2nd Qtr 2019

INDIANA LICA NEWS

INLICA Receives Donation for Educational Programming

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ž.

A big Shout-Out to Prins Insurance and United Fire Group for donating toward our Education Fund! Nanci had the opportunity to attend a meeting hosted by our insurance associates back in March. Prins and United Fire conducted an informative program centered around social media and then presented checks to attending LICA states.

THANK YOU PRINS INS and UNITED FIRE GROUP!

MARK YOUR CALENDARS! Tuesday, July 30th

Plans are already in the works for putting these monies to good use. Be sure to mark your calendars for Tuesday, July 30th when INLICA will be holding a contractor educational seminar at MacAllister Machinery in Indianapolis. Topics to be included are trench and pipeline safety. See page 6 of this newsletter for the registration form and more details.

A Word From Our President...

Greetings from the amazon,

Sure seems like we have changed climates over the winter. With all the rain and cloudy days just seems impossible that it's June already. Hopefully everyone has been able to have a productive spring. We have been very busy and doesn't look to be slowing down anytime soon. Coming up we have a couple dates that I hope everyone can make it to. All the information is in the newsletter so get those on your calendars. When you come to those lets all try and invite or bring a new guy that is not yet a member. There are lots of non members out there that could benefit from being involved in what we do. We also have National Summer meeting in Vancouver coming up quickly.

As the summer carries on, be safe, drink plenty of water, and wear your sunscreen. We all need to take care of ourselves, but also stay in touch with your farmer friends and customers. Lots of guys are struggling mentally from the stress. Just keep an eye out for weird behavior. None of us want to lose customers to unfortunate circumstances.

If you guys have any suggestions for winter meetings or training's anytime of the year. Feel free to reach out to me or Nanci. We are always looking for more ideas for our meetings.

Stay safe, God Bless James Ramsey INLICA President





Welcome New Members!

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SAVE THE DATE!!!!

Convention 2020 entertainment Maxine Jeffris, been featured on the Tonight Show 3 TIMES!



"How can this woman possibly be funny?" One of Maxine Jeffris' favorite comments from a new fan was: "I saw you walk out on stage and thought, 'How can this woman possibly be funny?" When Maxine Jeffris takes the stage she may look all prim and proper and quite matronly, but don't let that exterior fool you.

This is one funny lady. Maxine has entertained audiences nationwide, has performed three times on The Tonight Show with Jay Leno, and has been on dozens of other television and radio shows including Comedy on the Road for Comedy Central and Stand-up, Stand-up for HBO. Her timing and her material is amazing, and she is guaranteed to leave everyone in your audience laughing, almost to the point of tears. This is one funny lady who will come to your event and make sure everyone has a good time. If your group is ready to laugh, and laugh hard, you just might be ready for Maxine Jeffris.

Witnessing a tragedy brings a change in perspective

As a risk control representative for UFG Insurance in Cedar Rapids, it's Shawn O'Brien's job to spot potential risks. Yet nothing in his 25 years of experience could have prepared him for the events of Friday, July 15, 2011. Nor could he have ever predicted how that day would continue to shape his life and career in the years to come.

O'Brien was on his way from a meeting with a customer in Anamosa. Living in Spring-ville at the time, it was a route he had taken numerous times and it was a beautiful summer day. He was looking forward to the weekend and spending time camping with his family.

Driving west behind an SUV, those carefree thoughts turned to shock in a matter of seconds. As an oncoming car rounded a curve in the road, it crossed the centerline, crashing nearly head-on into the vehicle in front of O'Brien. Swerving to miss the crash, O'Brien's own SUV landed on its side in the ditch.

Two of the three occupants of the vehicle ahead of him died as a result of their injuries. O'Brien walked away with just a scratch on his elbow and a complete change in perspective. After learning that the crash could likely have been caused by the simple act of the driver reaching for a cell phone, O'Brien realized he could not let witnessing this tragedy pass without trying to do something to stop it from happening again.

O'Brien is the first to admit that up until that day, he always used his cell phone while driving. With a job that requires him to be on the road during his workday, spending his drive time while talking with customers and co-workers was the norm. Yet seeing the crash and knowing it was completely avoidable had a cell phone not been involved is what stuck with him.

"Using a cell phone while driving is a choice we make—a very selfish choice. Thinking 'I'm going to do this in spite of everyone else because my text or my phone call is that important,' yet it's not," says O'Brien. "It's sad that it took such a tragic incident to make me believe in it so strongly. Unfortunately, I think that's how most of us get there."

O'Brien returned to work the following week with a new focus: to share the message that distracted driving is not worth it. He created a powerful PowerPoint presentation and began spreading his message through his work at UFG.

Seven years and numerous presentations later, O'Brien estimates hundreds of people have now likely heard his message. And while his main audiences began as business owners who are UFG customers, his powerful message is now requested at schools, community groups and conferences.

O'Brien's experience and passion for sharing his story was also key in the development of a public service campaign UFG has developed, titled simply: "Worth it."

