Making it Count: Resources to Promote A Complete 2020 Census Count

By Jo Herrera, Census Information Officer, Minnesota State Demographic Center

As the 2020 Census quickly approaches, there have been more and more headlines about its importance. Even the previous edition of Minnesota Counties talked about how counties are affected by this Constitutionally mandated effort.

But how can a community reach a complete count? There are large initiatives and small steps that counties and individuals can take to reach every corner of their community with census information.

What Is the Census and Why Does It Matter?

Every 10 years the United States government counts every person residing in the country as mandated by Article I Section 2 of the Constitution. An accurate count is critical to properly distribute resources and political representation.

Federal funding that flows to state, county and local services are often directly tied to census data. This includes almost $16 million for school breakfast, $38 million for health centers and $660 million for highways in Minnesota every year.

Redistricting is also based on population changes tracked in the census. In 2010, Minnesota almost lost its 8th Congressional seat and that seat is still at risk in 2020.

The Census Bureau predicts that 965,000 Minnesotans may not self-respond to the 2020 Census, meaning communities around the state won’t receive their fair share of representation and resources.

Educate Yourself on the Basics

Most people know little to nothing about how or why the country’s population gets counted. The first step to motivating others to fill out the census survey is to know the “Census 101” yourself. Visit mn.gov/2020census to watch short explanatory videos about the census and then explore the document library for helpful tools to educate others.

Join or Create a Complete Count Committee

A Complete Count Committee is a volunteer committee established by local stakeholders like county, municipal, or tribal governments, schools, non-profit organizations, and houses of worship to increase awareness and motivate residents to respond to the 2020 Census. Committees serve as local “census ambassador” groups and are made up of trusted partners.

The Minnesota State Demographic Center has training and grants available to CCCs. Committees that represent counties are eligible for a $750 grant through the Minneapolis Foundation. To join the closest CCC or to create a new one, visit www.mn.gov/2020census.

Follow and Share Efforts on Social Media

Follow @MN2020Census on Twitter, Facebook and/or Instagram to share 2020 Census information online or find printable resources and toolkits to help with in-person outreach. Join in with committees, agencies and organizations around Minnesota using #WeCountMN.

Change Your Email Signatures

People, especially those in government work, send countless emails every day. Spread information about the 2020 Census far and wide by changing your email signature to include the We Count Minnesota logo and link to mn.gov/2020census so someone can click through for more information. As many people look for work or part time employment, linking to the census.gov/jobs page helps ensure there are enough census workers in your community come spring of 2020.

Does Your County Want to Do More?

With what is at stake in the 2020 Census, there is room for every government entity to further promote the count. If your county, or a department within it, is interested in more resources and information, reach out to jo.herrera@state.mn.us.
Minnesota’s Presidential Primary and the Importance of Election Security

By Steve Simmon, Minnesota Secretary of State

The chill in the air and the changing colors on the trees are telling us another summer has come to an end. 2020 is just around the corner, and the new year comes a new election season. My office is devoting a great amount of energy to making sure Minnesota’s elections operate securely and smoothly in the coming year, and I’d like to share with you a few aspects of our work in this area.

First, we are hard at work preparing for the Presidential Nomination Primary. After incredible turnout for the 2016 caucuses, the legislature passed a law establishing the primary, which should allow more voters to participate in the presidential nomination process. Part of the understanding in the legislative process was that lawmakers would not leave local governments—the counties, cities, and towns that are on the front lines of conducting elections in Minnesota—on the hook for the cost of an third statewide election in a single year. To fulfill that promise, my office has been working closely with Minnesota Management and Budget to make sure that the full amount necessary to reimburse local governments has been set aside from the state treasury. Our office will be reaching out to counties this fall to guide them through the post-election reimbursement process.

On the administrative side, my office has begun to lead training sessions for local election officials to get everyone prepared to handle the slightly different procedures that come with the presidential primary. As always, I pledge to be a ready resource for county auditors and their staff, as well as election judges and other pollworkers. Please don’t hesitate to contact my office with any questions or concerns as we get closer to primary day—and the start of early voting by absentee ballot as soon as January 17, 2020. We will also be rolling out a public information campaign beginning this fall to let Minnesota voters know how to participate in the primary and make sure they are aware that their choice of party ballot will be available to the political parties.

Finally, the administration of elections must be underpinned with faith in the security of the system, and I am working tirelessly to harden our elections systems against those who would attempt to intrude. Earlier this month, my office hosted an election cybersecurity workshop that brought together an array of state agencies and national groups, and the voices of Minnesota’s counties were a crucial component of that discussion. We were recently given access to federal funds earmarked for elections security, and my office has hit the ground running: staffing up to assist county governments with cybersecurity issues, modernizing the state’s voter registration database so we can keep our information safe, and implementing other recommendations from federal intelligence officials and local partners.

But we are in a race without a finish line; the world we live in demands constant vigilance. I know that there have not only survived the building renovation but thrived and improvised to get through it. To those who have not seen the building project, we are well on the way to a late 2019 early 2020 completion. This was a necessary renovation for health safety issues and for association growth and efficiency.

While presidents of AMC don’t produce or implement an “Initiative” for their year at the helm, they do have a vision for how the association should be directed. Julie and her team of professionals have made me proud to be closely associated with the work of AMC. Change within our association is inevitable and necessary. Handling that change with grace and understanding is a personality trait that everyone at AMC has embraced. I had a few ideas that proved to not be ready for prime time, that’s OK by me, as I know that the staff and incoming presidents will continue to push the envelope when it comes to staying fresh and showing value to every member.

We determined through a board of directors’ retreat that it was time to tackle some of the tough issues that tend to divide our Association. We determined that taking a well-researched and consensus driven position on controversial issues, should keep us more relevant. To determine where we’ll land on these issues, we are using a process that was developed and refined through trial and practice both at the Fall Policy Conference and again at Fall District Meetings. Using exercises employed by the Office of Collaboration and Dispute Resolution we are gaining consensus and understanding among members.

AMC continues with successful programming using the Pathways program for new administrators. ThePreferred Business Partner program continues to meet when needed to further the cause of raising “non-dues revenue.” Our very successful Human Resources Hotline is being heavily utilized but we’ll need a revamp in the coming years if it is to continue, as AMC’s financial obligation continues to climb.

We all hear “One Minnesota” a lot. Too much, maybe. I believe it’s important to recognize the need to work closely together to get what all counties need. However, understanding the differences between “greater Minnesota” and the “Metro” and the vast suburban area’s in between is critical in coming to a unified counties front. It is my humble opinion that AMC has threaded that needle appropriately this year.

