

MICHIGAN COUNTY ROAD COMMISSION SELF-INSURANCE POOL

POOLCUE

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A quarterly publication of the Michigan County Road Commission Self-Insurance Pool. Visit www.mcrcsip.org for past issues.

Upcoming Events

December 8 | 8:30 a.m. Board Meeting Comfort Inn Mt. Pleasant

Federal Contractor Vaccine Mandate – What Road Commissions Need to Know

Bill Henn, Andrew Spica Henn Lesperance PLC

On September 9, 2021, President Biden issued an "Executive Order on Ensuring Adequate COVID Safety Protocols for Federal Contractors" (the "Order"). This controversial and unprecedented order effectively serves as a vaccine mandate for all federal contractors and subcontractors. Since it was issued, the Order has been challenged through lawsuits filed by 19 states attempting to overturn it. However, to date, the Order remains in effect. Accordingly, it is important for Road Commissions to understand the effect the Order may have on current and future federal contracts. The most important aspects of the Order and its requirements are as follows:

- <u>Timing of the Order:</u> The Order applies to all federal contracts with agencies controlled by the executive branch which are either proposed after October 15, 2021 or signed after November 14, 2021. For contracts proposed prior to October 15 and signed prior to November 14, the Order's mandates are "strongly encouraged" but are not required.
- <u>Scope of the Order</u>: The order requires each covered contract to include a clause requiring "that the

contractor or subcontractor shall, for the duration of the contract, comply with all guidance for contractor or subcontractor workplace locations published by the Safer Federal Workforce Task Force ("Guidance")." This

clause must be included in both the federal contract and all contracts between contractors, subcontractors, and each of their lower tier subcontractors.

- Guidance Requirements: Covered contracts require all employees of contractors and subcontractors to comply with the Guidance issued under the Order, including requirements set forth in **Frequently Asked Questions** included within the Guidance and each of its updates. As of November 12, 2021, where there is a covered contract the Guidance requires contractors to ensure the following at all work locations where at least one employee who works on a federal contract is likely to be present:
 - COVID-19 vaccination of all covered contractor employees except in limited circumstances



where an employee is legally entitled to an accommodation;

- Compliance by individuals, including covered contractor employees and visitors, with the Guidance related to masking and physical distancing while in covered contractor workplaces; and
- Designation by covered contractors of a person or persons to coordinate COVID-19 workplace safety efforts at covered contractor workplaces.

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Federal Contractor Vaccine Mandate

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Federal Aid Projects:

Importantly, the Order does not apply to federal aid highway projects. While signed agreements are required in connection with those projects, the agreements are not defined as "covered contracts" for purposes of the Order. The federal aid highway program creates an administrative-not contractual-relationship between Congress, the Federal Highway Administration, and state departments of transportation. Much like Michigan's Act 51, the Federal Aid Highway Act provides funding created by statute and legislative appropriation, not through individual contracts. Since most federal projects which involve Road Commissions are federal highway aid projects, this distinction provides a major shield to Road Commissions concerned about the Order's requirements and the downstream effects the Order may have on its employees.

• <u>Grants:</u> Grants are also exempt from the Order's requirements, providing another level of

protection to Road Commissions in appropriate instances.

- Other Federal Highway Projects: Other than grants and federal aid projects, all other federal highway projects are presently subject to the Order and Guidance requirements. While this is a relatively small subcategory of projects, they do exist whenever a highway construction or maintenance contract relates to roads located on federal property or is independently funded by a federal agency under the control of the Executive Branch, rather than through a grant or the federal aid highway program. Examples of federal agencies whose contracts are subject to the order include:
 - Highways on federal lands
 - National forest roads and trails
 - Recreational trails located on federal lands
 - Defense access roads
 - Federal lands transportation programs
 - Tribal lands transportation programs

Contracts in these areas are covered by the Order and will now include the clause requiring all contractors and subcontractors to comply with the Order and Guidance. Road Commissions should carefully review all contracts with federal agencies and, should there be any questions regarding the applicability of the Order, contact the Pool for assistance.

