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**Regional  
 Workshop &  
 Conferences**

**Risk Management**

**Featuring Nancy Frush**

**New ORLEANS**

Friday, March 24

Topics like holism and emergency preparedness were big hits in New Orleans.

**at a glance**

- Risk management consultant Nancy Frush embraces a concept called holism.
- Nancy encourages component manufacturers to be proactive by holding health workshops to encourage healthy living habits.
- Nancy teaches that management figures should be leaders who set examples, admit when they are wrong, and are honest and caring about the employees.
- Barriers in the workplace are created by placing too much focus on titles.

The WTCA Regional Workshop & Conference (RWC) on Human Resources and Risk Management took place in New Orleans on Friday, March 24, featuring Nancy Frush as the guest speaker. Attendees received a binder with information and resources, including a section devoted to the topics and worksheets that Nancy used in her presentation. Her worksheets were complete with diagrams and checklists to illustrate her points.

Nancy's message is one that stresses the importance of "other-directedness." The people working for you are the most valuable asset. Gaining their trust and loyalty is a key to operating a successful, cost-efficient business. When working with people, Nancy always recommends "relating to them on their level."

Nancy's approach to managing risk is focused on the concept of holism—that an organic or integrated whole has a reality independent of and greater than the sum of its parts. Simply stated: each person is equal, valuable, unique and deserving of respect. An employee is not just an employee. He or she is a person, first and foremost, who has a life outside of work (believe it or not!). The term "employee" only defines one aspect of a human being. People are more complex than that. Nancy suggests we avoid "pigeon-holing" employees into a position by not using titles and changing our management techniques.

Attendee Kayla Gary, HR & Safety Director of Sentry Building Components, agreed with the concept. "Holism is so right. There was a time that I didn't feel like we were treating our employees as if they were part of the company and we have been trying to change that. Nancy reinforced that we are doing the right thing," she said.

The day started with an invigorating group stretch led by Nancy to demonstrate how to encourage employees to adopt healthy lifestyle habits that carry over into the workplace. Rather than react to health conditions after they become a problem, Nancy encourages component manufacturers be proactive by holding health workshops (blood pressure and cholesterol screening, flu shots, and non-smoking workshops are a few examples) to encourage healthy living habits. One of Nancy's "frush" ideas is that every shift should begin with a ten-minute stretch in order to follow that proactive approach to employee health. As this example suggests, her

by Emmy Thorson-Hanson



Nancy Frush in action during her presentation on Risk Management at the RWC in New Orleans.

approach to managing risk is a bit unorthodox. Now it is time to "stretch" your definition of risk management as we explore the innovative ideas that Nancy says will add green to your bottom line.

To understand Nancy's approach, it helps to know a little bit about her. She has a degree in psychology and started her career as a case worker. Nancy's job was to help whoever walked in the door. No matter what their situation was, she was willing to do whatever it took to connect those in need with the services that would help them.

Nancy says one of the most important lessons she learned as a social worker was about artificial barriers. She recalls attending the training session that would influence her future. "We learned how to knock down artificial barriers, and in turn I learned how to relate to people at all levels of the community. It is important to break down both physical and psychological barriers," she says. In her opinion, artificial barriers are also present where we work. "One way we create barriers in the workplace is by placing too much focus on titles. Managers should not receive preferential treatment such as a special parking spot. Everyone is equal," she says.

Another valuable lesson experience that shaped Nancy was a project in a training class. "We had to write our own obituary. It really made me think about what impact I am going to have on this world. I realized that you need to be aware of what message you are sending out. When you walk away or someone leaves you, what impression have you left on them?" she asked.

Nancy began her presentation by defining risk management as the task of reducing the cost of doing business—to "plug all the holes where the company is losing cash." According to Nancy, there are two types of risk. There is human behavior risk, which involves risks caused by employees, management or external

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Larry Rogers (Rogers Manufacturing), Scott Ward (Southern Components) and Ken Kirsch (Truswal Systems) discuss the presentation during a break.



