



# Missouri LICA

## NEWS

July/August, 2003

### New Insurance Program

As another Contractor Member benefit, the Missouri and Iowa LICA Chapters have combined efforts to establish a Safety Insurance Program which, when the pool remains profitable, can provide the contractor members who carry this insurance with a substantial dividend on their premiums.

### A Little History

The program was started in the Iowa LICA Chapter in 1996 and has been very successful for its members. With the exception of the year 2000 when a large accident depleted the pool's dividend, the Iowa LICA contractor members who carry the insurance have received a dividend on their premiums every year since 1998 when the program became eligible. For the year 2002, that dividend amounted to over \$250,000 or an average of 18% being returned to premium-paying contractors!

### District Meetings

Each of the Missouri LICA Districts will be hosting an informational meeting in the next few weeks to discuss the program and its benefits more fully. We strongly urge you to take advantage of this opportunity to learn how this insurance program may benefit you. Be sure to watch your mail for specifics about your District meeting. Here is a tentative schedule of when the Districts will meet:

District #1	Tuesday, Aug. 26	St. Joseph
District #2	Saturday, Sept. 6	Paris
District #3	Friday, Sept. 19	Sedalia
District #4	Monday, Sept. 8	Clinton
District #5	Saturday, Sept. 27	Jefferson City
District #6	Saturday, Sept. 13	Eureka

The insurance is provided through the Continental Western Insurance Group with Prins Insurance Agency (Sanborn, IA) serving as the Administrator for the program. You can find a Continental Western agent near you by accessing the Continental Western Insurance Group's website ([www.cwgins.com](http://www.cwgins.com)) and look under "Agent Finder."

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### Congratulations, Nick!

At the recent MLICA Summer Meeting, Nick Shelley was inducted as a Lifetime Honorary Member of Missouri LICA. This is only the 11th time Missouri LICA has bestowed this honor in its 62 years of existence.



*Nick Shelley (left) accepts his Lifetime Honorary Membership Award from MLICA President Jeff Lance*

Every once in a while, an organization gets very lucky. They realize that they have a member who has been loyal, faithful and dedicated. No matter what, you can count on him. In the first place, he shows up! He is there when you need him. He really cares about what the organization is trying to get done. And ... he works hard at helping.

The Missouri Land Improvement Contractors Association has been blessed with a member just like this in Nick Shelley. He joined as a contractor in 1982 to take advantage of the education and insurance he would get. And he has been a valuable part of this group ever since. He has been President of his District for 18 years. He has attended and participated in every state Winter Convention since he joined and has missed only one Summer Meeting.

While he was at it, Nick took part in National LICA. He started going to the National Conventions in 1987 and has only missed a couple since. For six or seven years he served on the national Membership Committee.

But Nick didn't stop there. This member also chaired the Missouri Membership Committee for a number of

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# New Insurance Program

(Continued from page 1)

## Some Specifics

In order to protect the integrity of the pool, contractors must meet some qualifications in terms of their historical safety record. Any qualified contractor may purchase this insurance; however, only Missouri and Iowa LICA qualified contractor members will receive any potential dividends. In addition, in order to receive any dividend, the contractor must be a paid member of Missouri or Iowa LICA at the time of disbursement.

At the Summer 2003 Membership Meeting, Missouri LICA members established some policies for the way Missouri LICA would handle the dividends. The dividends are calculated on a calendar basis with an estimate of the potential dividend for the year being established after December 31st. Any available dividend is actually disbursed seven months after the close of the year. For example, in early January, 2004 Missouri LICA will receive an estimate of the percentage of dividend for the 2003 year. Then, in July or early August, 2004, the dividend percentage for 2003 will be firmly established and the dividend check will be sent to participating contractors.

The Missouri LICA membership also decided to retain an administrative fee from the dividend. The amount of the fee will be established by the Board of Directors. An additional 5% of the dividend total will be used to establish member benefit programs. None of the dividend revenues may be used for general operation of the Association.

