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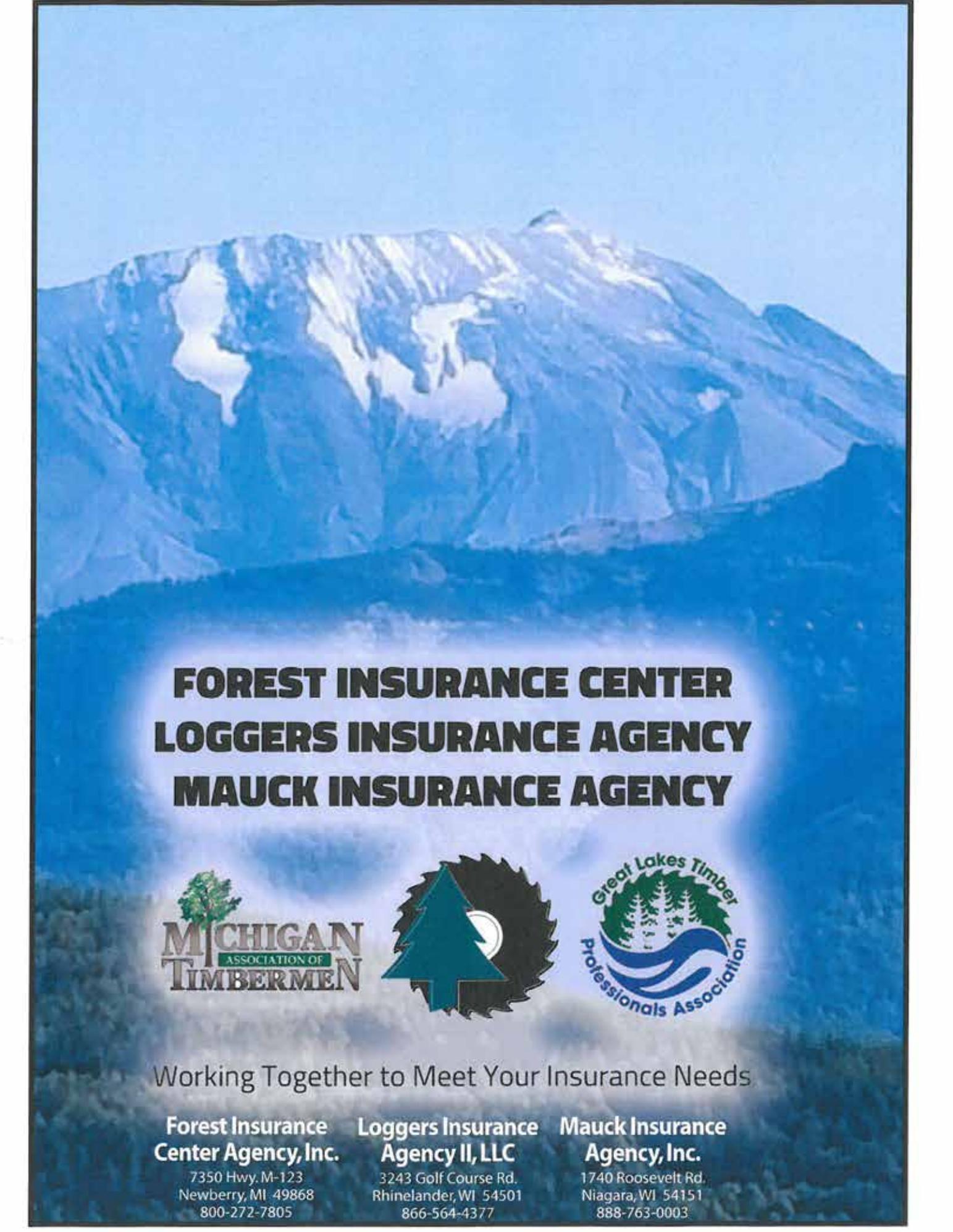
FALL 2020

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HUNTERS ARE GONNA HUNT



BRAIDEN WHITE

The father-son team, Andrew and Braiden White, enjoyed a successful deer hunt this year in lower Michigan.



ANDREW WHITE



The hunt and accommodations were top notch, and the food was amazing.”

—The White Family



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Legislative Spotlight – Sen. Ed McBroom

by Jason Wadaga, MAT Lobbyist



Senator Ed McBroom

What is the importance of the logging industry in your district and across Michigan?

