Counties Have Role in New Broadband Service Maps

By Nathan Zacharias, AMC Technology Policy Analyst

Someone once said, “you can’t fix a problem you can’t measure.” Counties have known for years that our broadband service maps are flawed. In the past, mapping was conducted on the census block level. If one home was served in a census block, the entire census block was considered served and therefore ineligible to receive government grants for broadband infrastructure projects. The problem? Broadband service isn’t congruent with large and oddly shaped census blocks in rural areas. Homes far away—or painfully close—to service lines were being left behind.

Congress recognized this problem and authorized $65 million in 2020 to implement the Broadband DATA Act, providing the Federal Communications Commission (FCC) with resources to create more accurate broadband maps.

The FCC is now offering counties the opportunity to directly influence new maps and the stakes couldn’t be higher. $42.5 billion in federal broadband aid to states hinges on these maps and the National Telecommunications and Information Administration (NTIA), which oversees the aid, has put funding on hold until local governments weigh in on the new maps. The FCC will tally up how many unserved locations pop up on the new maps and use that number to determine the final funding amount allocated to each state. An early estimate projects Minnesota is set to receive $650 million but that figure could go up or down depending on the final version of the maps.

The first iteration of the maps will mostly use information submitted by Internet Service Providers (ISPs). For reasons benign and strategic, ISPs sometimes overreport service areas. Maps are set to be released in November 2022. Once the maps are released, counties can review the Fabric data—a dataset that includes all locations where fixed broadband internet access service has been or could be installed—to determine whether it is accurate and submit challenges.

The first step a county must take is to register to receive the current production Fabric data which lists all broadband serviceable locations in the county. A website has been set up specifically for local governments and can be accessed at www.fcc.gov/BroadbandData/governments.

Challenges fall into two categories: Fabric challenges and fixed availability challenges.

Fabric challenges dispute the accuracy of the location data included in the Fabric. These may include serviceable locations that are missing from the map entirely; a location whose serviceability is incorrectly identified; an incorrect address or unit count for multi-family dwelling; or a location that is incorrectly placed on the map.

Fixed availability challenges dispute whether service exists at a location. Challenges in this category could be ISPs failing to schedule or perform a service installation within 10 business days of a request; ISP denial of a request for service or demanding connection charges above the standard installation charge; or reported service not offered or reported speed not available for purchase.

In short, Fabric challenges dispute geographic locations and fixed availability challenges dispute available service.

There are two ways counties can challenge availability or Fabric data.

Bulk challenges for multiple locations must be filed directly into the Broadband Data Collection system and need to meet the format of the applicable data specification.

Individual location challenges can be submitted directly through the map interface after the first maps launch in late 2022.

If all this sounds a bit confusing, you’re not alone. Broadband mapping is difficult. Building broadband networks is even more difficult. However, this process—soliciting information from ISPs and providing space for local government input—is the most comprehensive effort to date to update woefully inadequate broadband service maps. Billions of dollars in broadband funding nationwide depends on these maps. We hope your county will participate in this process.

If you have any questions or comments, please contact Nathan Zacharias at nzacharias@mncounties.org.

Help Ensure Your County Receives the Broadband Support It Needs

The Federal Communication Commission (FCC) is on a mission to create new and improved broadband maps to ensure all residents have the opportunity to be eligible to receive federal support for high-speed internet deployment. These broadband availability maps will be instrumental in determining the flow of funds for over $62 billion in funds for broadband deployment from the Bipartisan Infrastructure Law (BII).

Ahead of the new broadband maps release in November 2022, counties will be able to challenge the data contained in the FCC’s maps, as well as contribute crowdsourced data. Your county can take several actions in the coming months to ensure that unconnected residents in your community can receive federal funding for high-speed internet deployment.