## Program Summary

Below is a brief summary of the Missouri/Iowa LICA Safety Insurance Program:

### Coverages

- Property (Buildings; Contents)
- General Liability (Business Liability)
- Business Auto (Pickups; Dump Trucks; Semi Tractors; Trailers)

## Continuation Coverages

- Inland Marine (Scheduled Equipment; Misc. Tools; Cargo)
- Worker Comp (Coverage for Employees)

## Optional Coverages

- Pollution Liability
- Fellow Employee Coverage (Auto & Business Liability)
- Crime (Employee Dishonesty)
- Employment Practices

## Property Coverages

- 50% of limit for newly acquired buildings
- 25% of limit for newly acquired contents
- \$ 25,000 valuable papers
- \$ 10,000 signs attached/detached to buildings
- \$ 500 damage to outdoor plants, etc.
- \$ 5,000 money and securities
- \$ 10,000 transit coverage
- \$ 2,500 sewer backup

## Contractors Equipment Endorsement

- \$100,000 loss to leased or rented equipment
- \$ 10,000 misc. tool coverage
- \$10,000 installation floater coverage
- \$ 500 per day/\$5,000 per occurrence rental reimbursement

## Dividend Potential

- Dividends percentages are tentatively figured at the end of the calendar year (December 31st) and are paid seven months later.
- MLICA Contractor members who are enrolled in the program and are current in their dues at the time of disbursement would receive dividends when the program qualifies.
- Only MLICA eligible contractors will receive the dividend when available.

## Safety Training

- Continental Western and/or Prins Insurance will provide safety seminars for Districts and/or State Meetings.
- Continental Western and/or Prins Insurance will provide safety consultation for individual contractor members.

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# New Insurance Program

*(Continued from page 2)*

## Dividend History

The Iowa LICA Safety Insurance Program was established in 1996 with Hawkeye Security being the insurance provider. Continental Western began providing the program's insurance in 2000. That year, there was one very large claim which depleted the potential dividend. With Missouri and Iowa members combining forces, the risk of one incident depleting the pool becomes less, but there is still no guarantee that a dividend will be issued. However, as the numbers below indicate, the chances look good!

- 2.53% premium dividend paid for 1998
- 13.59% premium dividend paid for 1999
- No dividend for 2000
- 7.98% premium dividend paid for 2001
- 18% premium dividend paid for 2002

## In Summary

- The qualified LICA contractor gets a quality insurance program at a competitive price with the additional opportunity to receive a dividend on his/her premium.
- With the addition of more qualified contractors, the pool grows and is more likely to sustain even a large accident.
- If the contractor has an independent agent, he/she can keep this same agent and still purchase the Continental Western program.
- The LICA contractor can receive needed safety courses to protect his employees, business, and rates.
- The more safe contractors in the program, the more likely the dividend will be issued, and the larger that dividend can become.

Contact the Missouri LICA office (573-634-3001) if you have any question and we'll be happy to help!

**Watch Your Mail ...**

**Attend Your District Meeting ...**

**Sign Up For The Insurance ...**

**Sign Up A New Member ...**

**And Be A Winner!**

# Congratulations, Nick!

*(Continued from page 1)*

years and had a vision of what MLICA could become. Time and again, he insisted that we would never have a problem if every member would get just one more member to join. That's all it would take! He was right then and he still is!

Nick also recognized how important it is to not only get new members, but keep the ones you have. Every year, he would personally contact the members in his District to remind them of LICA's benefits and to encourage them to renew their membership. This was not an easy task and often took several return visits. But, he was persistent and because of this dedication, he has the highest renewal rate of any District President in the state chapter.

Nick knew that Missouri LICA has a mission. Not only is the work we do important, it is our business. When he discovered that the National Guard was going step on the toes of private enterprise by cleaning out Flat River Creek, he strongly objected and rounded up local contractors who got the Guard to stop and leave it to the professionals - private contractors.

This contractor has taken on the Guard more than once and won! Who says you can't fight City Hall? This contractor has shown that it can be done when we combine our voices. We should all take a lesson from him.

Nick believed so strongly in Missouri LICA that he hauled his grandson with him to the Conventions from the time that kid was just a little guy. Now, that young man is also a member of the Missouri Land Improvement Contractors. He learned his lessons well from his grandfather.

But as great as it has been to have such a loyal member, Nick has given us a problem. Two years ago, we wanted to surprise him with this honor but it takes Board action to get that done and this member never, ever, missed a Board meeting!