“Michigan’s Upper Peninsula is blessed with an abundance of renewable natural resources in our forests, and the logging industry has a rich, valued heritage here. The U.P. is fortunate that the industry remains such a critical component of the region’s economic engine and appreciate all the efforts made by the hard-working professionals to keep the industry moving forward. The value is almost indeterminable as it helps sustains families, communities and the environment.”

What’s your number one legislative priority?

“My top legislative priorities tend to revolve around bureaucratic reform and government transparency. Many of the bills I sponsor are associated with these topics to adopt meaningful reforms and ensure government is open and accountable.”

What’s the best part of your job?

“The best part of serving as a state legislator is hearing from constituents and helping address issues that they bring forward.”

What’s the biggest hidden gem in your district?

“The U.P. has many well-known attractions like Pictured Rocks National Lakeshore, Tahquamenon Falls or the Porcupine Mountains, but some of the biggest hidden gems are the lesser-known attractions like Copper Peak, Kitch-iti-iki Big Spring and the smaller waterfalls.”

Who’s your modern-day hero?

“I look up to all of the American truck drivers that drive back and forth across our nation delivering products that we all rely on each and every day.” 🌲



JASON WADAGA
MAT LOBBYIST

Jason is the Vice President of Governmental Relations for Kindsvatter, Dalling & Associates (KDA). He spent nine years in the Michigan Legislature working in a variety of roles including serving as the Chief-of-Staff to State Senator Rick Jones before joining KDA. Jason was born and raised in Michigan’s Upper Peninsula.

Senator Ed McBroom

State Sen. Ed McBroom serves the Upper Peninsula's 38th Senate District and is Caucus Dean.

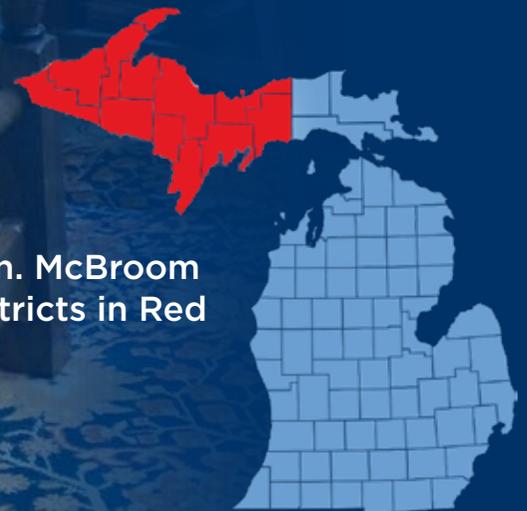
McBroom chairs the Senate Natural Resources and Oversight committees.

McBroom is a fourth-generation dairy farmer, and operates his family's 100-year-old farm, which in addition to raising Holsteins, also grows corn, wheat, and hay. He previously served a full three terms in the state House of Representatives from 2011-2016.

He is active in the community, serving on the U.P. State Fair Authority, as dairy superintendent of the Dickinson County Fair, and Director of the Norway City Band. He also directs music at the First Baptist Church of Norway.

McBroom holds bachelor's degrees in Music Education and Social Studies Secondary Education from Northern Michigan University.

He and his wife Sarah have five children. They reside in Waucedah.



Sen. McBroom
Districts in Red

IS LOGGING TREE FARMING?

by Mike Smalligan, DNR Forest Stewardship Coordinator

On August 20 the American Loggers Council posted the image below on their Facebook page to spark a conversation about logging (Facebook.com/American-Loggers-Council). It refers to a quote from Gifford Pinchot, the first Chief of the US Forest Service, who said in 1935 that “Wood is a crop. Forestry is tree farming.” National forests were created in part “to furnish a continuous supply of timber for the use and necessities of citizens



Wood is a crop. Forestry is tree farming.”

— Gifford Pinchot, first Chief of the US Forest Service, 1935

of the United States” (Organic Act of 1897). Public and private forests are still managed today for multiple uses like recreation, wildlife habitat, ecological functions and producing hundreds of essential products. So on the one hand, farming is a reasonable analogy for logging to explain that forests, like farms, produce commercial products that we all need and use every day.

But I also think this metaphor falls short because logging and forestry are more complex than many farms today. Agriculture is primarily annual monocultures, while most forests are complex, long-lived, messy ecosystems. Forests provide many other benefits besides the harvested wood – aesthetics, recreation, spiritual places, wildlife habitat, clean water, clean air and so much more. Nobody goes fishing in a corn field or camping in the soybeans.



