



St. Louis Chapter Newsletter



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Important Links

- [Chapter Website](#)
- [Chapter Documents](#)
- [Current Job Postings](#)
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Be sure to check out this month's [job openings](#)! Several new jobs in insurance, field safety, and management available!

Chapter Meeting - Monday October 9

Topic: Fire Prevention

Speaker: St. Louis Fire Department

In honor of Fire Prevention Month, the City of St. Louis Fire Department will be speaking about fire prevention at work and at home.

Where: Syberg's, 2430 Old Dorsett Rd, Maryland Heights, MO 63043

When: Registration @11, Lunch @11:30, Presentation @12

Register for Meeting:

<https://stl.assp.org/events/october-lunch-meeting/>

Next Chapter Meeting - Monday November 13

Topic: Electrical Safety is not just for Electricians

Speaker: Mike Toledo, Electrical Services Specialist at Guarantee Electric

Where: Syberg's, 2430 Old Dorsett Rd, Maryland Heights, MO 63043

When: Registration @11, Lunch @11:30, Presentation @12

Register for Meeting: <https://stl.assp.org/events/november-lunch-meeting/>

Could Anyone Ever Replace Bill Kincaid?

~Dan Bemhower, Newsletter Editor

First off: Bill is fine, and sends his regards to you all. Bill is in the very enviable position of winding down many of his professional obligations and commitments, one of which is the monthly safety topic he shares via this newsletter. Bill and I have discussed his plans, and he intends to stop writing new articles by the end of this year. Which leads me to the question, "Could anyone ever replace Bill Kincaid?"

The answer, of course, is **no**. Who has the same experience to draw upon, the talent for writing, and (importantly) the desire to share something consistently from month to month? It's a daunting challenge, to try and fill these shoes.

The solution, of course, is in group effort. Key personnel in an organization often must be replaced by multiple positions, their tasks being split among many less competent or at least less experienced staff, and I believe we must do the same.

So, here's the plan:

1. Bill has gifted us his repository of safety articles, 94 of them total. I will draw from these whenever needed, updating them as minimally as possible. Many of the topics and encouragements are timeless, and most are worth reading at least every few years. I will dole out knowledge from this treasure trove whenever famine strikes and no other content can be found.
2. I will constantly encourage **YOU** to share some of your wisdom, passion, or hard-earned experience with the group. You *do not* have to commit to writing a monthly safety article for 30 years - though you can if you want. You *do not* have to provide silver bullets, peer-reviewed research, or grand insights. Share your pet peeves, highlight someone who did something good in safety, or comment on a proposed regulation. This is now your space.

This newsletter is sent to 500+ area safety professionals, and regularly opened by 250+ area safety professionals. I'm sure some of them even read parts of it. So take a moment to think about what you can share with this community, but don't stress about it too much. Write something up, even if you're not sure you want to share it yet. Try it, and you might like it.

And I'll remind you frequently that what you have to share is important to someone.

Thanks - Dan
dan.bemhower@usi.com

Last Month

On September 11, 2023 our chapter was delighted to host Jenny Armbruster, the Deputy Executive Director of Prevent+Ed to speak on Navigating Conversations on Substance Use.

We greatly appreciated all that Jenny had to teach us about this ever-so-important topic. We appreciate you and Prevent+Ed and all you do.



Women in Safety and Health (and in Trades)

Our WISH/WISE chapter recently had the opportunity to donate a bunch of brand new women's fit PPE from boots to hard hats to vests to the Missouri Women in Trades (MOWIT). This was made possible by the ever-so-industrious Kathleen Dobson, Safety Director from Alberici. Kathi was at the national convention for ASSP and noted many booths with leftover items. She convinced the vendors to give her the leftovers and she packaged them up, ran to the local UPS and shipped them to St. Louis for distribution to the MOWIT chapter!



Upon delivery to MOWIT, WISH members were delighted to learn that recent MOWIT projects had the women using the tools that had been donated by the WISH/WISE chapter at the last tool drive.

MOWIT said about the donations, "We are so grateful to receive this high-quality PPE designed for women, and all the wonderful tools donated last year. Not only do they make women safer on the job, but they also give women confidence of knowing they look professional and competent. When we use the tools at our Workdays, women also gain the skills needed to grow in their profession. Thank you WISH/Wise!!"

We appreciate our relationship with MOWIT!



Calendar of Events

Take a look at what's coming up! Mark your calendar now.



