

June 2022 /
July 2022

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MINNESOTA LICA NEWS

LAND IMPROVEMENT CONTRACTORS OF AMERICA • MINNESOTA CHAPTER

2022 Scholarship Winners

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CONGRATULATIONS!





GREETINGS From Your PRESIDENT

You Might Be A Contractor If...

Jeff Foxworthy made many of us laugh (and take stock of our own actions) with his "You might be a redneck" jokes. But how about a different version, like "You might be a Contractor" instead? Add your own, but here's a few for me. If you can fix dang near anything with a survey flag, a zip tie and some tile tape, you might be a contractor. If you have GoJo in your shower, you might be a contractor. If you've used tile to build something for the kids (like using dual-wall for a water slide) you might be a contractor. If you occasionally bring home a rock that becomes part of your landscaping or home, you might be a contractor.

But what about a MNLICA contractor? If you work to improve your skills by attending classes, you might be a MNLICA contractor. If you support the local 4-H, FFA, SWCD, Girl Scouts, etc. through your business you might be a MNLICA Contractor. If you have called a fellow contractor asking him to bring coolant to your stranded lowboy semi, most likely you're both MNLICA contractors. And if you've called a fellow contractor asking for advice, again, you're probably both MNLICA contractors.

There are lots of benefits to being a MNLICA member. Sometimes it's fun to share a crazy story that only another contractor will understand. Or maybe you need to know how big a pump you need to keep the water flowing down the water slide. (Warning: You might get the advice from a safety aware contractor telling, "Don't try this!") There are lots of reasons to be a member. Our name says we improve the land, but LICA can improve you as a contractor, too! Sign up a new member today! Be safe and pray for some warm, dry weather for a change!

Stu Frazeur, MNLICA President



*A sturdy, steady hand to hold to
In times of strife and stress
A true friend we can turn to
When times are good or bad
one of our greatest gifts and
blessings,*

The man that we call Dad.

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Contractor Funnies

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TAKE TIME – AROUND POWERED HAULAGE – SAVE LIVES!



- Verify travelways are clear before moving haulage equipment.
- Make eye or radio contact with the equipment operator before approaching haulage equipment.
- Position yourself in a safe location away from the blind areas around haulage equipment.

TAKE TIME – LOCK OUT/TAG OUT/TRY OUT – SAVE LIVES!

- ALWAYS de-energize, lock and tag!
- Before performing electrical maintenance and repair work also examine equipment to ensure it is de-energized.
- Before conducting mechanical work also block machinery or equipment against hazardous motion in accordance with manufacturer's recommendations.



Follow @MSHA_DOL

www.msha.gov/take-time-save-lives



UFG & PRINS Donate to MnLICA Education Fund

Minnesota LICA received a donation from UFG and Prins Insurance for \$7,994.10 towards the MNLICA education fund.

The annual meeting was hosted by United Fire Group and Prins Insurance in Cedar Rapids, IA, near UFG headquarters in April. All LICA chapters that participate in the UFG State LICA Insurance Program are invited to attend. This is a great opportunity for LICA chapters involved in the UFG State LICA Insurance Program to receive program updates regarding legal and claims trends, procedural changes, risk management education opportunities, production history and much more.

As in the past, this donation will be geared towards educational programs and trainings for our MNLICA members. These funds help reduce costs of attending these trainings and programs to our members. MNLICA is extremely grateful for these additional funds to sponsor our educational program with in MNLICA.

This was the first year that Dallas Loken and I have been in attendance at this meeting. I can say that we were both impressed with the professionalism, knowledge and the general care that UFG and Prins Insurance gives to the LICA Organization.

So, thank you to UFG and Prins Insurance for their donation to our education fund, their partnership and hosting this productive and informative meeting.