Take action today by doing the following:

1. Review the data to determine whether it accurately reflects your county’s broadband serviceable locations and take steps to correct the location data as needed.
2. Prior to the FCC release its first iteration of the new broadband map in November 2022, review the availability data and submit challenges as needed for any determinations that appear to be inaccurate.
2022 is Racing Toward the Finish Line
By Todd Patzer, Lac qui Parle Commissioner
2022 AMC President

Every past AMC President I have had the honor to know has spoken of how busy their year as President was and how fast it went—well, apart from immediate past President Sue who served a two-year slog in this role during the pandemic. As 2022 winds down, I can report that they were all right in their assessment. As we get set to gather again at our annual conference to set our goals, craft our legislative platform, and elect our association leaders, I am struck by the speed with which the year has passed and am humbly honored to have served you and our association in this role.

At the time of this writing the election is days away, harvest season in Minnesota’s ag communities is ending, and the Vikings are looking good. By the time you read it we will know the results of the election (at least I hope so, for goodness sake!), we could be shivering and shoveling in lovely early winter weather, and the Vikings will be sitting good at 8-2! (Hey, I’m an optimist on that last one but why not?).

The holiday season is somehow already upon us. Thanksgiving feasts give way to commerce and Christmas shopping and hopefully at least some pause for remembrance of the “reason for the season.” Children are busy adding items to their wish lists and hopeful that Santa gets the message. Please remember to be charitable if you are able among many need a helping hand to make the holidays a little brighter for their families.

Speaking of wish lists, what is on your wish list as a public servant? We have all been crafting our public policy wish list during our District meeting process with the list of legislative priorities that is several pages long. Just like the children in our lives, we are forced to whittle down the full list to the most important ones that we REALLY want. An impossible task if there ever was one, every single item on that list is critical to our mission as counties. There are 18 important priorities on that list and I only get to pick 5? NO!!!

As I try to decide which are most important to me I land on a few. Coming out of the acute phase of the pandemic has shown the value of our local public health professionals, we put them through the ringer the last 30 months and it’s time for the state to make investments.

AMC is actively involved in fixing our Minnesota probation funding models, another critical issue that must be addressed. Addressing the confusion of the Public Waters Inventory, a perhaps less understood but critically important priority particularly in farm country. Access to affordable and affordable daycare for young families is paramount to addressing our workforce shortage and spurring economic development in all of Minnesota. And of course, the perennial front runner, dedicated and sustainable transportation funding for roads, bridges, and transit.

I would bet that among the 447 Commissioners in Minnesota there are likely none who have the exact same five priorities in the same order as another. That is our strength. We have passionate advocates for every priority on the list and even those not chosen are known and nurtured and followed intently by our gifted team of AMC professionals who will recognize opportunities to fight for any of them.

As I close out my last article, and my year as your President, I am filled with gratitude to AMC Executive Director Julie Ring and her incredible team. I have been around for a long time and this association has NEVER been stronger than it is today under Julie’s leadership. If you have ever considered, or wondered, or thought about getting more involved at AMC I hope you go for it. Get on a committee, run for district director, or AMC 2nd VP. Like most of you I am smart enough not to make political promises, because they all too often bite you in the rear! But one promise I can safely make is that no matter how much effort you put into your role at AMC, it will give you back for more than you give it.

Thank you for the opportunity you have all given me to serve as your President. I consider you all good friends and my extended county family, and will be forever grateful for the experience.
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FALL 2022
Minnesota Counties
3
Board Sets 2023 Rates

The MCIT Board of Directors’ rate setting discussion in July is an analysis of anticipated frequency and cost of future claims; member risks and initiatives; and the outlook for future operating costs—most notably, the cost of reinsurance. The setting of contribution rates is perhaps the most important decision MCIT makes affecting the bottom line of a member’s annual budget.

Scott Anderson, president of Actuarial Advisors, MCIT’s long-term actuarial partner, presented the results of the 2023 rate analysis for the property/casualty and the workers’ compensation divisions. His recommendations reveal two different scenarios. For 2023, the property/casualty (liability) aggregate rate increases 1.9 percent, and the workers’ compensation rate decreases 10.9 percent. In setting rates, the MCIT Board of Directors is committed to ensuring that they reflect anticipated losses.

Property/Casualty Rates Increase

Anderson’s analysis of the seven individual coverage lines that comprise the property/casualty division resulted in both favorable and unfavorable rate development. Continuing a multiyear trend, public officials liability and law enforcement liability rates continue to climb at 7.2 percent and 22.8 percent, respectively. It is these lines of coverage that respond to claims alleging violations of civil rights, including those arising from jail operations and law enforcement activities in general.