Forests are complex, long-lived, messy ecosystems. They provide benefits beyond harvested wood— aesthetics, recreation, spiritual places, wildlife habitat, clean water, clean air and so much more. Nobody goes fishing in a corn field or campaign in the soybeans.”

Loggers and foresters are proud of their work to take good care of our nation’s forests. Timber is harvested to manage and improve the forest, not just to remove all commodities of any value from the woods. Loggers follow best management practices to protect soil and water quality. Forest management practices have improved over the past century through both science and public conversations about ethics. Forest certification during the last thirty years has instilled values of “continual improvement” that has helped loggers become better environmental stewards. So I think the farming analogy is selling loggers short, even if it does communicate that we all need commercial forest products from the woods.



On a related note, the American Tree Farm System has been a great program for private landowners for almost 80 years. Weyerhaeuser started Tree Farm in 1941 when the US Forest Service wanted to regulate private forests. At the time, planting trees, or “tree farming” if you will, to restore forests still degraded from the

1800's was a very progressive, ecological activity.

Michigan joined Tree Farm in 1949 and today more than 1,200 landowners with 450,000 acres proudly display their "Certified Tree Farm" or "Certified Family Forest" signs to brag about their good work in the woods. Tree Farm continues to be a land ethic defining good forest management that helps private landowners voluntarily take great care of their woods.

“Loggers and foresters are proud of their work to take good care of our nation's forests.”

Tree Farm added third-party forest certification to its program in 2000. Its Standards of Sustainability are updated every five years and revised standards will be published in 2021. Tree Farm only certifies forest management, not forest products, but all wood coming from Tree Farms is covered by the Fiber Sourcing Standard of the Sustainable Forestry Initiative (SFI). Both SFI and Tree Farm are endorsed by the Program for Endorsement for Forest Certification (PEFC) in Switzerland. If you are one of the 1,400 SFI Qualified Logging Professionals, look for Tree Farm signs and include a landowner's Tree Farm number on your timber sale contract when you deliver wood to a SFI certified mill (Louisiana Pacific, PotlatchDeltic, Verso, Packaging Corporation of America and Weyerhaeuser). Tree Farmers do not usually get a price premium, but their certified timber is helping to maintain important markets in Michigan. Those 7 SFI mills purchase almost 6 million tons of wood every year, which is about half of all wood harvested for Michigan's 300 primary manufacturers.

It is a simple process for a landowner to get certified by the American Tree Farm System. A landowner must have at least 10

acres of woods, a forest management plan, comply with the Standards of Sustainability and have a site visit with a Tree Farm "inspecting forester."

A landowner can enroll through 125 foresters with the state Tree Farm committee or through two independently managed groups - Green Timber Consulting Foresters in the western Upper Peninsula or Grossman Forestry Company in the eastern Upper Peninsula. The Michigan Tree Farm Committee is chaired by Jim Malloy, the Raw Materials Manager for Weyerhaeuser in Grayling, and includes other industry, consulting and government foresters.

The American Tree Farm System provides recognition of a landowner's great work in their woods, a community to connect with other landowners at field days and a legacy to help pass their beloved land to the next generation. Tree Farm gives landowners a free "big green sign" to brag about how their family forest provides wood, water, recreation and wildlife. Tree Farmers still love to plant trees, work hard to improve their forest and frequently hire great loggers to harvest a crop of timber. More information about the program, previous Tree Farmer of the Year award winners and contact information for the 125 Tree Farm foresters is at: www.TreeFarmSystem.org/Michigan

PS. A big "thank-you!" to Scott Robbins, who retired from the Michigan Forest Products Council in October, for his great work as administrator of the Michigan Tree Farm Committee for the past 10 years! 🌲





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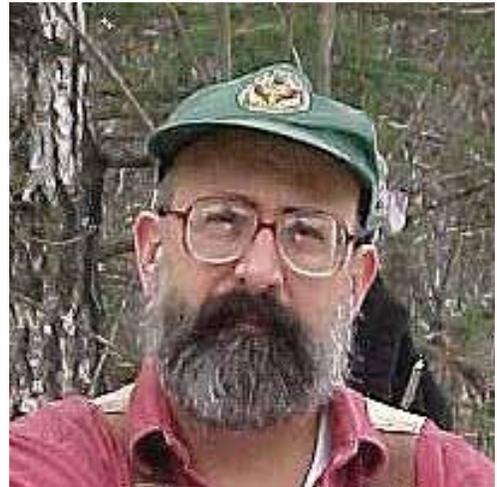
WOOD WE ALL USE

by Bill Cook

How much wood? For what products? Who owns the trees? Are we running out of trees? All good questions.