ASSP ST. LOUIS CHAPTER EVENTS 2023



Sybergs on Dorsett (unless otherwise stated)
Networking: 11:00-11:30 - Lunch: 11:30-12:00
Announcements & Speaker: 12:00-1:00



Sharida Mitchell - Territory Account Manager
Mallory Safety & Supply

Monthly Meeting - April 10th, 2023 11:00 am to 1 pm
Building a Safety Culture - Getting the "Buy-In"



Dr. Hobbs, (L) St. Louis Orthopedic and Sports Medicine
Dr. Minges (R) Orthopedic Spine Surgery - Joint Presentation
Monthly Meeting - May 8th, 11:00 am to 1 pm
"Neck/Shoulder Syndrome in the Workplace"



Annual Golf Tournament - June 9th, 2023 - 7 am to 3 pm
St. Peters Golf Club, 200 Salt Lick Rd, Saint Peters, Missouri 63376



Chris Archer, Attorney at Law - Archer & Lassa, LLC.
Monthly Meeting - July 10th, 2023 - 11:00 am to 1 pm
"Is this compensable?" Test your knowledge and judgement on real fact patterns decided recently by the courts.



AB Tour!!! - No Meeting! - August 10th, 2023 - 3 PM to 5 PM
Happy Hour w/Food & Beer - 5 PM to 7 PM
Must Register - \$20.00/person (non-refundable)



Stacie Zellin, Community Education Coordinator
Prevent+Ed
Monthly Meeting - September 11th, 2023 - 11:00 am to 1 pm
"Navigating Conversations around Substance Use"



In honor of Fire Prevention Month the City of St. Louis Fire Department will be here
Monthly Meeting - October 9th, 2023 - 11:00 am to 1 pm
"Fire prevention at work and at home"



Mike Toledo, Electrical Services Specialist
Guarantee Electric
Monthly Meeting - November 13th, 2023 - 11:00 am to 1 pm
"Electrical Safety is not just for Electricians"



Maryanne Heuer Martin, CSP. Compliance Assistance Specialist (L)
Bill McDonald, Area Director, OSHA - St. Louis Area Office (R)
Monthly Meeting - December 11th, 2023 - 11:00 am to 1 pm
Annual OSHA Update



<https://stl.assp.org/event/>



Always find the latest events at <https://stl.assp.org/>

The Mid Missouri section provides networking and training opportunities for the professionals working in and around Jefferson City and Columbia.

Meet up at the October lunch and mark your calendars for Nov and Dec.

- 10/18/2023 is on **Fall Prevention** at Columbia Safety and Supply.
- 11/15/23 at D Rowes
- 12/13/23 at D Rowes

If you are interested in participating in these meetings or joining the Mid-MO mailing list, please reach out to **Paul Krewson** or opt-in here: <https://mailchi.mp/b33f8ed3f931/assp-midmo>

Missouri Common Ground Alliance - Summit & Rodeo

Save the date and make plans to attend the 2023 MOCGA Summit on December 6th and 7th, 2023 at the Springfield Ozark Empire Fairgrounds! Registration will open on October 01, 2023.

Register here:

Get more information from MO Common Ground: <https://mocommonground.org/> for the Summit, or go here for the Locate Rodeo: <https://locaterodeo.net/>

2 DAYS 2 BIG EVENTS



DECEMBER 6-7 2023
OZARK EMPIRE FAIRGROUNDS, SPRINGFIELD, MO

REGISTER NOW!

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MOCOMMONGROUND.ORG



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Into the Insurance World: Personal Vehicles for Business Use

~Bill Kincaid, P.E., CSP, CIT

An increasing number of companies have cut back on supplying assigned vehicles for employees. The “company car”, something which I truly loved, as did my father and my grandfather before me, is

becoming less common. I was handed the keys to my first take-home company car in mid-1995, and I turned in my final company car in 2016. It was hard to say goodbye.

That tragic event happily led me to the local car dealers to find and purchase the much-envied beast which now lurks in my garage, my beloved 2016 base-model Prius. But it also put me into a situation millions of other people now live with: they're driving their personal vehicles for business use.

First, what is business use? Business use includes traveling between job sites, transporting goods and equipment, and business-related travel away from the regular work location. Commuting and personal use are not business use, even if some "business activity" takes place in the vehicle during these times (such as having an advertising sign on the vehicle, using the commute to listen to business audiobooks, phoning clients, or similar.) It does not include normal commuting.