According to MCIT’s liability reinsurer, County Reinsurance Limited, increasing frequency and severity of claims from law enforcement operations is a national trend. Anderson also reported that claim frequency coupled with more expensive auto parts due to inflation and supply chain issues have contributed to auto physical damage rates increasing by 9.4 percent for 2023.

On the positive side, Anderson reported that rates decrease by as much as 17.6 percent for auto liability, general liability, property and inland marine coverages. MCIT has seen fewer losses than expected in these areas.

A member’s property/casualty contribution is determined by applying its unique exposure base (i.e., budgets, employee counts, scheduled vehicles, property values) to these individual rates. Contribution amounts also reflect an 8.6 percent increase applied to building values and a 9.8 percent increase applied to building contents and property in the open values for members’ covered property. This is a result of an annual study designed to align scheduled values with the cost to replace a building, its contents and property in the event of a covered loss.

Workers’ Compensation Rates Decrease

Anderson was pleased to report favorable loss trend development for workers’ compensation, noting in particular that claims arising from the pandemic did not materialize as expected. Although MCIT received numerous Covid-19 claims, the program has been fortunate with relatively low severity.

Anderson’s analysis considers job classifications across the membership. As a whole, losses did not develop as expected, resulting in a recommended aggregate rate decrease of 10.9 percent for 2023.

The division has enjoyed three consecutive years of improving claim trends, resulting in aggregate rate decreases. However, Anderson continues to monitor post-traumatic stress disorder (PTSD) claims—primarily out of law enforcement—for adverse development, as the frequency and severity of these claims continues to increase.

Although the rate for each job classification code does not vary among members, the cost of workers’ compensation coverage is influenced by each member’s experience modification factor, or “mod rate.” The mod rate is an actuarially determined reflection of an individual member’s actual losses compared to the average of expected losses.

Renewal Notices Mailed in August

MCIT mailed renewal notices to members in August as required by the MCIT Bylaws. Members who have questions regarding their 2023 contribution should contact MCIT underwriting at 1.866.547.6516.

$7 Million Dividend Declared for Members

During the MCIT Board of Director’s July meeting, Scott Anderson of Actuarial Advisors, presented the results of the annual dividend analysis. It considers past performance of both the property/casualty and the workers’ compensation divisions, focusing on claim and reserving results, as well as MCIT’s investment portfolio performance. Upon conclusion of the report, the board voted to return a total of $7 million to members in good standing in 2022.

The board places the highest priority on maintaining the organization’s financial integrity and fully funded status, declaring a dividend only when it is fiscally sound and financially prudent. The 2022 dividend is fully allocated to the workers’ compensation division that produced better-than-expected claim results in 2021.

No Excess Funds for PC Dividend

For the first time since dividends were first declared in 1991, the board was unable to support a dividend in the property/casualty division. Primary contributing factors include the continuing escalation of claim costs arising from law enforcement and jail operations and the corresponding increase in the cost of reinsurance.

Anderson clarified that there is not a cause for alarm in the property/casualty division, as MCIT’s financial condition remains strong, with contribution sufficient to cover all operational costs and exposure to risk.

However, claims for the division have not been better than expected, which affects the amount available for dividend consideration.

Dividends Distributed in November

Members will receive notice of their specific 2022 dividend later this month. Dividends will be paid to members in November.
I was honored to be appointed for the first time by President Obama when I served as Minnesota State Director from 2009 until 2017. I am happy to be back as State Director serving under President Biden. While under the Obama administration, I took this position very seriously and worked hard to build relationships that bridge the gap between Minnesota and D.C., and between rural and urban communities right here. I committed to the same, this time.

Many changes have occurred since 2017 when I retired from USDA. In 2019, I was re-elected as Blue Earth County Commissioner where I was fortunate enough to serve the public yet again in the capacity that I had served so passionately for 21 years prior to my time with USDA. Plus, we all got to experience the global Covid 19 Pandemic together, and the changes that resulted in our work environment.

