

The Tamarack



The Tamarack is a source of communicating information of interest and of educational value to Champion employees and their families.

BONNER, MONTANA

JULY 1993

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Diversity

From your Tamarack Editor

July is a good month to think about this idea.

You know, the countries of North America have more diversity than any where else in the world. More importantly, here, more than any where else in the world, we tolerate, even encourage, diversity.

One can't turn on the news or pick up a paper today without seeing the problems countries and peoples have when they can not or will not tolerate diversity. Look at every single warring spot on the globe and you will find a problem with toleration of diversity.

For the most part, except for isolated incidents, that isn't true in North America. Here is an entire continent struggling for peace in diversity, struggling to live with diversity and, we are

proud to say in our anthems and prayers, succeeding in living with, even celebrating diversity.

What a good thing to remember in our workplace! When you come to work here and see people who didn't come from the same kind of home or culture as you, then be proud. Be tolerant. Be encouraging and take encouragement yourself. When you encourage, tolerate and celebrate diversity, you are doing a patriotic thing for your country. You are doing something that is considered impossible, unthinkable, and terrifying in other countries.

When you celebrate diversity here in our company, you are part of a movement unique in the world! Be proud of it.



MANAGERS' MESSAGES

By Bob Brewer

In the West we are quite familiar with the controversy and rhetoric that surrounds the debate on timber harvesting on public lands. Much has been and continues to be written and discussed about how public lands should be managed, for what purposes, and who should have the management responsibility of public lands. President Clinton called for and attended the Forest Summit meeting held April 2nd in Portland, Oregon. His charge to the select committee was to develop a plan that would resolve the "gridlock" that exists between environmentalists and the timber industry. Compromise by both sides will be needed if we are to get resolution of this vital issue. Protection of the environment must be accomplished, while industry needs assurance that some level of timber will be available to operate the mills in the region. The "noise level" remains high on both sides as they await the decision from the committee. I encourage everyone to voice your thoughts and opinions on this vital matter to your elected officials, including the President, in Washington, D.C. Citizens involvement is mandatory in a democratic form of government like ours.....so get informed and become involved.

Given the debate on public land usage, I found the following point of view from Deborah Baker, executive director of the Southern Timber Purchasers Council, thought provoking.....maybe you will too.

Are Private Lands next Logging Lockout?

Whoever coined the expression "a man's house is his castle" wasn't concerned about spotted owls or red-cockaded woodpeckers. Until recently, property owners enjoyed almost limitless freedom to manage their land, regardless of what birds or animals took up residence there. But what was once "private lands" is fast becoming subject to a growing list of restrictions.

What's happening? The preservationist movement to halt timber harvesting on public lands won't stop at the boundary between public and private lands, says Deborah Baker, executive director of the Southern Timber Purchasers Council. "Management of public lands came under attack by preservationist's simply because public lands (national forests) were an easy target," she says. "What started there has blown into a far reaching

and encompassing issue affecting timber availability on both public and private lands." Baker, with a degree in forestry management, has worked for the International Paper Co. and the U.S. Department of Interior. She now works to promote federal policies that will provide access to public and private southern forest resources.

Logging under attack

She warns that freedom to log or manage private timberlands is under attack from two directions -- federally through the Endangered Species Act and on the state level through preservationists' efforts to tighten local best management practices.

In 1989, U.S. Forest Service revised its land management policies for national forests in the south to include protection of the red-cockaded woodpecker. Baker says the move resulted from intimidation by environmental groups after winning a lawsuit to protect the bird in Texas. Similar circumstances led to listing the spotted owl as an endangered species in 1990. Soon after, the Forest Service set aside as their habitat huge acreage of national forest timberland in the Northwest.

"But habitats for protected species aren't limited just to public lands," Baker states, "so the U.S. Fish and Wildlife Service is drafting set-aside guidelines for private lands too." The end result: Where endangered species exist, logging may not.

The other method of locking up private lands is by attacking certain logging practices, such as clear-cutting, and convincing state official to lengthen their lists of logging restrictions that apply to all land.

Oregon's recently amended Forest Practices Act is a good example. It mandates several landmark changes in the way private lands are managed, including limits on size and placement of clear-cut harvest units, scenic regulations providing wide buffer strips along highways, new protections for stream-side corridors and increases in reforestation requirements. Landowners are also required to leave at least two live and/or dead trees per acre as habitat for non-game wildlife.

MANAGERS' MESSAGES

Restrictions will vary

Actual restrictions will vary from state to state, and in many cases, some form of logging is still permitted. What concerns Baker is how far will this movement go? "Today, we're setting aside prime timberland to protect several so-called endangered species. How many more species will be protected tomorrow?"

"Today, clear-cutting has been reduced to a small portion of harvested acreage." Will "ecosystem" land management schemes soon halt customary management of tree plantations?

"By looking at the attacks on public land management, we can get a glimpse of what the future holds for private lands," she concludes.



Quick Facts

- About one-third of the United States – 731 million acres – is forested.
- Trees are a renewable resource. Forest products are also recyclable and biodegradable.

“What’s Happening” — “What’s Going On?”

Every employee, from time to time, has a piece of information that needs to be shared with their fellow employees. The information you have may seem trivial to you, but others' are interested in "what's happening". That piece of information could have a significant impact on your co-workers job; it could be educational information or just be of general interest..... **communication!** That's what the Tamarack is all about.

If you have something of educational value or just general interest, please contact one of the Tamarack Committee Members. We want to hear from you.

TAMARACK EDITORIAL COMMITTEE



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From Your Safety Coaches

By: John Abel

Your Resource Library needs your help. Our supply of recycled Inside Champion tapes is nearly gone. These tapes are used by the coaches to record training sessions. They are also used by the Lumber Trainers and PM committees to create on-plant training films. If you have any Inside Champion tapes at home, please drop them off upstairs in the Plywood office or give them to a Safety Coach.

Remember to use the Resource Library, and when you do, please sign out what you borrow and return it promptly as there has been a lot of demand for some meetings and tapes.

Don't forget, when working on hot days, your body needs extra water to keep cool, so drink plenty. The extra water will guard against dehydration. Have a great summer.

On the positive side Central Services had an excellent month with no recordable accident/incidents. They now have 4 consecutive months of no lost time. The Pipe Shop reached the 4 year milestone of no lost time incidents.

The Log Yard/Processor also were accident free during the month of May. The department has a good record going, now having completed 7 consecutive months of no lost time.

The Lumber Department continues on with their excellent safety record, now having completed 29 consecutive months (688,663 hours) without sustaining a lost time accident.

The Plywood Plant experienced 2 lost time incidents from accidents that occurred earlier this year:
 An employee injured his shoulder while scraping down the resin tank (3/9/93). Had corrective surgery.
 An employee strained his shoulder pulling on the green chain (4/5/93). Now under doctor's care and receiving physical therapy.

Our Bonner Complex lost workday rate and OSHA rate continues on the plus side:

Lost Workday Rate	1.3 vs. 1.6 goal
OSHA Rate	4.1 vs. 6.7 goal

Loss Prevention Accident / Incident Report for May 1993

By: Jim Connelly

We experienced 12 recordable incidents, 2 of which were lost time and 1 resulted in restricted work activity. Both lost time accidents occurred in the Plywood Plant.

	Total Recordable Cases	Lost Workday	Restrict Activity	Lost Work Rate	OSHA Rate
Central Services	3	1	0	3.4	3.4
Log Yard/Processor	4	0	1	0	4.3
Lumber	20	0	0	0	0
Plywood	37	3	8	1.6	6.0

Life Before Bonner

Early challenges become modern day traditions

By Glenn Smith

The growing pains of progress and development were probably the most challenging during the late 1800's. Ulysses Simpson Grant, the Eighteenth President of young United States, had just put a tragic and costly Civil War to rest. A new challenge now lay on the horizon, which was, to open the western regions of our country for population and settlement.

The railroad companies accepted this challenge, plunging the country into a transcontinental race where steel rails, spiked onto an endless bed of wooden ties would connect the Atlantic Ocean to the Pacific Ocean. The Northern Pacific Railroad inaugurated its race to the Pacific by starting construction on both ends and proceeding towards the middle. In the fall of 1881, General Anderson, representing the Northern Pacific Railroad, presented A.B. Hammond a contract to clear 200 miles of right-of-way not to mention, providing ties, bridge timbers, section houses, and lumber for the needs of the construction crews.