On behalf of the Missouri Land Improvement Contractors Association, and in deep appreciation for all this gentleman has done for us, we would like to congratulate Nick Shelley on being named an Honorary Lifetime Member of the Missouri Land Improvement Contractors Association.

# Federal Issues

## House Subcommittee Acts on OSHA Reform Bills:

On July 24, the House Education and the Workforce Subcommittee on Workforce Protections approved three bills to improve ways in which employers interact with the Occupational Safety and Health Administration (OSHA). The bills are designed to remove the arbitrary and unintentional legal traps in current OSHA law that hamstringing better trust and voluntary cooperation between the agency and employers.

The first bill would give the Occupational Safety and Health Review Commission additional flexibility to make exceptions to the 15-day deadline for responses to be filed to OSHA citations. The second would increase the membership of the commission from three to five members and the third would clarify that the commission would be given deference by courts reviewing OSHA issues.

[Source: Associated General Contractors of America]

## Full Agenda For Congress in the Fall

When the House and Senate reconvene after Labor Day, lawmakers will have a full plate to clear before the end of the current fiscal year on September 30, 2003. All 13 annual appropriations bills will need to be completed by that time and there are indications of another supplemental spending bill (wildfire suppression funding). The only bill to be passed by both chambers is the military construction bill, which hasn't been through conference yet. The FY'04 Agriculture appropriations bill passed the House and will go to the floor of the Senate for debate sometime after Labor Day.

[Source: National Association of Conservation Districts]

## EPA Updates

The Environmental Protection Agency's (EPA) Construction General Permit was published in the Federal Register in early July and covers all construction activity on sites one acre or larger (or smaller sites that are part of a larger common plan of development or sale) in states, territories, and Indian country where EPA is the permitting authority. The new permit implements Phase II of the NPDES Stormwater Regulations which contain new requirements for construction sites between one and five acres. (Construction sites that are five acres or larger were regulated previously under Phase I of the program and earlier construction general permits.) Under this Permit, construction site operators will need to develop and implement stormwater pollution prevention plans and file a "Notice of Intent" form at least seven (7) days prior to initiation of land-disturbing activities. For more information, see [www.epa.gov/npdes/stormwater/cgp](http://www.epa.gov/npdes/stormwater/cgp).



On Monday, August 4, EPA released 14 fact sheets intended to shed light on the agency's new Concentrated Animal Feeding Operations (CAFO) rules. EPA first published the proposed rules in January 2001, with a final rule published in December 2002. The agency's Livestock and Poultry Environmental Stewardship (LPES) team developed the fact sheets on the final rule to address frequently asked questions about their implementation and impact. The fact sheets can be viewed at <http://www.lpes.org/CAFO.html>. Additional ones are planned for the future.

[Source: National Association of Conservation Districts]

## Coalition Works on Drought Legislation

During the August congressional recess, an active coalition of organizations is working to build support for recently introduced legislation, which would create a national drought preparedness, mitigation and response policy and a National Drought Council. The coalition's main objective at this time is to build the co-sponsors for the bill, the National Drought Preparedness Act of 2003, in the Senate and House. The Senate bill number is S. 1454 and the House version is H.R. 2871.

Language in both bills proposes that the Drought Council include a Conservation District representative in its membership. The bill also proposes to create national drought policy that will aid in reducing the devastating effects of drought.

[Source: National Association of Conservation Districts]

## Just For Fun!

Although the 4th of July has passed, this website has a cute celebration:

<http://www.riversongs.com/Flas/firework.html>

## Address Correction

In the last issue of the Missouri LICA News, the National's new address was mis-printed. The correct address is: 3080 Ogden Ave., Suite 300; Lisle, IL 60532

## Farm Bill Update

The Natural Resources Conservation Service (NRCS) has released the payment information they have developed for the Technical Service Provider Program. You can access it by going to <http://techreg.usda.gov> and then to the Not-To-Exceed (NTE) Rates (listed on the left side of the TechReg home page).

This interactive web site offers Not-To-Exceed (NTE) Rates for technical assistance. The rates are calculated by geographic location and land use. Simply follow the steps listed and you will be able to find out the maximum payment available for each step ( i.e., design, layout, checkout). Contractors should make a practice run at checking out these cost figures. If they are incorrect, please let the MLICA office know and we'll pass the information along!