Those changes included a fresh perspective on teleworking that could still address the needs of our customers – you - never waning in our mission. Needless to say, there have been a lot of unknowns to work through for everyone.

The one thing I do know that has never changed is my dedication and drive to be an advocate for rural Minnesotans!

When President Biden appointed me as Minnesota State Director for Rural Development under his Administration, I jumped at the chance to be of service for this amazing Agency with a truly invaluable mission yet again.

Rural counties and their communities are the backbone of our nation and have a broad impact on our economy. They feed and fuel America - providing our nation’s agricultural and energy resources, the fiber for goods and manufacturing - and are home to more than 35 percent of our nation’s military members, despite comprising 20 percent of the population.

Under the leadership of President Biden and Agriculture Secretary Tom Vilsack, USDA is prioritizing:

• Equity – access to new opportunities, affordable financing, strong and modern infrastructure, and good-paying jobs.
• Climate impacts – reducing climate pollution and increasing energy independence through climate-smart infrastructure.
• Building Back a Better Rural America – assisting rural communities with economic recovery. At Rural Development, this means addressing rural concerns at a local and regional level wherever possible. Helping meat processors and health care providers recover economically in the wake of a global pandemic, to ensure everyone has access to affordable food and health care services. Assisting even the most remote areas of the state with implementing high-speed internet infrastructure through programs like the ReConnect program. This is just a glimpse of the many ways that USDA is working to address the needs of rural areas. USDA continues to invest in rural places through flagship programs like our Single and Multifamily Housing programs, our Business programs and our Community Facilities programs that invest in essential public facilities and Water and Waste Disposal programs that help provide access to clean drinking water and safe waste disposal. These types of investments are critical to the continued economic growth of rural places.

A few examples that were just announced regarding Emergency Health Care Funding for Counties:

• Murray County Medical Center placed automated medical dispensing cabinets in their facility that will improve the care and safety of patients and staff response times.
• Sibley County Medical Center received aid to purchase personal protective supplies plus funds for staffing costs in performing COVID testing.
• Kittson County Memorial Hospital was able to install a negative air pressure isolation room and renovate the clinic’s exam room and nurse’s station with help from Minnesota Rural Development.

As a past AMC president, I know that many counties are eligible for most of our programs, and I encourage you to reach out to our local staff and discuss opportunities for partnership with Rural Development. Visit www.rd.usda.gov/mn for a complete listing of our rural warriors on the ground.
Commissioners Serving on Committees

By Michael Williams, PhD
Stearns County Administrator and MACA Secretary

This article is a follow-up to the MACA article published in the Summer of 2021 that focused on gaining diversity on citizen advisory committees.

County boards will soon be reorganizing for a new year. Part of reorganizing is making appointments to various boards, committees, and commissions which is significant to governance. I suggest county boards annually discuss governance and the nuances of governance decisions because we cannot create improvement if we aren’t self-examining. Dakota County holds an annual discussion about governance which is an admirable practice. After all, what is more important to a board than how it governs?

County commissioners serve on a variety of boards and committees as mandated by state law, joint powers agreements, coalitions, citizen advisory boards, and other boards that advise or make decisions alongside county professional staff. In this article, the focus is on county’s advisory committees – committees that engage in work on behalf of the board or provide advice to the board and administration, which I will call citizen advisory committees and administrative committees of the board.

Commissioners self-appoint themselves to various committees, sometimes as an ex-officio member and sometimes as a full voting member. There are both benefits and potential drawbacks to appointing county commissioners to committees.

Benefits

First, the board has a liaison that can directly observe the work of the committee and relay information back to the full board.

Second, the role of commissioner on a citizen advisory committee provides access to the commissioner, and hence the whole board, in a manner that otherwise might not occur. Thus, advisory committees have access to and a closer connection to the governing body.

Last, the commissioner is exposed to a variety of the county and community’s work and the staff and community members engaged in fulfilling the county’s mission and mandates. This contributes to a commissioner’s knowledge of the operations of the county and fosters further connections to community members and staff.