 Hope on the Horizon: As mentioned above, 19 states currently have lawsuits filed against President Biden attempting to halt and overturn the Order and its vaccine mandate. The Pool will be closely following each of these cases. Until the Order is enjoined or ruled unconstitutional, however, the Order remains in effect as outlined above.

If you have questions and concerns relating to the Order and its implementation, please call the Pool.





Open Meetings Act Update

Wendy S. Hardt, JD Claims Director

As we draw closer to the end of the year. it is time to review where we are at with the Open Meetings Act. As you may recall, on March 30, 2021, the authority for Michigan public bodies to hold electronic "virtual" meetings for any reason under the Open Meetings Act expired. Starting March 31, 2021, a public body was only able to permit a member of the public body to participate electronically due to military duty or a medical condition. Additionally, a public body was only able to conduct electronic meetings "during the occurrence of a statewide or local state of emergency or state of disaster declared pursuant to law or charter or local ordinance by the governor or a local official, governing body, or chief administrative officer that would risk the personal health or safety of members of the public or the public if the meeting were held in person." Absent further amendment, after December 31, 2021, public bodies will only be able to permit a member of the public body to participate electronically due to military duty.

As a reminder, for a member of a public body attending a meeting by electronic means, that member must make a public announcement at the beginning of the meeting (to be included in meeting minutes) indicating that the member is participating by electronic means. If a member participating by electronic means is unable to attend for a purpose other than for military duty, the announcement must further identify the member's physical location by stating the county, city, township, or village and state from the member is participating electronically. Electronic participation must be conducted in a manner that permits two-way communication so members of the public body can hear



and be heard by other members of the public body and so that public participants can hear members of the public body and can be heard by members of the public body and other participants during public comment period. The public body must adopt procedures by which the public is provided notice of the absence of the member and information about how to contact that member sufficiently in advance of the meeting to provide input on any business that will come before the public body.

After December 31, 2021, it is important to remember that you will need to have a quorum physically present to hold Board meetings. An absent member participating remotely can only be counted as part of the quorum if the reason for their absence is military duty. If members absent for other reasons want to attend a meeting electronically after December 31, 2021, they should not be counted for purposes of establishing a guorum or voting. All motions should be approved by a majority of the quorum which is physically present and/or participating remotely due to military reasons. Numerous additional amendments to the Open Meetings Act have been proposed, but it does not appear that any will pass that will significantly change these rules before

the end of the year. HB 5467, which was introduced on October 21, 2021, would allow limited electronic participation of 1 or more members of a public body for reasons other than military duty if the meeting of the public body is held in a physical place where a quorum of the public body is physically present. Limited electronic participation, as defined in that proposed legislation, would include full participation in all discussions and deliberations of the public body but would not include participation in any vote taken on any motion, proposal, recommendation, resolution, order, ordinance, bill, or other measure on which a vote by members of the public body is required and by which the public body effectuates or formulates public policy. Even if this legislation were passed, which appears unlikely, it would not allow remote participation in terms of establishing a guorum and voting if a member were absent for reasons other than military duty.

COVID-19 infection rates are extremely high in Michigan right now, so it is possible we will see some movement on remote participation before the end of the year. We will watch for those developments and keep you posted. In the meantime, you should plan to have a quorum physically present for your public meetings after December 31, 2021.