The U.S. consumes the equivalent of nearly 200 million cords each year. That volume would cover about nine million acres of “average” Michigan forest. That area is larger than the entire State of Maryland.

The basis for these numbers comes from a recent report generated by John Greene, who drew numbers from several common sources, including the U.N. Food and Agriculture Organization and U.S. Forest Service. The numbers are consistent with 2017 U.S. Forest Service report “Forest Resources of the United States”.



BILL COOK

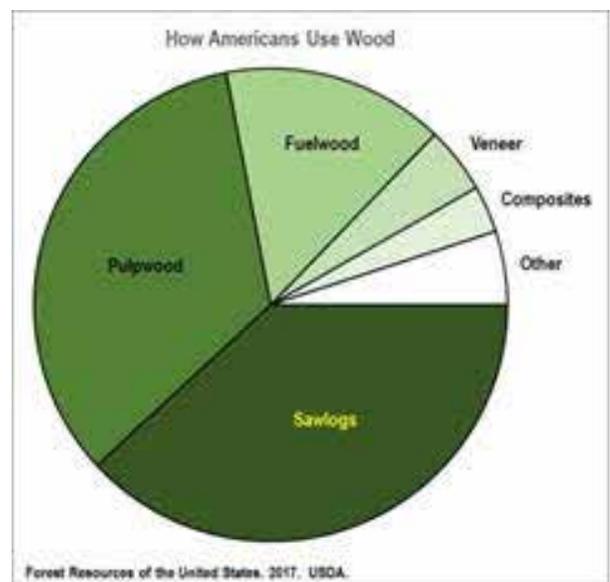
*MSU EXTENSION FORESTER/
BIOLOGIST, RETIRED*

“The U.S. consumes the equivalent of nearly 200 million cords each year. Michigan forests, alone, hold the equivalent of about 447 million cords, covering about 20.3 million acres. If the annual national consumption came exclusively from Michigan, we could supply a little over two years’ worth of demand before exhausting our forest resource.”

— Bill Cook, MSU Extension Forester/Biologist

At first blush, this is a huge quantity of wood. Michigan forests, alone, hold the equivalent of about 447 million cords, covering about 20.3 million acres. If the annual national consumption came exclusively from Michigan, we could supply a little over two years’ worth of demand before exhausting our forest resource. So, OK, our consumption really is a huge quantity of wood.

Should we be concerned? Well, of course we should be concerned about any natural resource use and consumption. Are we liquidating our forestlands? No. American forests are growing more wood than that what we consume. This is especially true in Michigan. More good news.



Americans use a tremendous amount of wood. Fortunately, forest growth outpaces wood use, and wood is the most environmentally-friendly raw material available.

National forest inventory numbers have been collected since the 1930s, with many refinements over the decades. Yep, foresters actually count and measure a lot of trees. Agencies have also been tracking wood use for a long time, too. How do we, as a nation of consumers, use all that harvested wood?

Over 70 percent of the national harvest goes to sawlogs (39 percent) and pulpwood (34 percent), followed by fuelwood, veneer, composites, and a few minor products. This product mix varies widely from region to region. Many items manufactured from these products we find throughout home and workplace. Some are reasonably good pools for carbon storage, digressing along the climate change angle.

Harvesting trees does far more than provide raw materials. Forest management, which includes timber harvest, also helps keep forests healthy, enhances wildlife habitat, can maintain or improve long-term visual quality, accelerates carbon sequestration, and provides clean water. These values, over the long-term, are reduced by a lack of management, and management cannot happen without markets for harvested trees. So, wood-using mills and consumer wood use are key drivers to healthy forests.

While this is counter-intuitive to many, using wood products helps keep forests in a productive condition because they provide markets that support sustainable forestry.

In Michigan, our forests continue to add more volume and quality each year, and our area has begun to plateau, similar to national trends. However, within the last couple of years, volume

lost to natural mortality has exceeded the volume that is harvested. Both of these volumes are substantial.