Potential Drawbacks

As administrative bodies, the work of a county board was often segregated with different commissioners assigned to certain administrative, policy, and community issues. However, as local government functions have continued to evolve and become more complex, county boards have employed administrators and are changing into policy making bodies. This evolution comes with changes for both the board as whole and for individual commissioners in roles and perspectives. As a policy making body, there may be reasons to avoid having commissioners on administrative committees and citizen advisory committees.

First, as a policy making body, the board should govern as one. This does not mean unanimous votes but means that it acts as a body by voting on issues and providing strategic guidance. Ask yourselves, should one or two commissioners have any more influence into any policy or administrative area than any other commissioner? In addition, shouldn’t the board, as a body, hold the administration and itself accountable for results? Individual commissioners have different perspectives that bring benefit to the board’s group decision, but should one or two be allowed to unduly influence any policy area, because of access to an advisory committee or staff? As one of my commissioners recently stated, “why should another commissioner get two bites at the apple when I only get one?”

Second, the purpose of citizen advisory committees is to garner advice and opinions of non-elected officials with an interest or expertise in the policy area. When a commissioner is a member of a citizen advisory committee, sometimes others on the committee will look to them for leadership which can delude the voices of others who may have more expertise and knowledge in the subject matter. Further, if a commissioner is active in the exploration of issues and the discussion/debate, the voices of others on the committee and ultimately other county board members can be deluded.

Third, many committees have a close connection to staff and in some cases provide advice to staff while it forms policies and makes decisions that might not require board approval. Arguably, a commissioner should not be influencing administrative activities – again, the board should govern as one. But, in addition, if a commissioner can influence key staff members as an individual, then that staff member can subrogate their authority/responsibility to one or two board members - relieving themselves of accountability.

Analysis of Committee Work

A county board can analyze its work on committees to assist in making decisions about its own membership on committees. Ascertain answers to the following questions: 1) How was the committee established (law, ordinance, resolution or informal); 2) is membership of a commissioner mandated by another level of government; 3) is the action of the committee final or a recommendation to the board; 4) how often are recommendations made to the board; and 5) is the commissioner a voting or non-voting member?

The answers to these questions can provide information necessary to help decide whether a commissioner should be a member of the committee. For example, a committee that never or rarely makes a direct recommendation to the board might warrant a continuous connection, via a liaison, to the board. Or, if the committee’s actions are final, then should the committee be allowed to act without a commissioner’s attendance and influence especially if the committee’s decision can be appealed to the board?

Example of Change

Some counties have an individual Commissioner as a member of the union negotiation team. An alternative is to form a negotiations team without a county board member. This team might be comprised of the chief administrative officer, human resources director, and labor attorney. This team is then responsible for representing the board during negotiations. The team will first provide market information and other pertinent data to the county board to seek direction and limitations for guidance during the ensuing contract negotiations. The team will engage in negotiations with reports back to the board at appropriate times for further guidance, if necessary.

Conclusion

This author is not naïve enough to believe that commissioners will remove themselves from all committees or even view there is a problem. But, when considering enhancing the voice of citizens, holding your administration accountable for results, and providing good policy governance, this type of analysis might be an impetus for change.
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Local Public Health Association Sets 2023 Legislative Priorities

By Kari Oldfield, LPHA Director

As we embark on a new year, Local Public Health Association (LPHA) members look forward to working with the legislature to promote and protect the health of Minnesota residents.

This session, LPHA members and staff will be focusing on the following legislative priorities:

Supporting Minnesota’s Local Public Health System: LPHA, the Statewide Community Health Services Advisory Committee and the Minnesota Department of Health are working on a joint effort to support and improve the capacity of Minnesota’s public health system. LPHA will focus legislative efforts on funding and policy that supports foundational public health capabilities in local health departments. Currently, the capacity of Minnesota’s local health departments varies widely across the state. Foundational capabilities need to be in place in each health department across the state, so they are always ready to serve their community and achieve equitable health outcomes. Foundational capabilities include assessment and surveillance of health threats, emergency preparedness and response, infectious disease prevention and control, communications, development of community partnerships, administrative competencies, and expert staff that can be leveraged to protect public health. Investing in prevention and a strong local public health infrastructure pays off by saving health care and other public program costs, such as those from corrections and child protection.