Work continues on the History of Drainage Book



Earlier this year the magazine edition of the History of Farm Drainage and the LICA Contractor went out to LICA Members. National LICA, along with the help of many other individuals continues to work on this project. Countless hours have been spent collecting relevant information from every aspect of the drainage industry. In the near future, a more extensive, leather-bound book will be published. National LICA will be printing a limited quantity of the books, you are able to reserve a copy by contacting the National LICA office.

NLICA@aol.com (630)548-1984

(Pictured above: Allison Hack, Ron Schlatter and Eileen Levy)



CONTRACTOR EDUCATIONAL SEMINAR

Tuesday, July 30th 2019 MacAllister Machinery, Indianapolis IN

Topics to be covered will be Trench safety and Pipeline safety.

Both breakfast and lunch will be provided by MacAllister Machinery.

Hands on Equipment demonstrations and a tour of the new facilities will be part of the day as well.

This seminar will be free to all INLICA members and their employees. \$10.00 for non-LICA members.

Registration is currently open for this event.

Please fill out the bottom portion of this form and return it to INLICA PO Box 425 Francesville IN 47946 or email your reservation to indianalica@gmail.com
8:30 AM-9:00 AM Registration (Coffee and Doughnuts Provided)

9:00 - Noon Seminars Lunch (Provided)

1:00-3:00 Tour and Equipment Demo





Name(s) of Attendees/ Employees	
Phone Number Email Address	Txt Messaging? <u>YES or NO</u>

Non LICA Members please enclose \$10 per attendee Return to: INLICA PO Box 425 Francesville IN 47946

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Page 8 2019



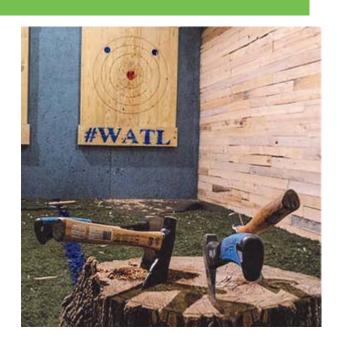
FREE Event for ALL INLICA
Members! Bring your spouses,
significant others, employees.
Invite individuals that should join
INLICA!

Saturday, September 14th, 2019 11AM-2PM

Lunch will be included for all INLICA Members. Non LICA Members, \$15 (Sign up that day and there will be no charge)

This is sure to be a fun event. Save the date and be on the lookout for more details!

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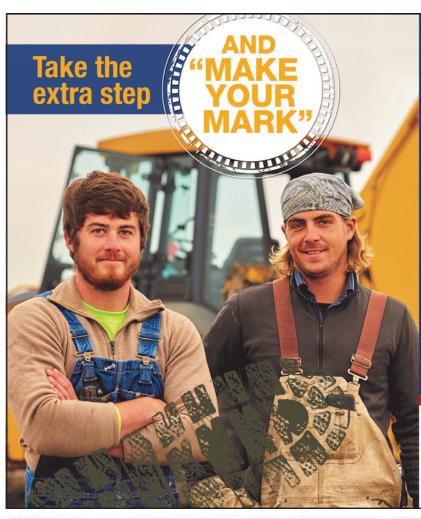
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You know the construction industry. You've already taken care of business. You've worked hard to get your business up and running, with hard work, grit and determination. Take the extra step to help protect your business's future by taking advantage of the United Fire Group (UFG) and Prins State LICA insurance program. State LICA members insured in this program will receive:

- Products and services designed for your corner of the construction industry
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While you may think your business would never be the victim of a crime, the harsh reality is that nearly every business can become a victim. In this day and age, criminals (including employees) do not need direct access to cash to steal from you—merchandise, supplies and securities are all fair game. Standard commercial insurance policies may provide some protection from criminal acts, but they often do not cover losses resulting from all types of fraudulent activities. Crime insurance was developed to deal with the limitations of other policies and extend protection to include coverage for a wide variety of wrongdoings:

Coverage for the misuse of funds—It is likely that a number of your employees have access to company funds or financial information. In some cases, employees may abuse this access for personal gain. Crime insurance can protect organizations from the misuse or illegal transfer of funds, ensuring your finances are safe from internal criminal acts.

Insurance for goods in transit—Goods in transit are particularly vulnerable to employee theft and, in some cases, organizations may not notice anything has been stolen until it is too late. What's more, if the theft takes place outside of the organization's premises, it can be difficult to prove, often leading to drawn out and expensive legal battles. Crime insurance policies can provide ample protection for goods in transit and reduce the likelihood of extreme losses whenever you send or receive products.

Coverage for forgery and alteration—Your employees may have access to checks that they can easily alter for their own gain. Crime insurance policies provide coverage for losses that result from the forgery or alteration of a check.

The only way to ensure your company has the protection it needs is through crime insurance. To discuss your unique risks and to learn more about crime insurance policies, contact your insurance broker.

Are we nearing the end of cash? John Peterson, LICA Director of Government Relations.

This may not apply to many LICA Contractors, but financial institutions are pushing the benefits of going cashless. Many, including me, remain wary. The electrification of money is well underway, thanks to a host of electronic payment mechanisms, including debit and credit cards, Apple Pay, M-PESA, Alipay, etc. The rapid proliferation of mobile devices combined with the introduction of mobile-banking services has speeded up the trend. Electronic money providers, both bank and nonbank, are promoting the cause. So, what are some of the advantages of moving in this direction?