What happens if you get in an accident while using your personal vehicle for business? It should be covered by the company's commercial auto insurance, right? Well, the answer is a little different than that. A disclaimer here: what follows is not legal advice, and is based only on general opinion and experiences. Some of it won't apply to specific situations.

First, just how much business use your personal auto policy covers depends on the specific policy language. Most exclude high mileage business use such as regular deliveries, paper routes, and driving for Uber. That kind of driving results in a higher exposure to accidents. Some of the cheaper policies don't cover ANY business use. It's best to know what your policy is good for before you ever drive your car on business.

Assuming you work for a company which has a Commercial Automobile insurance policy, yes, the company's auto coverage covers your personal car when it's being used for business. However, your personal automobile insurance is primary. The company's insurance will be secondary.

If you're out there driving your car for a business purpose, and you're involved in an accident with another driver, your personal insurance is first in line. You will share your insurance information with the other driver involved just like you were driving on your own time.

You, the driver, will likely get a call from the company's insurance representative as well as calls from your personal insurance and the other driver's insurance company. If you've ever been in a personal vehicle accident, you already know the first questions they ask will include where you were going at the time of the accident, and what was the purpose of the travel. The other guy's carrier will want to know if there is a company policy out there which deepens the pockets, just in case it's needed.

Hopefully, the accident was undeniably, clearly not your fault and you and your insurance won't have to pay anything. If you must pay some part of the damages, your personal policy should cover it, minus your deductible, of course.

So, when does the company's insurance coverage step in? The company's commercial automobile insurance will respond if the company is named in a lawsuit alleging 3rd party bodily injury and/or property damage due to the alleged negligence of the employee driver above and beyond what the employee's personal auto policy will cover. The commercial automobile policy provides excess limits and access to the company's umbrella tower coverage as well - if auto isn't excluded from the company's umbrella policy.

When the commercial policy responds, the personal automobile insurance will generally have to exhaust their limits first. These days, mandatory insurance limits in some states have failed to keep up with inflation, so it's not too hard to exceed your personal coverage. Total somebody else's car and put a couple people in the hospital and you can burn through \$50,000 pretty fast.

What if your policy won't pay for business use? First, better check your company's rules for business use of vehicles to make sure you paid for enough insurance. Second, should your lack of insurance lead to your company's auto insurance carrier being sued to pay for your accident, they can always come after you in court.

If the driver's company is not named or sued, or the damage is only to the employee's vehicle, the commercial automobile policy shouldn't come into play. The cost of having the accident while driving on business use will be entirely on the employee's car insurance.

At first glance, this might seem objectionable to the employee driver. You can stop fuming if you are fortunate enough to be reimbursed for your business mileage at the IRS rate, or close to it. Right now, it's 65.5 cents a mile.

That IRS reimbursement number is calculated to cover the typical costs per mile of operating a car. It's supposed to cover the wear and tear, maintenance, repairs, and insurance, not just the gas. At current gas prices the fuel for my Prius costs about six cents per mile. That extra \$.59 a mile is supposed to cover all the many costs of operating the car. That's what pays for my car insurance.

What about the deductible? A lot of us pay a \$1000 deductible upfront on any claim. Should the company pay for the deductible, considering the accident occurred on company business?

Remember, when you're in an accident with another vehicle, and it's 100% not your fault, the other person's insurance is supposed to pay everything and you won't need to pay that deductible. When it IS your fault, the company's coverage shouldn't pay. The philosophy is, it's your car and you caused the accident, so you should pay, business use or not.

People have asked me if the company should at least pay their employees' deductibles if there's an accident on company time. I have not seen any company agree to pay their employees' deductibles or reimburse them for damage to their own vehicles. It doesn't make sense for an employer to pay personal deductibles.

Ideally, the accident won't be the company driver's fault and it will all be on the other guy. How this works in "no fault" states is beyond me. (Plus, around here, every driver blames the other driver. It's a basic rule of the road. This is one reason I really like cameras in every car.)

Drivers are still responsible for operating their vehicles safely. Attentiveness, avoidance of distractions and following the rules of the road can prevent a huge number of accidents. Just because cars are being used for business doesn't change the basic responsibility to drive safely.

