<table>
<thead>
<tr>
<th>DATE</th>
<th>TIME</th>
<th>EVENT</th>
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<tbody>
<tr>
<td>February 8, 2003</td>
<td>1:00 a.m. – 3:00 p.m.</td>
<td>Directors Field Retreat – Leaving promptly at 8:00 a.m. from the NRC. RSVP to Pat Teer by Thursday, Feb. 6th</td>
</tr>
<tr>
<td>February 9-13, 2003</td>
<td></td>
<td>National Association of Conservation Districts Annual Meeting, Orlando, FL (Director Gardner is representing the District at this Conference.)</td>
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<tr>
<td>February 11, 2003</td>
<td>5:30 p.m.</td>
<td>Computer Training – Sack lunch will be provided.</td>
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<td>7:00 p.m.</td>
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<td></td>
<td>8:00 p.m.</td>
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<td>8:30 p.m.</td>
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<tr>
<td>February 13, 2003</td>
<td>8:00 p.m.</td>
<td>P-MRNRD Board Meeting</td>
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<tr>
<td>February 15, 2003</td>
<td>9:00 a.m. – 12:00 noon</td>
<td>Platte River Forum, Milo Bail Student Center Ballroom, UNO</td>
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<tr>
<td>February 17, 2003</td>
<td></td>
<td>Presidents' Day – P-MRNRD Offices Closed</td>
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<tr>
<td>February 27, 2003</td>
<td>5:30 p.m.</td>
<td>P-MRNRD Volunteer Banquet, NRC Visitors Center, RSVP to Christine Jacobsen by February 20th.</td>
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<td>7:30 p.m.</td>
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UPCOMING EVENTS:

March 11, 2003  P-MRNRD Subcommittee Meetings
March 13, 2003  P-MRNRD Board Meeting
<table>
<thead>
<tr>
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<tr>
<td>March 14, 2003</td>
<td>US Fish and Wildlife Service 100^{th} Anniversary Celebration of Refuge System, Boyer Chute Headquarters at 1:00 p.m.</td>
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<tr>
<td>March 17-19, 2003</td>
<td>Nebraska Association of Resources Districts Washington D.C. <strong>Trip</strong>, Capitol Holiday Inn</td>
</tr>
<tr>
<td>April 8, 2003</td>
<td>P-MRNRD Subcommittee Meetings</td>
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<tr>
<td>April 10, 2003</td>
<td>P-MRNRD Board Meeting</td>
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Directors’ Computer Training

February 11, 2003
at 5:30 p.m.

(prior to the Subcommittee Meetings
sack lunch will be provided)

All Directors are encouraged to attend!!

We will be looking at the icons in acrobat, i.e., learning how to run
a word search, bringing up multiple screens, etc.

Be sure to bring your lap top for this “hands on” training. Please
RSVP to Pat Teer (444-6222) or by e-mail (pteer@papionrd.org)
by 12:00 noon, February 10th.
Expect to have a new Insurer at (or before) your next policy anniversary date of 07/01/03

Specialty National Insurance Company, the insurer within the Kemper Insurance Companies Group that provides coverage for Special Districts Program customers, is being dramatically downsized and will be forced to discontinue insuring Papio-Missouri River NRD.

Kemper Insurance Companies, as well as other large publicly-traded insurers, have sustained large underwriting losses in recent years – culminating with 09/11 terrorism losses and recent adverse court decisions on asbestos liability cases. Unlike most other insurers, who simply go out and sell more stock when extra cash is needed, Kemper operates as a “mutual insurance company”. Kemper has no stockholders and cannot issue new stock to bolster finances - the policyholders own the company. So…..while Kemper Insurance Companies remain solvent and viable (as affirmed by their A.M. Best B+ / Very Good financial rating), they are forced to forego growth plans and to eliminate certain components of their existing business plan in order to balance their budget.

We want you to know that Kemper’s decision to abandon Nebraska’s Natural Resources Districts is **not** based on underwriting profitability! Despite our offering of broad insurance protection at affordable prices, Kemper was pleased with the overall loss ratio of your business and desperately wanted to continue as your insurer. As is frequently the case when downsizing activities are mandated, the baby gets thrown out with the bath water….

Competing insurance organizations have stepped forward to purchase some of the business that Kemper is being forced to abandon. This is a highly desirable approach as it ensures continuity of insurance protection for existing customers. Regretably, no acceptable offers for the Special Districts Program business have been received.
Consequently, Specialty National Insurance Company will immediately begin sending notices of non-renewal to all Insureds with policy expiration dates of 04/01/03 and beyond.