To accomplish this task, A.B. Hammond, organized the Montana Improvement Company, and built two sawmills.



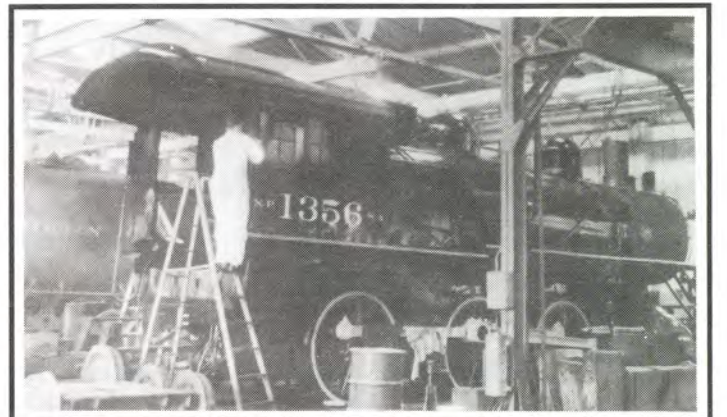
One sawmill was located at Bonita, and the other mill, shown in the picture, was located at Wallace Place, (Clinton).

The role that Hammond played in the Northern Pacific's race to the Pacific Ocean allowed the railroad to complete their goals in the fall of 1883 followed by the golden spike ceremony, which was driven at Drummond, Montana, in October of the same year. The completion of this task exhausted the timber supply around Hammond's sawmills at Bonita and Clinton, which required that he search for a new mill site if he wanted to remain in the lumber producing business. His new sawmill site would be the home of the Bonner Sawmill, and as it grew and developed, the passenger and freight trains of the Northern Pacific Railroad, pulled by huge Baldwin steam powered locomotives, thundered across the newly opened North Western United States.

Growth and progress rendered the grand old Baldwin Steam Locomotives obsolete and many of them reside in quiet retirement in special city parks all across a country they helped develop.



#1356, shown in the picture, not only helped promote the agriculture development in the Missoula area during the 1920s and 1930s, but also hauled lumber products produced at Bonner, to fulfill the needs of a growing country. This old locomotive escaped the scrap yards and went on to receive a brand new face-lift in preparation for a less active job and semi-retirement.



EARLY DAYS AT BONNER



No Job

**is so important, no
service so urgent, that we
cannot take the time to
perform all work safely.**



The Recycling Committee would like to take this opportunity to thank the Bonner Employees for all of their outstanding recycling efforts made during the recent months.

The continued success of Bonner's recycling program depends on committed employees who pull together.

Your work and loyalty are appreciated.

★ Keep Up The Good Work!

#1356 now sits in a small park, located on the north end of Higgins Avenue, where it serves as a reminder of a challenging and interesting time period.

Diesel Electric Locomotives pull the freight trains of today, and the Northern Pacific Railroad was replaced by the Burlington Northern Railroad, who eventually sold part of their interests to Montana Rail Link.

The Bonner Mill would also see many name changes as it grew and accepted the challenges of constantly changing times, evolving into Champion International of today. The most important unchanged factor for both companies, is the generations of men and women in the work forces who continue to accept new challenges in order to insure a place for all of us in the future.



IMPORTANT INFORMATION

Employees Meet with Lolo Ranger

By: Kevin Andrews

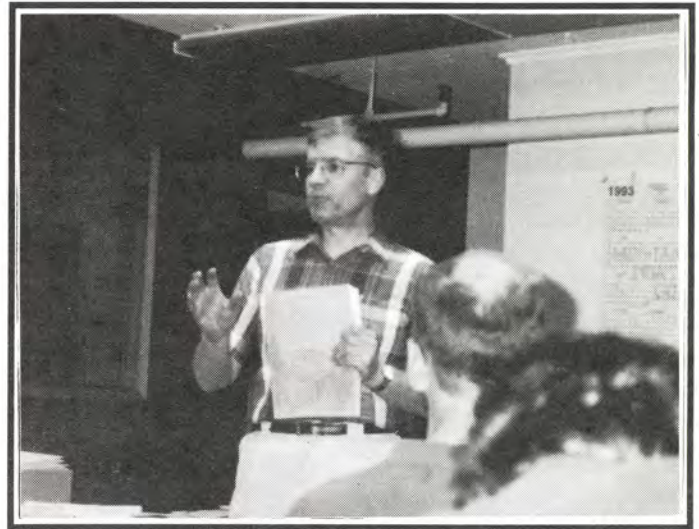
Around the beginning of 1993, the Complex Joint Team felt it was time that the people at Bonner had a better opportunity to learn about the issues that directly related to their job. Most of these issues deal directly or indirectly with the timber supply in the Northwest. A political action committee was formed from volunteers to do what is necessary to see that the people at Bonner are heard from and also better educate people in the local community as to what an impact the work force makes.



On June 10th, the committee met with Dave Stack, the ranger for the Lolo National Forest. Ranger Stack talked about the national forest planning process and gave a little history about the Forest Service.

The Forest Service came about in 1905 with the mission to care for the land and serve the people. By law, the forests are managed for all multiple uses while objectively looking at the long term sustainability of all the resources. Each national forest must have a plan that sets broad goals and environmental standards such as how much commercial timber harvests are recommended, what areas are best suited for wilderness, and how should each area be zoned and managed to get the most value out of the land. Every national forest plan must be updated on 10 to 15 year intervals. Also

mentioned was the National Forest Management Act which states that specifications must be drawn up for each timber stand.



Ranger Stack went on to talk about timber sales and the implementation of specific sales. Every sale must have a purpose and need, then a proposed action is drawn up to satisfy the need. This is the start of the environmental process and public comment periods start to come into focus. The Forest Service must look at all the impacts of the proposed sale such as social issues, wildlife and how it might be affected, environmental issues, soil and water problems, and even what timber must be harvested and how many trees per acre need to be removed to make the remaining timber healthier. They must also take into account possible alternatives to achieving the purpose and need. All this information must be documented for later referral in case any appeals are filed or other problems arise. In the past 20 years, this documentation has grown from a three page letter into a rather detailed book which in turn has been very costly to the Forest Service. This has been beneficial in some respects because the government has learned how to better manage the forests for the future.

One last thing that the ranger had to say was that twenty years ago, congress asked for large timber harvests and the rangers had to find the timber and cut it. The process is more interactive now and everyone is more apt to stick with the overall plan for each national forest.

IMPORTANT INFORMATION

**Statement by Jerry Bush, President,
United Brotherhood of Carpenters and
Joiners of America
Local #3038 in Missoula, MT**

**Regarding labor poll of Montana residents'
attitudes towards jobs and wilderness issues**

May 5, 1993

Good afternoon,

I am Jerry Bush, the President of The United Brotherhood of Carpenters and Joiners of America, Local #3038 in Missoula, MT. I represent more than 650 men and women who work in the Missoula forest products industry whose jobs depend on a stable timber supply.

I am here today because I care about the future of my members, Montana children whose schools are dependent on funds from timber sales, and I care about the future of our forests.

The wilderness issue is a major concern for our union. The Western Council of Industrial Workers' poll clearly shows that Montana residents also are concerned about timber jobs, school funding, wilderness and salvage issues.

A strong majority of those surveyed (80%) believe the wilderness issue is either "very serious" or "somewhat serious," while an astounding 95% agree that timber jobs are "somewhat important" or "very important" to Montana.

Voters in Montana realize that protecting workers and families is as important as setting aside wilderness areas. This poll clearly indicates that wilderness issues are on the minds of Montana voters and that they believe jobs are a critical component of any wilderness plan.

A majority (57%) of Montana voters are unwilling to sacrifice a single job to protect additional wilderness areas and only one percent (1%) of those surveyed would sacrifice more than 1,000 jobs to protect wilderness areas. The Carpenters Union feels, that this issue is not a jobs or wilderness issue — rather a jobs and wilderness issue, both must be considered.

In addition to jobs, a majority of voters (59%) also are unwilling to sacrifice funds Montana schools and counties receive from federal timber sales. We

cannot underestimate the importance of the funds received from timber sales. Last year Montana received a total of \$11.8 million from timber sales receipts, including \$3.9 million for Montana schools.

At a time when our local economy is being squeezed and this community is asked to stretch our budget, we need timber receipts for our schools, our communities and our future.

