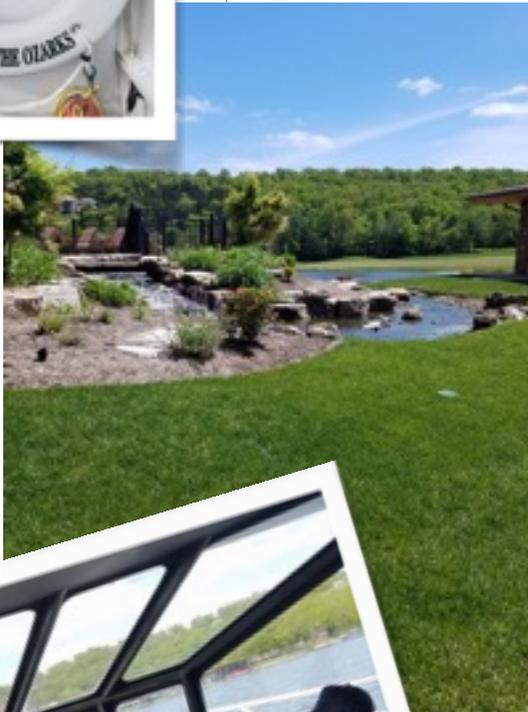


MISSOURI RURAL SERVICES WORKERS' COMPENSATION INSURANCE TRUST



Annual Meeting Stories *from The Resort at Old Kinderhook,* *Camdenton, MO on April 27, 2017*



The day began at 10 a.m. with the educational topics of Return to Work, Suite of Safety Services, and Advantages of Paying Claims \$3,300 and Under. At Noon a buffet luncheon was served in the lovely Hearth Room, complete with dozens of picture windows overlooking the golf course and a enormous gas fireplace. After the luncheon there was a short business meeting followed by the presentation of Hall of Fame and President's Club safety awards. The grand finale was a cruise with "Celebration Cruises" on the Lake of the Ozarks.





Introducing the PRESIDENT'S CLUB

Criteria: Received a Hall of Fame Award for 6 of the Last 10 Years

Dana Tarpening & Donna Barger-City of Brookfield, Kevin & Brenda DeVoy-DeVoy Baker Insurance



Debbie Cornell-City of Carterville



Curt Stueve-Joachim-Plattin Ambulance District, Don Becker-Custom Insurance Services

Donald Krank-City of Black Jack





Belinda Welker-The Little River Drainage District



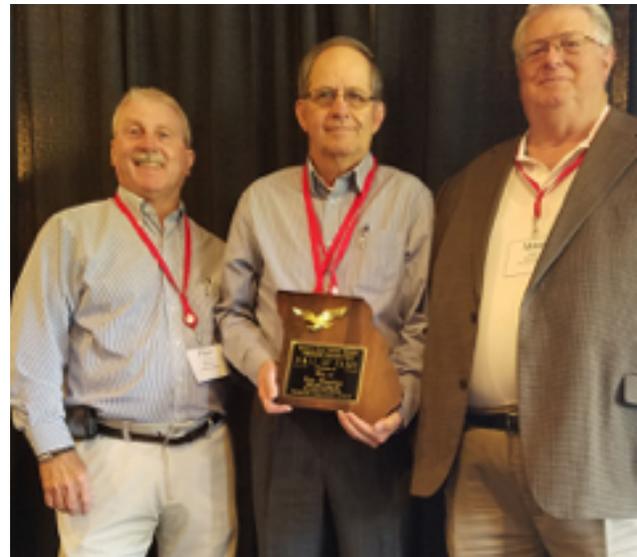
Anna Fuller-Salt River Ambulance District, Mike Keith-Mike Keith Ins. Agency



Brian Scrivner-City of California, Dan Holt & Susan Woods-MRSC



R. L. Scharfen-City of Lake Winnebago, Paul Barbee and Mike Keith-Mike Keith Insurance Agency



Hall of Fame Winners Criteria:

Minimum \$10,000 Premium per Year, Loss Ratio of 35% or Less for a 3 Year Period



Frank Offutt-
Platte City
Special
Road Dist,
Susan
Woods-
MRSC



Peggy
Watson &
Robbie
Buesking-
Madison
County
Ambulance
District



Sam Rost-
City of
Marshfield,
Rob
Ahrens-
Ahrens
Insurance
Agency



Sandra Carroll,
Jenni Cooley, Michelle Sanders-
Share & Care for Special People, Inc.



Dan Holt, Stacy Thoenen, and Susan Woods-MRSC

& SAFETY

“Participate in safety meetings. They are a perfect opportunity for you to communicate your safety ideas or concerns with your supervisor, ensuring safety for you and your coworkers .”

