

Missouri LICA NEWS

Volume 64 Number 6

The Missouri Land Improvement Contractors Association

August/September 2005



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Beatin' The Heat with LICA

Over 45 LICA folks enjoyed a great weekend at the Lake of the Ozarks during the MLICA 2005 Summer Meeting. Of course, the Missouri weather was rockin' along at about 95, with matching humidity, but that couldn't melt the enthusiasm of the group. We laughed a little, worked a little, learned a little ... all the while enjoying time with our families and LICA friends.

During the Membership Meeting, we discussed plans for the 2006 Missouri LICA Drainage School, the Missouri LICA Backhoe Rodeos, the 2006 Convention, continuing education classes for the septic license certification, and set dates for the fall District Meetings. Watch your *Missouri LICA News* for updates!

Pictured right: Hollis Boyer celebrates one more year of clean living; Pictured below: Kenley Lance shows off his fishing success; Pictured at bottom: MLICA members relax in the "moving" shade!



Missouri LICA NEWS



Missouri Land Improvement Contractors Association

The *Missouri LICA NEWS* is the official bi-monthly publication of the Missouri Land Improvement Contractors Association, dedicated to the professional conservation of soil and water. LICA was founded in Missouri in 1941 and became a national trade association in 1951. Today, LICA is comprised of twenty-four chapters across the continental United States.

The *Missouri LICA NEWS* welcomes your comments and articles.

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Linn, MO

District #6 President Don Laut
Fredericktown, MO

Welcome To LICA!

The following members have joined Missouri LICA since the last newsletter. Why not give them a call and welcome them aboard?! And, don't forget to keep working on signing up new members ... we're only as successful as our membership is strong!

Contractor Member

Marty Dodge; Marlissa
Accurate Bobcat Service
1229 County Rd 263
Auxvasse, MO 65231-1139
District: 2 County: Callaway
Phone: 573-881-0644
Fax: 573-387-4373
Cell: 573-881-0644
Sponsor: Benchmark Insurers

Supporting Member

Bruce Thompson; Sue
306 N Ballard St
Burlington Junction, MO 64428-7210
District: 1 County: Nodaway
Phone: 660-725-4685
Sponsor: MLICA State Office

Andrew County SWCD
105 Highway 71 West
Savannah, MO 64485
District: 1 County: Andrew
Phone: 816324-3196, ext.3
Fax: 816-324-5879
Sponsor: Jim Bledsoe

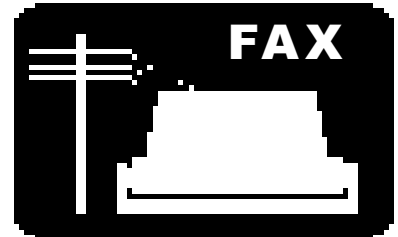


September

- 01 C.L. Richardson
- 02 Dean Yoder
- 06 Greg Hall
- 07 Ron Dickmeyer
- 11 Terry Johnston
- 15 Brad Kleinsorge
Sanford Reynolds
- 16 Larry Gilson
- 21 Barry Lowe
- 24 Brian Flora
- 29 Junior Eichler

October

- 02 Jeff Lance
- 03 Jerome Boedeker
- 05 Chick Acker
- 06 Steven Bailey
Melvin Beckemeyer
Bill Jeffries
- 19 Jerry Heath
- 20 Gayle Matthews
- 22 Roger Levings
- 23 Dennis Brinton
- 24 Doug Schnitker
- 27 Bill Bader



Tired of Unwanted Faxes?

On Saturday, July 9, President Bush signed the Junk Fax Prevention Act of 2005 into law. Just like the "No Call" for your home phones, this bill maintains the "Established Business Relationship" (EBR) exception that allows associations and companies to send unsolicited commercial faxes to their members and clients.