~Bill

Gateway Regional EHS Conference & Expo

Sign up today for the Gateway Regional Safety Conference. Pricing goes up from \$175 to \$185 after July 4th. Find the the conference agenda, exhibitor details, and registration instructions here: <https://sites.google.com/slu.edu/ehsce/home>



ENVIRONMENTAL, HEALTH & SAFETY | TUESDAY, OCTOBER 3, 2023 @ SAINT LOUIS UNIVERSITY

GATEWAY REGIONAL CONFERENCE & EXPO

"Building relationships and driving safety in the workplace"

REGISTER TODAY

TUESDAY, OCTOBER 3RD, 2023 @ BUSCH STUDENT CENTER (SLU)

"Conference will include workshops and sessions across a range of EHS-related topics with an emphasis on practical application, targeted improvement, small businesses, and networking."

PRESENTED BY:



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- (3) attendees included for conference



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- (2) attendees included for conference



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NETWORKING SOCIAL HOUR POST-CONFERENCE	→	\$7,500	LANYARDS	→	\$1,000

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CONFERENCE ATTENDEES INCLUDED	4	3	2	0

Greater St. Louis Safety and Health Conference - Oct 11th

Save the date for the 20th annual GSL Safety and Health Conference in its new home at The Crossing at Chesterfield. Exhibitor registration and sponsorship opportunity details can be found at <https://www.stlsafety.org/conference2023>

The 20th Annual Greater St. Louis Safety and Health Conference

October 11, 2023

The Crossing At Chesterfield

114 Eatherton Rd. | Chesterfield, MO 63005

Keynote Speaker:

Shawn Spiwak

The Power of Communication

In 2008, as an employee of Kansas City Power and Light, Shawn and his crew responded to a power outage in a neighborhood just north of Worlds of Fun in Kansas City. During the restoration, Shawn came in full contact with an electric line that was still energized. The electricity traveled a path from his right elbow to his right knee, down the pole. The fifth-degree burns left his bones with irreparable damage. Shawn made an amazing recovery with a willpower that was stronger than the 7,200 volts of electricity that traveled through his body that day. He eventually returned to Kansas City Power and Light (now Evergy) where he is now a trainer and now travels to share with companies, first responders, and schools, the power of electricity. Through his experience, Shawn will share the importance of communication in any role and situation. And how one misstep in communication could save (or cost) a life.

Please Join Our Sponsors



<https://www.stlsafety.org/conference2023>

St. Louis Chapter Executive Board Contacts

President - Dennis Pivin - summersetdennis@gmail.com
Vice President - Nate Richardson - nate.richardson.safety@gmail.com
Secretary - Krista Hyde - kristahyde@kristahyde.com
Treasurer - Mae Patrick - stlassptreas20@att.net
Past President - Steve Williams - swilliams@frenchgerleman.com

Mid-Missouri Section Officers

President - Mark Woodward - mwoodwar@mem-ins.com
Vice President - Paul Krewson - paul@peakergo.com
Secretary/Treasurer - David Attebery - david.attebery@labor.mo.gov

Chapter Committee Chairs

Website – Dave Callies – dcallies@kelpe.com
Maintains website with updated news, chapter events, and job postings
PDC Chair – Dennis Pivin – summersetdennis@gmail.com
Coordinates logistics of professional development activities
Membership – Dianne Gibbs – dianne@ideasftp.com
Ensures new members are recognized & introduced at membership meetings
Public Relations – Steve Williams – swilliams@bellelectrical.com
Promotes chapter activities to the general public. Coordinates poster contest
Newsletter – Dan Bembower – dan.bembower@usi.com
Publishes and distributes the chapter newsletter to all chapter members
Awards & Honors – Bill Kincaid – billkincaid@yahoo.com
Recognizes member achievement through chapter awards
Scholarship – Rob Miller – robertmiller91@yahoo.com
Promotes student scholarships & continuing education scholarships for members
Golf Scholarship
Jesse Taborsky – jesse.taborsky@crbusa.com
Nick Zahner – nzahner@murphynet.com
Organizes and runs the annual golf tournament supporting local safety focused students

Programs – Patte Ackermann, PT – ackermap@ssm-select.com

Plans the program time and needs for presentations & coordinates schedule

Social Media – Emily Felton – emilyfelton101@gmail.com

Maintains online social accounts promoting discussion with local membership

Women In Safety Excellence (WISE) Coordinators

JaNola Rigsby – jrigsby@qualsafesolutions.com

Patte Ackermann, PT – ackermap@ssm-select.com

Organizes the WISH events to promote the community of Women in Safety & Health

Please contact a board member or committee chair with comments or if you would like to participate in any of the chapter activities.

If you do not wish to receive these emails, please [click here](#)
to unsubscribe from ASSP St. Louis Chapter messages.

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