MNLICA Vice President Dallas Loken (right) and Exec. Director Jenny Breberg (left) receive check from Prins

MIDWEST STATE LICA INSURANCE PROGRAM

AN UPDATE FROM UFG

713 MEMBERS
INSURED IN THE PROGRAM

.....

THE MIDWEST STATE LICA INSURANCE PROGRAM HAS MEMBERS IN 11 STATES:

ARKANSAS • ILLINOIS • INDIANA
IOWA • KANSAS • MINNESOTA
MISSOURI • NEBRASKA • NORTH DAKOTA
SOUTH DAKOTA • WISCONSIN

.....

22,375,348
WRITTEN PREMIUM ON THE BOOKS

\$11,707,858
INCURRED LOSSES

.....

52% LOSS RATIO
*Loss ratio is not for dividend purposes.

We at UFG are very happy with the success and growth the State LICA Insurance Program has had in 2021. We're confident we have an appealing program that will continue to build membership, and written premium, in the coming years.

Midwest states with members in the program

There are now 11 states with members in the Midwest State LICA Insurance Program with 713 members insured in the program (as of December 31, 2021).

Arkansas	20	Missouri	154
Illinois	47	Nebraska	51
Indiana	16	North Dakota	12
Iowa	194	South Dakota	36
Kansas	67	Wisconsin	63
Minnesota	53		

Midwest written premium by state

The Midwest State LICA Insurance Program has approximately \$22,375,348 of written premium in force (as of December 31, 2021).

Arkansas	\$ 786,127	Missouri	\$ 3,306,234
Illinois	\$ 1,480,767	Nebraska	\$ 1,910,904
Indiana	\$ 1,046,564	North Dakota	\$ 430,860
Iowa	\$ 5,222,101	South Dakota	\$ 993,135
Kansas	\$ 1,676,135	Wisconsin	\$ 2,791,338
Minnesota	\$ 2,728,180		

Midwest incurred losses
(as of December 31, 2021)

Auto	\$ 5,943,686	Inland marine	\$ 1,148,628
General liability	\$ 3,169,595	Workers comp	\$ 1,330,546
Property	\$ 725,504		

Midwest incurred losses by type
(as of December 31, 2021)

Auto	46%	Inland marine	10%
General liability	27%	Workers comp	11%
Property	6%		

(Conti)

Tuesday Evening we were treated to a wonderful evening meal prepared and served by..... UFG, Prins Ins. and all the LICA members! We were instructed by professional cooking staff on the preparation of our complete plated meal. We were divided into different groups and prepared different dishes for the meal. Dallas and I were in the group that prepared chicken breasts with a cream and leek sauce. What a great experience!



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WETLANDS



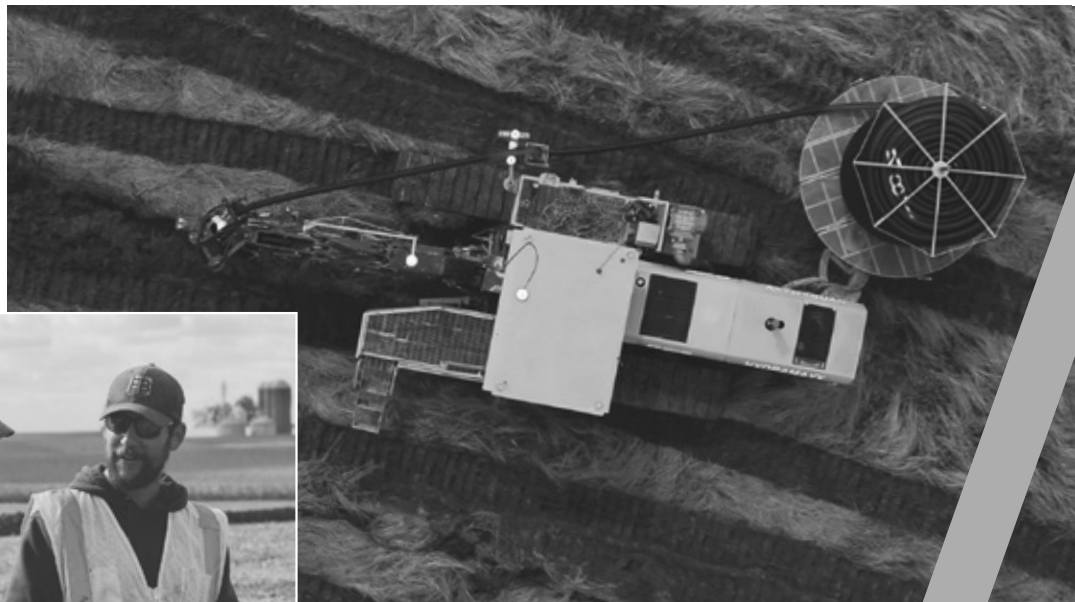
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LICA Education Foundation for Veterans First Annual Golf Outing