It was my goal this year to work hard for you and above all else “do no harm.” I believe I’ll be leaving the presidents' gavel behind with the Association poised to tackle some more tough issues in the decade ahead. Thank you for hanging in there through this tumultuous year of construction and consensus building and for keeping AMC #MNCOUNTIES STRONG.
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Federal Relations Update

By Megan K. Knight, Lockridge Grindal Nauen

n Congress, the legislative focus for the next month is likely to be on appropriations legislation that would pass both the House and Senate. Following a continuing resolution passed at the close of last month, congressional leaders have until November 21 to reach an agreement, pass an additional short-term measure, or allow the government to shut down. Outside of spending negotiations, the continuing action surrounding the impeachment inquiry into President Trump is expected to stall the regular legislative priorities of this Congress, although legislation on issues like health care and race transit will still have the potential to move forward.

Congress Approves Bipartisan 2-year Federal Budget Agreement

Last month, congressional leaders and the White House agreed to a two-year budget deal that will raise overall spending caps for defense and non-defense discretionary programs by $321 billion for FY2020 and FY2021. Funding caps for domestic programs will increase by 4.5%, or $27 billion, over the FY2019 level for health, transportation, and other services. The agreement also allows states to avoid cuts to programs for the next two years, but it remains to be seen whether it will result in a meaningful increase of funding for programs important to local governments. The budget deal was thought by some observers to lower the possibility of another federal government shutdown before the next presidential election. The risk of a shutdown is not entirely eliminated, however, as Congress must still pass the 12 annual appropriations bills for FY2020, as noted above.

Coordination Required for Surface Transportation Bill to Become Law

Work is underway on what some Senate lawmakers say will be the largest highway bill in history, with the eventual measure also funding transit, freight infrastructure, and safety programs. The legislative effort so far has President Trump’s support, but a plan to pay for the bill has yet to be put forward. The Senate package needs legislation from four committees, but they do not yet appear to be acting in unison. The Senate Finance and Banking committees have not yet held hearings, and only the Environment and Public Works Committee has passed its own bill text. The current surface transportation authorization runs out on September 30, 2020. An authorization has to be in place to keep money flowing to state highway and transit agencies in absence of a longer-term law. A lapse can cause furloughs at Transportation Department agencies as well.

State and Local Government-Focused Cybersecurity Bill

A bipartisan, bicameral group of legislators have reintroduced a bill that would provide additional funding to state and local governments to improve their preparedness for cyber threats and build their cybersecurity workforces. The State and Local Government Cyber Security Act, sponsored by Senators Mark Warner (D-VA) and Cory Gardner (R-CO) and Representatives Derek Kilmer (D-WA-06) and Michael McCaul (R-TX-10), would provide grants to states to plan and implement cyber resiliency efforts, with at least fifty percent of the funds required to pass through to tribal and local governments. The bill would also require participating states to improve cybersecurity workforce development efforts. The bill’s sponsors cited recent high-profile cyber-attacks on local governments in a number of states as part of the need to reintroduce the bill; they also cited reports of inadequate state funding for cybersecurity and stark shortages in the cybersecurity workforce.

Senators Call for Long-Term PILT and SRS Reauthorization

On October 2, a bipartisan group of 31 Senators sent a letter to Majority Leader Mitch McConnell and Minority Leader Chuck Schumer (D-NY) advocating for the State and Local Government Fiscal Reauthorization of the Payments in Lieu of Taxes (PILT) and the Secure Rural Schools and Community Self-Determination Act (SRS) programs. These programs provide critical federal dollars to rural counties across the country, allowing for the provision of road maintenance, health, education, and other services. The letter, signed by 20 of Minnesota’s senators, states that “Congress has an obligation to ensure counties with large swaths of federally-owned, tax-exempt forests and rangelands can adequately provide essential services for their residents.” The letter continues that “history has proved, without the certainty of these two critical programs, schools, libraries, and jails will close.”

Ways and Means Finds Possible Path Forward on SALT Deductions

A group of Ways and Means Committee have come up with a plan to address the 2017 tax law’s limit on state and local tax deductions. In the coming months, Members and staffs will turn the working group’s outline into legislation, according to a statement from Congressman Mike Thompson (D-CA-05), who led the group. The 2017 tax law set a $10,000 SALT cap, which was opposed by lawmakers from high-tax states. Still, any action on the limit faces a major challenge in a divided Congress. Senate Finance Committee Chairman Chuck Grassley (R-IA) has consistently opposed the idea of making any alterations to the 2017 law. Democrats have also grappled with the optics of making a change that is seen to benefit the rich. Ways and Means Chairman Richard Neal (D-MA-01) said last month, however, that resistance from the minority “doesn’t mean we should neglect our responsibility to address one of the most egregious parts” of the tax law.

Municipal Caucus Chairs Reinstate Advance Refunding Bond Legislation

The Chairman of the House Municipal Finance Caucus, Congressman Dutch Ruppersberger (D-MD-02) and Steve Stivers (R-OH-15), introduced the Investing in Our Communities Act. The bill restores the tax exemption on single use advance refunding bonds, which was eliminated by the Tax Cuts and Jobs Act. Prior to the 2017 tax bill, state and local governments were able to take advantage of advance refunding bonds to refinance outstanding bond debt prior to the bond’s call date. The tool allowed municipal governments to achieve lower interest rates and substantial savings, which could be reinvested in additional infrastructure or use it for lower local tax rates. Although the bill has bipartisan support in the House, it faces an uphill battle in the Senate, where chamber leadership has been resistant to changes to the 2017 tax reform bill.

Administration Commits $2 Billion to Fighting the Opioid Epidemic

The Trump Administration announced last month that it will award and additional $1.8 billion in grant funding to state and local governments to bolster treatment and prevention efforts in the battle against the opioid epidemic. President Trump formally announced that the funding, secured through Congress last year, would be distributed through a pair of grant programs. “These funds will be delivered to the communities where their help is most needed,” he said at the White House. The Substance Abuse and Mental Health Services Administration (SAMHSA) will award $932 million in state opioid response grants, which were appropriated by Congress through a sweeping legislation package in 2018, while the Centers for Disease Control and Prevention (CDC) will receive $900 million over three years to improve opioid overdose tracking and other drug-related data. The President, joined by Health and Human Services Secretary Alex Azar, highlighted his Administration’s efforts to combat the opioid epidemic.