Nancy (center) with Kayla Gary and Terry Leopold of Sentry Building Components in Jennings, LA.

forces. These risks include attendance, injuries, policy violations, equipment damage, productivity and quality control, to name a few. Natural risk, in contrast, includes natural disasters such as hurricanes, tornadoes and fires.

Natural risks are beyond your control; the only thing you can do is take meas-

ures to minimize the damage they cause. Nancy defines risk as being all-inclusive in its nature and "so much more than safety." Her procedure for evaluating risk management is to identify all areas where a company is "bleeding" cash. Throughout the workshop, attendees learned methods for implementing money-saving ideas into their risk management plans while learning to view their employees in a whole new light.

**"The Key Is How You Treat & View Your Employees"**

According to Nancy, the best way to manage the human behavior side of risk is to value each individual and see them as a person, not just an employee. Since it is directly involved with human behavior risk, Nancy talked about the human resources aspect of risk management, wasting no time in weaving in holism.

Most manufacturers might assume that the biggest challenge facing their company are issues involving employee behavior, rather than looking at the bigger picture of what has caused them to act out. She explained how it can be harmful to focus too much on employee behavior rather than management behavior. Nancy teaches that management should be leaders who set examples, admit when they are wrong, and are honest and caring about the employees. She believes that management should not "be in charge" of employees because this creates a feeling of inequality that can result in lower morale. Instead, management should be viewed as a source of guidance and support for employees, leaving the employee feeling more responsible and valued.

Continued on page 86



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### Risk Management Featuring Nancy Frush

Continued from page 85

Nancy also discussed motivation. Her theory is that people are motivated by an inner drive or impulse, or are aiming for an incentive or goal. Nancy stressed that money is not generally a motivator, but if people feel appreciated and enjoy coming to work they will do a better job. "People work hard because they care!" she exclaimed. If all of their basic needs are being met (salary, safety, security), she asserted, then they will feel compelled to work harder and better for you. This will improve quality, productivity/efficiency and absentee rates, areas where money "bleeds" out.

### Safety Committee, HM Stauffer

The second topic of the seminar dealt with Workers' Compensation and Safety Committees, a topic with which Nancy is all too familiar.

The best defense against injuries and workers' compensation pay-outs is to not have injuries in the first place, which goes hand in hand with Nancy's "proactive, not reactive" approach. "There is no such thing as common sense!" Nancy declared, receiving laughs from attendees. Although you can't prevent people from doing stupid things, you can take steps to ensure that they are more thoughtful, she said. Creating a safety committee to combat these hazards can save massive amounts of money, and it also feeds into her concept of success through holism.

Take H.M. Stauffer & Sons, a manufacturer in Leola, PA. With workers' compensation costs of \$457,000 a year, the company was well on its way to bankruptcy. As Stauffer's HR director at the time, Nancy developed a safety program that would get the company back on track. Along with developing a modified work program, the company instituted a safety committee that proactively encouraged safe behavior in the workplace by creating a caring and incentive-filled atmosphere. As a result H.M. Stauffer saved so much money in insurance premiums and workers' comp payouts that they were able to take employees on reward trips. In August 2003, after reaching 2.25 million hours with no work time lost to injury, they took employees on a trip to an all-inclusive Mexican resort. The trip cost less than half of their former worker's compensation payouts. Kayla Gary admires the initiative Nancy took in re-creating the

safety program at H.M. Stauffer: "She carried out what needed to be done, and followed through once she got started. A lot of people may talk about improving their safety programs but never get around to it. She made it happen and I respect anyone who can do that." Nancy helped H.M. Stauffer turn workers' comp into a win-win situation, saving valuable time and money. (To read the full article on H.M. Stauffer's successful safety program from the January/February 2004 issue of *SBC Magazine*, visit the "Past Issues" section at [www.sbcmag.info](http://www.sbcmag.info).)

"In a standard [component manufacturing] business, typically net profitability is three percent bottom line. This can

Continued on page 88

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### Roundtable on Emergency Preparedness in Hurricane-Devastated New Orleans

A third topic covered during the seminar was Emergency Preparedness. In fact, it is for this purpose that this workshop was held in New Orleans, devastated in August 2005 by Hurricane Katrina. Nancy identified three types of emergencies: natural disasters (hurricanes, tornadoes, floods), man-made disasters and outside sources (terrorist attacks). In order to ensure that component manufacturers' businesses and employees will survive a major catastrophe, it is of utmost importance to be prepared in case of an emergency and have a plan that will preserve lives.