The LICA Educational Foundation for Veterans hosted the First Annual Fundraising Golf Outing on May 2nd at the Cantigny Golf Course, Wheaton, IL. More than 60 attendees and golfers came out to support this cause. The beautiful course is rated amongst the best in the Midwest and has a military history, it is the 500-acre former estate of Colonel Robert R. McCormick, who fought in the Battle of Cantigny, which was America's first victory in World War I.

During the event, Eddy S. Mayen, was named Executive Director for the Foundation. Eddy will take on the Foundations' Mission, to train military veterans for work in the heavy construction industry. He is a veteran of the U S Army. He served nine years at the New Jersey Department of State as Director of the State Trade Expansion Program (STEP), which awarded grants to New Jersey Small businesses. Then he served as National Director of the STEP Program at the US Small Business Administration headquarters in Washington, D. C.

The foundation has applied for grant funds to be awarded by the "American Rescue Plan Good Jobs Challenge." The program is sponsored by the U S Economic Development Administration (EDA), has as its goal helping underserved American's find good-paying jobs through partnerships with employers in need of trained workers.

The LICA Educational Foundation for Veterans' curriculum includes simulator training on heavy equipment operation and safety protocols before advancing to field training that will be provided by LICA contractors, equipment dealers and sub-contractors.

LICA members are committed to the mission by helping prepare veterans for the workforce, providing good-paying jobs and offering flexibility with the challenges they may face when transitioning into civilian life.

"My role as Executive Director of the LICA Educational Foundation for Veterans isn't just a job" says Mayen. "It's a personal mission. I immigrated to the USA as a child, and I want my children to understand how good this country is, how important it is to me. What's been remarkable thus far is discovering just how dedicated LICA members are to helping veterans. I'm proud to be a part of the Foundation and am excited to see where we go."

The LICA Foundation for Veterans' first training classes are planned for mid-2022 in the Chicago area.

Mayen can be reached by email at emayen@licaveteransfoundation.org.

For more information contact Allison Hack, Director of Communication, at ahack@licaveteransfoundation.org

I am very proud of MNLICA and the eleven Member Companies, Associates and the State Board for supporting this new endeavor. THANK YOU ALL FOR YOUR GENEROUSITY!!!

Sincerely;

Nordis Estrem, Fundraising Committee

Minnesota LICA Member's Sponsorship at the Event





SAVE THE DATE!



