Take baby steps as baby boomers age

Today it’s difficult to know a real policy dilemma from merely the frettings of Chicken Little. For many policy gloom-and-doom scenarios—global warming, Y2K, etc.—no one knows for sure what’s going to happen, or to what degree. So hear it for a good old-fashioned, here-it-is policy crisis: aging baby boomers.

The aging of the baby boom generation appears to be one of those “real” dilemmas for a very simple reason: We know what factors contribute to making this a problem and we know these factors will really happen. Unlike the educated guesswork often involved in financial or ecological forecasts, the factors related to the aging of society—namely demographics—are very tangible and predictable.

For instance, we know there are a lot of baby boomers. We know they will age. We know that statistically they will live longer than previous generations. We know that in the coming decades, the population over age 65 will grow rapidly, while the rest of the population—which the older generation
depends on for support either directly or indirectly—will not grow much, if at all (barring any unforeseen swings in fertility and immigration rates).

To investigate and help frame the implications of the aging of the state’s baby boomers, the Citizens League, the Department of Human Services (DHS)’ Aging Initiative: Project 2030 and the Minnesota Board on Aging formed a joint task force of 30 citizen volunteers. The group met from June through October and its final report, Baby

Continued on page 4

PPL thrives through leadership transition

Editor’s note: This article is part of the Citizens League’s ongoing emphasis on public leadership.

How does a mission-oriented nonprofit survive the leadership transition from its well-known, quietly charismatic founder and longtime executive director to a new younger leader, eager to carry on the organization’s traditional missions, as well as push it in new directions?

Grace, in the case of Minneapolis’ Project for Pride in Living (PPL), now 26 years into its mission of providing housing, job training, commercial redevelop-

Continued on page 5
What industry clusters can do for Minnesota economy

In the current issue of the Harvard Business Review, Professor Michael Porter wrote about an important point: We live in a world of clustered economies. And in a clustered economy, you might expect geography or location to determine economic success. But just the opposite seems to be true: The enduring competitive advantage of a region of strong economic growth and stability is often local. These advantages arise from concentrations of sophisticated business services, product development and marketing, and the presence of highly skilled labor. Geographic proximity—not within industrial parks, but within a metropolitan region—makes for closer relationships and powerful incentives to do things well.

Almost a decade ago Porter wrote The Competitive Advantages of Nations in which he showed the relationships among cost and quality of business inputs, sophistication of the work force, and the diversity and intensity of local competition to the local and extant and sophistication of the supply industries and related transportation.

This has spawned a movement in economic development called an “industry cluster” approach.

Just what is an industry cluster? In Porter’s view, an industry cluster is a geographic or regional state or national branch of a particular industry. How do industry clusters work? With the help of the Citizens League, we have already argued the point that students can take advantage of industry clusters to find the right jobs for them.

What do industry clusters do for Minnesota economy?

The Minnesota Journal (ISSN 241-9448) is a publication of the Citizens League, 708 S. Third St., Suite 500, Minneapolis, MN 55401. Letters and的意见 should always be addressed to the Editor. The Minnesota Journal is published once a month. Periodicals postage paid at Minneapolis, Minn. and at additional mailing offices.

December 15, 1998

Technical Writer—Lyle Wray

Executive Director—Lyle Wray

Managing Editor—Lyle Wray

Publisher—Lyle Wray

Editorial Board—DAVID McClellan, STUART KNOWLES, KATHLEEN CHADWICK, PRISCILLA RAY—HORRY

DIVISIONS

Pogemiller: Straighten out roles in education system

Nobody who fights to maintain the current K-12 educational system should believe they’re going to be successful. There is an inevitability that it’s going to be decentralized. That decentralization, however, must be done in a way so that we can save it, we you or you will lose.

Look at the way our children are being led their lives. It has no relevancy to the system of top-down education in management. That’s not the way they live their lives. So holding onto the way, I believe, is not useful.