License Plate Surveillance Cameras Coming to a Right-of-Way Near You

License, Registration, and Permit Please

Bill Henn, Andra Nester, and Robert Backus Henn Lesperance PLC

With the holiday season approaching, you may recall widespread concerns from recent years over packages being stolen from people's doorsteps. In response, many have turned to new surveillance and home security cameras for their home or neighborhood. Law enforcement agencies have also found these types of products useful in preventing crime and catching criminals, and new technology companies have noticed this growing market. One new company, Flock Safety, created automatic license-plate readers ("ALPRs") which scan the license plate of every car that passes by and searches the license plate number through a database of reported stolen vehicles. As this technology gains prevalence, questions linger for Road Commissions about the propriety of permitting these devices in the public right-of-way. Recently, two Road Commissions have been asked to permit the Flock devices. Here are some things to keep in mind when those permit applications inevitably cross your desk.

In one instance, a county sheriff's department desired to employ the ALPR's within public right-of-ways. In the other instance, a private homeowner's association wanted to install the ALPR's in the public right-ofways within a platted subdivision. A close look at the permit process and parties involved in each instance helps demonstrate how a Road Commission should view such permit applications.

If a Road Commission receives a permit application for the use of ALPRs within a right-of-way, the first and most important step is to

properly identify the applicant and any contractor. Before a Road Commission can authorize any sort of facility within a right-of-way, it must determine that the activity is related to transportation or something incident thereto and serves the public interest. If the proposed use is not generally transportation-related or does not benefit the public, a Road Commission does not have authority to permit the use or activity in the right-of-way without the consent of the abutting landowners. Thus, the identity of the applicant (as permit holder) is important to determine whether the Road Commission has the authority to authorize the activity on its own.

In one of our examples, Flock Safety submitted several permit applications as **both** the applicant and the contractor. Although the devices were really intended to serve the local sheriff's department, the fact that the sheriff's department was not listed as the applicant (with Flock as the



contractor) rightfully raised a red flag for the Road Commission. After consulting MCRCSIP, the Road Commission determined that identifying the sheriff's department as the applicant is the better practice to clearly identify the public nature of the intended use. Beyond just that, however, the Road Commission resolved to review the contract between the sheriff's department and Flock to ensure that Flock had no proprietary interest in the data collected. In other words, the Road Commission determined that for these devices to be properly located within a public right-of-way, the information gathered must be restricted for use only by the sheriff's department. This would avoid a scenario where, hypothetically, Flock could sell the data to an interested buyer such as a corporation doing targeted advertising. Were that to occur, the public nature of the activity would be, at a minimum, called into question.

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License Plate Surveillance Cameras Coming

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A Road Commission has also received a permit application from a private homeowner's association seeking to install and use ALPRs on the streets within a platted subdivision. The use of the ALPRs in that instance was for the benefit of the residents of the private neighborhood and was not monitored by local law enforcement.Moreover, adjacent landowners along streets in platted subdivisions typically do not own to the centerline, so the adjacent owners were not in a position to "authorize" the use of the right-of-way in that manner. In such an example, a Road Commission is well advised to closely scrutinize the intended use, the nature of the parties with access to the information, and the relative property interests created by the plat. It is not inconceivable that it would be proper to grant such a permit, but it is a much more concerning scenario (and

much more arguably improper) than if the devices were controlled by local law enforcement.

Lastly, if and when these devices enter into your public right-of-ways, it is imperative to ensure that the private contractor, whether it be Flock or someone else, is subject to the permit terms and conditions, including appropriate indemnification and insurance provisions. While indemnification and insurance coverage from liability exposure may be difficult to obtain from companion governmental entities, there should be no impediment to obtaining them from a private commercial entity.

In sum, when deciding whether to authorize these sorts of devices within a public right-of-way, Road

Commissions have a host of questions to answer concerning the applicant, the contractor, the intended use, and the nature of the right-of-way itself. Road Commission Board Members and employees may have personal opinions about whether these devices are advisable as a law enforcement tool, but in making a permit decision, the relevant considerations are only those going to whether the device can lawfully be installed in a public right-of-way, and if so, whether and how it can be done safely and in a way that does not interfere with the Road Commission's superior and primary duty to repair and maintain highways. Please do not hesitate to reach out to the Pool should you encounter these permit applications and have further questions.