If you think we harvest a lot of trees, even more wood is lost from other causes, which is expected from increasingly older forests. This trend is a concern to many forest managers from both the private and public sectors.

From a forest management perspective, the rising levels of natural mortality suggest that more forest area should be managed, or managed better. Michigan forests have been growing older, with larger trees, for many decades. As these forests age, forest health and regeneration issues become increasingly important.

Forest management has a lot of intriguing science behind it. Nevertheless, its application is largely guided by sets of society values. Public forests are managed by agencies accountable to public perceptions. However, nearly half of Michigan's forests is owned by families. These acreages are entirely subject to the goals and objectives of the owners.

Private family ownership involves about two percent of Michigan's human population. This small pool of people control over nine million forest acres that provide benefits for all. Only a fifth of those acres are under a management plan. Some properties are stellar examples of forest stewardship, such as those enrolled in the Tree Farm program.

**So, yes. Wood is good. Use it well.
Keep it growing. **

Considerations on ACV or Stated Value for Auto Policies

by Dale Kleffman, CPCU, CIC, CLCS Mauck/Forest/Logger's Insurance Agencies

There is a lot of variability among different insurance companies on how they are insuring heavy trucks and trailers. Even within the same insurance company some customers are treated different. This can depend on a customer's preference or can it can also depend on a carrier's underwriting preference, guidelines, and concerns. These concerns can range from claim activity, financial/credit scores, driver profiles, age of vehicles, time in business, or a host of other things. One of the larger areas on a confusion on a commercial auto policy lies within determining a value at claim time. Historically almost commercial auto policies pay actual cash value (ACV for short) at time of loss and this holds true whether it is a total or partial loss. ACV typically means like kind and quality in the auto world and depreciation is absolutely a factor. Total losses are based on comparable units in the market and there is often some negotiation with used vs new vs OEM vs aftermarket in the repair world. Each insurance company handles these situations differently and there can be several factors

that determine what you get. We do see some coverages out there that will extend replacement cost to an auto (buy you a new vehicle with no deduction for depreciation) but by and large these coverages are much more prevalent within the personal auto world. When you dig down into things these coverages are also very restrictive and in my personal opinion used more as a marketing tactic than anything else. Sure some insurance company may buy you a new car with no deduction for depreciation but if you read the fine print that said car only can be 90 days through a year old, you need to be the original purchaser when new, and there are mileage requirements that will often eliminate this coverage before the time restriction does. Your new car must also be totaled, which is much less likely than experiencing a partial loss.

One of the biggest coverage factors that a commercial customer must analyze is whether they are written on an ACV basis or if they have something called "stated value" on their policy when it comes to physical damage. This can be ascertained through asking your agent or looking at your policy declaration pages. If your policy has something under "stated value", "stated amount", or "stated limit" column then you are going to be on that form, if not more than likely ACV would apply. Stated Value is not necessarily a bad thing but it is absolutely a coverage restriction compared to just ACV. The Catch 22 is that you as the customer get to declare the values and update as needed so you are responsible for your own coverage limitation. The only potential benefit for

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you as a customer is now your insurance company will rate on that stated value instead of the cost new for that vehicle. This can vary immensely among different carriers. Some people seem to think that “stated value” is an agreement between the customer and the insurance company as to what a vehicle is worth, this couldn’t be farther from the truth. Stated value is a coverage restriction only and in layman’s terms it changes what you will get paid for comp and collision on an auto policy from just ACV to “ACV subject to the stated limit.” So if ACV is higher than the Stated Limit at time of loss then you are only getting Stated limit.

Why is stated value used? There are a plethora of reasons. Sometimes it’s from the insurance company. Depending on class of business, size/value of unit, or their underwriting preferences that may be all that is offered. Some companies require stated value when a unit is over a certain age. Some companies will require stated values for certain programs or certain customers. Stated value will typically allow the company to rate on that value instead of using their formula which will often rate on age and original cost new. Sometimes this can reduce premium for a customer but often times it results in increased rates. This situation can get complicated and there is a tremendous amount of variance between different insurance companies. If you are a customer that only wants to insure for loan amounts on vehicles using stated value maybe an effective strategy, for the bulk of the public ACV will make more sense if it is offered.

