

Prairie FARMER

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Mighty mess



RESTORATION: Following the 1993 flood, Ursa Farmers Co-op manager Gerald Jenkins says they built five 700,000-bushel bins and elevated them 10 feet above the ground — 2 feet higher than the '93 watermark. "It worked on four of the five," he says, "and it would've worked on the fifth if the current hadn't come right at it."

By **HOLLY SPANGLER**

THE Mighty Mississippi proved her mettle once again last summer to Ursa Farmers Co-op manager Gerald Jenkins, a man who's been there for 35 years and dealt with the 1993 flood.

Shortly after midnight on June 18, 2008, the Mississippi River breached the levee at Meyer just north of Lock and Dam 20 and just 100 feet from the grain terminal. Rushing water cut through the levee, swirling around to the north and taking its current directly into the base of a 700,000-bushel bin. The structure gave way.

"That bin was full," Jenkins describes. "Corn came out, and the current swept out 400,000 bushels. That's about \$2.8 million worth, since corn was \$6.70 then."

Corn washed throughout the village of Meyer, even landing on people's back porches.

Key Points

- Ursa Co-op took a direct hit from the Meyer levee break.
- Flood insurance restrictions left the co-op underinsured.
- FEMA has denied co-op's claims on federal disaster aid.

The water left a gorge in the levee, cutting a 300-foot-wide canal that measured 30 feet at its deepest. Nearly 30,000 acres of farmland flooded within a two-day period in both Adams and Hancock counties. At Ursa's Warsaw terminal, wet conditions caused two 30,000-bushel bins to collapse into the company's private levee, flooding the rest of the elevator.

No surprise, restoration has been expensive. Ursa spent \$400,000 to replace the elec-

trical system at Meyer, and the damaged bin will take \$1.5 million to rebuild. Cleanup alone totaled \$500,000. At Warsaw, lost grain and destroyed bins amounted to \$1 million. Jenkins puts total losses at \$6 million to \$7 million.

Flood fallout

Some of those losses have been recouped through insurance, but no disaster relief has been afforded. Ursa Co-op carried

the maximum amount of flood insurance available, but outdated mandates at National Flood Insurance cap protection at \$500,000 per structure — a drop in the hat given the size of today's grain structures and the dollar value of the crop inside.

In addition, the Federal Emergency Management Agency has denied the co-op's claim on federal disaster relief money.

Jenkins says that when Ursa's nonprofit charter was

issued in 1923, the system issued a 521(b) designation to nonprofits. By the 1940s, government switched that designation to 501(c). According to Jenkins, FEMA has denied their requests because of this numerical difference.

FEMA's Len DeCarlo argues, however, that only those nonprofits that provide an essential service are eligible, such as fire stations. "The farmers co-op, in a grain storage business, is not eligible for that," he adds.

The co-op isn't giving up just yet. Members have enlisted the help of local politicians and are lobbying for an exception at FEMA. They are also asking National Flood to allow them to buy more insurance.

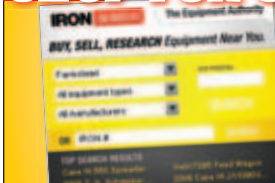
"They haven't kept up with the times, and they limited our ability to protect ourselves," Jenkins says.

■ For more on flood recovery statewide, see pages 4 and 5.



ENGULFED: Floodwaters surrounded Ursa Farmers Co-op last summer.

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