OSHA Mandatory Vaccination Rules & Their Effect on Michigan Employers

Wendy S. Hardt, JD Claims Director

On November 5, 2021 OSHA issued its Emergency Temporary Standard (ETS) concerning mandatory COVID-19 vaccinations for employers with 100 or more employees. The ETS applies to private employers with 100 or more employees. The ETS requires those employees. The ETS requires those employers to have their employees get vaccinated or undergo weekly testing. The target date for compliance with those rules for affected private employers is January 4, 2022.

Since the State of Michigan has adopted a unique state plan affecting occupational safety and health, the Michigan Occupational Safety and Health Administration (MIOSHA) has 30 days from the November 5th effective date to implement its own standard. MIOSHA is required to be at least as stringent as the federal OSHA standard. Notably, MIOSHA rules apply to both public and private employers in Michigan. Consequently, any road commission with 100 or more employees should expect to be affected. The MIOSHA Director, Bart Pickelman, has stated that MIOSHA has no intention of going beyond the federal OSHA standard. According to him, the intent is to adopt the identical rules and requirements contained within the federal OSHA ETS.

Legal challenges have been filed to the federal OSHA standard. On November 6, 2021, the Fifth Circuit Court of Appeals granted an emergency motion to stay enforcement of the OSHA ETS pending further action. The Court's Order noted that "the petitions give cause to believe there are grave statutory and constitutional issues with [the ETS]." Additional briefing is scheduled to occur this week. The Order does not specify whether its stay extends beyond the Fifth Circuit, but it enjoins the federal government from taking any action to enforce the ETS while it is in effect. As such, the stay's practical effect is a nationwide pause. A separate suit, backed by the Michigan Republican-led legislature, has been filed in the Sixth

Circuit Court of Appeals. The Biden administration has moved to consolidate the cases and is urging businesses with 100 or more employees to continue planning for compliance.

The OSHA ETS is one part of the twopart vaccination mandate announced by President Biden at the beginning of September. The other part is the Federal Contractor Vaccine Mandate discussed in the article on page one. The rules for the two vaccination mandates are different, with the federal contractor rules not allowing a weekly test-out option. Those rules apply to covered contracts that contain a clause specifying that the contractor or subcontractor shall comply with the testing guidance issued by the Safer Workforce Task Force. Once further information is available, we will provide an update.









This month's bulletin is provided by **Gayle Cummings, MCRCSIP Administrator**

It snowed last week. Deer hunters are out in the woods... (or at camp), Thanksgiving plans are being made and Christmas is not far behind. It is a very busy time of year.

This year our Members are busy as well, with driver shortages, COVID-19, vaccination mandates, and many other "issues" while managing 3,876 employees and commissioners and maintaining their 78,218 miles of roads. Helping our people to remain focused, productive, and happy has never been harder.

There are so many pressures on our employees, so many negative and mean people "out there", so many silly arguments at work, unnecessary divisiveness among teammates ... we are getting requests from nearly all our Members to offer harassment training.

Since harassment training is really antiharassment training, and we are hearing complaints about behavior at all levels of our Members, I decided to investigate ways to build an integrated anti-harassment program to make sure that we gave everyone a chance to learn how to do better.

The best anti-harassment training out there is team building. If you can help your employees feel as if they are part of a team, you can reduce incidences of harassment. We do not harass people we see as our teammates.

Once you are a trusted member of a team, you do not want to lose that. Criticism doesn't feel quite so bad if given in the spirit of improvement, our patience doesn't run out so fast when it is our teammate making the stupid joke. To get there isn't impossible.

There needs to be a clear set of rules, equitably enforced along with giving each

person a feeling of being appreciated for their contribution to the team.