## Have Questions?

Finally, there is a website which can provide you "plain language" explanations of environmental rules for the construction industry. The website is called the Construction Industry Compliance Assistance and is located at: <http://www.cicacenter.org>. The site is funded by the U.S. Environmental Protection Agency and contains a wealth of information on federal and state regulations for stormwater, solid waste, hazardous/toxic waste, air, wetlands/water bodies, endangered species and green building.



### August

- 09 Dale Bodine
- 17 Ken Balkenbusch
- 29 Mark Hickenbottom  
Karyl Stoehr
- 30 Stephen Champlin
- 31 Arvel Lee Schneider

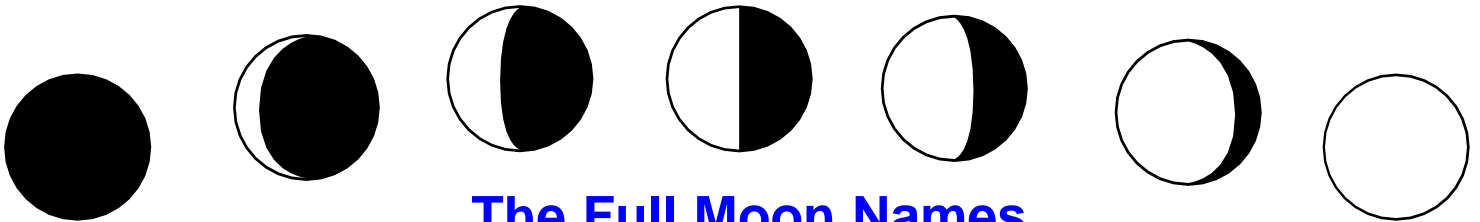
### September

- 01 C.L. Richardson
- 02 Dean Yoder  
John Hurt
- 06 Albert Balkenbusch  
Greg Hall
- 07 Ron Dickmeyer
- 11 Terry Johnston
- 15 Sanford Reynolds  
Brad Kleinsorge
- 16 Larry Gilson
- 29 Junior Eichler

### October

- 02 Mike Calhoon  
Jeff Lance
- 03 Jerome Boedeker  
Gary Balkenbusch  
Edwin Yoder, Jr.
- 05 Chick Acker
- 06 Melvin Beckemeyer
- 15 Carl Coffey
- 19 Jerry Heath
- 20 Gayle Matthews  
Mike Cannon
- 22 Roger Levings
- 23 Dennis Brinton
- 24 Doug Schnitker
- 28 Lynn Kirkpatrick

*Missouri LICA News is a bi-monthly publication of the Missouri Land Improvement Contractors Association; Deborah Dickens, Executive Director; 1101 West High Street; Jefferson City, MO 65109; Phone: 573-634-3001; Fax: 573-761-0375; Email: [info@MLICA.org](mailto:info@MLICA.org); Website: [www.MLICA.org](http://www.MLICA.org).*



## The Full Moon Names

### Full Wolf Moon - January

Amid the cold and deep snows of midwinter, the wolf packs howled hungrily outside Indian villages. Thus, the name for January's full Moon. Sometimes it was also referred to as the Old Moon or the Moon After Yule. Some called it the Full Snow Moon, but most tribes applied that name to the next Moon.

### Full Snow Moon - February

Since the heaviest snow usually falls during this month, native tribes of the north and east most often called February's full Moon the Full Snow Moon. Some tribes also referred to this Moon as the Full Hunger Moon, since harsh weather conditions in their areas made hunting very difficult.

### Full Worm Moon - March

As the temperature begins to warm and the ground begins to thaw, earthworm casts appear, heralding the return of the robins. The more northern tribes knew this Moon as the Full Crow Moon, when the cawing of crows signaled the end of winter or the Full Crust Moon because the snow cover becomes crusted from thawing by day and freezing at night. The Full Sap Moon, marking the time of tapping maple trees, is another variation. To the settlers, it was also known as the Lenten Moon, and was considered to be the last full Moon of winter.

### Full Pink Moon - April

This name came from the herb moss pink, or wild ground phlox, which is one of the earliest widespread flowers of the spring. Other names for this month's celestial body include the Full Sprouting Grass Moon, the Egg Moon, and among coastal tribes, the Full Fish Moon because this was the time that the shad swam upstream to spawn.