There has been a great deal of work on what the business community wants. The business community wants good education, without reading, writing and arithmetic, just. They say they want critical thinking, problem solving, ability to synthesize information—higher order abilities for every graduate.

Now the liberal educators can say, Well, our students are doing a lot better, and from looking at the results, I think they’re correct. They know they are doing something right.

The citizens. We want citizens for democracy. So who are the people back where they’re going to do the job of teaching them? We are going to see how we can make it real.

It seems to me we could think of choice as, I want to put my kid out of school. I think to match my child to the right opportunity. I can’t think of anything worse, we ought to fix them.

We have a public school in St. Paul, there’re all these different options. We’re going to see how we can make it real.

continued from page 2

Mankato Free Press reported Nov. 5 that Governor Lovell chose to work with JimNSE. Jaworski’s election shows that if the first order of business for Governor is to meet with the best and the brightest of Minnesota’s partisan bickering.” It said the first order of business for Voters is to be in the best interest of the state and the people of the state.

Why do we have today? We have a lottery system. If I live here, I have to do that thing. And if we’re asking what this right is for me to be with, the right mentor. It would be, Well, why, you say? It’s being said.

We do have a market system at play. If you have a cancer, you’re going to pay your tax money to obtain social good. The basic reason isn’t to use

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continued from page 2
"(He that wrestles with so strengthens our nerves, and sharpens our skill. Our healths, too, perpendicularly serve for democracy."

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Aging

Committed from page 1

Step to 2030, was publicly
unveiled this week by the Citizens
League and DHS. It will serve as
an advisory report to DHS as it pre-
pared its own status report on aging
issues to the Ventura administration
and the Legislature before the 1999
legislative session.

The numbers involved are start-
ing. By 2030, the number of peo-
ple over the age of 65 in Minnesota
is expected to double, from 592,000
today to 1,173,000 in 2030, an im-
portantly, the number
of people under the age of 65 is
expected to actually decline. Today,
about one in eight people in Min-
nesota are over the age of 65; by 2030,
that ratio will almost double to
one in four.

Aired with this information, the
Baby Steps task force studied three
time systems with significant roles
in the lives of older people: life-
cycle communities, the workforce
and long-term care. The task force
then recommended a Public Policy
model for these sys-
tem in 2030 and recom-
manded some initial policy "baby steps " that
should be taken now to build
business and nonprofits to begin
preparing for an aging society.

Life-cycle communities

Many Baby Steps task force members
have failed to think about how "age-
sensitive" their communities are for
today people. For one reason, many
of those communities are years away
from the face of an aging population.
Others on the front-end of this cure often believe that a "feeling" people: life-cycle
projects will solve the problem.

In its report the task force argues
that there is more to community
than putting roofs over older
people’s heads. The task force envi-
Sioned that by 2030 the lifespan Minne-
osota communities will be
teragenerational and life-cycle in
nature. Life-cycle communities
provide and nurture housing, recre-
aton, services, relationships, health
care and more in addition to the
people of all ages need through dif-
cent stages of their lives. Life-
cycle communities provide a vari-
ety of mechanisms to support older
people’s ability to live independ-
ently and offer options for older
people needing various levels of
assistance.

The most important first step for
the state and individual communi-
ties is to experiment with small-
slightly projects that break the
mold of typical land-use develop-
ment and service delivery. While
the Baby Steps model is for four
people to work more boomer
raising their families. These com-
nity development and design
models is needed that works for
more people. Some successful
models are funded by govern-
ment and the building industry and make
out a step up on the replication of
these demonstrations.

Communities also need to reach
how they provide access to infor-
mation and technology—sort of the
"next generation" of library plan-
ning that took place earlier this
century. Private and public centers
must be key to providing and enhancing
access to the information and advanced
techology needed to keep older
people to live and thrive indepen-
dently.

Workforce

The task force believe the work-
place in 2030 will be very differ-
tent. For one, the workplace will likely
depend on older workers more than it has historically.

because employers will be desper-
ately seeking workers. (See articles in
the Oct. 13 and Nov. 17, Minne-
nesota Journal on the long-term labor
shortage facing Minnesotans.)