In addition to restoring the EBR, the fax bill requires that all unsolicited commercial faxes include an opt-out provision on the first page of the fax, providing a cost-free, 24-hour means for the recipient to request to be removed from the fax distribution list; requires that fax numbers be obtained either directly from the recipient or from a public source to which the recipient gave the number for publication (i.e., a Web site, advertisement or directory); and "grandfathers" in fax numbers in the possession of the sender at the time of enactment.

A \$100 LICA Benefit

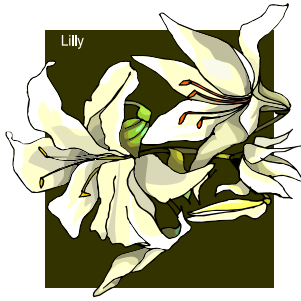
Trying to hold on to your employees? One way to help accomplish that goal might be to provide them with a \$50,000 Accidental Death & Dismemberment policy (AD&D) through Missouri LICA.



On the open market, the annual premium for a \$50,000 AD&D policy could easily cost over \$115. However, as a contractor member of Missouri LICA, you can purchase this insurance for your full-time employees for only \$15 per policy!

That's a savings of \$100!

Contact Debbie at the Missouri LICA state office (573-634-3001) for more information on how you can sign up your full-time employees and/or spouse ... and save \$100 each time!



With Sympathy

Our deepest sympathies are extended to the Hickenbottom family over the loss of their daughter/sister. In an email received on August 10, Kerry Hickenbottom (Hugh and Betty's daughter-in-law) said:

I wanted to write and let you know of our loss. Linda (Hickenbottom) Kenney, daughter of Hugh & Betty Hickenbottom and sister to Mark & Steve Hickenbottom, died Friday, August 5th, early in the morning. She had been battling cancer again these past few months. We were fortunate to be able to spend her last days with her and that is why we were not able to attend any of the summer meetings or field days.

The Celebration of Life was held Tuesday August 9th at the Harmony Bible Church in Danville, Iowa.

If you would like to express your sympathy to the Hickenbottoms, you can send your card to:

The Hickenbottom Family
c/o Hickenbottom, Inc.
2074 Hemlock Ave.
Fairfield, IA 52556

Directory Changes

The Missouri Auto Auction has a new LICA contact. The new contact information is: Tyson Hash; Missouri Auto Auction; 421 N. Rangeline Road; Columbia, MO 65201; Phone: 573-886-0032; Fax: 573-474-3914; and email: TysonH@moaa.biz

Milburn Davis has a new cell phone. It is: 660-596-1714.



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The MYER Guide: A Planning Guide for Construction and Development

The Environmental Protection Agency (EPA) has developed the "Managing Your Environmental Responsibilities (MYER) Guide: A Planning Guide for Construction and Development." The Guide is divided into two parts:

Part I

Contains a series of questions to facilitate the assignment of environmental responsibilities, a detailed regulatory background, and case studies.

Part II

Contains self-audit checklists. The owner, contractor, architect, and other personnel involved in construction and development can use this guide during the pre-bid phase to learn what is required of them and factor in the cost for compliance. They should also use this document during the pre-construction phase to assign environmental responsibilities, and during the construction phase to find answers to ongoing environmental questions or conducting self audits.

To Get The MYER Guide ...

You can download the complete MYER Guide - or chapters of it - for free online at: <http://www.epa.gov/compliance/resources/publications/assistance/sectors/constructmyer.html>. The files are in a pdf format.

Or, you can complete the order form below and MLICA can download it for you and mail a hard copy to you. The only expense will be the cost of copies and postage for the chapters you select (listed after each chapter).

MYER Guide Order Form

Check the box(es) for the chapters you want us to send you.