### Full Flower Moon - May

In most areas, flowers are abundant everywhere during this time. Thus, the name of this Moon. Other names include the Full Corn Planting Moon, or the Milk Moon.

### Full Strawberry Moon - June

This name was universal to every Algonquin tribe. However, in Europe they called it the Rose Moon.

### Full Buck Moon - July

July is normally the month when the new antlers of buck deer push out of their foreheads in coatings of velvety fur. It was also often called the Full Thunder Moon because thunderstorms are most frequent during this time. Another name for this month's Moon was the Full Hay Moon.

### Full Sturgeon Moon - August

The fishing tribes are given credit for the naming of this Moon since sturgeon, a large fish of the Great Lakes and other major bodies of water, were most readily caught during this month. A few tribes knew it as the Full Red Moon because, as the Moon rises, it appears reddish through any sultry haze. It was also called the Green Corn Moon or Grain Moon.

### Full Harvest Moon - September

This is the full Moon that occurs closest to the autumn equinox. In two years out of three, the Harvest Moon comes in September, but in some years it occurs in October. At the peak of harvest, farmers can work late into the night by the light of this Moon. Usually the full Moon rises an average of 50 minutes later each night, but for the few nights around the Harvest Moon, the Moon seems to rise at nearly the same time each night: just 25 to 30 minutes later across the U.S., and only 10 to 20 minutes later for much of Canada and Europe. The names Full Fruit Moon and Full Barley Moon were reserved only for those years when the Harvest Moon is very late in September.

## Full Moons *(Continued from page 7)*

### Full Hunter's Moon - October

With the leaves falling and the deer fattened, it is time to hunt. Since the fields have been reaped, hunters can easily see fox and the animals which have come out to glean.

### Full Beaver Moon - November

This was the time to set beaver traps before the swamps froze, to ensure a supply of warm winter furs. Another interpretation suggests that the name Full Beaver Moon comes from the fact that the beavers are now actively preparing for winter. It is sometimes also referred to as the Frosty Moon.

### Full Cold Moon - December

During this month the winter cold fastens its grip and nights are at their longest and darkest. It is also sometimes called the Moon before Yule. The term Long Night Moon is a doubly appropriate name because the midwinter night is indeed long and because the Moon is above the horizon for a long time. The midwinter full Moon has a high trajectory across the sky because it is opposite a low Sun.

### Blue Moon

For more than half a century, whenever two full Moons appeared in a single month (which happens on average every 3 1/2 years), the second has been christened a "Blue Moon." In our slang, we describe an unusual event as happening "once in a Blue Moon." This expression was first noted back in 1821 and refers to occurrences that are uncommon, though not truly rare. On past occasions, usually after vast forest fires or major volcanic eruptions, the Moon has reportedly taken on a bluish or lavender hue. Soot and ash particles, propelled high into the Earth's atmosphere, can sometimes make the Moon appear bluish. This is one explanation of how we got the term "Blue Moon." There are many others.

### On The Web

The Paragon Foundation has begun publishing a daily collection of articles on property rights and resource use issues from newspapers around the nation. Find this collection at:  
<http://www.paragonfoundation.org>

## 2004 Annual LICA Raffle Is Here!

**1st Prize:** 2003 Chevrolet Silverado LS 1500 Fully Loaded, 4WD, Extended Cab

**2nd Prize:** John Deere Diesel Construction Gator 6x4s

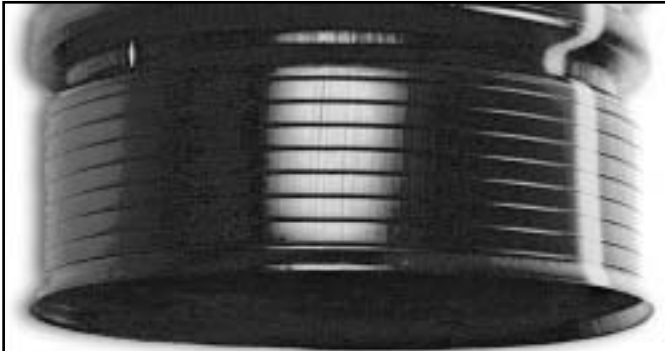
**3rd Prize:** Trimble/Spectra Precision Laser

**4th Prize:** \$500 Cash

**5th Prize:** \$250 Cash


The drawing will be held Saturday, February 28, 2004 at the LICA National Convention in Lexington, KY. Winners do not have to be present.

