

3rdQtr  
2020

# INDIANA LICA NEWS

## 2020 INLICA Scholarship Recipients

### 2020 INLICA Officers

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Visit us at:  
www.indianalica.org



**Julia Hack**

Julia is the daughter of John Hack II, residing in Lafayette, IN. She is a graduate of Central Catholic High School and is a current student at Purdue University, studying in Kinesiology. Julia is very goal oriented and is striving to be on the Dean's List every semester of college. Once graduating from Purdue, Julia hopes to be accepted to the University of Evansville and become a pediatric physical therapist and aid children in overcoming their physical obstacles.

Hanna is the granddaughter of John Pickering, residing in Lewisville, IN. She is a graduate of Rushville Consolidated High School and is currently attending Franklin College, studying in Biology, with a Pre-Veterinary Track. Hanna plans to graduate from Franklin College and then attend Purdue University to gain her Doctor of veterinary medicine. She hopes to join a large animal vet practice and move towards primarily equine care, eventually opening her own equine veterinary practice in Indiana.



**Hanna Pickering**



**Abigail Wood**

Abigail is the daughter of Rob Wood, residing in North Salem IN. She graduated from Traders Point Christian High School and is a current student at Indiana Wesleyan University studying in Nursing. Struggling from severe asthma all of her life, with some very critical hospitalizations, God placed compassionate nurses in her life. Because of these experiences Abigail believes that God has called her to the field of nursing and hopes to be able to impact patients lives and be a witness to them.

## A Word From Our President...

I hope this newsletter finds everyone healthy and busy. The INLICA board is planning to proceed with our annual winter convention as well as our area meetings. If anyone has any topics that you would like us to present on please contact Nanci or myself.  
Stay safe and prosperous.

Bryan Noggle,  
INLICA President



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## Introducing our 2021 State Winter Convention Entertainment..... **TIM HARMSTON!**