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| 31-40 | \$ 7.00 | 106-120 | \$ 15.00 |
| 41-50 | \$ 8.00 | 121-140 | \$ 16.00 |
| 51-60 | \$ 9.00 | 141-165 | \$ 18.00 |

Over 165 pages, we'll send the full Guide for \$25.00

Regulatory Background and Case Studies for each of the following areas:

- Storm water Permit Requirements (8 pages)
- Dredge & Fill/Wetland (Sect. 404) Permit Requirements (8 pages)
- Oil Spill Prevention Requirements (6 pages)
- Hazardous & Non-hazardous Solid Waste Requirements (10 pages)
- Hazardous Substances (Superfund Liability) Requirements (6 pages)
- Polychlorinated Biphenyl (PCB) Waste Requirements (8 pages)
- Air Quality Requirements (6 pages)
- Asbestos Requirements (6 pages)
- Endangered Species Act (ESA) Requirements (10 pages)
- National Environmental Policy Act (NEPA) (2 pages)
- National Historic Preservation Act (NHPA) (2 pages)
- Additional Sources of Compliance Assistance Information (8 pages)

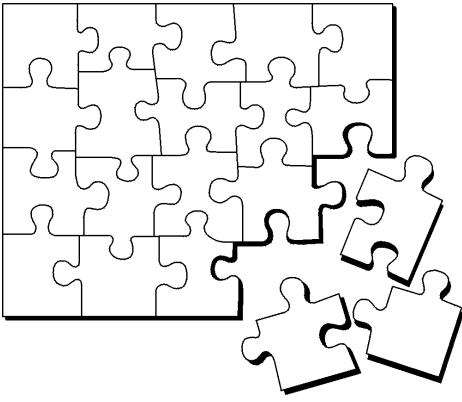
Part I - A Planning Guide

List of Questions which facilitate responsibility assignment for each of the following areas:

- Introduction (3 pages)
- Storm water (2 pages)
- Dredge and Fill/Wetlands (Section 404) (1 page)
- Oil Spill Prevention (1 page)
- Hazardous & Non-Hazardous Solid Waste (2 pages)
- Hazardous Substances (1 page)
- Polychlorinated Biphenyl (PCB) (1 page)
- Air Quality (1 page)
- Asbestos (1 page)
- Endangered Species Act (ESA) (2 pages)

Part II - Self-Audit Checklists for Key Environmental Areas of the Construction Industry

- Storm water Self-Audit Checklist (26 pages)
- Dredge & Fill/Wetland (Section 404) Self-Audit Checklist (18 pages)
- Oil Spill Prevention Self-Audit Checklist (14 pages)
- Hazardous Waste Self-Audit Checklist (21 pages)
- Hazardous Substances (Superfund Liability) Self-Audit Checklist (11 pages)
- Polychlorinated Biphenyl (PCB) Self-Audit Checklist (23 pages)
- Asbestos Self-Audit Checklist (15 pages)



When You Fit These LICA Events Into Your Life, You Will Benefit!

September, 2005

- 15 **District #3 Membership Meeting**
For more info: Grant Matthews (660-747-8624)
- 24 **District #1 Membership Meeting**
For more info: Jim Bledsoe (816-324-5254)

October, 2005

- 1 **District #2 Membership Meeting**
For more info: Nelson Wilson (573-581-6671)
- 3 **District #5 Membership Meeting**
For more info: Kenny Balkenbusch (573-897-3720)
- 10 **District #4 Membership Meeting**
For more info: Bob Parks (660-885-3588)
- 22 **MLICA Committee & Board of Directors Meetings**
ALL MEMBERS WELCOME!
10:00am - 4:00pm; Lunch included
Mortimer Kegley's; 115 E. High Street; Jefferson City
For more info: Debbie Dickens (573-634-3001)

December, 2005

- 3 **District #3 Christmas Party**
For more info: Grant Matthews (660-747-8624)
- 10 **MLICA Leadership Conference**
ALL DISTRICT OFFICERS
10:00am - 4:00pm, Lunch Included
Mortimer Kegley's; 115 E. High Street; Jefferson City
For more info: Debbie Dickens (573-634-3001)

January, 2006

- 4-5 **Missouri Drainage School**
Hilton Garden Inn; Independence, MO
For more info: Debbie Dickens (573-634-3001)
- 5-7 **MLICA Winter Convention**
Hilton Garden Inn; Independence, MO
For more info: Debbie Dickens (573-634-3001)