Temporary Return to Former Federal Waters Rule

The Trump administration’s delay in producing a new rule to replace the previous water pollution measure will return us in the temporary return to the former federal water regulations. This timing resulted from the administration’s decision to repeal an earlier Obama-era water provision referred to as Waters of the United States (WOTUS) without having anything to immediately replace it. The administration is currently working on a replacement for the policy, which determines the bodies of water that fall under the jurisdiction of federal anti-pollution protections. Environmental Protection Agency Administrator Andrew Wheeler said that such a rule will not be in place until sometime early next year. Until then, the law will revert to what it was before the 2015 WOTUS rule went into effect.

Administration Proposes Rule Change on Nutrition Assistance

The Trump Administration announced a major change to the Supplemental Nutrition Assistance Program (SNAP) that could result in hundreds of thousands of Americans losing eligibility to the program. The proposed rule would, in effect, eliminate “renewed categorical eligibility” in the Supplemental Nutrition Assistance Program (SNAP)., would eliminate “broad-based categorical eligibility,” a voluntary standard that states can use to automatically qualify recipients of non-cash welfare assistance for SNAP benefits. Once enacted, the proposed rule would protect SNAP recipients from significant direct impacts on state and local governments, families and children.

States currently have the flexibility to use broad-based categorical eligibility and 43 states chose to utilize a form of this option. If enacted, the USDA’s proposed rule change would narrow categorical eligibility for SNAP. Under SNAP’s current categorical eligibility rules, states are not required to review a person’s total assets and can consider program applicants with incomes above 130 percent of the federal poverty level. This flexibility allows recipients of all non-cash, in-kind, and Temporary Assistance for Needy Families (TANF) services to be considered for SNAP eligibility. The USDA’s proposed rule would narrow these eligibility rules to apply only to individuals receiving TANF benefits for subsidized employment, work support, or childcare benefits. According to estimates from the USDA, this would result in approximately nine percent of SNAP households no longer qualifying for the program and more than 3 million people across the country losing eligibility for federal food assistance. It is estimated the rule change would result in more than 12,000 Minnesota losing eligibility for federal food assistance.

Department of Labor Issues New Rule on Drug Testing TANF Applicants

States will have the ability going forward to drug test a wide range of jobless workers seeking benefits, the Department of Labor announced earlier this month in a final new rule. The rule fulfills a longtime desire among some policymakers to broaden states’ authority to mandate drug testing before workers can receive unemployment compensation. However, the new rule carries legal complications tied to President Trump’s repeal of an Obama-era version of the rule, and could be challenged in court.

Implementing the 2012 Middle Class Tax Relief and Job Creation Act, the regulation gives states flexibility to determine the occupations that regularly conduct drug testing. Claimants would need to pass a drug test before receiving unemployment insurance if the only suitable work for them is in one of those occupations, such as jobs requiring the use of firearms. Congress rescinded the Obama administration’s drug testing rule, issued in August 2016, through the Congressional Review Act. TANF was recently reauthorized as a part of the short-term spending package signed by President Trump last month, which included the included appropriations, the authorization for TANF will expire on November 21.
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2019 Annual Meeting: Capstone to 40 Years of Service

Consumed by the daily responsibilities of serving the public, there is little time for members or those trusted with the operations of MCIT to celebrate the rich history of success we all share. This year’s annual meeting, scheduled for Dec. 9 at the Best Western Kelly Inn in St. Cloud (adjacent to the River’s Edge Convention Center), provides everyone a reason to pause and take the opportunity to come together to recognize and acknowledge the work and accomplishments of MCIT over the past 40 years.

Over the past four decades, MCIT members have remained committed to managing risks that expose their property, employees and constituents to loss. As a result, MCIT remains financially strong, has developed robust, award-winning programs and services to help members address potential exposures, and continues aggressively to represent members’ interests when legal disputes arise.

Highlights of this year’s annual meeting include:
- Financial report for the year ending Dec. 31, 2018
- Election of officers (see page 2 article)
- Announcement of 2019 MCIT Award winners
- Past accomplishments and future goals

Members are encouraged to join their colleagues at this year’s meeting to hear MCIT news and converse with MCIT board members and staff while enjoying cake and coffee.

The annual meeting convenes at 4 p.m. in the State/Sunwood room at the Kelly Inn. Registration begins at 3:30 p.m.

Trend of Rate Reductions Ends with Increases for 2020

During the year, the MCIT Board makes a number of decisions that affect the financial landscape of the membership. None has a more dramatic impact on the bottom line for members’ annual budgets as the contribution rates. Rates, when applied to an individual member’s unique exposures, translate to the cost of coverage for that member for the coming year.

During the July MCIT Board meeting, Mark Doepke and Scott Anderson of Actuarial Advisors presented their report regarding recommendations for 2020 property, casualty (liability) and workers’ compensation rates. The report clearly signaled that the multiyear trend of rate reductions was at an end. In setting rates, the MCIT board is committed to ensuring that rates reflect potential losses.

Jail Death Claims Influence P/C Rate Change

The growth in MCIT’s exposure base in the property/casualty division (e.g., additional vehicles, building improvements/remodeling, increased stress on jails because of mental health and chemical dependency) brings with it the likelihood of increased costs associated with the defense of Driver’s Privacy Protection Act (DPPA) cases have run their course, they have been replaced by claims involving jail suicides, inmate deaths not attributed to suicide and allegations of failing to provide adequate medical treatment to inmates. These claims often result in expensive litigation.

Although costs associated with the defense of Driver’s Privacy Protection Act (DPPA) cases have run their course, they have been replaced by claims involving jail suicides, inmate deaths not attributed to suicide and allegations of failing to provide adequate medical treatment to inmates. These claims often result in expensive litigation.

In fact, Doepke noted that the average public employee liability claim severity has almost doubled during the past four years, and the frequency continues to increase. Even with a decrease in unallocated loss adjustment expenses, such as software, personnel, contracted services and capital costs, the increase in reinsurance costs and claim expenses led the board to decide an aggregate rate increase in property/casualty rates of 7.4 percent in 2020 is warranted.

The results of Phase II of MCIT’s three-year property appraisal project is included in the cost of coverage in 2020. Contributions for 2020 will reflect revised building values resulting from Phase II of MCIT’s three-year property appraisal project for members generally located in the middle third of the state.

Contributions also reflect a 3.3 percent increase applied to building values and 3 percent applied to building contents and property in the open values for members’ covered property, a result of an annual study designed to ensure that schedule values keep pace with the cost to replace a building, its contents or property in the open in the event of a covered loss.