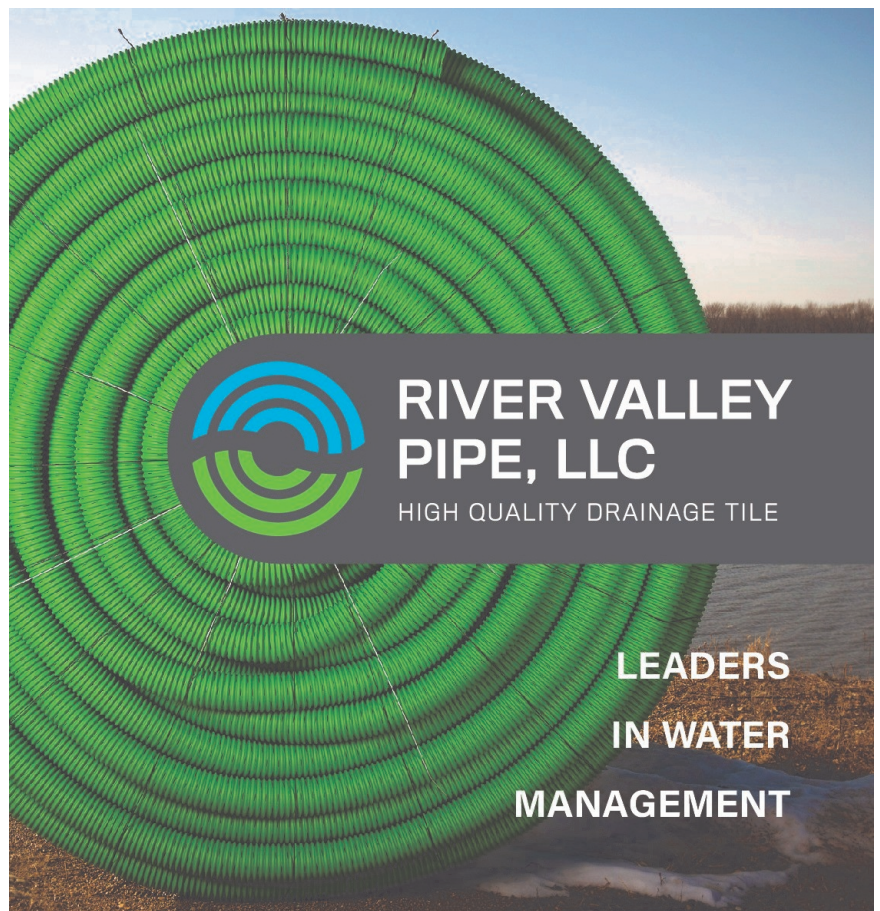


A favorite Midwestern comedian to entertain us. You might have seen him on David Letterman's Late Show or on Comedy Central's Live at Gotham, or heard him on The Bob and Tom Show or one of several sports radio shows in the Twin Cities, we are pleased to be able to have him at our upcoming convention.

With topics ranging from football to married life to dogs wearing sweaters, Tim Harmston's stand-up comedy show veers from the dark and demented to the delightfully absurd in a unique blend of somewhat "out there" one-liners and creative, well-written jokes, which may pass you by if you aren't listening!

Tim's show is goofy, yet smart, with side effects of contagious laughter. He can easily skip from a joke which forces you to think out of the box – over to a light-hearted gibe on your favorite sport team's last game. His slightly edgy, yet respectful (his mom was a church secretary) material is a breath of fresh air in corporate entertainment.

Don't Miss this fun evening, January 28th, 2021 during Convention!



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## Market Volatility to Keep Building As Presidential Election Gets Closer

By Ashley Davenport Sep 28, 2020

The 2020 presidential election is five weeks away. Leading up to it, the markets are seeing a build up in volatility.

“We’re seeing the Dow go back and forth, we’re seeing the NASDAQ and the S&P go back and forth—sharp swings in the U.S. dollar and gold,” said Karl Setzer of AgriVisor.

Setzer said we’re starting to see a lot of inflationary buying take place. Even though we go through the presidential cycle every four years, the instability is because we don’t know what the outcome of the election will be.

“If Joe Biden gets [elected] for president, we don’t know what his trade policy will be,” he said. “The trade does a lot of this and try to draw similarities to what happened when he was vice president—that was four years ago. A lot has changed in the global market in four years. To say he’s going to have the same policy, we don’t know.”

If President Trump is re-elected, the trade might be a little less concerned because they know what to expect.

“They also know that President Trump has set a very firm stance with countries like China and some trade partners the U.S. has,” said Setzer. “To step up and say the trade is going to be pleased with President Trump is a little bit tough too—we don’t know what his policies might be going forward because that’s what we’ve seen now.”

Setzer said that usually the timespan between the election and inauguration the market will calm, typically in the case of a reelection.

“There’s a lot of uncertainty and markets don’t like uncertainty,” he said. “I expect volatility to build—it might be a little greater this election than the ones we’ve had up to this because we’re in a bit more of a global market. We’re also still trying to recover from the COVID pandemic and everything else.”

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**We are still seeking topics, please send us your ideas!**



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## DOL Announces 2021 Minimum Wage Rate for Federal Contractors

On Aug. 31, 2020, the U.S. Department of Labor (DOL) announced that the minimum wage rate for federal contractor employees will increase from \$10.80 to **\$10.95 per hour** on Jan. 1, 2021. The minimum wage rate for federal contractor employees is subject to annual adjustments as required by Executive Order 13658.

\*More information can be found through your zywave portal on the National LICA website

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## FMCSA Extends Coronavirus Trucking Exemptions Through Dec. 31

On Sept. 11, 2020, the Federal Motor Carrier Safety Administration (FMCSA) extended yet again the emergency declaration that provides truck drivers an exemption from Parts 390 to 399 of the federal motor carrier regulations (including hours of service, vehicle inspection and driver qualification rules).