February, 2006

- 20-25 **National LICA Winter Convention 2006**
20 & 21 Pre-Tours; 22-25 Winter Meeting
Radisson Plaza Hotel; Myrtle Beach, SC
For more info: Paul Sandefur (270-274-3403)



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September is National Preparedness Month

Whether it's a flood, tornado, construction accident or terrorist attack, you, as a business owner and individual, need to be ready. Below are some tips to follow to help you get your business and your family ready ... before the disaster arrives. [Some information for this article was obtained from the US Department of Homeland Security at www.READY.gov.]

Emergency Planning For Employees

Your employees and co-workers are your business's most important and valuable asset. There are some procedures you can put in place before a disaster, but you should also learn about what people need to recover after a disaster. It is possible that your staff will need time to ensure the well-being of their family members, but getting back to work is important to the personal recovery of people who have experienced disasters. It is important to re-establish routines, when possible.

1. Two-way communication is central before, during and after a disaster.
 - Include emergency preparedness information in newsletters, on company intranet, periodic employee emails and other internal communications tools.
 - Consider setting up a telephone calling tree, a password-protected page on the company website, an email alert or a call-in voice recording to communicate with employees in an emergency.
 - Designate an out-of-town phone number where employees can leave an "I'm Okay" message in a catastrophic disaster.
 - Provide all co-workers with wallet cards detailing instructions on how to get company information in an emergency situation. Include telephone numbers or Internet passwords for easy reference.
 - Maintain open communications where co-workers are free to bring questions and concerns to company leadership.
 - Ensure you have established staff members who are responsible for communicating regularly to employees.
2. Talk to co-workers with disabilities. If you have employees with disabilities ask about what assistance is needed. People with disabilities typically know what assistance they will need in an emergency.
 - Identify co-workers in your organization with special needs (including hearing loss, bad backs, etc.)
 - Engage people with disabilities in emergency planning.
 - Ask about communications difficulties, physical limitations, equipment instructions and medication procedures.
 - Identify people willing to help co-workers with disabilities and be sure they are able to handle the job. This is particularly important if someone needs to be lifted or carried.
 - Plan how you will alert people who cannot hear an alarm or instructions.
3. Frequently review and practice what you intend to do during and after an emergency with drills and exercises.

Practice The Plan With Co-Workers

Go beyond planning and frequently practice what you intend to do during a disaster. Just as your business changes day-to-day, so should your plan. Drills and exercises will help you prepare.

1. If you rent, lease or share office space, coordinate and practice evacuation and other emergency plans with other businesses in your building or facility.
2. Conduct regularly scheduled education and training seminars to provide co-workers with information, identify needs and develop preparedness skills. Include preparedness training in new employee orientation programs.
3. Discuss with your employees individual responsibilities and how each would react to emergency scenarios. Schedule walk-through drills employees actually perform their designated emergency functions.
4. Practice evacuating and sheltering. Have all personnel walk the evacuation route to a designated area where procedures for accounting for all personnel are tested.
5. Evaluate and revise processes and procedures based on lessons learned in training and exercise. Keep training records.

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Emergency Supply Checklist

Water, food, and clean air are the essential items for survival. Each family or individual's kit should be customized to meet specific needs, such as medications and infant formula. It should also be customized to include important family documents.

Basic Kit Supplies:

- Water, one gallon of water per person per day, for drinking and sanitation
- Food, at least a three-day supply of non-perishable food
- Battery-powered radio and extra batteries
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust mask or cotton t-shirt, to help filter the air
- Moist towelettes for sanitation
- Wrench or pliers to turn off utilities
- Can opener (manual, not electric) for food (if kit contains canned food)
- Plastic sheeting and duct tape to shelter-in-place
- Garbage bags and plastic ties for personal sanitation
- Unique family needs, such as daily prescription medications, infant formula or diapers, and
- Important family documents

Other items to consider adding:

- Emergency reference material such as a first aid book or a print out of this information
- Rain gear
- Mess kits, paper cups, plates and plastic utensils
- Cash or traveler's checks, change
- Paper towels
- Fire extinguisher
- Tent
- Compass
- Matches in a waterproof container
- Signal flare
- Paper, pencil
- Medicine dropper
- Feminine supplies
- Personal hygiene items
- Disinfectant
- Household chlorine bleach

You can use bleach as a disinfectant (diluted nine parts water to one part bleach), or in an emergency you can also use it to purify water. Use 16 drops of regular household liquid bleach per gallon of water. Do not use scented, color safe or bleaches with added cleaners.

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Important Family Documents:

Keep copies of important family records such as insurance policies, identification and bank account records in a waterproof, portable container.

Clothing and Bedding:

If you live in a cold weather climate, you must think about warmth. It is possible that the power will be out and you will not have heat. Rethink your clothing and bedding supplies to account for growing children and other family changes.

One complete change of warm clothing and shoes per person, including:

- ♦ A jacket or coat
- ♦ Long pants
- ♦ A long sleeve shirt
- ♦ Sturdy shoes
- ♦ A hat and gloves
- ♦ A sleeping bag or warm blanket for each person

New LICA Mentor Program

At the Summer Meeting, we were discussing ways to benefit the new contractor. Larry Lafollette remembered that when he was new to the industry, Melvin and Jerry Koechner invited him to spend a few days with them to see how they ran their operation.

Larry said he learned more in those few days than almost any other time. He was able to see the projects first-hand, learn some of the "tricks of the trade," ask questions without feeling foolish, and learn the way that at least one company operated.

With your help, Missouri LICA would like to begin a mentoring program for our newer members.

You don't have to be an "expert" ... you just have to be willing to help another LICA contractor by showing him/her your methods. Then, he/she can take it from there!

If you would be willing to have a Missouri LICA contractor spend a couple of days with you ... or if you are a new contractor and would like to see how some of the "seasoned" contractors operate, please contact the state office and we'll see if we can hook you up!

ICE: In Case of Emergency

Emergency personnel often search mobile/cell phones for a contact number if their casualty is unable to communicate and they need to contact a next of kin. Often it's hard to tell who to call because we just list our friends and family by their first names.

The idea is that you store the word "I C E" in your mobile phone address book and use it to enter the number of the person you would want to be contacted "In Case of Emergency."

In an emergency situation, ambulance and hospital staff will then be able to quickly find out who your next of kin are and be able to contact them.

For more than one contact name ICE1, ICE2, ICE3 etc.

*[Information for this article was submitted by
Buddy Guinn, RoadBuilders Machinery.]*

High Tech Taxes

On August 10, the Missouri Department of Revenue announced a new technology-based approach to improving tax compliance among the state's taxpayers. Using "data warehousing," the department has begun matching data from a number of outside sources to the department's internal data to identify businesses and individuals who are either not properly registered, not filing, or not correctly reporting their tax liabilities.

The data warehouse, known as the Tax Compliance System, will be used for analyzing data to detect non-compliance in all major tax areas, including Corporation Income and Franchise Tax, Sales and Vendor Use Tax, Consumer Use Tax and Individual Income Tax. Both resident and non-resident individuals and companies will be identified. Once identified, taxpayers believed to be not in compliance will be contacted, the proper tax liability will be determined, and the taxpayer will be required to pay the amounts owed, along with statutory penalties and interest.

The new process will be much more accurate than previously used techniques in discovering non-compliance that in some cases may span several years.

The department selected a national vendor as its business partner in designing and implementing this system. This vendor has successfully helped other states improve compliance and bring in previously unreported revenue.

Anyone with an unreported tax liability who wishes to report and pay that liability before receiving notification from the department may call (573) 751-8612. By voluntarily paying the tax owed, the interest charges stop accruing as of the date of payment. The department will also waive the penalty for those who voluntarily pay prior to being notified by the department.



