

Be safe & save-money, too!

Safety programs offer insurance discounts

STI (www.breakawaystirrups.com) recently learned that the Montana State Fund, the workman's comp in Montana, is offering a 4% discount for ranches, including dude and guest ranches, that implement a safety program.

STI's breakaway stirrups are recognized in this safety program. After 20 years and 217 documented draggings prevented, breakaway stirrups will now be part of a broad stream safety program. These stirrups have proven their reliability and effectiveness in all 50 states and 14 foreign countries. These, stirrups' have been ridden and tested on some of the largest ranches and feedlots in the world. They've already become part of the safety program for several government agencies, and they're implemented in the USFS, Fish & Game, and the BLM in 13 states as well as

Yellowstone Park. They've even made their way to the Calgary Mounted Police in Canada.

To receive the 4% discount, an ag entity (working ranch, dude ranch, feedlot, etc.) has to belong to an ag association, attend a safety seminar, and implement a safety program. Greater discounts can be available for ranches implementing safety procedures through competitive underwriters; talk to your local insurance provider. STI's breakaway stirrups fit the parameters of these ag safety programs. -MT State Fund is making information on STI's breakaway stirrups available at these seminars to help better educate its insurees.

One large ranch in Montana is purchasing breakaway stirrups for all of their cowboys over the next few years with the savings provided. The savings earned by comply-

ing with the safety program can be allocated toward the reimbursement of funds disbursed into that safety program. Essentially these stirrups can earn their keep. On top of keeping employees safe, which is the most important point to consider, now the option is available to recover expenses and even reduce costs in the long run. These stirrups no longer have to be looked at merely as a safety product or even as liability prevention, as simple economics now make them a good buying decision. Similar discounts should be available in other states, and it would be worth looking into in your own state.

For further information on available discounts in Montana through the State Fund or for information about hosting and/or attending a safety seminar, contact Les Graham at 406-580-2919 or Gene Surber at 406-284-9037.