We are in the negotiation process with insurers who seem anxious to replace Specialty National Insurance Company as your insurer! You will not be left without coverage on 07/01/03! As soon as we've determined which insurer(s) offers the best value (combination of coverage, security & price), we will contact you again. We anticipate having this problem resolved within the next 30 days.

Thanks for your patience with us while we negotiate on your behalf. Please call either of us if you have questions or concerns.
NRD hearing Feb. 13

Papio-Missouri River Natural Resources District has scheduled a public hearing Feb. 13 to discuss land acquisition for the Lower Decatur Bend project.

NRD officials say the appraisals on privately held property in the area are complete and have been certified by the Corps of Engineers.

An outright sale or flowage and habitat easements are the available options for property owners Mike Williams, Mike Olson and Tob-Isle, Inc. Easements for roughly 540 acres of Burt County land will be discussed at the meeting. When added to land the NRD already owns, the project area will cover 745 acres in Nebraska and Iowa.

The hearing is Agenda Item 8 during the NRD's regular monthly meeting scheduled for 8 p.m., at the Natural Resources Center, 8901 S. 154th Street in Omaha.

A “Back to the River” initiative, Lower Decatur is designed to restore some of the Missouri River’s natural character sacrificed when it was channelized for barge navigation and flood control.

The $6.1 million project is a joint effort between the NRD and the U.S. Army Corps of Engineers, the body responsible for managing the river. Because it is the sponsoring agency, the NRD must provide the necessary right of way and one-fourth of the money, approximately $1.5 million. The rest comes from federal sources.

The NRD has $452,000 in the current budget earmarked for construction at the site, two miles southeast of Decatur on a five-mile stretch of the river between markers 684 and 689. Most of the money will go toward land acquisition.

The public hearing signals a big step forward for a project which has been under review by the Corps and the NRD since 1997. A purchase of 22 acres of private land made in 2001, was the first—and last—made for the project. Efforts to acquire the additional land have been stalled for nearly two years.

Once land is acquired, NRD officials expect contracts to be advertised in May and awarded in mid-June of 2003. Construction is expected to start this August and be complete by December 2004.

Originally, the project called for lowering of revetments (armored dikes), closure and spur dikes in the river and building two chutes, one at each end of the bend. Corps officials estimate lowering the revetments will inundate an area extending inland 175 feet. The new wetlands will offer a variety of aquatic habitat, including sand bars, snags, shallow pools and backwaters—typical conditions in the pre-channelized Missouri. Along the backside of the newly-flooded area, two 2,000-foot long trenches were to be dug to limit erosion and scouring, and help form the new channel border area.

The two chutes are designed to recreate the natural braided channels the river featured historically. The chutes, at least 100 feet wide, 4,000 feet long and six feet deep, will provide additional habitat for aquatic and land-based animals, including the endangered pallid sturgeon, least tern and piping plover.

The project has had numerous setbacks over the years, including loss of staff by either the Corps, the NRD or the engineering companies involved.

The construction work also has been slightly redesigned to save money. The upper chute's bottom-width has been reduced to 75 feet. Sloping the inside-bend chute back is expected to more cost effectively provide additional shallow water areas. Other minor changes are expected to save nearly half a million dollars.
Valley dike won’t be improved

BY NANCY GAARDER
WORLD-HERALD STAFF WRITER

Valley Mayor Joe Roberts is staring at a Catch-22 that is none too appealing.

The levee that buffers his town and the nearby enclaves of Ginger Cove and Ginger Woods from the Platte River isn’t quite good enough to protect them from a 100-year flood.

But it is too good to justify the cost of improving it, the U.S. Army Corps of Engineers has determined.

The Corps announced its findings Tuesday night at a committee meeting of the Papio-Missouri River Natural Resources District. The two agencies have been partners in a $100,000 study of Union Dike.

“It’s certainly not good news,” Roberts said of the decision. “Being in the flood plain hinders our growth. But we’ll survive.”

Because the levee won’t be improved in the foreseeable future, residents who have federally backed mortgages — about two-thirds of Valley — will have to continue to buy flood insurance. Developers who want to build there will have to elevate building sites by three feet.

Union Dike, which was improved in 1990 by the NRD and the town of Valley, affords a “relatively high degree” of protection from normal flooding, according to the Corps. But the protection that it provides from flooding caused by ice jams is significantly lower.

Richard Taylor, project manager for the Corps, told the NRD that improving the dike would cost $5.5 million to $8.25 million, and possibly more.

During Tuesday’s meeting, the NRD board committee voted to discontinue plans to improve the levee. The NRD could have requested the Corps do a more in-depth study, but that would have been costly, at least $500,000. The full board will vote on the issue tonight.

The committee also decided against having a public meeting with Valley residents to explain the findings.