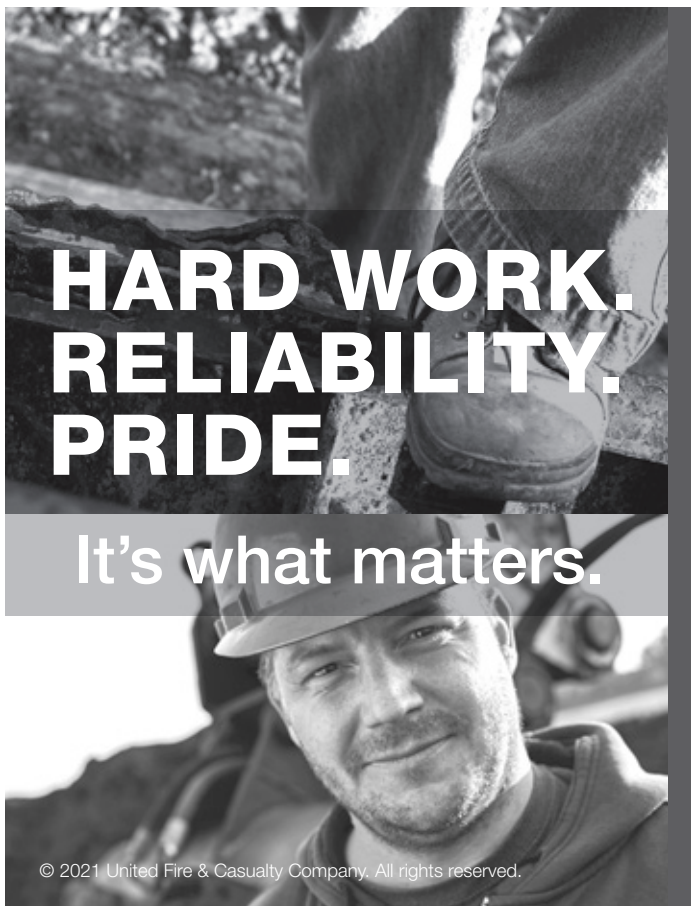
2022 NATIONAL LICA SUMMER MEETING INFORMATION

DATE: JULY 12-16, 2022

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LICA members, consider attending the summer meeting. This is a great opportunity to see what this association is all about. Great meetings, education sessions and a lot of great networking! Also, take advantages of the scheduled tours, ladies events and attendance at a Cardinals vs. Cincinnati Reds baseball game at the Busch Stadium. There are many activities for the whole family. Reservation information for the meeting can be found on the National web site, as well as a full description of all events. If you have questions, please contact the National LICA office or give Jenny a call at 320-226-6398. It would be great to see Minnesota members at this event!



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Executive Directors Report

I think spring has finally come as I am preparing this report. But, what a spring it has been. In our area of Minnesota we have experienced a slow start to spring as in many areas of the state. Contractors are working around rain showers and wet soils. But, with the storms and wide spread damage the week of May 9th, many of our area contractors stopped what they were doing and went to work helping their neighbors. In our area many contractors helped out with their heavy equipment and trucks to help clean up and haul away the debris. I hope everyone survived the storms. We hope we don't experience this type of weather the rest of this year.

I have been busy preparing the directory and conducting the day to day work for the organization. The next board meeting in June will have a full agenda as we plan for the scholarship event in September, start plans for the 2023 Winter convention and look at working with members on issues that arise. As always we keep an eye on what



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Exec. Director's Report (Conti.)

is going on at the State and National Legislature. We will also be looking at other events that might come up that would be of interest to Minnesota LICA members. One such event is the National Summer Meeting in St. Charles, MO. See the page of information in this newsletter. I can't stress it enough how much these events mean to our organization. I can tell you from personal experience that they are well worth your time. This meeting is not that far away and a good way to take a vacation with all the plans prepared for you. The National committee does an excellent job of planning these events, including many activities for the family. Since the last newsletter, Vice President Dallas Loken and I attended the annual meeting of UFG and Prins Insurance in Cedar Rapids, Iowa. We both learned a lot about what UFG and Prins Ins. do for this organization. See the article in this newsletter. I wish all the Father's a Happy Father's Day and have a Happy 4th of July.