With this in mind, we applaud U.S. Representative Pat Williams introducing legislation to increase the authorization for the Payments in Lieu of Taxes program (PILT). This plan updates legislation that partially compensates local governments for the taxes that they would have received for tax-exempt federal lands, ensuring that these payments increase as the consumer price index and subsequent costs increase.

We need to work toward a fair balance when considering additional wilderness set asides.

While some Hollywood entertainers and extreme conservation groups have called for the majority of federal roadless lands to be set aside for wilderness, the Carpenters (Local 3038) believe it is important to consider economic factors and jobs too. The poll also showed that a strong majority of Montana residents — sixty-five percent (65%) — disapprove of Hollywood entertainers' involvement in Montana wilderness issues. I believe Montana residents and our Congressional delegation should be resolving this issue — together.

Organized labor firmly supports wilderness plans such as, the Lolo Accord which strike a balance between protecting wilderness areas and allowing federal forest to be used for multiple use activities, such as timber harvesting. We need a stable supply of timber to keep our jobs, communities and schools alive.

Our Local (3038) stands ready to work with our Congressional Representatives to ensure that federal forest management legislation, addressing such issues as wilderness and forest health, considers people too.

Without this critical balance, everyone loses.

Thank you.

Jerry Bush

IMPORTANT INFORMATION



DATE: June 8, 1993

TO: Dick Porterfield

FROM: Bart Goldbar

The Bonner Lumber Department training program was established by the Design Team prior to the start up of the Bonner Studmill. The Design Team selected Competency Based training as the method of training because of the programs emphasis on safety. Eight trainers were chosen and were responsible for organizing and implementing the training process.

This team of trainers developed an operating manual for each job in the mill and put every employee through the job training process.

As the demand for job training diminished the training team dwindled down to two permanent, full time trainers: Alan Wagner and Glenn Smith. These two are responsible for the cross training between job families, training new employees and keeping the Operating Manuals up-to-date. They have been major contributors to the safety effort at Bonner.

Enclosed you will find an operators manual and a fork lift training video. The video was produced by Alan and Glenn and serves as the model for forklift training in the Western Region.

The Safety Coaches are an offshoot of Niru Dave's Effective Safety Meeting Training program. A team of safety coaches was developed to train other safety representatives and monitor their progress.

The Safety Coaches were so effective in their presentations and development of a Safety Resource Library that the Complex Joint Team asked them to stay together and continue to help in the Safety effort at Bonner.

The Safety Coaches now report to the Plant Safety Committee and function as the primary safety training resource at Bonner.

Bart Goldbar

BG:md



DATE: June 2, 1993

TO: Dick Porterfield

FROM: Bonner Lumber Safety Representatives

SUBJECT: Safety Record

On January 3, 1991, the Bonner Lumber Department suffered a lost time accident. It has been two years since, and there hasn't been another. How this result was achieved? How can we maintain it? In what ways can we keep focused on safety in the future? These are the questions we will answer in the letter.

How have we achieved a zero lost time accident rate?

It starts with the company philosophy that safety is the #1 Core Value, and proceeds from there to a belief in the competence of the work force. Through participative management and safety training processes, the work force has been empowered to make decisions and suggestions about safety. This philosophy flows to supervisors at all levels who are people oriented; willing to listen, respect others opinions, and make safety a priority. This pervasive philosophy makes it obvious that Champion is making a serious commitment to our health and well being.

Once the commitment to safety is in place, there then has to be a process to institute it in the workplace. Here is what we have done: 1) Our safety representatives attend a two day seminar give by safety coaches on ways to conduct effective safety meetings. 2) Safety meetings are held at regular intervals during production hours, and are given on a variety of topics; all of which are designed to increase awareness that this is a dangerous place to work, and it is important to think about safety on the job. 3) Safety representatives conduct monthly safety walks, where they look for and ask operators about any dangerous conditions. 4) Job trainers provide orientation and job manuals for new crew members; helping train operators, making sure they pass performance tests before they are certified to operate machinery. Covered in these tests are safety items such as the lock-out procedure, location of first-aid kits, and emergency procedures.

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After an operator has certified on a particular job, he or she may then train and certify on additional jobs. Learning multiple jobs allows for job rotation, which helps operators stay alert, and therefore, less susceptible to injury. 5) If a hazardous situation exists, a safety representative or foreman can be contacted and the problem will be fixed; or a procedure developed to minimize the danger. This is a result of all Lumber Department personnel working in concert to make the mill a safer place.

The Lumber Department newsletter, written by the job trainers, is used to denote safety awards and achievements. Everyone is aware of our record and will sacrifice to keep it going. They take pride in our accomplishment, and don't want to be the first to have an accident. This peer pressure could be seen in a negative manner, if it encouraged someone to come to work when they shouldn't. However, we all care more about one another than a record. The choice to do what is right far out weighs pressure to come to work and "keep the record going."

We have a system of financial rewards that create positive attitudes and provide concrete proof that safety pays. There are also some intangible reasons for our success... As the old saying goes, "common sense isn't so common." Although we all do stupid things on occasion, we in the Bonner Lumber Department have more than an average amount of common sense. Procedures and judgement are constantly employed to minimize the chance of injury. Another old saying goes... "I'd rather be lucky than good." But with out philosophy, processes, and people, we can continue on with luck being less and less a part of our equation for a safe working environment.

Making a start is the most important step in achieving any goal, but keeping what you have can be even harder.

How are we going to maintain our level of performance?

First off, we will continue to do the things we have done before. We can best maintain safety as our #1 Core Value through the empowerment of all employees. This will allow us to be creative and open minded when presenting or receiving ideas about safety. Being respected, not ridiculed, for the use of independent thought gives everyone an

avenue to express safety concerns and makes for a safer work place.

There has been, and will continue to be, increased interaction between departments in the Bonner complex; and between the complex and the community within which it resides. Safety coaches from all departments gather resources and present model safety meetings. This information is used by all safety representatives, thus enhancing interdepartmental cooperation. There has been less turnover of safety representatives. With more time in this role, they have become more proficient at making safety a priority with our crews. Members of the plant safety committee are used during safety walks and as valuable sources of information. For example, members of the Plant Safety Committee attend safety meetings to update stakeholders on plant-wide safety projects.

Experts from the community have given safety talks, such as using a chiropractor on back care. The University of Montana is also utilized as a vast source of information on any safety topic. This growth, from an organizational viewpoint to a more universal one, allows us to see safety from a variety of perspectives; enabling us to maintain a safe Lumber Department, and a safe complex.

Safety Representatives continually increase communication within our crews by being available to them, either during shift, or on safety walks. In addition, we are improving the format of our safety walk write up.... Unfinished projects are brought forward, so crew members can see at a glance which are completed, and which are yet to be done. Therefore, we plan to maintain our performance through a combination of cooperation, communication, and skill.

With success comes the possibility of complacency....

How will we maintain a focus on safety, in the face of success?

We will start by doing the things that have proven to be effective. Then we'll take some chances, and try new ideas to improve safety. We think of what has been effective as living, not static. Maintaining our focus is to take what has worked and let those procedures evolve to meet the changing demands of the workplace. We will continue to: provide

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ongoing training for Safety Representatives; improve and up-date resource materials and training manuals; talk about near misses with our crews; enhance communication; recognize safety projects; use experts to conduct safety meetings; strive for concrete, financial, safety awards; continue to utilize the Lumber Department Newsletter; extol the benefits of going home in the same condition one comes to work; call special unscheduled safety meetings; enhance our safety bulletin board; and make sure that everyone knows the company cares enough to have skilled workers on the job, not at home injured. Ultimately, we will make it clear that nothing, i.e., production, quality, profit nor peer pressure, is more important than performing our jobs in the safest manner possible.

What new ideas do we have on our agenda?

Most important, is to not be satisfied with what we have accomplished. To this end our new goal is an O.S.H.A. lost work rate of zero, and we have some great ideas to get there. Who has the greatest stake in our health and well being? Our families do! One idea is for us to make arrangements to have family members observe us at work. There is little doubt they will find some hazards that we take for granted, and will ask "why is that like that?" or "what keeps this from happening?" We believe this questioning of the obvious will go a long way in reducing the chance of injury. Along these same lines, we will have other crew members go on safety walks, with the safety representatives as a guide. We will also exchange with the safety representatives from other departments on safety walks, performing intra-complex audits. In implementing these ideas, more people will be involved. This is good for several reasons: First, the more people who participate, the more they will feel part of the process. This leads to increased job satisfaction, and a corresponding good attitude, which will carry over to safety awareness. Secondly, as crew members see their ideas carried out, more ideas will be forthcoming. When ones ideas are accepted; the more accepting of other's ideas one becomes. As a result, a whole new level of communications can be achieved. Thirdly, another set of eyes will target different hazards, which can be taken care of before they are the cause of an injury.