We have focused our resources to provide four powerful trainings to help you help your employees and co-workers feel needed, appreciated, and empowered... to help your commissioners establish a framework that will support strong teams.... And to help you build the trust and confidence in each other needed to excel - even in difficult conditions. We are looking for places to provide the training and hoping to get everyone on board to participate. Please watch for the times and locations for our Commissioners Training, and our Supervisory Trainings. Crew training can be scheduled through our Loss Control Department (That part will be ready to go December 1).

From all of us at the Pool....we hope you shoot a giant deer, enjoy your Thanksgiving turkey, and have a very Happy Holiday season.... Take care of vourselves!

Caring for Team Members When the Road Gets Too Rough

Several of our Members have recently had the unfortunate experience of suddenly losing a staff member. Coping with a pandemic for a year and a half, experiencing the sudden loss of one of your longtime coworkers, and other significant events can create situations that need expertise outside of our normal work demands.

Community Mental Health programs have highly skilled professionals on board and are ready to help.

For other issues, you may want to have a relationship with an Employee Assistance Program (EAP) established to provide help to your employees for non-work-related issues.



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The Michigan Court of Appeals Just Affirmed Your Statutory Rights Over ROW

Adam Tountas Smith Haughey Rice & Roegge



The Michigan Court of Appeals recently issued an unpublished opinion that should be of interest to county road commissions. That opinion, *Joyce v. Gogebic County Road Commission*, dealt with lake-levels, culverts, and the Road Commission's statutory duty to maintain the right-of-way. We discuss the highlights below.

The Joyce litigation was brought by several plaintiffs, all of whom owned property abutting Duck Lake in Gogebic County. Three culverts diverting water from Duck Lake, and directing it underneath a roadway, had, in the past, been partially blocked by several of the plaintiffs; the purpose of the blockage was to raise the water to a level that suited those plaintiffs. For its part, the Road Commission characterized the blockage as vandalism. And, it's easy to see why because the landowners had loaded the Road Commission's culverts with everything from cement bags to dumbbells to other, random junk. Another important detail is the fact that, at the time the culverts were blocked. Duck Lake didn't have an established legal lake level.

For years, the Road Commission considered whether to replace the culverts as part of its duty to maintain the adjacent roadway. The Road Commission wasn't alone in its concern. In fact, the Gogebic County Drain Commissioner sent the Road Commission a letter summarizing the need for culvert replacement, and directly asking it to address the problem.Eventually, the Road Commission obtained a permit from the Department of Environment, Great Lakes, and Energy ("EGLE"). With its permit in hand, the Road Commission replaced all three culverts with identical, but new, structures.

As a result of this culvert replacement, Duck Lake's water level receded about eighteen inches. The plaintiffs, who were furious at the decrease in lake level, sued the Road Commission for inverse condemnation, alleging a decrease in the value in their properties. The plaintiffs later added a claim under the Natural Resources and Environmental Protection Act ("NREPA"). The Road Commission moved to dismiss all of the plaintiffs' claims. But, the trial court denied relief. The Michigan Court of Appeals, however, saw things differently. And, it approached the underlying issues in a positive way.

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The Court began by analyzing the plaintiffs' inverse condemnation claim.A claim for inverse condemnation is brought by a land owner whose property has been taken for public use without the commencement of formal condemnation proceedings. To make an inverse condemnation claim, a plaintiff must prove that (1) the defendants' actions where a substantial cause of decline in the value of the plaintiffs' property, and (2) the defendant abused its powers by engaging in affirmative conduct that was specifically directed towards the plaintiffs' property. There also has to be some connection between the governments alleged affirmative conduct and the plaintiffs' damages.

In the Joyce case, the plaintiffs argued that the Road Commission's replacement of the culverts constituted an abuse of its powers; they also argued that the replacement of the culverts was conduct directed towards their property. The Court rejected both of those arguments. First, the Michigan Court of Appeals noted that the Road Commission was "statutorily responsible for culvert maintenance." It cited MCL 224.21(2), a portion of the County Road Law, that says this:

" A county shall keep in reasonable repair, so that they are reasonably safe and convenient for public travel, all

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Statutory Rights Over ROW

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county roads, bridges, and culverts that are within the county's jurisdiction, are under its care and control, and are open to public travel." *Joyce* at 6.