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This Land Is ... Whose Land?

Editor's Note: Information for this article was obtained from the American Land Rights Association (and article by John McClaughry) and the Missouri State Government Website.

In response to the recent (June 23, 2005) Supreme Court ruling, Governor Blunt has appointed the Missouri Task Force on Eminent Domain (MTFED), a nine-member panel charged with evaluating the state's eminent domain laws and making initial recommendations to the Governor by October 1, 2005 regarding suggested changes and improvements.

The MTFED has launched a new informational website (<http://www.mo.gov/mo/eminentdomain/index.htm>), to increase citizen involvement. The new site allows for individuals to electronically submit testimony, provide recommendations and suggestions, and stay up to date on task force activities. The website also includes details about upcoming meetings.

[Editor's Note: Future hearings are currently scheduled to take place in the Capitol's House Hearing Room 6 on September 1, September 15, September 29, October 13, and October 27. No meeting time was noted on the website.]

Background

Six years ago, the New London, Connecticut City Council conceived a plan for urban revitalization and tax base enhancement. Through its nonprofit development agency, it would buy or, if necessary, condemn 90 acres called Fort Trumbull, adjacent to the Pfizer pharmaceutical complex. After setting aside 18 acres for parkland, it would sell off the remainder to a private developer. The developer would develop the remaining acreage according to a city-approved master plan including a hotel, a conference center, restaurants, and upscale retailing. The city would benefit from the jobs created and also rake in a ton of property tax dollars.

Fifty-eight of those acres were owned by 115 small landowners. Some of them have lived there all their lives, in modest and well-maintained homes. They went to court to defend their homes and neighborhood against the grand schemes of the city government and its developer friends. (*Kelo vs City of New London*)

The Fifth Amendment of the U.S. Constitution says "...nor shall private property be taken for public use, without just compensation." To the framers of the Bill of Rights, "public use" meant highways, lighthouses, navy yards, arsenals, and customs houses owned by the public, or canals, ferries, and railroads serving as common carriers for the public. But private property may not be taken by eminent domain "regardless of just compensation" if the government simply turns it over to the private use of a different owner.

In the *Kelo* case, the Court, on a 5-4 vote, ruled against Susette Kelo and the other homeowners. The Court replaced the constitutional requirement of "public use" with "public purpose." As Justice O'Connor observed, dissenting, "Under the banner of economic development, all private property is now vulnerable to being taken and transferred to another private owner, so long as it might be upgraded" i.e., given to an owner who will use it in a way that the legislature deems more beneficial to the public. "Nothing is to prevent the state from replacing any Motel 6 with a Ritz-Carlton, any home with a shopping mall, or any farm with a factory."

The *Kelo* holding is a victory for tax-hungry governments, planning departments, and ambitious developers. It is a defeat for ordinary citizens who, until now, believed that the Bill of Rights protected their right to property ownership against governments eager to dispossess them in favor of other private citizens. Currently, there are only eight states which expressly prohibit the use of eminent domain for economic development, unless the area is clearly blighted.

Now, a U.S. Supreme Court majority has defined away the prohibition against takings for revenue enhancing purposes. Given these unpleasant facts, property owning citizens should start thinking about adopting a constitutional amendment to protect their rights. Their 18th century constitutions are on their side, but their supreme courts, clearly are not.

How Can You Help?

1. Talk to your Congressman about restricting local communities from using eminent domain and condemnation to take land from private owners to give it to other private owners. Call any Congressman at (202) 225-3121.
2. Attend a hearing of the Missouri Task Force on Eminent Domain - or post your comments through the MTFED website at: <http://www.mo.gov/mo/eminentdomain/index.htm>



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- Established in 1981 - High Quality and Reasonable Prices

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Call us for the name of one near you!***

It's That Time of Year Again

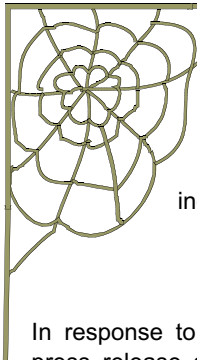
In just a few weeks, fall will be upon us and it will once again be time to make plans for the "off season." That might mean working on the equipment you've been "running like crazy" for months or weatherizing the home, but it also means it's time to start getting active in LICA!