"The roundtable made emergency preparedness all the more real because of it being in New Orleans and everyone having experiences with hurricanes or some sort of disaster," explained Don Cook, Risk Manager for Razor Component Systems, Inc. "People shared their opinions and it was interesting to hear what they had done to prepare, and what preventative methods worked and what didn't."

Planning ahead as to who would be in charge is a good first step along with practicing good habits. Training, such as practice drills and a review of plans, can make the difference in the end. Cook said he plans to analyze his company's disaster plan by "checking to make sure things are in order, and then staging a trial run."

In addition to keeping up with emergency preparedness, keep in mind another resource as we head into the 2006 hurricane season. An online forum for WTCA members called **M2M: Members Helping Members** was created following the devastation of Hurricane Katrina. WTCA's **M2M** serves as a clearinghouse to connect those in our industry who need assistance with those who can lend a helping hand. Component manufacturers and other WTCA members affected by unfortunate events such as natural disasters, accidents or tragedies can use **M2M** to report any specific needs they have for their company and their employees. In turn, members wishing to give assistance can use **M2M** to find the most effective and efficient way to help fellow members. Or use the forum to exchange ideas about emergency preparedness best practices. Visit [www.sbcindustry.com/m2mforum.php](http://www.sbcindustry.com/m2mforum.php) to participate. **SBC**

### Risk Management Featuring Nancy Frush Continued from page 86

easily double if they do what I say," claims Nancy. "Absentee, turnover, and injury rates all drop. Fewer managers are needed to worry about employees because the employees will self-manage. Quality will increase due to improved employee morale and insurance premiums will go down. The list goes on and on."

Attendees reviewed OSHA forms and learned how to fill them out accurately. Nancy stressed the importance of having a safety policy and system that everyone adheres to. "By having a policy and following all rules and forms, you will protect your company and not allow for any falsification where you would lose money." One of the most important things to remember about policies is that everyone must follow them. "Nancy brought up issues with respect to OSHA compliance and forms that I was somewhat aware of but not really sure on. She was very thorough," commented Sentry's Terry Leopold. "It was helpful to listen to other manufacturers with the same problems and what they have tried. And... Nancy's suggestions were very helpful."

#### Conclusion

The 2006 RWC was a definite hit. On an evaluation form, one attendee wrote, "All of the information was helpful. Excellent ideas to take back to work and utilize." Attendees left the workshop with a new perspective on risk management and armed with the knowledge and resources to put the information to use in their businesses to ultimately impact their bottom line. "This was one of the most informative and helpful seminars that I have ever attended. I strongly recommend this workshop to everyone in our industry," wrote Scott Ward of Southern Components, Inc.

Nancy's ideas are gaining popularity among manufacturers; the Southern Nevada Component Manufacturers Association is planning to host a seminar for those who missed New Orleans. Kayla Gary offered reasons as to why manufacturers find Nancy so captivating. "She is so animated and so enthusiastic about the content she's presented that she brings you right into it with her."

Nancy's message is simple: *Love your employees.* "Nobody's children are perfect, and even when your children make mistakes, you never stop loving them," says Nancy. "You always want the best for them, and try to guide them in the right direction. If employers treat their employees like this, they will see the benefits in their bottom line."

Nancy asserts that if by making an effort to live according to these ideals and embrace holism, manufacturers will prosper while saving money, making success that much more golden. **SBC**

*For details about setting up a seminar with Nancy Frush, contact WTCA staff at 608/274-4849. To view a demo of WTCA's new online risk management training program, ORisk, go to [www.sbcindustry.com/orisk.php](http://www.sbcindustry.com/orisk.php).*

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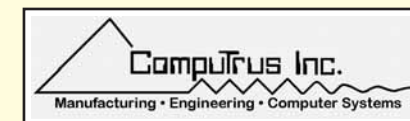
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