Strengthening Public Health Emergency Preparedness (PHEP) and Response Capacity: Last session, LPHA advocated for $9 million per year in funding to support PHEP, with 90 percent of those funds to go to the local level. Responding to disasters and emergencies—whether health focused or not—is a core responsibility of Minnesota’s local public health departments. The COVID-19 pandemic revealed the need to have a strong infrastructure that can support a robust response to emergencies, both through planning and recovery. Currently, Minnesota’s Public Health Emergency Preparedness (PHEP) activities are funded by grants from the federal government, with no state-level investment. Past proposals to redistribute PHEP funds and a series of funding cuts have compromised local public health’s ability to respond to emergencies. Historically, federal funding was cut drastically (from nearly $16 million in 2002 to $9.2 million in 2019) and funding expectations were not realigned to reflect the cuts. LPHA will continue to advocate to ensure local health departments are well equipped to respond to community emergencies and health threats.

Responding to Public Health Workforce Shortages: The COVID-19 pandemic exposed gaps in Minnesota’s public health workforce. Since 2008 local health departments across the United States have lost more than 20% of their workforce. A significant increase in investment in the public health workforce, focused on retention of the current workforce and bringing in new skilled workers, is needed to ensure there is a robust workforce to provide crucial public health services into the future. Programs such as loan forgiveness, support of a public health AmeriCorps program, and investment in training and recruitment of public health workers will be key in recruiting and retaining a robust public health workforce in the years to come.

Addressing Community Health Needs: LPHA will prioritize ongoing stable funding for the Statewide Health Improvement Partnership (SHIP) to help Minnesotans live healthier, longer lives and continue to drive down state health care costs. LPHA will also continue to play a key role in supporting policy and funding to address post-COVID-19 community health needs such as housing challenges, food insecurity and healthy eating, violence, higher rates of addiction, and mental health challenges.

We are thankful for the expertise and commitment of our members and the ongoing support from AMC and other affiliates organizations. We look forward to working together to make 2023 a healthy and productive year!
Employee Compliance Notifications

Falling Like Leaves?

By Melanie Ault, DDA Consultant

Autumn is a good time to think about compliance notices needing to be sent to your employees since it is also the season for health insurance open enrollment and year-end. Like falling leaves, sending carefully worded compliance notices to employees is not an activity that ever seems to decrease or go away; rather, it continues and grows with new and ever-changing laws. There can be so many notices that they might feel like fall’s colorful leaves floating to the ground all around us.

Reasons Notices Must be Sent

Sending notices to employees often feels like a non-priority, make-work, type of task, one that nobody is going to read anyway. While the notices indeed might not be read, nonetheless the obligations to send specific notifications were created by rule- or rule-makers for a variety of reasons. Usually, the agency valued the information so highly and felt that it was so potentially important to an employee that it wanted the information to be put in front of the employee. The information in a required notice might be a reminder or reassurance to the employee and/or to make sure the employee has the most up-to-date information. Employees are supposed to read the information, decide whether it applies to themselves, and if it does apply, then make informed decisions and take action. Many of the notices required to be distributed to employees have to do with employment benefits. People make decisions based on the information in the notices.

Some mandatory notices require a hard copy be given to the employee unless the employee consents to receiving the notice electronically. Yes, this involves yet another form given to the employee to receive the frequent, mandatory notices electronically. It certainly saves on paper, postage, and personnel time right away. Getting an employee’s permission to receive the notices electronically is an instance when the employee does need to sign specific, affirmative consent.

Employers that accept personal email addresses on the affirmative consent often regret it. At first glance it might seem to be customer service friendly and effective, but once the employer starts to chase down mistaken or outdated addresses, employers can quickly lose any savings of personnel time. Instead, use the employee’s work email address for low maintenance. Employees can then forward the electronic notice to one or more personal email addresses.

Don’t let the busyness of the season distract you from fully informing your employees. It might be just what they needed or they can simply hit delete for an unwanted email.