The 2004 Annual LICA Raffle tickets are now available for \$50 a ticket. Contact the Missouri LICA office for your chance to win. And, remember ... Missouri LICA wins every time you buy or sell a ticket!

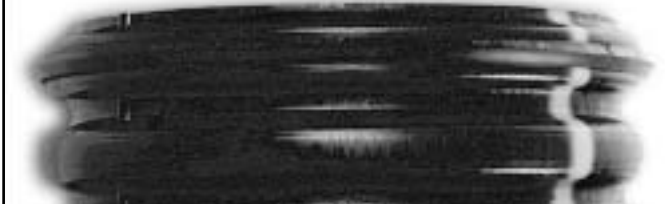


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## Plot for Success

by Tamara Holmes, National Federation of Independent Business

The recent recession pounded small business owners, especially those in the manufacturing industry. While recovery is under way, it's still a smart idea to examine your business finances closely. Some small business owners have found creative ways to keep cash flowing during tough times:

**Cut the waste.** Look at earnings and expenses first, says financial consultant Charles Anthony Spane of Miami. "If there is waste in the monthly budget, you need to deal with it," says Spane, who discourages delaying spending on key items such as bills and important equipment, but advises pruning the budget for entertaining clients.

**Defer payment with credit.** Tyrone Ingram, owner of a SuperCoups direct-mail franchise in Springdale, Md., sometimes uses his American Express to pay for items so he can conserve cash for 30 more days. Paying for larger items with a credit card helps defer payments over an extended period of time. But don't buy what you can't afford to pay off in a few months.

**Also consider open lines of credit.** Kit Riley, owner of Boulder, Colo.-based Sage Blossom Consulting, which offers expertise in the Bed and Breakfast industry, keeps a line of credit open "for just-in-case times." Riley says she tries to avoid credit cards because of high interest rates.

**Revise invoicing procedures.** If you've given customers a lot of leeway with payments, you might want to tighten the reins now. Instead of sending all invoices out at the end of the month, start billing immediately after a product is delivered or a service is completed. Though not as efficient as invoicing all at once, it may generate earlier payments.

**Barter.** Not all transactions have to be made with cash. Ingram takes advantage of other small business's needs and their own cash-flow problems by swapping services with them. "I trade or barter with clients for services I need," he says. As a result, both companies get something they need without paying a dime. The IRS requires small businesses to report bartered services, so check with your tax consultant before the swap.



## Seasoned Pretzels Recipe

2 - 12 oz. pkgs mini pretzels  
3/4 cup oil  
1 T lemon pepper  
1 t garlic powder  
1 t dill weed  
1 pkg. Hidden Valley Ranch Dressing mix (the kind that takes buttermilk to make, but use it dry)

Mix all together and pour over pretzels. Bake one hour at 200 degrees.. . stirring every 15 minutes.

*I usually double the recipe and make it in the turkey roaster. Fat free pretzels work fine and I usually use olive oil ... thinking that counts for something redeeming in the recipe!!*

## Never Again

During August, Earth will be catching up with Mars - an encounter that will culminate in the closest approach between the two planets in recorded history. The next time Mars may come this close is in 2287.

Due to the way Jupiter's gravity tugs on Mars and perturbs its orbit, astronomers can only be certain that Mars has not come this close to Earth in the last 5,000 years but it may be as long as 60,000 years.

The encounter will culminate on August 27th when Mars comes to within 34,649,589 miles and will be (next to the moon) the brightest object in the night sky. At a modest 75-power magnification, Mars will look as large as the full moon to the naked eye.

Mars will be easy to spot. By the end of August when the two planets are closest, Mars will rise at nightfall and reach its highest point in the sky at 12:30 a.m. That's pretty convenient when it comes to seeing something that no human has seen in recorded history.