Here are a few items which need your attention:

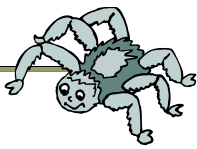
1. **District Meetings** - each of the Districts are planning their fall meetings. A calendar of these meetings, along with contact information, is listed on page 5 of this newsletter. At these meetings, you'll get a chance to express your concerns about your industry, upcoming regulations, the weather ... whatever! And, on top of that, you'll be treated to a meal! This is your chance to get involved on a local basis - make your dues work for you by sharing a few hours with LICA!
2. **Drainage School** - for the first time, Missouri LICA will be hosting a Drainage School in conjunction with its Winter Convention this coming January. This will give you an opportunity increase your customer base by learning how to design and layout subsurface drainage systems, using the results of the University of Missouri's extensive research. Landowners are already asking for contractors who are trained in this new process for an old practice. Be one of the innovators in your area!
3. **Dues Renewal** - in the next couple of weeks, you will receive a dues renewal notice. Please take a minute to review the information we have listed for you and your company to make sure it's all correct.



4. **Insurance Dividend** - Continental Western is currently preparing the 2003 dividend check for the LICA Safety Insurance Group. At this time, it is expected that the dividend will be approximately 4-5% of the premium paid during the 2004 calendar year. Once the MLICA office receives the dividend check, we will be sending our participating contractors their refunds. If you do not receive a refund and believe you were eligible in 2004, please be sure to contact the MLICA state office (573-634-3001) so we can track it down for you.
4. **Winter Convention** - we are working on speakers and topics for the 2006 Winter Convention. It is our hope to be able to offer our contractor members Continuing Education Units (CEU) for the septic tank installation certification. Watch your mail and our website (www.MLICA.org) for more details.



Oh, Those Computers



At a 2003 computer expo (COMDEX), Bill Gates reportedly compared the computer industry with the auto industry and stated, "If GM had kept up with technology like the computer industry has, we would all be driving \$25 cars that got 1,000 miles to the gallon."

In response to Gate's comments, General Motors issued a press release stating: If GM had developed technology like Microsoft, we would all be driving cars with the following characteristics:

1. For no reason whatsoever, your car would crash twice a day.
2. Every time they repainted the lines in the road, you would have to buy a new car.
3. Occasionally, your car would die on the freeway for no reason. You would have to pull over to the side of the road, close all of the windows, shut off the car, restart it, and reopen the windows before you could continue. For some reason you would simply accept this.
4. Occasionally, executing a maneuver such as a left turn would cause your car to shut down and refuse to restart, in which case you would have to reinstall the engine.
5. Macintosh would make a car that was powered by the sun, was reliable, five times as fast and twice as easy to drive - but would run on only five percent of the roads.
6. The oil, water temperature, and alternator warning lights would all be replaced by a single "This Car Has Performed An Illegal Operation" warning light.
7. The airbag system would ask, "Are you sure?" before deploying.
8. Occasionally, for no reason whatsoever, your car would lock you out and refuse to let you in until you simultaneously lifted the door handle, turned the key and grabbed hold of the radio antenna.
9. Every time a new car was introduced, car buyers would have to learn how to drive all over again because none of the controls would operate in the same manner as the old car.
10. You'd have to press the "Start" button to turn the engine off.