Reduced cash handling costs, no running cash to the bank.

For governments, digital money is trackable.

Ease of accountability and record keeping.

Speed of making payments.

For businesses, the money is credited directly to your bank account.

Reduced risk of having cash on the premises.

The money is available immediately.

But cash still has some virtues.

It does not require a bank account or device by either party.

There are no extra charges for using it, such as credit card fees.

People trust cash.

It is free to use and readily available for consumers.

It's confidential, cannot be hacked, and doesn't run out of battery power.

Those unique cash qualities continue to hold significant value to people living on all continents.

Some countries are witnessing the rapid decline of the use of cash. Sweden probably leads in that category, with 90% of their population using smartphones. The proliferation of mobile devices and use of electronic payments has also affected China where it went from 4% in 2012 to 34% in 2017. Russia too has seen a cashless boom. In Africa cash still dominates, as it does in Latin America.

There is some backlash against the cashless push. What is efficient for big corporations, banks and governments doesn't necessarily work for the rest of society. Many households prefer cash in much of the world. In India, 90% of transactions are still in cash. And going cashless hurts millions of lower-income people who are still without banks and not connected to the wired economy.

So, what is the future? I think it will be "less cash" rather than "cashless." Despite a rise in e-payments, the number of notes and coins in circulation in the U.S. has actually increased. Despite the convenience of digital payments, banks and businesses will need to support a variety of payment methods. Realistically, the truly cashless society is still some years away. And one reason is reaching the hardest-to-reach groups of individuals. That will require governments and banks playing a much larger role to make sure no-one is left behind, and that there are contingent processes in place when digital payments fail. LICA Contractors understand both the virtues of going cashless, and the value of cash.

In my own case, my Washington Nationals are trying to go cashless. Before games, they have \$5 beer in the Budweiser tent. I really hate charging \$5 on a credit card. And many are now not leaving any tip because they are forced to use a credit card for a small purchase. Guess who is hurt by that?



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Springfield Plastics Celebrates Ag Day with Food Donations Across the Midwest

March 14, 2019 was National Ag Day, hosted by the Agriculture Council of America. It is a time when many in the agricultural industry promote awareness and education for the many ways that agriculture affects our lives. Today's world population growth means todays farmers are responsible for over 7 billion mouths to feed. It is important to recognize the contribution farmers are making to our everyday lives. Agriculture is our nation's #1 export and a key to sustaining a healthy economy. From the first seed planted to the meal shared across the table, the agriculture industry has an effect on everyone. It is a series of vital links in a chain that brings food and clothing to every citizen.

Springfield Plastics celebrated National Ag Day this year by making several food pantry donations throughout locations in a 4-state area. The drainage pipe manufacture has employees living throughout Illinois, Indiana, lowa and Missouri. Those individuals connected with their local food pantries to deliver boxes of needed food staples for their community. Steve Baker, president of Springfield Plastics stated "We have a long history of providing goods and services to the agriculture industry. This is one way that we can give back to our employee's local communities and at the same time, spread awareness of all of the good that the agriculture industry provides for us as a nation."

Springfield Plastics, Inc. based in Auburn, IL is a Midwest manufacturer of plastic drainage pipe. It serves the agricultural industry by providing drainage pipe, designs and water quality solutions since 1978. Springfield Plastics is the only U.S. manufacture certified to use only 100% virgin resin in all products that provide peace of mind through the highest quality and consistency available in today's drainage market.

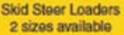
















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Calendar of Events

July 9-13th—National LICA Summer Meeting, Vancouver Washington
July 30th—Area Meeting, with a tour of MacAllister Machinery
Headquarters in Indianapolis, registration form in this newsletter
September 14th – Membership Event at Anarchy Axe
Coming this Fall—Tailgating Event at Purdue Home Game, date TBA
January 22-24th—INLICA Winter Convention, Indianapolis Marriott East

Indiana LICA is currently seeking willing individuals to serve on the Board of Directors as well as various committees. Some open positions include a Southeast Director, as well as members for the following committees; Membership, Ladies, By-Laws, Nominating and also Scholarship. These positions don't require much time, and help the Board to operate smoothly. We would welcome all new participants! If you have any questions please feel free to contact Nanci or any other Board Member.





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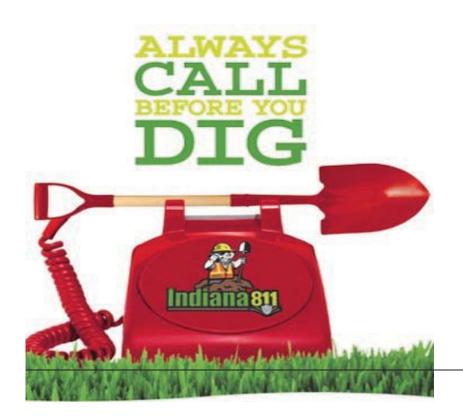
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