We will begin taking surveys, asking our crews how they feel about our efforts, the issues they think are important, and the ways they see us growing. We will take honest personal surveys of our individual performances, and ask how we can be better. A similar survey will be prepared for employees on all shifts. It will be filled out anonymously, collected, and charted to see where further work needs to be done.

Another idea is to take a holistic approach to safety. We intend to stress the positive affects of good health as opposed to the negative affects of an injury. We will encourage people to do a home safety inventory and carry over safe working habits from the mill to home, and vice versa; emphasizing that through a conscious effort to work safely, individuals can control their destiny. We will show our concern for crew members and their families when they are undergoing tough times, e.g., using the newly created benevolence fund. Lastly we will be aware that personal crisis can cause injury, and work to avoid that possibility.

What we have then, is success based on an all encompassing philosophy that empowers people, encourages participation, cooperation, and creativity. Our philosophy establishes safety as the #1 Core Value for the whole complex, and allows in itself the process to achieve the goal of a safe workforce within a safe workplace.

LUMBER DEPARTMENT SAFETY COMMITTEE

Dick Anthony; George Hummel; Erik Cloutier; Kim Kadlec; Mike Conley*; Jerry Kinnamon; Doug Fausett; Charley Long; Larry Ford*; Tammy Marquart*; Kristie Freestad; Bob Martel; Russ Hickman; Jerry Wemple

*Past Members

JOB TRAINERS

John Barnhart; Jerry Bush*; Bruce Landquist*; Preston Ricci*; Roy Robinson*; Glen Smith; Alan Wagner

*Past Trainers

LUMBER SAFETY COACHES

Keith Bumstead; Larry Keogh; Dana Nichols

Lobbyist Sees Tide Turning Against Environmentalists

Reprinted with the permission from the Missoulian from Sunday, June 6th issue.

By: Don Schwennesen of the Missoulian

KALISPELL - Defenders of resource-dependent jobs and development are gaining the upper hand over environmentalists, the head of the Mountain States Legal Foundation told a Montana Logging Association convention on Saturday.

William Perry Pendley lionized traditional resource users and taunted environmentalists in a luncheon talk peppered with anecdotes about the legal duels his non-profit Denver foundation is waging.

"It's a battle for the essential underpinning of this great country," he said, "the sanctity of the individual over the state."

The "nimby" attitude toward development (not in my back yard) has led to "banana" (ban against anything almost anywhere), he told more than 100 logging contractors and others.

The spotted owl controversy threatens 100,000 jobs and \$100 million in economic losses in the Northwest, he said. In Texas, a judge has reserved 60 percent of San Antonio's aquifer for three species, including a salamander.

Rutgers University professors advocate depopulating the Plains and restoring the buffalo, he said.

Meanwhile, environmental rhetoric about the "imminent demise of spaceship Earth" is parroted by the media.

"Mr. Fonda's network is full of it," he said, taking aim at Ted Turner's CNN network. "This is one former Marine who never got over the fact that Jane went to Hanoi," he added, referring to Turner's wife, Jane Fonda.

But the tide is turning, Pendley argued, citing a South Carolina Supreme Court case where a

landowner was allowed to build on a beachfront where a building had been banned.

A California rancher won a \$33,000 judgment from an environmentalist who had accused him of overgrazing his land, he said. California voters rejected a strong environmental protection ballot measure, and even liberal Massachusetts rejected a mandatory recycling measure.

Craggy and hawkish-featured, with gold-rimmed glasses and hair combed back, Pendley combines a rapid-fire courtroom style with the passion of a country revival preacher.

Warming his audience with Washington, D.C., one-liners from Ronald Reagan and Oliver North, and barbs at actress Meryl Streep and Vice President Al Gore, he predicted a short tenure for the Clinton administration.

"You've got to read this book," he said of Gore's "Earth in the Balance."

"Please do not buy it. Borrow it from a deluded friend," he advised. "I don't know what he's been smoking, folks, but he's been inhaling all the way down to his tassled shoes."

"At a time when snails are more important than people" and environmental restrictions are stifling jobs and the economy, "I hope you're mad as hell and you're not going to take it anymore," he concluded.

Pendley outlined a six-point action plan for restoring traditional property rights and Teddy Roosevelt-style conservation and resource use.

- "Save the children," he urged. "We've lost a whole generation of Americans that don't know where things come from."
- Spread the word locally about the economic importance of resource jobs, for example by letting businesses know their bills are paid with timber dollars.
- Let employees know that excessive environmental rules can break businesses.
- "Work with the media," he said. "They never get it right, but part of that is our fault."
- Show up at meetings and get involved in local issues.
- Help organizations such as the MSLF, he said.

Long Distance Logs

By: Jim Bentley

Beginning in June and lasting until October 1993, many of Champion's contract loggers will experience a lot of camping out and at least being away from home. A significant portion of our timber sales range from 150 to 300 miles from the Bonner mill complex. This means that some of the log trucks hauling from these jobs will only deliver one load per day to the Bonner mill. Some of these locations include: Saint Maries and Wallace, Idaho, Trout Creek and Big Sandy Montana. Not all of this years timber sale logs are from a long distance, some are only a few miles away such as the one in O'Brien Creek just West of Missoula. Although this year may be a little different in terms of where our sales are located, there will be enough logs to operate Champion's Bonner facility.

Champion Participates in Blackfoot Challenge

By: Chuck Seeley

Approximately a year ago several State and Federal agencies, environmental groups, private citizens and Champion created a group to address management of resources in the Blackfoot Drainage so as to protect and enhance the Blackfoot River. One timberlands forester from the Blackfoot District is a member of the Steering Committee and another is on the Resource Committee. The following article on the history of the Blackfoot Challenge was written by Terry Eccles. Terry is the Blackfoot Challenge Coordinator.

History of the Blackfoot Challenge

The Blackfoot River, its tributaries and the valley in which it flows has always been and will continue to be a favorite place to live, work, and play. This favoritism is obvious and easily justified. The Blackfoot Valley has the slopes of the Rocky

Mountains as its backdrop, the variety of vegetation and landscape to give it its color and texture, and the people to provide it with character and culture that intimately provides the nostalgia of our American Heritage. Very few places in this great country can anyone find this combination and ultimate attraction without wanting a part of it.

The Blackfoot Valley is unique, not only because of its landscape but by virtue of its people. In behalf of the Blackfoot Valley and its people it was felt that a coordinated effort was needed to insure that peoples interests were being considered simultaneously with the concern for the River and its Valley.

To accommodate the variety of interest in the valley and to exclude a single dictating body, a group of individuals with foresight identified a need to promote a coordinated effort. This group of individuals consisting of landowners, residents, recreationalists, special interest groups, federal, state, and local agencies and other interest, came together to talk. This group also felt there would be a greater benefit to the valley and its people if all interested people could work together and address the multitude of concerns being raised in the Blackfoot Valley and consider the cumulative effects as a unified body.

It is apparent that the Valley is no longer a secret. The state of Montana is advertised as the "Last Best Place" and the Blackfoot River is "The River Runs Through It". One of the most desirable travel routes between Glacier and Yellowstone National Parks traverses the Blackfoot River. With this "NATIONAL NOTORIETY" how are the people who live, work, and play in the Valley going to manage for the future, keep the area's quality of life and retain the area's desired characteristics?

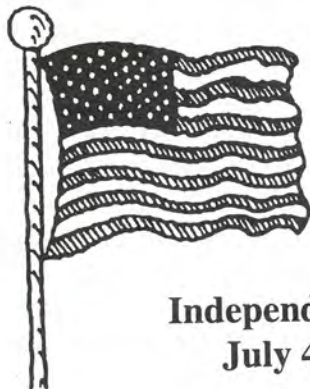
Knowing that 44% of the valley is managed by two National Forests, 5% by BLM, 7% by the State of Montana, 15% by Champion International, 5% by Plum Creek Timber Co., Inc., and 24% by private ownership, there becomes an obvious need to coordinate efforts. The tie between these land stewards is the Blackfoot River and it is the tie that initiated the "Blackfoot Challenge."