Cross check your practices by heading to our Knowledge Base under the Compliance and Reporting heading for a table of “Public Sector HR Notices and Periodic Requirements” and under the Benefits heading for “Annual Notifications Sent with Open Enrollment” and “Employee Consent to Receive Benefits Notices Electronically” at www.amcddahrsupport.com.
Leading Economic Transformation is an applied learning cohort for public sector leaders from communities of all sizes. It is designed to help prepare participants to navigate the evolving landscape of community economic development.

Who should participate
City and county leaders like administrators, clerks, economic development staff, elected officials, and economic development authority board members.

Why should you attend
- Enhance skills to navigate change through uncertain times
- Build a network of peers for ongoing support
- Strengthen confidence and ability to address unknown or uncomfortable issues
- Articulate your role in initiating and leading economic transformation efforts

"I learned new skills and refreshed others. I am beginning to form a network of other economic planners so we can continue to learn together."
- Past participant

Dates
The sessions will meet virtually using Zoom on the following dates.
- January 25: 9-10:00 a.m.
- February 1: 9-10:30 a.m.
- February 8: 9-10:30 a.m.
- February 15: 9-10:30 a.m.
- February 22: 9-10:30 a.m.
- March 1: 9-10:00 a.m.

Price
$225

Registration Details
Visit z.umn.edu/LET_2023 to register online.

Contact Jennifer Hawkins at hawi044@umn.edu if you have any questions.
A Rising Tide May Lift All Boats, But All Boats Are Not Equal.

How Interest Rates Could Impact Your 2023 Budget

By William Cherry, Director of Public Partnerships at three+one®

Interest rates are rising, and as President John F. Kennedy said in 1963 about a then-improving economy, “a rising tide lifts all boats.” The Fed’s recent actions on rates make it almost a given that your county will earn more in interest over the next 12 months than was earned last year. The question is, does your county choose to passively drift on that tide, or do you chart your own course using the power of today’s technology to supercharge your interest earnings?

Proactive, data-driven cash management can increase your county’s interest revenues by a factor of 5, 10, or even more—no matter where current market rates stand! We’re talking about a major—and very positive—impact on your next budget!

Having access to advanced liquidity data and highly accurate future cash-forecasting reports can help to proactively and effectively manage cash on deposit. The results? Consistently higher revenues—much higher—that easily surpass all peer benchmarks.

Imagine taking your present 2023 interest revenue projections and then multiplying that figure by a factor of 5, or even 10! Your $100,000 in interest earnings could become $500,000 to $1 million! And for larger municipalities, $3 million in budgeted interest revenue could become $15 million or even more!

First, liquidity levels must be analyzed to determine how much cash a county has on deposit over and above what will be needed for operating expenses. Seeing a comprehensive view of all liquidity is important because it covers cash and investments that may be spread among multiple different banks and as many as 50 to 100 separate bank accounts.

Second, an in-depth analysis of bank transactions must be regularly performed in order to establish a predictable cycle of inflows and outflows. This information provides valuable insights which help a finance office avoid cash-flow bottlenecks and shortfalls. And when the data is expanded into a future cash forecast, it provides great confidence for the investment of a portion of your county’s liquidity in longer-term, higher-rate laddered CDs and U.S. Treasuries. Regularly gathering data on which financial institutions are offering the most advantageous interest rates adds even more octane to the mix.

Does all this sound like more work than your finance office can handle? We understand. The power of cashVest® from three+one has already added hundreds of millions of dollars in new revenues to municipal fund balances and operating accounts, all while maintaining current banking relationships. Check us out at www.threeplusone.us. We have been endorsed by NACo and many other associations.

Don’t just drift along with the tide. With the advanced technology of cashVest working for you, your county can be up to speed and making real, significant forward progress in no time at all! With three+one in your wheelhouse, higher revenues will be full speed ahead!

The author served for 24 years as a county chief financial officer responsible for managing and investing public funds, and for 20 years as a county budget officer. He can be reached by phone at 585-484-0311, ext. 709 or by email at wec@threeplusone.us
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We gently pry up the partitions to facilitate old carpet removal. Mini-lift equipment is inserted under work stations, and we slide new carpet tile underneath.

The field carpet is installed. Roll the new carpet to ensure adhesion, and we are done!

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