The Court went on to say this:

"When a statute is written in clear and unambiguous language, the appellate court must apply the plain meaning to the intent expressed by the Legislature. Additionally, the use of the term 'shall' is presumed to require mandatory action while the use of the term 'may' is permissive." Id.

The Michigan Court of Appeals then noted the portion of MCL 224.21(2) that says a county road commission "shall" keep culverts under its jurisdiction in reasonable repair, and concluded as follows:

"The plain language of MCL 224.21(2) reflects the mandatory requirement that a constructed culvert shall be maintained in reasonable repair. Accordingly, in light of the statutory authorization and requirement that [the road commission] repair the culverts, [the road commission] did not abuse its powers by engaging in affirmative conduct." Id.

In other words, the Road Commission was statutorily obligated to swap out the plugged culverts with culverts that worked. So, it wasn't an abuse of the Road Commission's powers for it to do so. The Court also concluded that the plaintiffs were wrong when they argued the replacement of the culverts was directed toward their property. The Court ruled that the replacement culverts weren't responsible for the change in water level. Rather, the water level had been unnaturally raised by the plaintiffs filling the old culverts with debris, which is something they had no right to do. The Road Commission merely acted upon the culverts—and not the plaintiffs' property.

Finally, the Court dismissed the plaintiffs' claim against the Road Commission under the NREPA. Those types of claims are supposed to seek the remediation of environmental damage.But, here, the Court found that the plaintiffs' claim was a thinly veiled attempt to establish a legal lake level for Duck Lake. And, because the plaintiffs had another mechanism for doing so, it tossed out their NREPA claim, too.

I know what you're thinking: What does this all mean? Let's take that question in pieces. For starters, the *Joyce* opinion was unpublished. This means that it's not binding precedent on any other court in Michigan. But, the *Joyce* opinion was lengthy and well-reasoned. So, there's a good chance that other courts will find its analysis to be persuasive. And, as a lawyer, those are the types of cases that always grab my attention. *Joyce* is insightful for other reasons, too. First, the *Joyce* opinion clearly says that, in the absence of an established legal lake level, you can maintain culverts under your jurisdiction without any risk, especially if you've obtained a permit from EGLE. That's helpful.

Second, and more importantly, *Joyce* suggests that, when a statute specifically authorizes your authority over the rightof-way, then you can exercise that authority. That seems like common sense. But, quite frankly, common sense doesn't always prevail in litigation.And, the *Joyce* opinion, while unpublished, is one clear instance of the Court of Appeals maintaining the integrity of your statutory authority over the right-of-way. That type of ruling is always a good thing.

It's important to remember, though, that every situation is unique.So, if you've ever got a question or concern about your operations, please remember to call Gayle and her team at the Pool. They're ready to assist (and help maintain your statutory rights) whenever possible.In fact, we recommend that it's the first call you make.





Tractor Fires Cause Concern

Wendy S. Hardt, JD Claims Director

In the past year, Pool members have had four (4) tractors catch fire while performing mowing and brush operations, specifically:

- On October 12, 2020, a 2019 John Deere Tractor Model No. 6130R ignited while mowing. The unit was a total loss, along with a boom brush mower, a rear flail mower, and an 8 ft. heavy duty rear blade.
- On May 19, 2021, a 2018 New Holland Tractor Model No. T6.145, with a boom brush mower, ignited while aggressively cutting grass on the side of the road. The operator discovered the fire on the right side of the tractor in the area of the battery compartment. The unit was a total loss.
- On July 21, 2021, a 2019 John Deere Tractor Model No. 6130R, with front and rear mowers, ignited while cutting grass. The operator was able to put out the fire by using two fire extinguishers. The unit was repairable.
- On September 20, 2021, a 2018 New Holland Tractor Model No. T6.145 ignited while clearing brush with a bush hog attached to a hydraulic arm. The operator stated he saw a small fire in what he thought was the electrical box. The unit was a total loss.