The Blackfoot Challenge is a group of people that represents the Valley, the River, and the People. Thus, the mission of the Blackfoot Challenge:

NEWS FROM OUR TIMBERLANDS

The Blackfoot Challenge is a forum that promotes cooperative resource management of the Blackfoot River, its tributaries, and adjacent lands. The mission is to coordinate efforts that will enhance, conserve and protect the natural resources and rural life-style of the Blackfoot River Valley for present and future generations. We support environmentally responsible and resource stewardship through the cooperation of public and private interests. To accomplish the mission, the following goals have been developed: -- Provide a forum for the timely distribution of technical and topical information from public and private sources. -- Foster communication between public and private interests to avoid duplication of efforts and capitalize on opportunities. -- Recognize and work with the diverse interest in the Blackfoot Valley to avoid confrontation. -- Examine the cumulative effects of land management decisions and promote actions that will lessen their adverse impacts in the Blackfoot Valley. -- Provide a forum of public and private resources to resolve issues.

The Blackfoot Challenge is organized through a Steering Committee which is supported by an Information Committee, Public Relations Committee, Legal Committee, Private Lands Committee and a Resource Committee. There is no formal membership and is open to any and all who are interested. Currently it is the largest coordinated resource management effort in the state of Montana.



**Independence Day
July 4, 1993**

The real art of conversation
is not only to say
the right thing in the right place,
but to leave unsaid
the wrong thing
at the tempting moment.

Anonymous

“The great thing
about getting older
is that you don’t
lose all the other
ages you’ve been.”

Madeline L’Engle,
American Author



TIP OF THE MONTH

GARDENING

- (With Randy Augustine)

By Sue Hogan

Have you ever felt that you acquire no satisfaction from gardening? Why should you bother with a garden when it constantly needs to be weeded, you ache from a sore back and suffer from a sunburn? For Randy Augustine (Plywood swing shift veneer plug line grader) and his family, gardening is a tremendous way to relax and is also a family oriented activity.

Randy has been gardening off and on for the past 18 years, but most intensely for 6 years now. Randy first began his "Postage Stamp" garden after he converted an old railroad bed into a garden spot by adding top soil and building it up. "A true organic gardener can take any kind of soil and make it productive," added Randy.

Most of the tips below are from Randy's personal experience, with a few tips he acquired from subscribing to *Organic Gardening*.

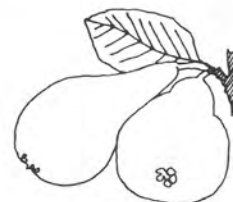
1. Garden in raised beds to conserve water and space. You can get lots more vegetables in far less space using this method rather than conventional rows. You will find that there will be less weeding using this method also.
2. Use lawn clippings and leaves or even newspapers as mulch. This conserves water and builds the soil as it decomposes. This method also makes for a lot less weeding.
3. Harvest earlier in the morning for the best flavor of fruits and vegetables.
4. Use companion planting; such as marigolds (deters nematodes, etc.) and basil (enhances flavor) with tomatoes. Nasturtiums for aphids. Garlic is a good companion for lots of vegetables, fruit, and even roses.
5. Try not to use poisonous chemical pesticides. Try sprinkling used coffee grounds on lettuce, radishes, etc. to deter slugs, cutworms, wire worms, etc. Use wood stove ashes on slugs and other bugs. This also sweetens the soil and adds potash (K).
6. If you have moles or the like, stuff dog hair down the holes. The moles move on. (Don't tell the neighbors!)

7. Deer problems? Try using egg shells around the edge of the garden. Deer hate the smell. That is, if you don't like venison.
8. We use rabbit manure as a fertilizer--it's not as hot as chicken manure and has no weed seeds as horse or cow manure which is hotter, too!
9. Water in the morning, or late in the evening (if you don't have fungus problems) instead of during the heat of the afternoon when most of the water evaporates before it reaches the roots of the plants.



Randy Augustine and his gardening helpers; Jasmine, age 5 and Christian, age 2, work in the families perennial herb garden.

"Don't get too serious about gardening," explained Randy. "Put in a garden bench, grab a handful of strawberries, never mind the slugs, put your feet up, and enjoy some of the reasons you put in the garden in the first place."



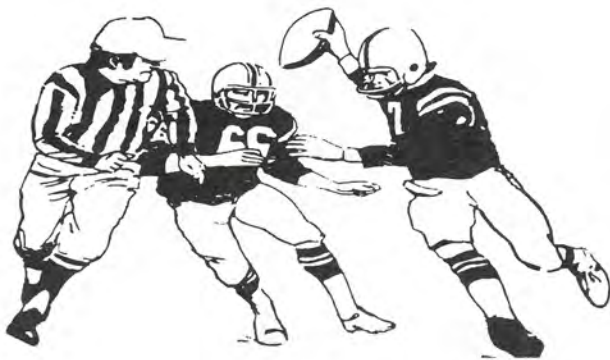
Five Steps to Creating Better Work Teams

The benefits of self-directed work teams have been so great that companies, and supervisors, may plunge into team forming without adequate consideration.

For best results, it's important to realize what qualities a team has and that it will not change the way work is done, according to Ed Musselwhite, co-author of *Self-Directed Work Teams: The New American Challenge*. Points to consider:

- The team must have a leader to help set standards, plan work, coach, and give feedback.
- The team needs strong, visible support from you and your boss.
- Give the team a clear definition of its purpose and what it is expected to accomplish.
- Consider the implications of the team's work and how it will affect other systems and functions of your department.
- Continue to teach the skills that team members need to make the transition from former work styles to the self-directed team style of work.

The successful team ultimately must improve quality, cut costs, and make jobs easier and more interesting.



What Does "Q" Mean To You?

By: Kevin Andrews

What is the first thing you as a consumer look for when you go shopping for a major purchase? Most people consider whether the product is good enough to do the job it was meant to do, then take a hard look at the price tag to decide if it is within their budget. A good shopper will also note how it compares to other similar products that might do the job sufficiently.

In today's market, producers are paying more attention to the customer's needs to remain competitive and stay in business. Without the competitive edge developed by manufacturing a quality product at a fair price, the business will soon lose its customer base and eventually have to cut back through layoffs or even close its doors. This will put everyone involved in the business out of a job.

At the Bonner Complex, management has recognized the need to continually strive to improve quality to stay ahead of the competition. These past few years, many of the people at the Bonner complex got the chance to attend CDQ sessions (Customer Driven Quality) to learn how the job they do affects external customers as well as internal customers. They also had the opportunity to contribute by listing things which needed to be addressed to improve quality in their area. This year, many of the people in the complex will be invited to attend CDQ II, which will be one day sessions designed to further enhance the employees' understanding of how quality can make a difference in job security as well as creating an environment where the customer can feel confident.

Remember:

**Quality
bUilds
A
L asting
relat I onship
with The customer
You**

Central Helps Family Build Home

By: Karen Abel

A few of the Central Services crew decided to help out a new family in the area this last month by helping them to build their new home. It only took an hour or so to complete the new home along with 4 men and a photographer to watch their progress.

Joe Zito, Doug Lindsey, Frank Mocabee and Jim Robbins all put their ideas together for the osprey that have had a hard start in getting their nest built.

The offspring from down river were kicked out of last years nest and they decided to build one of their own nests a few miles up river, but their luck ran short when they first tried to build on a light pole. After a few tries at the light pole they decided to build on an abandoned pole that was not the best either. These four men then came to their rescue and took it upon themselves to fix a platform for them to help them get a better start.



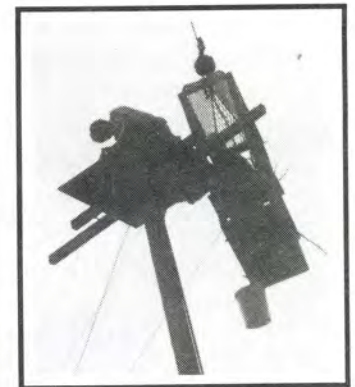
Joe Zito and Doug Lindsey putting the platform together

The osprey stuck pretty close and watched very carefully as Doug and Frank went up in the basket and tore down part of their nest to put up the new platform. Joe, Jim and the photographer decided it was much safer on the ground and watched from below. Frank and Doug did a great job and I do believe that the osprey think so too! They have finished their nest and are living most comfortably thanks to these men.