Jump in Mod Factors Increase WC Rates

Although not as significant, aggregate workers’ compensation rates will also increase in 2020. A 3.7 percent raise was determined appropriate by the board. One factor influencing the need to increase the cost of coverage is a rise in reinsurance costs, driven largely by the uptick in MCIT’s experience modification factor and the cost of claims.

New to the mix of claims experience is post-traumatic stress disorder (PTSD) claims. Since passage of the law in 2013 that makes PTSD a compensable injury, the frequency and severity of these claims has gradually increased. In 2018, PTSD claims comprised 1.5 percent of all workers’ compensation claims but was responsible for approximately 7 percent of the division’s reserves.

Rates for Other Coverages Remain Unchanged

On a positive note, rates for other coverages remain unchanged:
- Old Republic Surety has not increased the rate for its layer of employee dishonesty and faithful performance of duty bond coverage. Concurrently, MCIT has not raised rates for its layer of this coverage.
- Hartford Steam Boiler rates for equipment breakdown coverage remain unchanged for 2020.
- Canine coverage rates remain steady.

MCIT mailed renewal notices to members by August 21 as required by the MCIT Bylaws. Members that have questions regarding their 2020 contribution should contact MCIT Underwriting Specialist Nick Anderson toll-free at 1.866.547.6516, ext. 6417 or naderson@mcit.org.

Window Closing on Increased ‘Cyber’ Coverage Limits Option

MCIT’s data compromise and CyberOne coverage limits increased for all county members beginning in 2019, with coverage limits remaining unchanged for all noncounty members. MCIT recognizes that members’ operations and appetite for risk differ. As such, MCIT negotiated with the administrator of its cyber-coverage the ability for all members to pursue increased limits of coverage throughout 2019.

MCIT limits for counties increased because, generally, county members have a larger scope of operations with a greater exposure to loss than noncounty members.

Existing coverage is provided as part of MCIT membership and does not require an underwriting survey or questionnaire to qualify. Coverage limits for county members are $100,000 for each of the four areas of data compromise and CyberOne coverage. Noncounty members have a limit of $50,000 for each area.

Request for Higher Limits Ends Nov. 30

This year all members have the option to pursue increased coverage limits of $100,000, $250,000, $500,000 and $1 million. Requests are subject to brief eligibility questionnaires and Hartford Steam Boiler’s underwriting guidelines.

HSB administers MCIT’s cyber-coverage and is a long-time partner.

Increased limits also raise many of the coverage sublimits, such as for legal review, IT forensics and loss of business expenses. And in the case of $500,000 and $1 million limits, the claim deductible increases from $2,500 to $10,000 per claim.

It is important that each member assess its operations, its propensity to accumulate personally identifying information, and its exposure to risk. Some joint powers entities in particular, among others, may be large aggregators of sensitive data that should consider higher limits.

Coverage limit changes can be requested any time through November 2019 with members being charged on a pro-rata basis. Beginning in 2020, coverage limit changes will only be allowed at the next year’s renewal, which will take effect in January 2021. Requests for increased limits are dependent on underwriting guidelines and are not guaranteed.

Working with the resignation of Waseca Commissioner Dan Kuhns from the MCIT Board of Directors in May, a call for candidates was sent to all county commissioners, auditors and auditor-treasurers. During its July meeting, the MCIT Board interviewed two individuals from a pool of six candidates.

At the conclusion of the interviews, Winona County Commissioner Marica Ward was appointed to the board of directors with a unanimous vote. Commissioner Ward’s first meeting is in August. Per MCIT Bylaws, Ward will serve until the next annual meeting, at which time the unexpired term will be filled by election. The term ends Dec. 31, 2020.

MCIT, continued on page 7.
Ward began serving as a Winnacunnet County commissioner in 2002. Her years of service have included participation on numerous boards and committees. Most recently she has participated in the Emergency Management Services Joint Powers Board; Root River One Watershed, One Plan Committee; Regional Emergency Communication Committee; and the Southeastern Minnesota Multi-county Housing and Redevelopment Authority Board.

Ward also served as the Association of Minnesota County’s District 9 director until last spring. AMC honored Ward last December with its President’s Award in recognition of her “years of dedicated service and exemplary leadership in county government.”

Four Board Members Up for Election at Annual Meeting Dec. 9

Four board seats are up for election at the MCIT annual meeting Dec. 9 in St. Cloud at the Best Western Kelly Inn (adjacent to the River’s Edge Convention Center). Every year members’ voting delegates have the opportunity to elect their representatives to the MCIT Board of Directors during this meeting.

The MCIT Board of Directors is responsible to set the strategic direction of MCIT, oversee the operation of the organization, represent the Trust as an ambassador and be a spokesperson for the organization. The board generally meets each month, and members also serve on committees as needed.

Incumbents Seek to Hold Positions


Seat B is held by incumbent Stearns County Auditor-treasurer Randy Schreifels, who is seeking re-election to a four-year term (expires Dec. 31, 2023). Schreifels was appointed to the board in 2013 to fill an unexpired term. Since joining the board, Schreifels has served on the Audit Committee (2014-2019) and the Claims Committee (2017-2019). He continues to serve on both committees.

Seat C is held by Jackson County Commissioner Don Wachal. Wachal was appointed to the MCIT Board in March 2019 to fill the unexpired term of former Watonwan County Commissioner Scott Sanders, which expires Dec. 31, 2019. Wachal is seeking election to his first four-year term that expires Dec. 31, 2023. Wachal was first elected to his seat as a Jackson County Commissioner in 2015. He has served on a number of committees and served in the capacity of Jackson County Board chair in 2018.

Seat D is held by Winona County Commissioner Marcia Ward. Ward was appointed to the MCIT board in July 2019 to fill the unexpired term of former Waseca County Commissioner Don Kuhns when he left the board earlier this year. Ward is seeking election to complete the four-year term that expires Dec. 31, 2020. Ward was first elected to her seat as a Winona County Commissioner in 2002 and serves on numerous boards and committees.

Call for Candidates

Any county commissioner, auditor or auditor-treasurer interested in being a candidate for the MCIT Board may submit a letter of interest and qualifications to the MCIT Office by the close of business Nov. 7. The community reviews all submissions.

MCIT is governed by a board of nine individuals elected or appointed from counties that participate in the Trust. Eight of the board seats are at-large positions with staggered four-year terms that can be filled by either a county commissioner or a county auditor/auditor-treasurer. The remaining seat is filled by appointment of the board based upon a recommendation from the Minnesota Association of County Administrators.

