Planning for the “Unexpected”

A few years ago, an old college friend died in an automobile accident. That event, in itself, is lived out every day as it is part of the cycle of life. One of the differences I observed in this situation was that he did not have a will. The chaos and anxiety within his family that ensued since his departure has been tragic. My expectation is that the family will never be the same again. Some simple planning could have eliminated all of this. Shortly after the tragedy, Karen and I realized that we were in the “same boat” as my old college friend’s family, and we soon became engaged in our estate planning.

So here is where I try to draw a correlation. What happens to your business if you or another key person were suddenly gone?

A. Will your business continue to operate “Business as Usual”?
B. Will there be a few minor hiccups and then the business continues on?
C. Will it die either a quick and painless death?
D. Will it immediately start to shrink and never regain its stature, ultimately failing?

If you think “A” or “B” best describe your business, Congratulations!! You are awesome and you have obviously taken all of the appropriate steps to ensure your business continues on. It takes a lot of planning in advance of a tragedy to make sure the business continues on without any major performance setback.

For any of you that recognize “C” or “D” as the likely scenario, it’s not too late. Start working on creating the plans that ensure the business survives. If you aren’t sure what you need, there are many resources out there that can help.

The absolutely worst thing you can do, is nothing. Don’t wait for tragedy to strike to force you into action. Take the actions now and avoid all of the chaos and fighting that can destroy your business. You owe it to your immediate family and to your employees (your extended family), and to your customers.

There are a number of succession planning and disaster planning resources available. Let us know if you would be interested in having the association set up a seminar on the topic.

James W. Shoemaker, Jr.
**From the Executive Director**

-Harry Leaver-

**Strength in Numbers!**

When I took on the position of Executive Director of the CMMA in January of 2016, your Board of Directors established some key goals they wanted to achieve within three years. The number one goal was to reach a total of 100 members by the end of 2018. That seemed like an aggressive goal considering we had 46 members at that time. I am pleased to report that we are well on our way with a current count of 84 and a few more that will likely join soon. And, we are still maintaining our balance of more manufacturers than associate members.

While our growth rate is significant, it’s not enough. We need your help in bringing on more manufacturers. If you know a business that is not a member currently, encourage them to join our group. Talk about the benefits you see with your membership. Or, if you prefer, provide me the person’s name and number and I will reach out to them.

So why do we get concerned about growing our membership? Here are a couple of reasons:

- It raises our “Voice.”
  - To make sure the needs of manufacturers are heard.
  - To assure that manufacturing is recognized for its importance to our regional, state, and national economy.

- We learn from each other. Exposure to different approaches used in our various businesses can only make us stronger. Whether it’s from a “Best Practices” tour or connecting through one of the Special Interest Groups or some other networking functions, we learn from each other.

- Increased opportunities to buy or sell to each other.

- Increased opportunities to leverage our “Combined” buying power. This really comes into play with items we all use such as insurance or dunnage.

Between us, we could add many more reasons. Please help us grow our association both in numbers and with the impact we make.

Have a great summer,

Harry Leaver
Mark your calendars and join us for our annual scholarship golf outing. All proceeds go toward our CMMA Scholarships. Visit our website for more information.

*Space is limited and teams fill up FAST, so sign up soon!*

Interested in "mixing it up" by switching some of your teammates with other teams? Let us know and we will attempt some matchmaking. This is a great opportunity to get to know your customers, vendors, and other CMMA members!

Photos from 2016 outing
Energy Efficiency Rebate Program
Launches Ninth Year

*Michigan businesses can choose from over 400 incentives in 2017.*

2017 marks the ninth year of the Consumers Energy Business Energy Efficiency Programs, and the incentive options for customers continue to increase and diversify. Since the program began in July 2009, more than $100 million in rebates have been paid to over 75,000 commercial and industrial customers for installing energy efficient electric and natural gas equipment in their businesses. In addition to the incentives, these customers have saved over $420 million in energy costs through the new energy efficient products they have installed.

This year, we have added over 40 new rebate measures to our catalog. This increases the number of incentives available to nearly 450 standard measures, along with custom measures and specialty programs. We’ve added new measures specifically for manufacturing, Leadership in Energy & Environmental Design (LEED) whole building design, LED interior lighting, variable frequency drives, commercial kitchen upgrades, pipework and insulation, and others. As technology advances, we’ve also updated the incentives for a number of measures to reflect the rapidly changing nature of the energy efficiency market.