Watch next months Tamarack for a picture of the completed nest -- or better yet -- take a drive down by the east log yard and look across the river. You might just catch the osprey family at home.

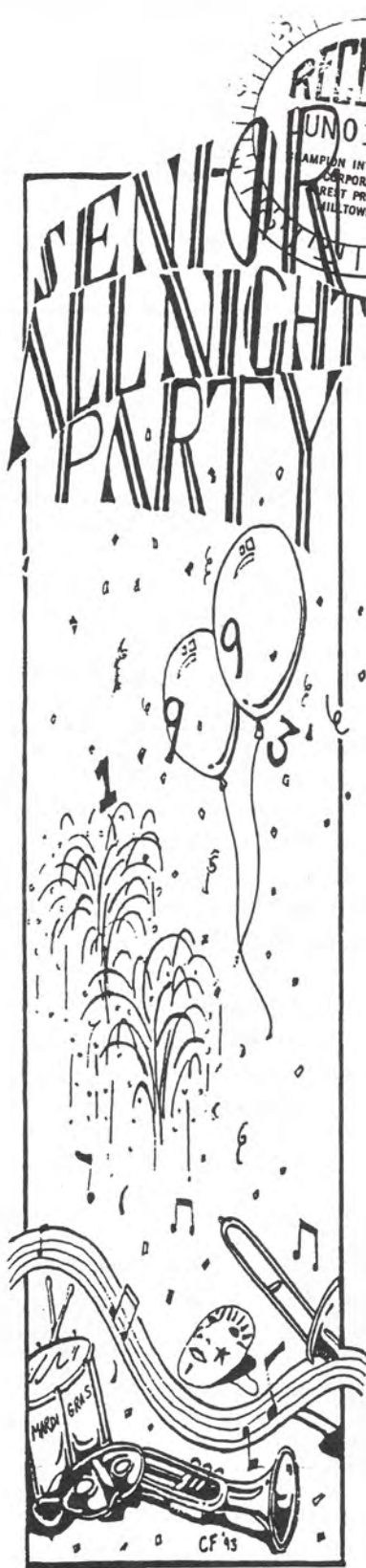


Jim Robbins helping out on the ground



Doug Lindsey & Frank Mocabee working on the house as the Osprey look on

AROUND AND ABOUT BONNER



Champion International
Milltown MT Headquarters
Milltown, MT 59851

Our friends at Champion International,

The 1993 Senior Graduation Party committee, along with the graduating seniors and their parents, would like to express our sincere thanks for your generous donation.

Your support of the Senior All Night Party is important. It will be attended by graduating seniors from six high schools – Big Sky, Frenchtown, Hellgate, Loyola, Sentinel and Seeley-Swan. There are usually 800 to 1,000 students at this alcohol-free, drug-free party. For a decade now, this party has played a major role in sparing teens, parents and friends from the tragedies that are often associated with post-graduation activities. This party offers all graduating seniors a night to remember and is a time that marks their passage into a new way of life. The Senior All Night Party provides a fun and safe celebration.

Our community can take pride in supporting this activity and we genuinely appreciate your assistance.

Sincerely,

Maureen Curnow

Maureen Curnow
for the Chairers: Kay Duffield, Angela Lind, JoAnn Graham

AROUND AND ABOUT BONNER

5-26-93

Dear Mary Ann,

Please Convey my Thanks To everyone involved For Thier Support of Mullan Trail Baseball. Your Five Hundred dollar Contribution From the Champion Fund for Community Service, WAS both Generous And Very much appreciated by everyone involved in getting our new league off To a great First year.

Champion has continually shown its desire to be a good Neighbor by Supporting a Variety of Community Activities And Services. I don't think there is a kid in Missoula County who plays Organized Sports, THAT hasn't benefited From Champions generosity.

THANK-YOU Champion, And ALL of the Committee members For MAKING This possible

Sincerely

Bill Dishman
(Log Processor)
DAYS



1993 Boys Minor League
Sponsored by Al Ham Photography

AROUND AND ABOUT BONNER

BONNER PUBLIC SCHOOLS
District No. 14
BONNER, MONTANA 59823

June 2, 1993

Champion International Corporation
PO Box 1007
Bonner, Montana 59823

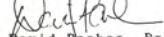
Dear Champion International Corp.,

As the 1992-93 school year comes to a close I wanted to express our thanks at Bonner Elementary School for your support of our students in the Missoulian Newspaper in Education Program.

We've used the daily newspapers primarily in our fifth grade classroom and the instructor, Mr. Dan Moe, utilizes the paper to increase our students understanding of the changing world in which we live. We are emphasizing interdisciplinary lessons that connect Reading, Writing, Mathematics, Science, and Social Studies as well and the Missoulian is a great teaching tool for that purpose.

Thank you for your participation this year in the NIE Program and for helping create a better instructional program for our students at Bonner.

Sincerely,



David Parker, Principal
Bonner Elementary School District #14

AN EQUAL OPPORTUNITY EMPLOYER

A word of encouragement
during a failure is worth
more than an hour of praise
after success.

Anonymous



**"It is not easy to find happiness
in ourselves, and it is not
possible to find it elsewhere."**

**Agnes Repplier, American
Essayist**

Stakeholders Meeting

There was a Bonner Stakeholders meeting held on May 21st at the Jokers Wild Restaurant's meeting room. There was a lot of good information that came out of this meeting I found to be of great value and interest to all of you.

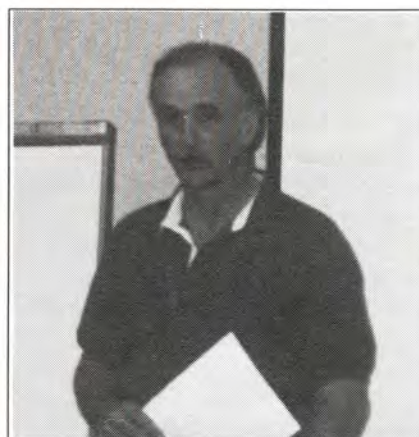
Bob Brewer opened the meeting and gave us an update on the sale as well as an update on the Montana Process Plan.



Bob Brewer

The sale with the last buyer has not panned out as they thought it might, so Champion has opened it up again to other potential buyers. We of course are still for sale. Bob stated that, "there is nothing going on that I'm aware of, and I appreciate all of the hard work from all of the employees to get things done for safety. These times have been difficult and trying circumstances, but everyone deserves the credit for having our Bonner Operation run so well. Keep up the good work.

"The Montana Process Plan is now fully prepared to show any potential buyers why, what, how it helps and why continue in the change process for Bonner, Libby, Sales and our Timberlands. A video has also been made of this presentation just in case they are unable to do a live presentation. "We believe the change process is important and effective and we want to show them why it should continue." Bob said.



Bart Goldbar

Bart Goldbar was up next with the Bonner Process Plan. He reminded us of our 4 core values and our outcomes as shown below.

Our Core Values: Safety, Participation, Quality and cost-effective Productivity.

OUTCOME #1: Continued improvement in Bonner safety performance-- target lost-time incident rate to 1.6 or lower.

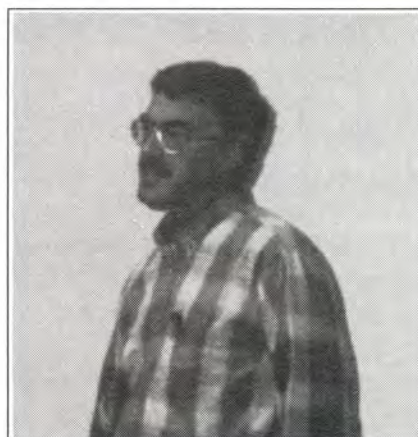
OUTCOME #2: To create a more participative work environment.

OUTCOME #3: Continue to educate people about Customer Driven Quality (system wide).

OUTCOME #4: To meet or exceed 1993 operating plan performance levels at the Bonner complex.

OUTCOME #5: To create a collaborative atmosphere in Bonner, Libby and Timberlands as a **MONTANA REGION.**

Dick Shimer continued the meeting with the restructuring of the safety committee.