Jennifer Breberg, Executive Director

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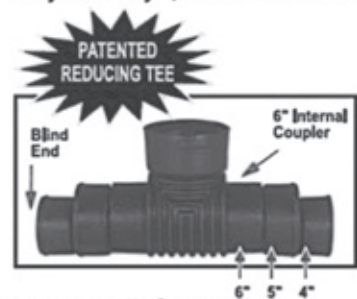
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SAFETY FEATURE: EAR PROTECTION

Hearing Protection Devices

Your ears are very sensitive. Prolonged exposure to loud noise can lead to permanent hearing damage and even cause you to go deaf. The Occupational Safety and Health Administration recommends that workers use hearing protection should noise levels reach or exceed 85 decibels across an eight-hour workday.

Should noise exceed 90 decibels, hearing protection is required. Keep reading to learn more about hearing protection devices.

Noise Reduction Rating

All hearing protection devices have a noise reduction rating (NRR) listed on their respective packaging. The NRR refers to how many decibels by which an environment's noise levels will be reduced. For example, in an environment of 90 decibels, a hearing protection device with an NRR would reduce the noise levels to 57.

But, research suggests that NRRs tend to overestimate the effectiveness of devices. It is therefore suggested that devices undergo a "derating" process. Derating refers to the assumption that devices will generally not perform perfectly to their NRR due to them not fitting everyone perfectly.

One method by which a device can be derated is to subtract seven from its NRR and divide the result in half. For example, an NRR of 33 would result in a derated rating of 13. In the previous example, the device in question would actually only reduce noise levels from 90 to 77, not 57.

According to industry experts, earmuffs are generally most accurate when it comes to NRR, while earplugs might have their rating derated by as much as 70%. Of course, different types of hearing protection have their own advantages and disadvantages.

Earplugs

Earplugs can be made from expandable foam or pre-molded using silicone, plastic or rubber. They provide blockage inside the ear canal.

Advantages:

- Typically provide a high noise reduction rating (NRR)
- Affordable
- Compatible with other forms of personal protective equipment (PPE) such as hard hats, glasses and goggles
- Small, light and easily transported
- More comfortable in hot, humid or confined work areas.

Disadvantages:

- Easily misplaced
- Require good hygiene practices
- May be inserted incorrectly, resulting in inadequate protection
- May irritate the ear canal

When an earplug is inserted correctly, the sound of your own voice should be muffled.

Earmuffs

While earplugs are inserted inside the ear canal, earmuffs provide protection by

SAFETY FEATURE: EAR PROTECTION - CONTINUED

covering the canal and sometimes the entire ear.

Advantages:

- Typically provide a high NRR
- Fast and simple to put on and take off
- One size fits most employees
- Easy for others to see that you are using them at a distance
- Not easily misplaced

Disadvantages:

- Less portable, heavier
- Sometimes incompatible with other PPE; however, there are special earmuffs that easily mount to hard hats
- Can be uncomfortable or inconvenient in hot, humid or confined work areas

Canal Caps

Canal Caps are somewhat of a hybrid between earplugs and earmuffs. They look similar to earplugs, but instead of being actually inserted into the ear canal, they form a lid over the entrance to the canal and are often connected by a band that can be worn around the head, around the neck or below the chin.

Advantages:

- Fast and simple to put on and take off
- One size fits most employees
- Light and easily transported

Disadvantages:

- Typically have a lower NRR than earplugs and earmuffs

- Band may be uncomfortable or inconvenient for employees
- More expensive than earplugs

Summary

While there are some differences between different kinds of hearing protection equipment, their overall purpose remains the same: the safety of employees.

When using hearing protection, be sure that you are using it properly in order to make sure that it is as effective as possible. At time, it may be necessary to use two types of protection, such as both earplugs and earmuffs, simultaneously.