Details about the election and the roles and responsibilities of an MCIT Board member will be mailed to commissioners, auditors and auditor-treasurers the week of Oct. 7.

Questions regarding the election can be directed to MCIT Deputy Director Steve Nelson at snelson@mcit.org or toll-free at 1.866.547.6516, ext. 6411.

Recouping Wage Overpayments

By Melanie Ault, DDA Human Resources

At some point, a county may discover it accidentally overpaid an employee. Taking the responsible management of public funds and fair treatment of employees seriously, you’ll need to discern an appropriate remedy. Consider the efforts to correct the overpayment, while also evaluating limitations and the complexity of related elements, to determine the next steps.

Voluntarily Repay Indebtedness or Pursue a Court Order

Minnesota Statutes, Section 181.79 requires that an employee voluntarily authorize, in writing, a deduction to repay indebtedness … unless the employee is held liable in a court of competent jurisdiction for the indebtedness. It cites “claimed indebtedness running from employee to employer,” arguably including an employee who has kept an overpayment. Note: this statute applies to employees, but not former employees or retirees.

Duty to Report Unlawful Use of Public Funds

A simple overpayment might be just that. An employee receives funds, spends them, and probably trusts that their employer is paying them appropriately. Those types of “equitable considerations” could apply as the county determines the most fair and appropriate next steps. If not, then State law requires whenever there is “unlawful use of public funds or property, or misuse of public funds,” the employee or officer shall promptly:

1. Report it to law enforcement and
2. Report it in writing, in detail, to the state auditor.

It is advisable to consult with legal counsel to determine whether the situation should be reported.

Attempt to Collect Incorrectly Paid Funds

The State Auditor’s Office would Use to see, at minimum, an attempt to recoup an erroneous payment. Issuing a formal letter asking for the money to be repaid will demonstrate appropriate action to collect the overpaid funds.

Basis to Correct an Overpayment – Rules Applicable for Counties

Rules and constraints applying to counties:

- The overpayment is not likely an authorized expense and is likely contrary to the county’s compensation policy language.
- If the employee is covered by a collective bargaining agreement, the non-negotiated additional payment may be a violation of the collective bargaining agreement, which could give rise to a grievance by coworkers.
- To continue providing the overpayment once known, is potentially an unfair labor practice. Arguably, to not take proper steps to collect the overpayment could also be an unfair labor practice.

Resolution Options and Methods for Collecting an Overpayment

The county will need to establish a signed, written agreement for repayment. For a non-unionized employee, this might take the form of a written repayment plan that the employer discusses directly with the employee. When the overpaid employee is covered by a collective bargaining agreement, the county should consider formally discussing the overpayment and plan for correction with the union.

Implementing a full correction on the employee’s next paycheck is a prompt and complete resolution. However, immediately and directly recouping an overpayment may create a financial hardship for the employee. Some alternatives might include:

- Track, but withhold future pay increases, until the increase surpasses the overpaid wage amount (red circle).
- Correct the overpayment through a series of adjustments to be carried out over time. Note: undoing an overpayment over time can be complex, especially regarding benefits tied to the dollar amount of the employee’s wage (e.g., value of PTO cash-out, PERA contributions). Also consider that it may not be possible to back out certain payments or benefit contributions (e.g., percentage of salary contribution to a health care savings plan). Also consider if the mistake and/or correction spans two tax years.

Impact on Pay Equity

Check the impact on compliance status. The county may need to amend its report, especially if the incorrectly paid individual was a single incumbent or paid over the range maximum.

Best Practices to Reduce Potential for Payroll Errors

To help avoid future errors:

- Whenever large-scale changes to wages will be implemented, e.g., a general adjustment is applied, there are likely to be numerous, cascading changes. Advise employees ahead of time to carefully review their first couple of paychecks following largescale updates.
- Implement strong checks and balances in your county’s approach for processing, reviewing, and verification of all payroll changes, as well as changes to employee records typically maintained in a human resource information system (HRIS).
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- Implement strong checks and balances in your county’s approach for processing, reviewing, and verification of all payroll changes, as well as changes to employee records typically maintained in a human resource information system (HRIS).
Tobacco 21
By Kari Oldfield, J.D., Executive Director, Local Public Health Association of MN

It started quietly in the City of Edina, but efforts to protect Minnesota kids from tobacco addiction is spreading like wildfire throughout the state. As of mid-October, 53 cities and counties in Minnesota – rural and urban, small and large – have raised their tobacco sales age to 21, with more communities being added to the count monthly. This movement is bipartisan and tremendously popular. In fact, it even has a name – Tobacco 21.

Right now, our youth are facing an epidemic of nicotine addiction created by rampant use of e-cigarettes like JUUL, which is now partly owned by tobacco giant Altria – home to Philip Morris. With recent news of vaping-related illness and death spreading throughout the country, and hitting us right here in Minnesota, it is even more important to act. As of mid-October, there were three confirmed deaths and more than 70 Minnesotans have confirmed or probable cases of lung injury due to vaping. It is even more urgent to enact policies that protect young people from the harms of tobacco.

Today’s e-cigarettes are a perfect recipe for youth addiction, with stealthy designs, high nicotine content, alluring flavors such as gummy bear and banana split, and aggressive advertising on tv and social media.

We know most teens get tobacco products through friends and classmates. There are plenty of 18-year-olds in high schools but not 21-year-olds. Tobacco 21 is the best tool we have for delaying initiation of tobacco use, and removing tobacco products from our schools. Nearly 95 percent of adult smokers began by age 21, so we must keep people from starting before then.

Minnesota’s recently released data from the 2019 student survey found that while cigarette use rates are at an all-time low, youth vaping rates are surging among young people. Among 11th graders in Minnesota, one in four said they had used e-cigarettes in the past month, a 54 percent increase in use since 2016.

Young people aren’t understanding the consequences of e-cigarette use and nicotine addiction, with three of four Minnesota 11th graders saying there is either no, slight or a moderate risk to using e-cigarettes. We know nicotine primes the brain for future addiction, inhibits brain development, disrupts attention and impairs learning. After being caught vaping in school, many students say they can’t go hours without using. If young people are addicted, the addiction is all they think about in class – not the subject being taught.

Minnesota is not alone in facing this health crisis, but we are falling behind. Eighteen states have already passed Tobacco 21, and several more are considering statewide policies. Raising the tobacco age to 21 is a lifesaving policy that protects Minnesota youth from initiating tobacco use. Just as in the Freedom to Breathe movement, local Tobacco 21 communities are chartering a path for statewide action. During the upcoming legislative session, the Local Public Health Association, along with statewide partners, will be advocating for a statewide Tobacco 21 policy along with other policies that protect our young people from a lifetime of tobacco addiction.
What Does the Presidential Nomination Primary Mean to Counties?