# The American Quiz

Could you pass a citizenship test? Give this simple Quiz a try! (Answers are at the bottom)



1. **What kind of government does the United State have?**

- a) Democratic
- b) Republican
- c) Conservative

2. **Who has the power to declare war?**

- a) President
- b) Congress
- c) Chairman of Joint Chiefs of Staff

3. **What is the supreme law of the United States?**

- a) the Magna Carta
- b) the Bill of Rights
- c) the Constitution

4. **What are the 13 original states?**

- a) Connecticut, New Hampshire, New York, New Jersey, Massachusetts, Pennsylvania, Delaware, Virginia, North Carolina, South Carolina, Georgia, Rhode Island, Maryland
- b) Connecticut, New York, New Jersey, Massachusetts, Pennsylvania, Delaware, Kentucky, Virginia, North Carolina, South Carolina, Georgia, Rhode Island, Maryland
- c) Connecticut, New Hampshire, New York, New Jersey, Massachusetts, Pennsylvania, Delaware, Virginia, North Carolina, South Carolina, Georgia, Rhode Island, Washington D.C.

5. **Which list contains three rights or freedoms guaranteed by the Bill of Rights?**

- a) right to life, liberty, and the pursuit of happiness
- b) freedom of speech, freedom of the press, freedom of religion
- c) right to protest, right to protection under the law, freedom of religion

6. **Which of these is a purpose of the United Nations?**

- a) to settle civil wars
- b) to govern the world
- c) to discuss and resolve world problems

7. **What is the Executive Branch of our government?**

- a) the House of Representatives and the Senate
- b) the President, Cabinet and Departments under the Cabinet
- c) the Supreme Court

8. **How may Representatives are there in Congress?**

- a) 102
- b) 435
- c) 50

9. **Whose rights are guaranteed by the Constitution and the Bill of Rights?**

- a) natural-born citizens
- b) everyone (citizens and non-citizens living in the United States)
- c) registered voters

10. **Who elects the President of the United States?**

- a) Congress
- b) Electoral College
- c) the people

**Answers:**  
1) Republican  
2) Congress  
3) the Constitution  
4) (a) Connecticut, New Hampshire, New York, New Jersey, Massachusetts, Pennsylvania, Delaware, Virginia, North Carolina, South Carolina, Georgia, Rhode Island, Maryland  
5) freedom of speech, freedom of the press, freedom of religion  
6) to discuss and resolve world problems under the Cabinet  
7) the President, Cabinet and Departments under the Cabinet  
8) 435  
9) everyone (citizens and non-citizens living in the United States)  
10) Electoral College

## A Word About Your Phone

### Getting Around The NO CALL LIST

This is to all of you that signed up for the "do not call" law. This week I received a card in the mail that looked alright. It said "vote for your favorite cola - Pepsi or Coke- and receive a complementary 12 pack" It didn't look suspicious, but for some reason I kept looking at it.

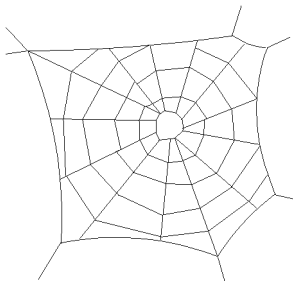
Then I found it!! At the bottom of the card there is a very small statement. It is so small it's hard to read, but here is what it says ... "By completing this form, you agree that sponsors and co-sponsors of this offer may telephone you, even if your number is found on a Do Not Call registry or list." So, read everything carefully before you sign!

### Safety On Your Phone

Did you know that you can use the #77 on your wireless phone to contact the local police dispatcher?

### No One There

Do you ever get those annoying phone calls with no one on the other end? This is a telemarketing technique used to determine the best time of day for a "real" sales person to call back and get someone at home. After answering, if you notice there is no one there, immediately start hitting your # button on the phone, 6 or 7 times, as quickly as possible. This confuses the machine that dialed the call and it kicks your number out of their system.



A new type of scam has been appearing. It's a slick one, so beware! Here's how it works. You are notified that you need to update your account information at

a Web site or a Web service that you use. You are given a link to the Web site which takes you to a page where you are asked to give personal information.

**Here's the catch.** The e-mail is from a bogus company that has given you a link to a copy-cat Web site. This Web site is not run by the Web service that you use, but the address is similar and the site looks the same as the real site. Once you enter your personal information, you have given it directly to an unscrupulous company. Recent scams have been perpetrated with the scam artists pretending to be EBay and PayPal. Bank America has recently warned its customers of a similar scam.

