Inc.  
Blue Ox Forest Products, Inc.  
Bluestone Log & Timber, Inc.  
Andrew R. Boldt Logging & Trucking  
Brauen Construction  
Brookside Lumber, Inc.  
Brush Cutters, LLC  
Darin A. Buchanan  
S. L. Bureau Wood Products, Inc.  
D. Ollie Burgess Specialty  
Wood Products, Inc.  
Burkum Trucking  
Burton's Logging  
C & Z Farms & Sawmill  
C. C. Logging  
Callahan Logging  
Clement Caron  
Walter E. Chandler Forestry Services, LLC  
Chenango Forest Products  
Christmas Forestry & Farm, LLC  
Clapper Logging, Inc.  
Clarkville Timber Harvesting  
Clement's Burrville Sawmill, Inc.  
Coldspring Logging  
Cooksburgh Lumber Co., Inc.  
Cotton-Hanlon, Inc.  
Couture Timber Harvesting Corp.  
Patrick Croneiser Logging & Trucking, Inc.  
Croniser Logging, Inc.  
D & D Logging, Inc.  
D & F Pallet Company  
Dansville Logging & Lumber Corp.  
David Darling Logging  
Deer River Lumber Co., Inc.  
Demonstoy Lumber, Inc.  
Peter DeVivi Productions, Inc.  
Larry Dickerson Logging  
Thomas Donnelly Logging  
Donver, Inc.  
Dugan Creek Lumber, LLC  
Eagle Forest Products, Inc.

Five Years Injury Free  
Bestway Enterprises, Inc.  
Robert W. Butts Logging  
Catskill Forest Products, Inc.  
Environmental Forest Products, Inc.  
Kane Logging  
Kilmer Lumber Co., Inc.  
McClelland Logging  
Olson Logging  
P & T Timber Sales, Inc.  
Chad Pierson Logging  
Sherman Logging  
Smith Timber Harvesting  
Donald L. Snyder, Jr.  
Ken Strong Hauling  
West Logging

Ten Years Injury Free  
Cook Trucking  
Farney Tree & Excavation, LLC  
Foxes Logging  
Koenig Brothers Sawmill, Inc.  
N. V. Lumber, Inc.  
Ron Spann Logging  
Sullivan Forest Products, Inc.  
George Tender Logging  
George Whelden Logging

Fifteen Years Injury Free  
Craig Jochum Logging

Twenty Years Injury Free  
Baker Forest Products  
Washburn Logging

Twenty Five Years Injury Free  
Wilbur Haynes Forestry

Thirty Years Injury Free  
Tree & Home, Inc.

**Safety Coordinators of the Year:**  
Tasia Engst - Wares of Wood, Inc.  
Claire Monaco - 3B Timber Company, Inc.  
Jonathan Wheeler - 3B Timber Company, Inc.

**The following members were recognized  
for their dedication towards continuous  
improvement in safety:**  
Delta Hardwood Flooring, Inc.  
Fitzpatrick & Weller, Inc.  
Hankle Lumber, Inc.

Eddy Lumber Co.  
Edmonds Lumber  
Ewald Logging  
Farney Lumber Corp.  
Finger Lakes Timber Co., Inc.  
Fleischman Farms, Inc.  
John R. Gardner Timber Enterprises  
Herman Gehrke Logging, LLC  
Duane A. Golley  
A. E. Gombert Lumber Co., Inc.  
Great Lakes Specialties  
Green Ridge Forestry  
Guldenschuh Logging & Lumber  
Rynard G. Gundrum Lumber  
HDK Wood Products  
Hamburg Aero Leasing, LP  
Donald Hayes Trucking, LLC  
Roy Holmes Logging  
Homer Logging Contractors  
Hutchins Logging  
Instantheat Wood Pellets, Inc.  
J & S Logging, Inc.  
J. C. Lumber, Inc.  
Johnson Forest Management  
Joyce Logging  
K. B. Logging  
Ray A. Keith  
Ken's Logging, Land Clearing &  
Firewood, Inc.  
Klein & Sons Logging, Inc.  
Lake George Forest Products, LLC  
Laroe Sawmill  
Law Logging  
Le Lin Logging, Inc.  
Levi Lumber Company  
Lincoln Davies Company, Inc.  
Lobdell Logging  
Locust Hill, LLC  
Lok-n-Logs, Inc.  
LPJ Logging  
Lumac Company  
M. J. Lyndaker Logging, LLC  
Mayer Timber Management, LLC  
Cory E. McConnell  
Mead Lumber Co., Inc.  
Roy Metott Logging  
Monroe and Son Logging  
Lyle W. Moser Logging  
Mountain Forest Products, Inc.  
Mountain View Logging  
Munger Logging  
Murphy's Logging  
Napper Logging, LLC  
Northcreek Woodworks