By Deborah Erickson, Crow Wing County Administrative Services Director

The first time since 1992, Minnesota will join the ranks of those states getting first say in who we want to see as our presidential candidates when the Presidential Nomination Primary is held March 3, 2020. County election administrators across the state recently gathered to discuss processes and work out procedures that will try to standardize the voting experience as much as possible across the state. While the turnout and impact are yet to be seen, there are a few areas that county election administrators and county boards should be aware of.

One of the major concerns many county officials have is the lack of knowledge about, or understanding of, how the presidential nomination primary will work among the general public. Many voters assume that voting in this election will be the same as during a state primary, where they will be given one ballot and told to “not cross party lines.” There is varying levels of knowledge that voters will need to declare a political party to be allowed to vote in this election; and further the fact that information will then be provided to the political parties is not well known either. Counties should be considering outreach options to provide their voters with information about the process, and to prepare election judges for how to answer questions and potentially diffuse tense situations as voters may not be willing to provide party information.

Following the 2018 general election, two additional political parties obtained major party status in Minnesota: Democratic-Farmer-Labor Party, Grassroots-Legalize Cannabis Party, Legal Marijuana Now Party, Republican Party. Legislation passed in 1992 restricted participation in the presidential primary to the major political party that selects delegates at the presidential nomination primary to send to a national convention. However information provided by the parties indicates that all four major parties have a national convention and may ultimately be participating in the presidential nomination primary. The impact to counties in this regard is that four separate ballots must be prepared, one for each major party, which will increase costs to administer this election.

As those who have participated in township annual elections know, holding an election in Minnesota in March is often at the mercy of the weather. Polling places that are accessible and suitable in August or November, may have logistical challenges with non-plowed roads or facilities that cannot accommodate a full day’s use at that time of year. Polling places have to be the same as the most recent general election, and the law does not allow for consolidated precincts. Counties should review their elections emergency plans to ensure that up-to-date contact information is included and that alternate facilities are available if needed. There is no provision for a “bad weather alternate date” for the presidential primary as there is for the March township elections, so polls will be open on March 3 as required.

Many counties have noted that several of their election judges winter in warmer climates which may impact the ability to fully staff polling places. Shortage of trained and election judges could mean that fewer judges to work at the polling places, or require additional resources be spent in training new judges.

Counties that have mail ballot precincts also should consider communication and outreach options. In those precincts there is no application process for mail balloting, voters in mail precincts will receive a ballot for each major party. Their instructions will inform them to vote and return one and destroy the others, and they will need to indicate their party preference on their return ballot materials. This is a completely new process for mail voters and will require some advance communication as well as the included instructions to make sure all voters are aware of these differences.

During the 2016 legislative session when this law was passed, there was much conversation about the need for this exercise to not become an unfunded county mandate, and that the counties should not be on the hook for the cost of this election. While there is a provision in statute for reimbursement of expenses to county and local governments, counties need to be aware that the reimbursement must be submitted within 60 days following the election and must include itemized receipts for expenses. While regular organizing expenses are not eligible for reimbursement, temporary staffing and overtime costs are eligible costs for reimbursement, so counties should review staffing needs and plan as necessary to ensure that resources are in place as needed.

The last presidential primary in Minnesota had about a 10 percent turnout statewide in 1992. While we don’t know what the turnout for 2020 will bring, we do know that Minnesota has a strong tradition of civic engagement. Whether the turnout is 5 percent or 85 percent, and election requires basically the same amount of prep work and administrative effort. Feel free to reach out to your election administrators to discuss how your county is planning to implement this process and what support your county board can provide to assist with voter outreach in your community.

Extension Revises Titles and Roles for 4-H Educators

By Bev Durgan, University of Minnesota Extension Dean

This fall, Extension recognized the evolving responsibilities and needs of the 4-H Youth Development program and 4-H program coordinators across Minnesota, by making changes in the position title and responsibilities. We feel this change will help with the challenge of hiring and retaining high-quality youth development staff in your counties.

Here are the important things to know:

- 4-H program coordinators’ titles are changing to Extension Educator, 4-H Youth Development, (county/tribal community). The new title more accurately represents their responsibilities and provides consistency with other locally based Extension staff.

- 4-H program coordinators’ salaries have been evaluated and have been adjusted to be more competitive in this very tight employment market. The Memorandum of Agreement (MOA) that Extension has with counties remains in effect, and the salary changes will not incur any additional costs to counties.

- Current 4-H program coordinators are being offered a one-time opportunity to change their job classification to one that will allow for a more flexible work schedule that meets local program needs. All new hires will be in this new job classification. These changes became official on Sept. 30. Thank you for your continued support of Extension and 4-H, and please feel free to contact me if you would like more information or have any questions.

Expanded WOTUS Repealed

By Brian Martinson, AMC Environment & Natural Resources Policy Analyst

The Environmental Protection Agency (EPA) and the Army Corp of Engineers announced on September 12, 2019, to repeal a 2015 Clean Water Act (CWA) rule that expanded the definition of Waters of the United States (WOTUS). This action will also rescind the regulatory test that existed prior to the 2015 rule. Currently, just over half the states (28) are regulated under the old rule language and the rest under the 2015 rule. This announcement was the first step in a two-step process to repeal and replace 2015 WOTUS with a revised rule, which is expected to be finalized in 2020. This process was put in motion when, through Executive Order, the president directed the EPA and the U.S. Army Corp of Engineers to review and potentially rescind the rule.

The CWA regulates our nation’s navigable waters and requires federal permits for discharges to these waters. It recognizes that some surface waters should be regulated by the federal government, while some should be protected under state law.

In 2015, the Obama Administration expanded the list of protected streams and wetlands under the Waters of the United States (WOTUS) rule. This gave the federal government the authority to oversee a wide range of lakes and streams.

The Association of Minnesota Counties (AMC) and the National Association of Counties (NACo) opposed the changes made to WOTUS in the 2015 rule. The concerns being to protect state and local government authority over these waters and a lack of clarity that caused problems for infrastructure projects and increased costs.

With the new proposal outlines six categories of waters that will be considered WOTUS: Traditional navigable waters; Tributaries to those waters; Certain Ditches; Certain lakes and ponds; Impoundments of jurisdictional waters; and wetlands adjacent to jurisdictional waters.