Avoid NPDES Phase II Fines

The International Erosion Control Association (IECA) has released a list of the top ten ways to avoid National Pollutant Discharge Elimination System (NPDES) Phase II fines. The NPDES permit program controls water pollution by regulating point sources that discharge pollutants into waters of the United States. Contractors can be fined if they do not comply with NPDES regulations. According to IECA, the top 10 ways to avoid NPDES Phase II fines are:

1. Submit a Notice of Intent before starting work.
2. Obtain an NPDES permit before starting work.
3. Prepare a Storm Water Pollution Prevention Plan (SWPPP) before starting work.
4. Keep a signed copy of your SWPPP on site and update it regularly.
5. Implement all parts of your SWPPP throughout the project.
6. Properly train all involved contractors.
7. Correctly install and maintain Best Management Practices.
8. Perform timely inspections and correct problems within 48 hours.
9. Maintain complete records of all SWPPP activities.
10. Never discharge muddy water or other pollutants from the site.

[Source: Wayne Maresch, National LICA EVP]

Imagine

Here are some U.S. statistics for 1902....

- The average life expectancy in the US was forty-seven (47)
- Only 14% of the homes in the US had a bathtub; only 8% of the homes had a telephone.
- A three-minute call from Denver to New York City cost \$11.
- There were only 8,000 cars in the US, only 144 miles of paved roads; the maximum speed limit in most cities was 10 mph.
- Alabama, Mississippi, Iowa, and Tennessee were each more heavily populated than California. With a mere 1.4 million residents, California was only the 21st most populous state in the Union.
- The tallest structure in the world was the Eiffel Tower.
- The average wage in the US was 22¢ an hour.
- More than 95% of all births in the US took place at home; 90% of all US physicians had no college education.
- Sugar cost 4¢ a pound; eggs were 14¢ a dozen; coffee cost 15¢ a pound.
- The American flag had 45 stars. Arizona, Oklahoma, New Mexico, Hawaii & Alaska hadn't been admitted to the Union yet.
- The population of Las Vegas, Nevada was 30.
- There were only about 230 reported murders in the entire US.

Just think what it will be like in another 100 years!

A Working Vacation

Congress will re-convene after it's August recess on September 6. The recess is the perfect opportunity for you to get face-to-face with your members of Congress at home and make the difference for business. The following issues are of critical importance to the business community and will be heating up the week Congress returns. [Source: US Chamber of Commerce]

Small Business Health Plans

The House passed the Small Business Health Fairness Act (H.R. 525) by a vote of 263-165. The Senate will consider the Small Business Health Fairness Act of 2005 (S. 406) when it returns from recess. S. 406 would allow for the creation of small business health plans (SBHPs/formerly AHPs) under the same federal law (the Employee Retirement Income Security Act, or "ERISA") that governs the health benefits for large employers and unions. SBHPs would allow small businesses to obtain health coverage through bona-fide associations under federal law, rather than through the state regulatory bureaucracies that have stifled competition and narrowed the range of health plan options for small employers. Through SBHPs, small businesses are projected to experience a premium savings of 15-30 percent and gain more health plan choices. SBHPs are a critical element of expanding access to affordable health coverage. Missouri's two Senators, Christopher "Kit" Bond and Jim Talent, are already co-sponsors of S. 406. Please take a minute out of your already busy schedule to congratulate them on protecting your small business!

Death Tax

Senate Majority Leader Bill Frist has postponed the vote on the Death Tax Repeal Permanency Act of 2005 (H.R. 8) until just after the August recess. While Frist had hoped the Senate could get to the vote before the recess, the crush and commitments of other Senate business would have rendered the vote meaningless. H.R. 8 could come up for a vote the day Congress returns - September 6. Urge Senators Bond and Talent to bring H.R. 8 to a vote and support a complete repeal of the death tax. As long as the death tax remains in place, in any form, family-owned businesses will be forced to curtail operations, leverage assets, borrow money, or even liquidate their company to meet death tax obligations. The death tax is a job-killer that can force families to close businesses just to pay off tax debts. Family-owned small businesses should not be destroyed when there is a death in the family.

LICA Endorsed Insurance Program

A Safety Group Dividend Insurance Program



Administered by



1-800 831-8545 PO Box 220
Contact Bruce Mosier Sanborn, IA 51248
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