MEMBERSHIP APPLICATION

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2022 Board Member Meeting Attendance

Area/Director	Jan	March	June	Aug	Dec
Pres Stu Frazier	P	P			
VP Dallas Loken	P	P			
Tres Mark Olsen	P	P			
Chrmn Steve Vis	P	P			
Mark Morreim	P	A			
Karlen Nelson	A	P			
Everett Garlich	P	P			
Brad Herickhoff	P	A			
Mike Lehmann	P	P			
Doug Breberg	P	P			
Dee Ann Larson	P	P			
Jesse James	A	P			
Don Loken	P	P			
Assc Tim Dahl	A	A			
Ex Dir Jennifer Breberg	P	P			

A = Absent P = Present C = Cancelled Meet

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TRIVIA

Benjamin Franklin was a man of many talents — a true polymath. American history remembers him as the indispensable diplomat who shaped 13 disparate colonies into a free and independent nation. But Franklin was more than a politician. His first invention, at age 11, was a pair of swimming fins; he went on to design his own stove, map the Gulf Stream, investigate the aurora borealis, explore the mysteries of electricity, and even invent a new instrument, the armonica. (Composers such as Mozart and Beethoven even wrote music for it.) Franklin's ingenuity can be seen even in his smallest innovations. On May 23, 1785, he wrote a letter to London merchant George Whatley describing his latest creation: "double spectacles," or bifocals, as they're known today. In his old age, Franklin's eyes were beset with both near- and far-sightedness. Instead of switching between glasses, he placed two lenses on top of one another to correct for both maladies. In the letter, Franklin said his glasses allowed him to see his food while also seeing those at the dinner table. Today, the simple invention offers an effective solution to various eye complications, and is used by around 25% of adults who need vision correction.

RECIPE

Nothing say summer like Strawberry & Rhubarb Pie!

INGREDIENTS:

- 1—recipe pastry for 9" double crust pie
- 2 cups diced rhubarb
- 2 1/2 cups hulled strawberries
- 1 cup white sugar
- 1/4 cup all-purpose flour
- 3 tablespoons butter, diced
- 1/4 teaspoon ground nutmeg
- 1 tablespoon white sugar
- 1 teaspoon ground cinnamon

DIRECTIONS:

Preheat oven to 450° F. Divide the pie pastry in half; roll out half into a circle on a floured work surface, line a 9" pie dish with crust. Roll the remaining half into a 10" circle on a floured work surface, and set aside. Mix the rhubarb, whole strawberries, 1 cup of sugar, flour, butter and nutmeg together in a bowl. Pour the filling into the crust-lined pie dish. Cut the remaining crust into 3/4 in. wide strips. Moisten the rim of the filled bottom crust with water, lay the two longest strips in a cross in the middle of the pie. Working from the next longest down to the shortest strips, alternate horizontal and vertical strips, weaving the strips as you go. Press the lattice strips down onto the bottom crust edge to seal. Mix 1 tbsp. of sugar with cinnamon, set aside.

Bake in preheated oven for 10 minutes; reduce heat to 375° F. Remove pie, sprinkle top with cinnamon-sugar mixture, return to oven; bake until crust is golden brown and filling is bubbling, about 30 minutes.



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2022 UPCOMING EVENTS MNLICA
Web-site: www.mnlica.org

June 16, 2022, Summer Board Meeting, Best Western Plus, New Ulm, MN, 5:00PM

July 12—16, 2022 Summer National LICA Convention, St. Charles, MO
August 18th, 2022—Fall Board Meeting—TBD

September 16th, 2022—Scholarship Fund Raiser Event—TBD

December 8th, 2022—Winter Board Meeting—TBD

January 11th, 12th and 13th, 2023—Winter Convention—Best Western Plus, New Ulm, MN 0

March 14-18, 2023, National LICA Convention—Las Vegas, NV



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the heritage of the wise, the thrifty and prudent,
the poor man's joy and comfort,
the silent partner of man,
the producer of food, fiber and fuel,
the basis of factories,
the foundation of banks.*

*All that man builds is from the land.
We often take it for granted, or even abuse it,
and yet many unthinkingly and unknowingly pass the land by.
What man finally does with the land
will be the deciding factor in his survival.*