More importantly, safety meetings allow you an opportunity to relay safety and health concerns or improvement ideas to your supervisor. Often, some of the best safety ideas come from you.

Your Role at Safety Meetings

- Be an active listener. Even if the topic is something you are familiar with, safety hazards, procedures and precautions are constantly evolving and changing. Don't be tempted to tune out; you are sure to learn something new or be reminded of an important safety practice.
- Be an active participant. If the meeting leader is able to draw on worker experiences, that will remind all employees – especially newer ones – that hazards in the workplace are a reality. If others may be able to learn from your experience, speak up.

Safety Topics

Topics discussed at safety meetings are presented because they are potential safety hazards. If you encounter workplace hazards that you'd like to discuss, suggest them to your supervisor.

Safety First

A chain is only as strong as its weakest link. To keep our workplace safe, we need every employee's commitment. We all need to do our part to promote safety, and regular meetings are an important part of our program.

Why should you focus on safety? According to the Occupational Safety and Health Administration (OSHA), workers who suffer a disabling injury can lose 40 percent of their income over five years. And the loss means more than just less money; increased stress and conflict associated with occupational injury and illness can be painful for families, too.

Participate in safety meetings to help in our commitment to provide a safe and healthy work environment.

When Your Back Hurts



*Don't Let
Back Pain
Knock You Flat*

Is your back hurting? You're in good company. In any 3-month period, about 1 in 4 adults in the U.S. has at least one day of back pain, mostly in the lower back.

The back is a complicated structure. Its center is the spine, which is made up of 33 bones called vertebrae, stacked in a column. The nerves of the spinal cord run in a tunnel through the middle of those bones. Spongy discs between the vertebrae act as cushions. Ligaments and tendons hold everything together.

A lot of things can go wrong with your back. A strained muscle or a problem with a disc or a bone can cause pain. Back pain might also arise from a fracture or tumor. Much of the time, though, it's impossible to tell what's making your back hurt.

"We rarely find out exactly what it is," says Dr. Gunnar Andersson, an **orthopedic** surgeon at Rush University Medical Center in Chicago. "As long as it stays as back pain, we are typically not that concerned."

Your back naturally changes as you get older. Discs degenerate and arthritis may develop in the small joints of the back. Those changes may show up on an MRI or other types of imaging scans. But such changes to the back are also seen in a lot of people who don't have back pain. So it's hard to know if the changes are actually what's causing the pain.

People with obesity are more likely to have low back pain, as are people who smoke. Back pain is also more common in people who don't exercise much, or in people who are mostly inactive but have occasional bursts of exercise.

The good news is most back pain goes away by itself. For a new pain in the back, Andersson says he usually advises taking over-the-counter medications for the pain and staying away from activity that is hard on the back—lifting, carrying, bending, and twisting. "Then, wait for the problem to disappear, which it will in the great majority of people over a few weeks," he says.

But for some people, the pain continues. If your back hurts most of the time for more than 3 months, you have chronic back pain.

What doctors do about chronic pain depends on the source of the pain. Some chronic back pain requires prolonged medical attention.

If the pain comes from a fracture or tumor, those problems can be treated. Surgery can help if the pain is caused by a ruptured (herniated) disc or certain other conditions like spinal stenosis (narrowing of the spinal column, which can put pressure on the nerves) or degenerative spondylolisthesis (when one vertebra slips over another). But surgery isn't the right choice for everyone.

There are many treatment options for back pain, so be sure to talk to your health care provider about which approach is right for you. For most people, even chronic pain eventually clears up without surgery. The most important thing, Andersson says, is not to let the pain take over. Research has shown that patients who stay active are better off. Just be sure to avoid activities that might strain the back. "It's important not to succumb to the pain and become afraid of moving," Andersson says. "It doesn't seem to make much difference what you do, as long as you stay active."

For a Healthier Back:

1. Stay active and maintain a healthy weight.
2. Stretch before exercise or other strenuous physical activity.
3. Don't slouch when standing or sitting.
4. Make sure your work surface is at a comfortable height for you.
5. Wear comfortable, low-heeled shoes.
6. If you must lift something heavy, don't bend over the item; instead, keep your back straight, bend at the knees, and lift by putting the stress on your legs and hips.
7. Talk with a health care provider to make sure you're getting enough calcium and vitamin D.
8. Don't smoke.

Reference:

[The SPORT Value Compass: Do the Extra Costs of Undergoing Spine Surgery Produce Better Health Benefits?](#) Weinstein JN, Tosteson AN, Tosteson TD, Lurie JD, et al. *Med Care*. 2014 Dec;52(12):1055-63. doi: 10.1097/MLR.000000000000250. PMID:25334052