The rule states that waters not regulated as WOTUS are: features that can contain water only during or in the response to rainfall; groundwater; many ditches including most roadside or farm ditches; prior converted cropland; stormwater control features and waste treatment systems. U.S. Army Corp of Engineers (USACE) Survey data shows that at least 18 percent of streams and 51 percent of wetlands nationwide would not be federally regulated under the new proposal compared to the 2015 rule.

NACo has been engaged in the rule development process. They participated in a rulemaking consultation meeting held with state and local governments and have submitted two written comments on the proposed rule, one jointly with other local government entities and one exclusively on behalf of county interests.

Questions remain, in some cases, about the treatment of certain ditches and stormwater systems. Counties support a national map which clearly shows what is and is not a jurisdictional water.

Counties are on the frontlines of water quantity and quality issues. They are also directly impacted when federal regulators and permitting processes come into play with local safety, improvement and building projects. We will continue to monitor federal actions around the evolving WOTUS rules.
Meet the AMC Officer Candidates for 2020
The election of officers takes place Tuesday, December 10, 2019, at the AMC Annual Conference in St. Cloud.

AMC SECRETARY/TREASURER CANDIDATE
Larry Lindor
Pope County Commissioner
Larry.lindor@co.pope.mn.us

Brief Biography:
I am lifetime resident of Pope County and have served as commissioner since April of 2009. I also have served as a school board member, township supervisor, and church council member. I am married and have three adult children. I have been a farmer since graduating from the University of Minnesota - St. Paul in 1973. At AMC, I have been District 4 Chair, General Government Chair, member of the Governance Committee, and the Cannabis Work Group.

Which subject areas/issues in county government most interest you and why?
I have been active in the public health area of county government since helping to organize the five-county public health joint powers board Horizon Public Health, and I serve as the chair of that board. I'm also very interested in government policy, in general.

What do you think should be the most important priority for AMC and why?
I think there are several things AMC must continue to work for: dedicated transportation funding, county-based purchasing, county program aid, and state assessed properties. AMC must also continue to be the voice for all 87 counties, which is especially important for the counties who don’t have lobbyists of their own.

Why are you interested in serving on the AMC Executive Committee?
I believe it is important that the executive committee has a variety of voices from different areas of the state who bring with them their different experiences in life and as public servants, and I think that I will bring that to the executive committee.

What do you find to be the most valuable parts of your AMC membership?
The networking with all the other commissioners, learning what works in their counties, and what doesn’t. Also, the ability to have AMC provide the full services of policy analysis to help with any and all legislative matters.

What do you consider the greatest challenge currently facing counties and how do you think AMC can work with counties to address the issue?
I think the biggest challenge will be working with state government to get a true partnership and AMC’s staff has the talent and ability to continue its great job in developing a working relationship.

AMC SECRETARY/TREASURER CANDIDATE
Anne Marcotte
Aitkin County Commissioner
anne.marcotte@co.aitkin.mn.us

Brief Biography:
I was first elected Aitkin County Commissioner District 5 in 2010, and I’m currently the Board Chair. I’ve served AMC as District 1 Director, and as a member of the AMC Governance Committee and AMC Education and Training Committee.

As Criminal Defense Attorney and Minnesota State Public Defender, I’m a tenured board member of Advocates for Family Peace and received on honorary Outstanding Services to Victims of Domestic Abuse award.

My experience also includes: Northern Counties Land Use Coordinating Board (NCLUDB)-Chair; Arrowhead Counties Association- Chair 2015-2017; Mississippi Headwaters Board Member; Northern Pines Mental Health Board 2014-2018 (Treasurer 2016-2018); Lions Club Auditor 1996-2016; American Legion Auxiliary Member; American Tree Farm System Member, Teamsters Local 320 Member; and Northland Counseling Center Board Member. I was also a presenter at the 5th Annual “Women in Public Service” Conference.

Which subject areas/issues in county government most interest you and why?
The greatest challenge facing counties is attracting and retaining qualified employees. AMC must also continue to be the voice for all 87 counties, which is especially important for the counties who don’t have lobbyists of their own.

Why are you interested in serving on the AMC Executive Committee?
I am a member of the Mississippi Headwaters Board and I chair NCLUDB. NCLUDB is a joint powers board consisting of nine northern counties which, for the past thirty years, has promoted coordination and communication among our state and federal partners in natural resource and environmental policy and management.

What do you think should be the most important priority for AMC and why?
AMC lobbyists are critical to the legislative process as it relates to county priorities. In my opinion, the most important priority for AMC is to continue to provide government policy and management boards, task forces, commissions and boards at the local, state and federal levels and it is with great appreciation that I have a seat at the table. It would be an honor to serve on the AMC Executive Committee as AMC Secretary/Treasurer and I believe my credentials and involvement within the organization has prepared me to uphold the duties of this position with professionalism and dedication. My interest in serving on the Executive Committee is to increase my involvement within AMC in hopes of utilizing my skills to the benefit of the association.

What do you find to be the most valuable parts of your AMC membership?
Undeniably the most valuable part of my AMC membership is the relationships I have formed over the years with AMC staff and fellow commissioners. It is easy and fun to have the opportunity to meet and engage with such professional, educated and good-hearted people. It has been true enjoyment for me. The knowledge I have gained and the professional and personal growth I have experienced through my participation in trainings and committees AMC sponsors has made a noticeable difference in the methods I employ when addressing issues. It is a continual learning experience to be county commissioner and with AMC’s support is an integral part of my success.

What do you consider the greatest challenge currently facing counties and how do you think AMC can work with counties to address the issue?
The greatest challenge facing counties is attracting and retaining qualified employees. The shortage of affordable workforce housing and limited broadband access in rural areas has exacerbated the problem. Counties are campaigning against state agencies and private business to entice prospective employees. Although county benefit packages are often times comparable to private or state offerings, the non-monetary benefits such as flex-time or working from home continues to influence a candidate’s decision to accept outside employment. AMC recently has appointed a number of county commissioners to a newly formed AMC policy subcommittee- economic development, workforce and housing- to address these issues in hopes of outlining possible solutions.

Meet the AMC Officer Candidates, continued on page 11.
Which subject areas/issues in county government most interest you and why?

The work that counties do is foundational to helping people be healthy, productive, and thrive in our communities. I am interested in, and committed to work on, issues that focus on prevention and early intervention in the areas of early childhood (birth to 3), mental health, chemical dependency, and public health and safety. It is important to make sure that we are collaborating across departments, communities, and constituencies in all of these areas.