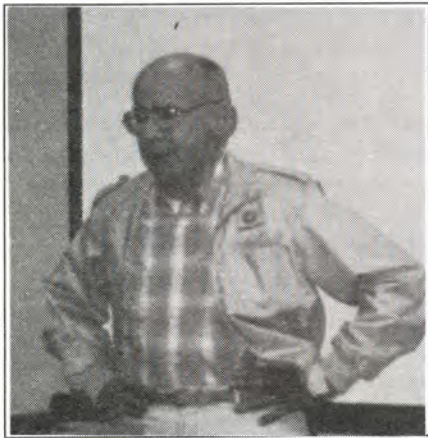
Dick Shimer

"We need to improve our Safety Performance and safety audits," Dick said. "We have utilized our Safety Coaches and Plant Safety Committee (PSC)

AROUND AND ABOUT BONNER

and combined them and they have done wonders with our safety program at Bonner.”

Jim Connelly explained the new direction of the PSC. Each member on the PSC has committed to a one year term. Currently there are 13 members. 3 members from Plywood, 3 from Lumber, 2 from the Processor, 2 from Central Services, Carla Verworn (Nurse), Joe McKay (Safety Coach) and Jim Connelly.



Jim Connelly

“Our mission,” says Jim, “is to promote a safe work environment through aggressive and creative leadership.”

The PSC represents the entire operation, with the focal point on projects that affect the entire complex.

Some of the issues being worked on and directed by the PSC are:

- A new program on incident investigation
- Safety Awareness and Recognition
- An overall fair equitable plant-wide safety award program.
- Plant wide safety audit.

Two programs nearing completion are:

- Forklift driver training for all affected departments.
- Confined Space Entry



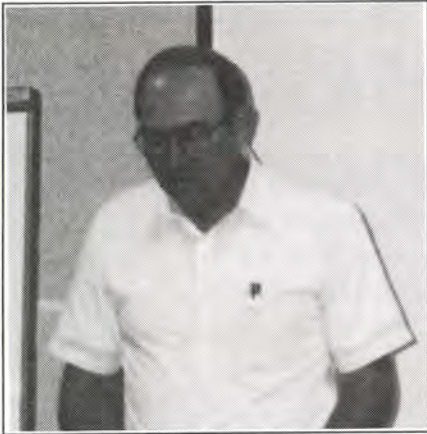
Dana Nichols, Safety Coach

Dana Nichols was up next as a representative for the Safety Coaches. “We are continuing with the Effective Meeting Skills training and as a group have just completed a peak performance review to find our weaknesses. We have also customized -- for Bonner -- a week course on Incident Investigation. It has been approved by the appropriate people and we will continue with this program.

“Duane Larson responded that “the mill owes a lot of thanks to the Safety Coaches. They come in on their off shifts to help, and they deserve a lot of credit for the safety program.” Bob Brewer also commended the Safety Coaches for a job well done.

Jerry Bush introduced everyone to the newest committee formed at Bonner. This committee currently has no name, but their job is to respond to critical needs as far as timber supply. We have 25 volunteers and our first order of business was the Appeals Changes. Employees wrote and sent in over 400 letters. “We need a pro-active approach instead of a re-active one,” said Jerry, “to educate kids in the school system and even our own workforce.” We have a lot of energy on this committee and this is something we have to do in order to survive.” Bob also noted that this is a real positive committee and an effective force at Bonner.

AROUND AND ABOUT BONNER



Jim Bentley

Next up was Jim Bentley from our Missoula Area Timberlands Office. Jim shared a lot of valuable information to us about the timber supply and our Bonner operation. "Every year there seems to be more of a challenge to fill our log decks up by the break-up," said Jim. "However, it is good not to have too many logs on the deck and as of now they are at about plan with deck levels. "The fresher the logs the better the mill production." Jim stated. It might look like we don't have enough logs, but there is an adequate deck at this time.

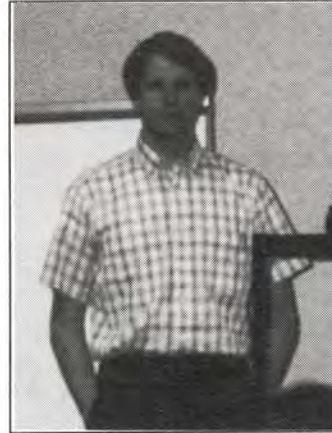
Timberlands is beginning to trade a lot of logs with Plum Creek. We send Ponderosa Pine to their mill in Pablo and they deliver more desirable species of studs and peelers to us. If it is successful we will continue with this trade in the future.

This year there will be a lot of sales that are coming from as far away as St. Maries and Wallace, Idaho, and Trout Creek and Big Sandy, Montana. There is a lot of good timber in these sales with good quality logs. Because of the a lot of trucks will make only one delivery per day. This will create some gate hour problems, but we will deal with that when the problem occurs. Because of the long distances, this summer will be different from usual.

Our timber source is the same as last year: 1/3 our lands, 2/3 outside sales (short term contracts and purchase logs). Champion is trying to get away from using so much of our own timber and use more outside sources. "We will try to keep a year supply of logs on contract and should continue to operate," Jim said.

A lot of timber sales in Montana are being shipped out of state. "That's not good news," Jim commented, "but its a desperate market and some companies will do just about anything to get timber, including buying logs at very high prices and then shipping them out of state to their own

mills. However, there is still a lot of opportunity right here in our own backyard and we are holding our own. Jim's closing comment was, "It's not impossible to get enough wood to run the mill, but it will be at a increasingly high cost."



Steve Williams



Ken Miller

from Tacoma Sales

"Last up before closing comments and questions was Steve Williams and Ken Miller from our Tacoma Sales office. Their first comment was, Wild Price Swings, with Plywood and Studs. There was a fast run up of prices because Canadian mills were putting their supply into their distribution yards holding for even higher prices. When they finally put it into the market the prices came down fast and that hurt us.

They let us know that there are different factors that cause price spikes. Some of those are: housing starts; demand; speculation and mentality. The more scarce the logs get the wilder the price fluctuations. The sales department watches this very closely and they also watch who we are selling to.

Our top 25 customers bring in 65% of our dollars value. The more customers we have the better the chance to get top dollar. Sales tries very hard to sell every week about the same volume we produce.

After the last presentation by the Sales Department Bob Brewer closed by answering questions regarding our Bonner Operation and how we plan to keep it running. "We have no intentions of doing anything other than what we are doing now at Bonner," Bob said. "There is always a possibility of shutting down with every operation. If you don't have logs you can't make plywood or studs. We need to concentrate on a stable resource availability." We as employees in the Forest Products Industry need to take an active part by writing letters and voicing our opinions regarding this subject of resource availability.

Accomplishments Of Our Children



Graduation Announcement

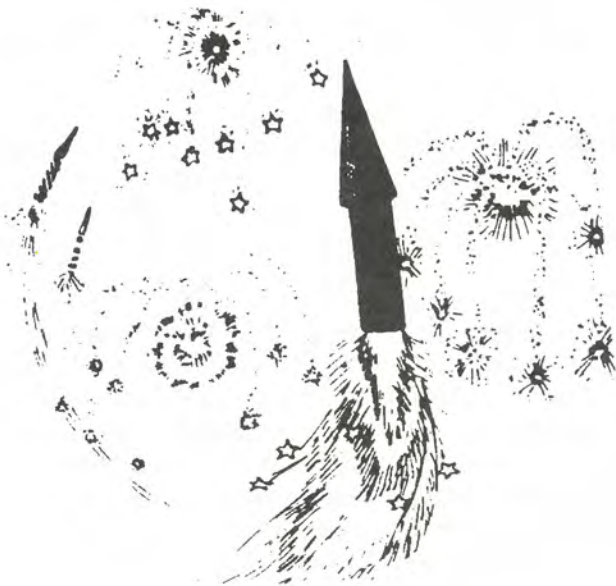
George G. Bessette graduated from the University of Montana with Honors with a BA Degree in Social Work. George is the son the Raymond Bessette Sr and Virginia. Raymond works in Central Maintenace in the Machine Shop.

Eric Hensel graduated from the 8th grade at Rattlesnake Elementary School. Eric is the son of Dave Hensel who works in the Powerhouse and Kim Edwards who works in Plywood.

Kevin Johnson graduated from Loyala High School and plans on attending North Idaho Jr. College in the fall to major in Law Enforcement. Kevin is the son of Chuck Johnson who works in the Planer.