Numerous road commissions own similar tractors which are 2014 model year or newer. Our cause and origin investigator has determined that these fires were caused by extreme heat generated by the Tier IV burn process. The Tier IV burn process is an exhaust gas aftertreatment that collects exhaust gas byproducts in a filter media during normal engine operation and then burns it off during uninterrupted driving or required regeneration cycles. Strict EPA Tier IV emission standards for small off-road diesel engines went into effect January 1, 2014. If you are considering purchasing any similar new equipment, you should talk to your equipment dealer representative to assess what units might be better suited for mowing and brushing.





A Quick Message from Your Director of Loss Control

Charlie Pike, JD Director of Loss Control

Hello Membership,

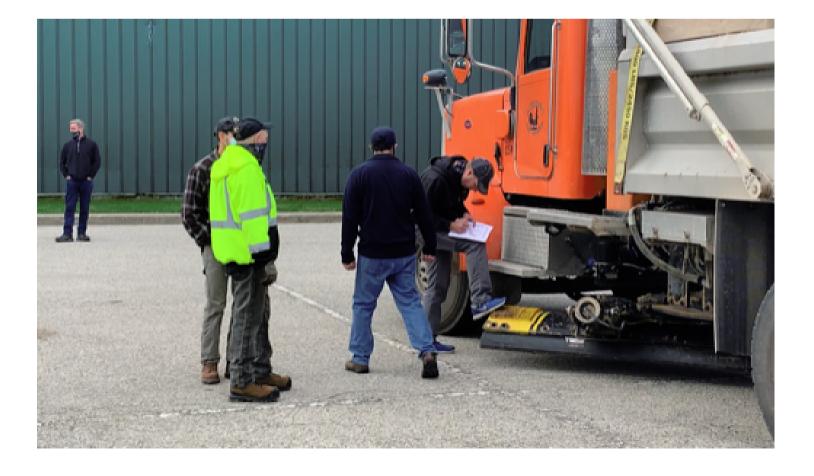
As is customary this time of year, MCRCSIP's Loss Control Department has been busy delivering trainings and helping conduct some new employee orientations. Fall trainings typically focus on safe vehicle operations in preparation for the plowing season. This year, however, we are highly encouraging our members to invite us to conduct our truck inspection/DVIR (driver vehicle inspection report) training.

It's no secret that Road Commissions have to drive their trucks hard during the winter months. That is what makes a good truck inspection/DVIR program so beneficial this time of year. It helps keep trucks on the road and helps prevent unwanted situations from occurring (i.e., vehicle breakdowns or crashes). Our program discusses the numerous benefits of a truck inspection/DVIR program as well as best practices for conducting inspections. With that in mind, it's not too late to schedule a training before the snow hits and time is in short supply. The loss control team is just a phone call away.

I am in the process of scheduling in person meetings with every manager throughout the membership. I had hoped to begin the meetings last year, but COVID-19 forced me to pause my plans.I am asking the managers to meet with me for a few reasons. First, the meetings are meant to allow the loss control department to obtain a top/down view of our members' loss control needs. I have already met with a few managers, and the insights have been extremely helpful in guiding our department's future training topics. The meetings also give me a chance to let our managers know about some of the latest developments in loss control, like our webpage or updated Roadside Chats.

It's been three years since I was brought on as the Director of Loss Control, and sadly I don't think I have met every one of our managers. The meetings give me a chance to change that and to form a stronger relationship with our managers and their staff. I appreciate and thank every manager in advance for finding time to sit down with me so that we can make MCRCSIP's Loss Control Department an even better resource for our membership.

Charlie





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