In addition to our standard measures, Consumers Energy offers many special programs tailored to meet the specific needs of your business. Among others, these programs include:

**Small Business Energy Efficiency Program** – Intended for business customers with annual energy use of 400,000 kWh or less, this program is easy to participate in and offers competitive incentives and options for small businesses. Our authorized contractors will evaluate your energy use and create a customized proposal just for your business. Rebates are customized for you based on your hours of operation, and most customers will pay back the new energy efficient equipment in less than one year with the energy savings after the rebates. Learn more about the Small Business Energy Efficiency program or find an authorized contractor.

**Pilot & Specialty Programs** – We also offer a wide variety of programs designed for particular industries or energy uses. This year, we have 13 different pilot and specialty programs in areas including advanced lighting network controls, industrial energy management, compressed air and agriculture, to name a few. Find out if any of our pilot and specialty programs could help to provide extra savings for your business.

To learn more about our Business Energy Efficiency Programs or to participate, visit our website, call our team at 877-607-0737 or email us with your questions at ConsumersEnergyBusinessSolutions@CMSEnergy.com.
Work Comp Insights -

The First 24 Hours After an Injury

General Agency Company – Your Trusted Insurance Advisor

The moment an injury occurs, it initiates a sequence of events that can last for weeks or even months. But no matter how prolonged the recovery period, the first 24 hours after an injury are the most crucial. To respond effectively to an incident, the majority of the action items should occur within 24 hours.

The first 24 hours are critical. The lag between when an injury occurs and the reporting of that injury has a significant effect on both the time it takes to close the claim and the final cost of the claim. A study published by the Hartford Financial Services Group found the following:

- Claims reported during the second week after an occurrence had an average settlement value that was 18 percent higher than that for claims reported during the first week.
- Waiting until the third or the fourth week resulted in claims costs that were about 30 percent higher.
- Claims that were not reported until 1 month after the occurrence were typically 45 percent higher.
- According to the study, back injuries were particularly sensitive to delayed reporting; waiting just one week to report a back injury typically results in a 40 percent increase in the ultimate cost of the claim.

The most common reason for delayed reporting is that the injured party believes the pain will go away. This creates problems, as most injuries that are not addressed immediately take longer to heal. The second most common reason for delayed reporting is a lack of employee training. Approximately 97 percent of employees injured on the job do not know what process to follow; in many cases, they will go to their own doctor rather than reporting to their supervisor.

For supervisors, training allows them to take a more active role in managing the response and to serve as a guide for injured employees. This means quicker reporting times and better health outcomes. Training should ensure employees are aware of how to access appropriate care. Employees should be comfortable reporting injuries knowing they will be treated with care and respect. To aid in educating your staff about workplace injuries, your company should create and post a written, 24-hour response plan for employees and supervisors to follow.

After the injury is first examined, there should be considerations made as to when the employee will be able to return to his or her duties.

- Communicate caring and concern as soon as possible, letting injured employees know that you care about their well-being and want them back on the job as soon as they are able.
- Give the injured employee forms to take to the doctor. These forms allow the doctor to authorize return to work and note any temporary restrictions an employee may have.
- Follow up with the injured employee by finding out how the doctor’s visit went. Together, you can formulate an appropriate Return to Work plan.

If you have any questions on claims reporting, how to return your employees to work after an injury, your workers compensation program, or how to define this in your employee handbook please give us a call at the General Agency Company.

Call (989) 817-4271 and ask for Nate Weisenburger.
GI-TEC Center Career Day—May 10th!

Local manufacturers, and numerous CMMA member companies, recently attended the Gratiot-Isabella Technical Center’s Career Day. Students were able to visit company tables to learn more about careers in manufacturing, as well as technical and occupational education.

MEATA Conference—May 23rd-25th!