July Anniversary Dates

David Arends
Keith Bailey
Michael Behner
Robin Bell
Zale Bender
Mark Boice
William Christianson
Henry Erickson
Diane Farra
Melvin Fassio
Roy Gilmore
Frank Hebert
William Jackson or
(Billy Bob Joe Don Ray)
Sharon Jochinsen
Deryl Knox
Chris Marquardt
Roger Nimmick
Walter Parker
Roy Robinson
Aaron Schenck
Grant Simic
James Smith
Ricky Stevenson
Leonard Voigt
Dwayne Williams
Kevin Wolfe
Thomas Wothe



CENT&IBILY YOUR\$

Question: How long do collections and late payments show on credit reports and how can credit reports be repaired?

Answer: Old blots on your credit report are disheartening, especially when you've worked hard to clear your name. Some bad news fades faster than others. Collection accounts could stick around for seven years. Tax liens and convictions also have a seven-year life on a credit report. Bankruptcy is the longest lasting mark, blemishing a report for 10 years.

Late payments may stay on your reports seven years, but shouldn't be a factor in obtaining credit once bills are paid on time for two or three years.

Those limits apply to use of credit reports when you apply for credit of less than \$50,000. But if you apply to borrow more than that, or for life insurance of \$50,000 or more, or for a job paying more than \$20,000 a year, the time limits don't apply.

Credit bureaus don't create your credit history--you do. Credit bureaus collect the information and report it to appropriate parties. Once habits have been changed, the only way that's going to be apparent on your credit report is with the passage of time or through your intervention.

Ask the staff at your local credit bureau, or bureaus (Missoula has two, the Credit Bureau of Missoula and the Collection Bureau of Missoula--the Credit Union reports your credit to both of them) to delete paid collection accounts. If they won't remove it, ask them to amend the report to show that it has been paid. The report still may indicate that it was a problem, but at least it demonstrates that it's taken care of.

In the case of errors, request can be made that the bureau verify the information. If an item is wrong or can't be verified, the bureau must delete it.

You can add to your file a 100-word explanation of your past problems or any items you dispute. That might make you feel better, but realize that creditors typically scan reports electronically, so a potential lender may not even read your statement. One caution: You can do anything

needed to "repair" your credit yourselves, at no charge. (You might have to pay to see your report, unless something in it caused you to be denied credit or employment and you then ask to review within 30 days. But many credit reporting agencies now let you review your report, free, once a year.) Don't succumb to so-called credit repair clinics, which charge money to exercise rights the law grants you free.

'KEEP YOUR EYES ON THE FINANCING'

This table shows how much money you'll pay at different interest rates and for varying loan terms. Find the rate you'll pay, then see where that number intersects with the number of years for the loan.

Say you can get a loan for 10%, will have the loan five years, and want to borrow \$12,000. The first amount in the pair of numbers where the rate and time intersect is \$21.25; multiply by 12 to find your monthly payment of about \$225. Also multiply the second number in the pair, a \$274.82, by 12 to find your total finance charge over the life of the loan, or about \$3,298. Add that to the original \$12,000 to find that you'll pay about \$15,298 in all.

Monthly Payment & Finance Charge
x \$1,000 borrowed

		Rate						
		6%	7%	8%	9%	10%	11%	
Length	1	\$86.07	\$86.53	\$86.99	\$87.45	\$87.92	\$88.38	
	2	32.80	38.32	43.86	49.42	54.99	60.58	
	of	3	44.32	44.77	45.23	45.68	46.14	46.61
		4	63.69	74.54	85.45	96.4	107.48	118.59
	loan	5	30.42	30.88	31.34	31.80	32.27	32.74
		6	95.19	111.58	128.11	144.79	161.62	178.59
in	1	23.49	23.95	24.41	24.89	25.36	25.85	
	2	127.28	149.92	171.82	194.48	217.40	240.59	
	years	3	19.33	19.80	20.28	20.76	<u>21.25</u>	21.74
		4	159.97	188.07	216.58	245.50	<u>274.82</u>	304.55
	5	6	6.57	17.05	17.53	18.03	18.53	19.03
		6	193.25	227.5	262.39	297.84	333.86	370.45

If you have any questions concerning our rates and loans, please call us at 258-6785 or stop in M & F 7-4, TWT 11-4. Each account insured to \$100,000 by NCUA.

Champion Intermountain Federal Credit Union

Heat Emergencies

By: Alan Wagner

On hot, humid days with no breeze, anyone may be affected by the heat. People who are especially susceptible to extreme heat are the very young and the very old, the chronically ill, the overweight and those who work in hot places. Frequency of accidents seem to be higher in hot environments.

Take proper precautions in hot weather. In temperatures above 98.6 degrees, clothing helps to protect the body and maintains normal body temperature. Wear light colored clothing. Light colored clothing reflects heat. Black colored clothing absorbs heat. In temperatures below 98.6 degrees, clothing restricts the body's ability to lose heat. Caution: Skin exposure to the sun may cause cancer.

Take frequent breaks and consume water every 15-20 minutes. Bathe regularly and condition yourself to the environment.

Alcohol and heat don't mix. Alcohol causes additional dehydration.

Heat Stroke:

Heat stroke is life-threatening. The victim's temperature-control system, which produces sweating to cool the body, stops working. The body temperature can rise so high that brain damage and death may result if the body is not cooled quickly. Help must be fast. Quickly cool the victim's body.

Signs and Symptoms of heat stroke are hot, red skin; very small pupils; and very high body temperature-sometimes as high as 105 degrees. If the victim was sweating from heavy work or exercise, his or her skin may be wet; otherwise, it will feel dry.

Move the victim to a cool area and soak clothing with water. Circulate the air around the victim. Seek medical help immediately.

Heat Exhaustion:

Heat exhaustion is less dangerous than heat stroke. It typically occurs when people exercise heavily or work in a warm, humid place where body fluids are lost through heavy sweating. Fluid loss causes blood flow to decrease in the vital organs, resulting in a form of shock. With heat exhaustion, sweat does not evaporate as it should, possibly because of high humidity or too many layers of clothing. As a result, the body is not cooled effectively.

The usual signs and symptoms are cool, pale, and moist skin; heavy sweating; dilated pupils; headache; nausea; dizziness; and vomiting. Body temperature will be nearly normal. Move the victim to a cool area. Place the victim in the shock position lying on their back, with feet up. Either remove or loosen the clothing and cool him/her by fanning or applying cold packs or wet packs. Give victim one-half glassful of water to drink every 15 minutes.






Heat Cramps are muscular pains and spasms due to heavy exertion. They usually involve the abdominal muscles or legs. It is generally thought that the loss of water and salt from heavy sweating causes cramps. Cool the victim and give him/her one-half glassful water every 15 minutes.



CALENDAR

July 1993

CALENDAR OF EVENTS

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2 Anniversary of the Civil Rights Act of 1964	3
4 Independence Day 	5 Holiday Observed for CIC Employees	6	7 Out to Lunch at Caras Park	8	9 	10
11 	12	13	14 Out to Lunch at Caras Park	15	16	17
18  National Ice Cream Day	19	20	21 Out to Lunch at Caras Park	22	23 	24
25	26 Snowbowl Mountain Bike Festival	27	28 Out to Lunch at Caras Park	29	30	31

July Observances:

- National Hot Dog Month
- National Tennis Month
- National Ice Cream Month
- National Recreation and Parks Month



WHAT'S SO SPECIAL ABOUT

J•U•L•Y?

- Anniversary of the First U.S. Zoo: July 1, 1993. The nation's first zoo opened in Philadelphia on this date in 1874. Three thousand visitors saw 1,000 animals for the admission price of 25 cents for adults and 10 cents for children.
- Anniversary of the Civil Rights Act of 1964: July 2, 1964. President Lyndon B. Johnson signed the Voting Rights Act into law, barring racial discrimination in employment, union membership, voter registration and publicly owned and operated facilities.
- Dog Days: July 3 - August 15, 1993. The name for the hottest days of the year originated thousands of years ago because Sirius, the Dog Star, rose just before or at about the same time as the sunrise. Ancients believed that the star caused the hot, sultry weather.
- Independence Day: July 4, 1776. Anniversary of adoption of the Declaration of Independence in 1776. Public holiday celebrated everywhere with parades, fireworks, picnic, special events.
- Man Watchers' Compliment Week: July 5, Monday. Make it a point to say something nice to a man.
- National Ice Cream Day or Sundae Day: July 18. By the International Ice Cream Assoc., 888 Sixteenth St. NW, Washington, DC 20006



This newsletter is the monthly publication of ALL Champion/Bonner Operations employees and their families. Your suggestions and articles are welcomed and encouraged.

The Tamarack Editorial Committee



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