Other than being a limitation on what a customer can get paid using stated value can cause some particular headaches in the forest products arena. One of the big issues we see is regarding attached loaders on both log trucks and center mount type trailers. From my knowledge

nearly all of the players in the insurance world in the Great Lakes region cover these loaders as part of the truck or trailer as permanently attached equipment. It would be possible to get these covered on an inland marine form but then you are dealing with multiple deductibles if there is a loss to trailer/truck and loader and another separate policy, unless you are swapping out loaders frequently or using them while detached covering separately makes very little sense to me. With these loaders sometimes they are upgraded and this can tremendously change the worth of a truck or trailer. For example, a 1995 Trailer with an original loader might not be worth much at all, but if that trailer is upgraded and fitted with a brand new loader the value of that same trailer could be 300% - 400% or more of that same trailer with an aged loader. An auto policy on just ACV will pick up that value automatically, if you tell your carrier they will likely increase the rating basis (cost new) but even if they don’t you’ll have the coverage. If you are on a stated value basis you must call your insurance company and have them increase your stated amount or your coverage will be



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restricted to that original stated. This is the biggest reason why stated amount can cause problems, if your insurance company isn't informed of new engines, loaders, or other significant upgrades then there is no coverage for them outside of the stated amount.

There isn't a right or wrong way with covering these vehicles and trailers, you just need to understand what you have and what updating is needed. With stated amount coverage you should be reviewing these limits with your company anytime there is an upgrade or every 6 months to a year, just like with your woods equipment on the inland marine form. With ACV that isn't needed and your vehicles and trailers will be worth what they are regardless of how they are rated. With ACV most company's actuary formulas will take into consideration age of units and premiums will decrease as they age while the cost new will remain constant.

Dale Kleffman is a licensed insurance agent working for Mauck/Loggers Insurance Agencies with an extensive background in commercial insurance relating to all aspects of the forest products industry including logging, trucking, and manufacturing. Mauck/Loggers Insurance Agencies are wholly owned subsidiaries of the Great Lakes Timber Professionals Association and Michigan Association of

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Dale can be reached at: 906-281-1604 or dalek@mauckinsurance.com 





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FOREST LAND VALUATION

by Glen Tolksdorf, MAT Board Member

There are many variables to be considered in determining the value of your forest land. The following is a list of these variables, in order of importance, that determine the value of your forest tract:

- 1. Regional location;**
- 2. Forest cover types;**
- 3. Access and road easements;**
- 4. Terrain features;**
- 5. Other easements and encroachments; and**
- 6. Acreage size and shape.**

Regional location is very important in determining the market value of your property, and the value varies primarily due to the property's distance from major population centers. The regional value difference can range from 1.5 to 3 times the price per acre. For example, on a statewide basis, land value is higher near Traverse City or Grand Rapids than it is in the western Upper Peninsula. Within smaller geographical areas, forest land values will be higher for properties that are adjacent to cities and villages than for those that are more rural and remote.

Forest cover types can range widely in value depending on the tree species, volume, timber product prices, and the markets for those products. A northern hardwood forest cover type with sawlogs and pulpwood will bring a higher value than a mix timber stand of aspen/spruce/fir pulpwood. Also, a timber stand with a higher volume of wood is worth more than a recently harvested forest tract.

Access and road easements are very important to the value of your land. Title-insurable access is a positive asset to your



property. Typically, land values will vary depending on the access, from low to high, as follows: landlocked parcel, private woods road access, public gravel road and public asphalt road.

Terrain features can include topography (such as level, rolling, or steep terrain), types of soils (such as sandy, loamy, clay, rocky, organic, or silty), water features (such as wetlands, rivers, or lakes) and the condition of any water shoreline if present (such as sandy, vegetative, rocky, or cliff). For example, a sandy, rolling forest will bring higher value than a lowland, black spruce bog.