Norton-Smith Hardwoods, Inc.  
 Olmstead Logging, LLC  
 O'Neill Brothers Logging, Inc.  
 O'Neill Brothers Trucking, Inc.  
 Paulson Wood Products, Inc.  
 Pearson Logging  
 James M. Peck Logging, Inc.  
 Dale A. Perry  
 A. Petteys Lumber  
 Portville Forest Products, Inc.  
 Pulsifer Logging, LLC  
 R & F Logging, Inc.  
 Red Rose Timber &  
 Transport, LLC  
 Reed Logging Co.  
 Kevin Regan Logging, Ltd.  
 Patrick Remillard  
 Heath Reynolds, Logging  
 Richards Logging, LLC  
 Danny J. Robbins, LLC  
 Robinson's Logging  
 Rothe Lumber Corp.  
 Sacandaga Lumber  
 St. Lawrence Lumber, Inc.  
 Salamanca Lumber Co., Inc.  
 Wayne D. Seelow  
 Shepard Logging  
 Shepards Mill, Inc.  
 Silvasauls, Inc.  
 James C. Smith Logging



*Delta Hardwood Flooring, Inc.  
 and Fitzpatrick & Weller, Inc.*



*One Year Injury Free Safety  
 Award Recipients*



*George Whelden & Dave Fox*

**The following members were recognized  
 for their dedication to excellence in safety:**

Baillie Lumber Co., LP - Boonville  
 Baillie Lumber Co., LP - Hamburg  
 Baillie Lumber Co., LP - Smyrna Sawmill  
 Baillie Lumber Co., LP - Smyrna Yard  
 Double Aught Lumber, Inc.  
 J & J Log & Lumber Corp.  
 McNeilly Wood Products, Inc.  
 Paul J. Mitchell Logging, Inc.  
 Pallet Services, Inc.  
 Seaway Timber Harvesting, Inc.  
 Wagner Hardwoods, LLC  
 Wagner Lumber  
 Wagner Nineveh  
 Ward Lumber Co., Inc.

**The following Charter Members were recognized  
 for their 30 years of participation in the NYLITF:**

Bissell-Babcock Millwork, Inc.  
 A. D. Bowman & Son Lumber Co., Inc.  
 Catskill Forest Products, Inc.  
 Chenango Forest Products  
 Clement's Burrville Sawmill, Inc.  
 Cotton-Hanlon, Inc.  
 D & D Logging, Inc.  
 Deer River Lumber Co., Inc.  
 DeRosia Lumber Company  
 Donver, Inc.  
 Double Aught Lumber, Inc.  
 Levi Lumber Company  
 Lizotte Logging, Inc.  
 Lok-n-Logs, Inc.  
 P & T Timber Sales, Inc.  
 Potter Lumber Co., Inc.  
 Quality Hardwoods, Inc.  
 Rothe Lumber Corp.  
 Shepard's Mill, Inc.  
 Tree & Home, Inc.  
 Wadsworth Logging, Inc.  
 Wagner Lumber  
 Wightman Lumber & Building Supplies, Inc.  
 Wolfe Lumber Mill, Inc.



*New York Lumbermen's Insurance Trust Fund  
 Charter Members*

Kenneth E. Smith  
 Spotswood Logging  
 Rudy Stempel & Family  
 Sawmill, Inc.  
 Stix, Inc.  
 Superior Building Supply  
 T & C Logging  
 Tallman Tree Farm, Inc.  
 Tender Timber Management  
 3B Timber Company, Inc.  
 Timberland Forestry  
 Toomey Brothers Logging  
 Tri State Hardwoods, Ltd.  
 Trinity Forest  
 Management Service  
 U-Cut Enterprises, Inc.  
 U. S. Lumber Co.  
 L. J. Valente, Inc.  
 Timothy G. Vannostrand  
 Logging, LLC  
 Wadsworth Logging, Inc.  
 Ward Logging, LLC  
 Waruch Lumber, Inc.  
 R. J. Williams, Inc.  
 Windham Equipment  
 Rental, Inc.  
 Woodhull Forest Products, Inc.  
 Woodstock Beamworks  
 Tom Yakalis Logging  
 Jeff Zehr Logging



*Craig Jochum*



*Members recognized for their  
 dedication to excellence in  
 safety*



*Ken Strong*