The Michigan Educators Apprenticeships & Training Association recently held their annual Spring Conference in Mt. Pleasant, MI. At the event, educators from around the state attended to learn more about apprenticeships and work-based education. CMMA Executive Director, Harry Leaver, led a panel discussion during one of the conference sessions. The panel consisted of business leaders currently running apprenticeship programs and discussed the benefits they’ve gained from the experience. The CMMA is currently looking at ways to develop apprenticeship and apprenticeship models for the Central Michigan Region. For more information, visit meata.org

Conference participants attended various sessions regarding apprenticeships at the Soaring Eagle Casino & Resort.

Conference participants had the opportunity to golf together at Snow Snake, prior to the conference, to raise funds for apprentice scholarships.
MEMBER SPOTLIGHT:

Burch tank & Truck

Burch Tank & Truck was founded in Mt. Pleasant in 1990 by Ken Harrison. What started as a 3 Bay operation has now grown to include 20 bays for manufacturing, repairing, inspecting, and modifying bulk transport tankers. These tankers are used heavily in the sanitary, chemical, petroleum and dry bulk industries. The business has grown steadily over the years and now employs about 100 people in total, 45 of them in Mt. Pleasant.

Burch Tank & Truck stands above many of their competitors in the eyes of their customers. Achieving this stature did not happen by accident. It took commitment and perseverance and, most importantly, paying attention to the customer. What are the key differentiators that set them apart?

- Superior quality products. This is evident in the product engineering, the materials used to build the products and the craftsmanship that is evident in the building of the products.
- A ten-year warranty is standard, compared to their competitors offering warranties ranging from one to three years.
- Willingness to customize their products to match any unique customer needs.
- Design focus on aerodynamics.
- Maintenance requirements are the lowest in the industry.
- “Uniframe” design. This is more expensive initially, but is a key to the robustness of their products and extremely low warranty costs.
- Recognized for attention to detail.
- Quality and Reliability are top description terms when customers are asked what comes to mind when they think of Burch Tank & Truck products.

In addition to the main manufacturing facility in Mt. Pleasant, they have a separate parts business here as well. Also, they have another division, Burch Energy Corporation, that has teamed up with QualaWash specializing in chemical tank cleaning at a facility in Midland. There are three other service locations: one in Montana, one in Illinois, and the other in Arkansas.

Burch Tank & Truck is truly a multigenerational “family” business. Today, Ken, the founder, is still involved. However, he has turned over the presidency to his son, whose two sons and daughter are also part of the management team. The more you look at the business, the more you can see that their future is bright and that the hand-offs from one generation to another are well planned and transitions are smooth.

You will have an opportunity to tour Burch Tank & Truck soon, as they are hosting a “Best Practices” tour on August 24th. So mark your calendars.
Great Lakes Bay Regional Alliance & the GIRESD

Gratiot-Isabella RESD is leading the way in teacher professional development with a Middle School Math Professional Learning Community (PLC) project. The work is part of the Great Lakes Bay Regional Alliance STEM Impact Initiative that includes a total of six middle school math pilot projects taking place in the eight county region. All middle school math pilot projects are intended to enhance the skills of the workforce of the future. The PLC staff involved in the project is not looking for short-term gains often associated with a new program. They are working towards sustainable shifts in mathematics instruction that lead to long-term increases in student achievement. The project was made possible by generous funding from the Midland Community Foundation, Mt. Pleasant Community Foundation, Saginaw Chippewa Indian Tribe, Dow Chemical Corporation, and Gratiot Isabella RESD.

Final reports about the effectiveness of the pilot projects will be released August 22nd, but initial feedback appears positive:

- Ninety-five percent of administrators saw improvements in teacher use of instructional strategies.
- Fifty-seven percent of the lessons observed in the spring incorporated investigative tasks versus thirty-three percent in the fall observations.
- Connections to prior lessons and classroom culture showed significant increases.
- “Learning from other teachers in different districts has been so enriching and beneficial to me. I've learned so many strategies and practices that have improved my teaching.” -Teacher
- “Through the ability to collaborate with other core teachers from the area, I have watched my teachers grow professionally and try new ideas. It has been great.” -Principal

If you are interested in more information about regional initiatives or the results of the middle school math study when they are released, please visit www.stempipeline.com.

Article by Lori Flippin, GLBRA STEM Initiative Leader

For more information about the Central Michigan Manufacturers Association or to become a member, visit www.centralmichiganmanufacturers.org or email us at info@centralmichigamanufacturers.org