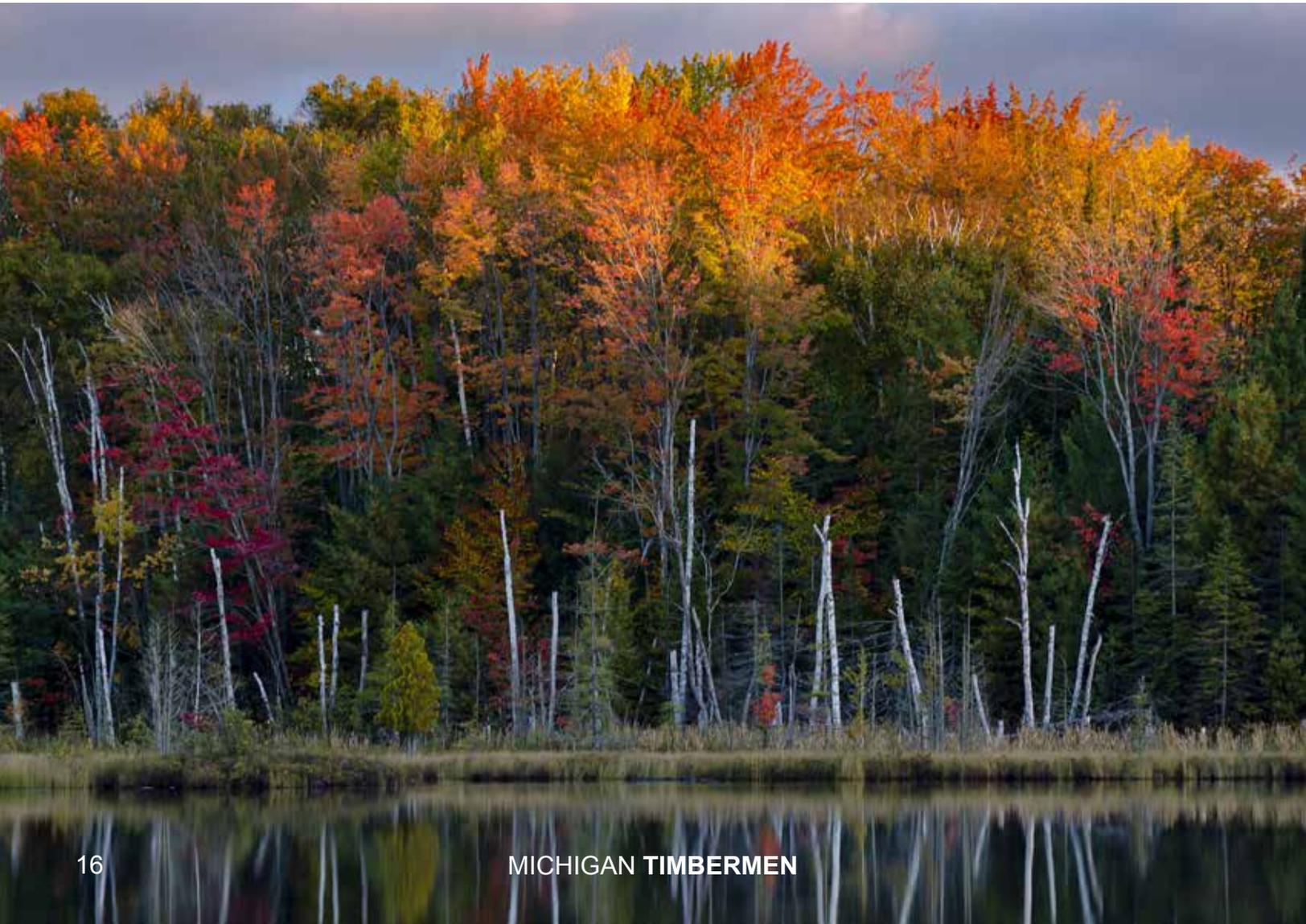
Other easements and encroachments can include a conservation easement, commercial forest act (CFR), right-of-ways such as natural gas pipelines, power lines, public roadways, recreational trails, railroads, deed restrictions, or any others that impede or

restrict the use of your property. Some of these easements and encroachments may not change the value of the forest land dependent on the buyer's use of that property. For example, a gas line or power line right-of-way may be beneficial if the primary use of the land is for hunting. Overall, however, these restrictions typically reduce the value of your forest land.

Acreage size and shape can adjust the value of your forest tract. Usually, the larger the parcel, the lower the price per acre. Irregularly shaped parcels can also reduce the value of your land. For example, if you have two 40-acre parcels that only connect by the corners, it is possible to have a landlocked forty that does not connect to a legally accessible roadway,

which would reduce the value of that second, less accessible 40-acre parcel, compared to the first 40-acre parcel that is accessible.

These are a few of the primary variables that affect the market value of your forest property. It is important that if you have your parcel appraised, it should be done by a qualified appraiser who has experience in considering the impacts of the variables listed above. 





By: Kevin Smith – ALC Communications

Having grown-up around loggers and worked in several different industries, I can undoubtedly say that the logging community is like no other. The culture in which logging is rooted has remained the same even when everything else in the world has seemingly changed. It is a unpretentious culture of perseverance, hard-work, and community.