**Be suspicious of all requests for updated information.** Most reputable Web sites do not send out e-mail requesting personal information. If you do receive such a request, call the company to verify the validity of the request. Also do not use the link in the e-mail to go to the Web site.

## E-mail Scam

Instead, enter the company's Web site address yourself. Navigate to your information on the site where you can check to see if it needs updating.

If you feel for some reason that your personal information has been compromised, there are steps that you can take.

- First read the *Federal Trade Commission's Identity Theft Guidelines*, which will give you important information.
- Then file a complaint with the FTC through their Web site or their Identity Theft Hotline at 1-877-438-4338.
- Then notify your bank and your credit card company.
- Notify the local authorities.
- Be sure to also notify the fraud divisions of the three major credit bureaus, Equifax.com, Experian.com, and TransUnion.
- If the fraud occurred because of an imitation Web site, you will also want to notify the real Web site company so they can take steps to close down the bogus site.

## Look What Uncle Sam Bought For You

The United States Forest Service has just spent \$6.57 million taxpayer dollars to buy development rights on 105 acres along U.S. Highway 26-287 near Teton Pass, Wyoming. "That viewshed is just awesome," exclaimed Kniffy Hamilton, Forest Supervisor for the Bridger-Teton National Forest. Government officials seem to think \$62,590 per acre is quite a bargain, well below the appraised value of the land, they claim.

Sen. Craig Thomas (R-WY) secured \$3.5 million to help purchase the easement in 2001 and came up with another \$2.8 million earlier this year allowing the Service to buy the easement without having to share it with the Jackson Hole Conservation Alliance.

The property will remain privately owned and the public will not be allowed access, even though it was purchased with taxpayers' money. "I think the public gains a lot of value in having the easement there because it won't be developed," rationalized Hamilton. It is not clear just what "value" the public will gain from land they can't use and which can't be developed. Senator Thomas' staff did not respond to requests for additional information about the funding for the easement purchase. [Source: *Liberty Matters News*]

## Comprehending Engineers

What is the difference between Mechanical Engineers and Civil Engineers? Mechanical Engineers build weapons; Civil Engineers build targets.



Normal people believe that if it ain't broke, don't fix it. Engineers believe that if it ain't broke, it doesn't have enough features yet.



An architect, an artist, and an engineer were discussing whether it was better to spend time with a wife or a mistress. The architect said he enjoyed time with his wife, building a solid foundation for an enduring relationship. The artist said he enjoyed time with his mistress, because of the passion and mystery he found there. The engineer said, "I like both." "Both?" "Yeah," replied the engineer. "If you have a wife and a mistress, they will each assume you are spending time with the other woman, and you can go to the lab and get some work done."

I'm not a complete idiot,  
some parts are missing.

## What Does A New Contractor Member Mean To You?

Although we often think that when we sign up a new contractor member we are doing him/her a favor ... now, you'll also be doing yourself a favor! Here's how:

- Every new contractor member you sign up gives you credit toward the National LICA Membership Contest.
- Sign up 3 or 4 new contractor members and receive \$100 cash, 50% off the National Convention registration and one free National Raffle Ticket.
- Sign up 5 to 9 new contractor members and receive \$250 cash, 50% off the National Convention registration and one free National Raffle Ticket.
- Sign up 10 or more new contractors and you get \$500 cash, 50% off the National Convention registration and one free National Raffle Ticket.
- If the new contractor member you sign up is qualified and joins the new Missouri/Iowa Safety Insurance Program, you will have increased the size of the pool and increased the chances of getting a dividend for the year.
- One more contractor gives us one more voice to convince the Missouri and Federal legislators that we mean business!

Call the Missouri LICA office for details or an application! (573-634-3001)

# Summer Meeting Memories

The 2003 MLICA Summer Meeting was held August 9th at Meramec State Park in Sullivan, Missouri. The weather was wonderful; the scenery, impressive; and our spirits were high.

In addition to recognizing Nick Shelley as a Lifetime Honorary Member (see related article on Page 1), the membership discussed the new Missouri/Iowa Safety Insurance Program,

the upcoming 2004 Winter Convention, and a proposed streambank stabilization field day project planned for the Summer of 2004.

All in all, it was a great time for our members to take a break from the summer heat and busy work days and enjoy some of the splendor offered by southeastern Missouri. Below are a few of our memories!