*COVID-19 trucking exemptions were originally issued on March 13, 2020, but have been repeatedly expanded to remain in force throughout the current pandemic. This latest extension is set to expire on Dec. 31, 2020, or until the national state of emergency ends, whichever comes sooner.*

### Affected Drivers

*The exemptions apply to drivers who provide “direct assistance” in support of emergency relief efforts related to the COVID-19 pandemic. This includes efforts to meet immediate needs for:*

Livestock and livestock feed;

Medical supplies and equipment related to the testing, diagnosis and treatment of COVID-19;

Supplies and equipment necessary for community safety, sanitation, and prevention of community transmission of COVID-19 such as masks, gloves, hand sanitizer, soap and disinfectants;

Food, paper products and other commodities for emergency restocking of distribution centers or stores.

*The exemptions do not apply to state transportation laws and regulations (including texting restrictions and speed limits), rules on impaired or fatigued driving, crash reporting obligations, or alcohol use and testing requirements.*

**Drivers and carriers should review the exemptions carefully to determine their obligations, restrictions and limitations during relief efforts.**



## CONTINUING RESOLUTION ALSO CONTAINS FUNDING FOR FARM PROGRAMS

Democrats reached a deal with the White House and congressional Republicans to allow replenishment of the Agriculture Department's Commodity Credit Corp. account in exchange for prohibiting CCC payments to oil companies and extending some pandemic-related nutrition assistance.

A stopgap fund bill that Democrats released earlier to keep the government funded until Dec. 11 omitted a provision the Trump administration sought to refill the CCC account. The CCC is a revolving, \$30 billion fund that USDA uses to disburse farm program payments and provide marketing loans to farmers as well as provide special assistance programs.

House Speaker Nancy Pelosi, under pressure from some members of her own caucus on the CCC issue, said the agreement would “add nearly \$8 billion in desperately needed nutrition assistance for hungry schoolchildren and families. We also increase accountability in the Commodity Credit Corp., preventing funds for farmers from being misused for a Big Oil bailout.”

The new version of the bill subsequently passed the House Tuesday night, 359-57. The prohibition on payments to refiners was a response to reports that the White House was planning to use the CCC to make payments to companies that had been denied waivers from the Renewable Fuel Standard. Agriculture Secretary Sonny Perdue said on Monday that USDA didn't have the legal authority to make such payments.

“Democrats have heard our call, and the calls from farm country, to not ignore rural America when funding the government,” said Senate Agriculture Committee Chairman Pat Roberts, R-Kan “This bipartisan deal is a step in the right direction to allow agriculture producers across America to continue feeding the country and the world, especially at a time when markets are unpredictable and prices are low.”

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# Calendar of Events

## 2020

December 5th—Board Meeting, Indianapolis Marriott East

## 2021

January 5 & 7—Area Meetings, Time and Location TBD

January 27-29—INLICA State Convention, Indianapolis Marriott East

February 9-13—National LICA Convention, San Antonio TX

March—Board Meeting, Time and Location TBD

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## The 2019 State LICA Insurance Program

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UFG fulfilled this important promise for 1,135 members of The State LICA Insurance Program in 2019, resulting in a loss ratio of 66%.

Because safety dividends are earned based on loss ratio for the entire group, **UFG is regrettably unable to offer a safety group dividend to The State LICA Insurance Program members this year.**

Many customers worked diligently to maintain the safety of their businesses. Those strides matter, and we congratulate them on their dedication to cautious, high-quality work environments. In fact, The State LICA Insurance Program members in New Jersey, Ohio and Pennsylvania will be rewarded an 8.5% dividend for 2019.

Our risk control services will continue to champion support for the businesses we insure, helping them foster the safest settings possible with fewer and less severe losses, which will undoubtedly continue to improve results.

As part of our solid partnership with Prins Insurance, UFG is honored to serve as the recommended insurance company for The State LICA Insurance Program. Prins has served the insurance needs of state LICA contractors for more than 25 years. Together, we remain committed to the growth, profitability and success of our State LICA Insurance Program.

### **About Prins Insurance Inc. of Sanborn, Iowa**

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