This year has been particularly challenging. Covid-19 has had a significant impact on logger's profitability across the country. In Louisiana, it is estimated that production has dropped more than 30% from the beginning of March. Most logging companies are small, family-owned, and operate with high operational costs and low margins. A few months of diminished production has serious effects on their solvency.

As if Covid-19 did not cause enough financial ruin, back to back hurricanes ripped through Louisiana. Hurricanes Laura and Delta brought violent winds that wreaked havoc like we have never seen before. The total economic loss to the Louisiana timber industry because of the hurricanes exceeds well over \$1 billion.

In Winnfield Louisiana, where handshakes still mean something and so does taking care of your community. You find folks like the McManus Logging family, out using their own equipment and resources to clear the roads and debris from houses, even before the utility-workers could respond. "The damage was immeasurable. Trees decimated our infrastructure. Loggers were working 15+ hour days in 100+ temperatures. The national guard and linemen did a tremendous job, but when it came to major stuff, they left it to the skilled cutters. I am so proud to be from the logging community in times like these," said Toni McManus McAillister, McManus Logging.

Loggers will never get the same recognition as the utility-workers and that is fine by them. That is not why they did it. Nobody asked them to help, they just did what they do – because that is who they are.

Now as we watch the wildfires incinerate the west, we see the same response. Loggers using their own assets to fight fires in forests that they were not even allowed to help manage. This genuine eagerness to selflessly help others seems to be a common occurrence with loggers, no matter the geography. Loggers embody the fabric of what it means to be a community. To be an American. To just simply be a good human being.

The American Loggers Council is an 501(c)(6) not for profit trade association representing professional timber harvesters throughout the United States. For more information please contact the American Loggers Council at 409-625-0206, or americanlogger@aol.com, or visit our website at www.amloggers.com.

Member Spotlight – Cards Of Wood



The Michigan Association of Timbermen is proud to honor Cards of Wood as the fall member spotlight.

Cards of Wood was started in the 1960s by Harold and Tom Lenderink as a plywood and veneer business for making wood business cards. Once others caught a glimpse of the wood business cards, what was once a hobby had turned into a full-fledged business. Current owner, Tate Lenderink, took over for his father and grandfather in 1990. Cards of Wood is located in Western Michigan near Grand Rapids, but their products are shipped all over the world, supporting the local and national economy. An American owned

Cards of Wood is a Michigan, third-generation family-owned business that has been in operation for over 53 years. It's one of the only manufacturers in the world that produces a variety of micro-thin veneers. These revolutionary green products are made entirely in the USA.

and operated business, production and printing of all materials are done in-house with a focus on customer service and satisfaction. Customer satisfaction with the finished product and the resulting referrals have been instrumental to Cards of Wood's success.

Tate works with his sister Tara, in the office, and 15 employees which include on staff designers that will create custom cards for each customer. Always investigating ways to grow and create new and different products, they have expanded from just business cards to things like stationery and envelopes, customized cards and wedding invitations to boxed card sets that make beautiful gifts. Visit their website at cardsofwood.com for a complete list of available products and beautiful sample pictures.

Combining 100% natural wood and the newest technologies in micro-veneer to produce paper-thin veneer products made from sustainably harvested American grown trees.

Keeping the business in the family and continuing to expand the product base and increase the awareness of their unique products, Cards of Wood continues to invest in new technologies. Tate travels the nation looking for the perfect trees for his cards, making sure to select them responsibly. Cards of Wood is in the last



TATE LENDERINK
CARDS OF WOOD OWNER

stages of becoming FSC Certified. It has always been important to the Lenderink's to be good stewards of God's creation and support sustainable yield harvesting techniques. The FSC Certification is just part of that effort. 🌳





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Save *the* Date!

April 22 & 23 2021

Timbermen's 46th Annual Convention

Bavarian Inn Lodge, Frankenmuth, MI

Dining, Entertainment, Kids Activities, and More —Bring the whole family!

- Registration will include four hot meals, one beverage breaks, and three social gatherings.
- Indoor and outdoor SFE credit seminars for a more interactive learning experience.
- Indoor and outdoor exhibitors, including heavy machinery and wood carving.
- Informational and engaging industry related seminars
- Friday night banquet dinner, awards, and entertainment!
- Plus lots of great vendors.