I have engaged on these issues through my work on the Ramsey County Early Childhood Advisory Council (in partnership with the Fritziker Initiative), Juvenile Detention Alternatives Initiative (JDAI), Active Living Ramsey Communities, and NACo’s Healthy Counties Initiative. Each of these efforts has involved bringing diverse stakeholders to the table, and I am excited to see this work continue and grow.

What do you think should be the most important priority for AMC and why?

My goal at AMC would be to work with all of you, as our member counties, to design the best process to determine our most important priorities. This process needs to be inclusive of our diverse opinions and will help us come to a point where we can be a strong and relevant voice on priorities that we share. It is in this challenging coming together and staying together in the face of controversial and divisive issues.

We represent a wide variety of communities around the state, but there are issues that are foundational to our work as counties. We know that reaching consensus can be difficult, but the stronger the consensus, the stronger our voice at the legislature will be. I support AMC’s current direction in facilitating difficult conversations around controversial issues. This will allow us to best align our priorities and advocate more effectively.

Why are you interested in serving on the AMC Executive Committee?

The AMC Executive Committee has the important job of working with our Executive Director and staff to help set the framework and provide the appropriate space for the crucial work of the AMC Board. It is important that this work is reflective of all of our member counties. I would like to use my current skills and previous work experience to benefit and enhance AMC and the great work that counties can do together. My current service as a county commissioner, along with my previous experience in the Minnesota Legislature, have helped me develop as an effective leader and skilled at facilitating discussion and moving these efforts has involved bringing diverse stakeholders to the table, and I am excited to see this work continue and grow.

What do you find to be the most valuable parts of your AMC membership?

One of the most valuable parts of my AMC membership is the opportunities it provides to connect with and learn from experts and colleagues across Minnesota on issues important to our work as counties. I appreciate the opportunity to meet with leaders from all parts of the state to share ideas and best practices and utilize them when working to develop policies and programs in my own county. We know that relationships lead to more effective problem solving.

Another invaluable service that AMC provides is its public policy and advocacy work. Their excellent staff is able to help explore issues and formulate policies that bring community and legislative attention to important and relevant county issues. When we are able to bring the full weight of AMC and the member counties behind something, we can achieve many of our shared goals.

What do you consider the greatest challenge currently facing counties and how do you think AMC can work with counties to address the issue?

One of the greatest challenges facing counties today is the magnitude and diversity of our community’s needs versus our limited resources. We see this in the areas of transportation funding, access to affordable child care, out of home placement for children, housing and homelessness, chemical dependency, and mental health. Chronic under-investment by the state and federal governments has shifted the burden of funding many important services onto our county property taxpayers. This is not sustainable and is something that AMC can help us address through its legislative advocacy efforts.

Through its educational and training programs AMC can help counties to better diagnose root causes, address systems change, develop and share innovative solutions, and facilitate regional cooperation and collaboration.

Meet the AMC Officer Candidates, continued from page 10.

Minnesota Counties 11

FALL 2019

Financial Strategies In Challenging Times

By Kent Thiess, Farm Management Analyst & Senior Vice President, MinnStar Bank

Profit margins for crop production in 2019 continue to be at or below “break even” levels for many producers, especially in areas of Minnesota that had weather issues during the growing season. It appears that low commodity prices and tight profit margins in crop and livestock production will likely continue for 2020. Credit availability, access to affordable crop insurance has remained good for farm businesses that are in a solid financial base; however, credit has begun to get much tighter for farm businesses that are in a “higher-risk” financial position.

Following are some financial strategies for farm businesses to consider during these highly volatile and potentially stressful financial times in the farming business:

Keep the “current position” [cash available] segment of the farm business strong.

• Pay attention to the level of “working capital” on the farm financial statement. If there is a big decline, it could signal some financial concerns for the farm business.
• It is usually advisable to use excess revenues from the farm operation to pay down short-term farm operating debt, rather than to make extra payment on longer term machinery and real estate loans.
• If there are any excess revenues from 2019 grain and livestock sales beyond repayment of the 2019 farm operating loan, it is probably best to prepay some 2020 crop expenses or keep a small cash reserve.

Look at ways to reduce production costs and other expenses.

• Try to be a “profit margin/cost” producer. Thoroughly analyze seed, fertilizer, chemical, etc. crop expense decisions for 2020 crop production, and look for ways to manage those input costs.
• Be cautious when making reductions in production costs, so not to reduce yield potential — optimizing crop yields is still very important to the “bottom-line”.
• Carefully analyze more expensive cash rental rates on rented farm land, and if the rates are not profitable, try to negotiate lower rental rates, consider a “flexible rental lease”, or possibly give up some high rent land.
• Review all other direct and overhead expenses in the farm operation and look for ways to make reductions.

Pay attention to grain and livestock marketing.

• “Fine-tune” the farm’s grain and livestock marketing plan, based on the “cost of production” and update the plan regularly to set price targets and deadline dates.
• Don’t get caught up in the “market hype or chatter” and pay attention to how changes in the grain and livestock market prices affect the profitability of the individual farm business.
• Look for “profit margin” opportunities in crop and livestock production, and “lock-in” both cash expenses and market prices when those margins exist.

Review other ways to manage financial risk.

• Take time to analyze the best crop insurance strategies for a farm operation: there are many insurance options available and cutting crop insurance coverage may not be the best risk management strategy.

Utilize government farm programs, when available, to enhance gross farm income.

• Carefully analyze any decisions for major capital improvements or land purchases, making sure that they are financially sound for the farm business.
• Review spending for family living and non-farm expenditures, as this can be a “hidden expense” in the farm business.

Communicate with family members, farm partners, and ag lenders.

• When financial matters and farmer profitability become more challenging in a farm operation, it is very important to discuss these challenges and possible solutions with family members and other partners in the farm operation.
• Meet with your ag lender early to discuss your farm operating credit needs for 2020, and to consider possible solutions to address any financial challenges that may exist.
• Utilize farm business management advisors, crop insurance agents, crop consultants, and other professionals to assist with management decisions.

Resources available for farm families facing financial difficulty.

• Minnesota Farm and Rural Helpline (833) 600-2670
• Ted Matthews, Rural Mental Health Counselor (320) 266-2390
• University of Minnesota Extension 1-800-232-9077
• Farmer-Lender Mediation Program (218) 935-5785

For additional information contact Kent Thiess at 507-381-7760. Thiess is responsible for agricultural lending at MinnStar Bank and writes the Focus on Ag column, which is available free of charge via e-mail. To start receiving this column, email kent.thiess@minnstarbank.com.
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