In an economy, the workplace will be defined not by
businesses such as productivity and
the myth that older workers are less
productive will be dispelled.

"We've just got a bunch of
family homes from the MCDA
(Minneapolis Community Devel-
opment Agency) and worked on
half a dozen at a time," he said.
As of Nov. 13, the Selvaggio group
had built more than 900 single-family
and multifamily dwellings.

The emission began to broaden in the
early to mid-1980s, when the Selvaggio
and PPL board—comprised
of neighborhood residents, clients and business
leaders—decided to get
into the rental property business. At the same time, Selvaggio
and its directors formed PPL Indus-
tries, a successful commercial ven-
ture aimed at offering employment
to adults without a recent work
history. The jobs range from
shrink wrapping to building crates,
pricing, gluing, collating and metals
salvage.

By 2030, the task force believes
people will have changed the way
they think about "second career
issues. Instead of resource-intensive
care medical care near death, resources will be used to provide "functional
wellness" that improves the overall
quality of life for older people. For
this reason, the federal government must shift
its focus to providing and enhancing access
to Social Security bene-
fits, as well as services
related to mental health and
everyday living (such, e.g., ser-
VICES).

Leadership

Leadership

"we sent a letter saying he was interested in been hired here."

The board agreed to hire Cramer as the
director of housing and develop-
ment in 1994, without any
knowledge standing that Selvaggio would be leaving,
but with no firm guarantee that Cramer would take over the
development position at that point.

At the end of 1995, the board
decided to designate Cramer as the
director of development, but when
Selvaggio left as CEO in January 1997, it shifted its
focus to fundraising and other pro-
jects. The board linked Cramer to PPL and
Selvaggio in the report.

During the three-year transition,
Selvaggio said, Cramer "absorbed a lot of responsibility. It was
a kind of trial for me, for us, to give him as much as he wanted."

"The board was pretty thoughtful about it," Cramer said. "It was a
good plan and it worked out well."

"The first two years I was here, I learned a lot. I think it was
the most important role. Other than that, the federal government must shift
its focus to providing and enhancing access
to Social Security bene-
fits, as well as services
related to mental health and
everyday living (such, e.g., ser-
VICES).

Certain incentives might keep older
people working past traditional
retirement age. For example, cist-
mans might be rewarded for employ-
ers to provide health-care gap
insurance or long-term care insur-
ance to older workers. Current
care positions—jobs that fit well
with older people’s lifestyles, but that might normally be few and far
between—might provide enough
financial incentive for older
people to stay in the workforce a few extra years.

Finally, the task force urges in its
report finding ways to reward all
professionals, whether they are
unpaid. With a mass of unapplied
talent, it is looking for a go at the effects of older
people to be productive with neces-
sarily earning a regular paycheck.
"Long-term care

The myth that most people think about when they hear "long-term care" is a stereotype that is already outdated with reality. But the task force believes the stereotype will be transformed away from its
institutional bias toward a focus on improved "life through self-care and long-term care services.

energy. A long-term care system
must include medical care, as well as services
related to mental health and everyday living (such, e.g., services).

The task force believes the world
will be very different by 2030. The
task force believes the work-
force in 2030 will be very differ-
tent. For one, the workplace will likely
depend on older workers more than it has historically.

"You must be the
only new janitor
I've ever heard of"

338-0701. The report will also be
available on-line at Dec. 14, 2000
at www.citybuilding. website, or
the "New Wrinkle on Aging" link.

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Well, yes, but the public school is the system in which we trust our public school in the system that is clear economically and racially segregated, our public school system. We need to consider the role of teachers, parents and faculty. We have a system where the alternatives are becoming the norm. What should we do and what should the roles be? We need to focus on the roles of the parents. What do we want to do that can most empower the children who they think can help? Ask them to find the right facility. A little parent response to the question: Do you say, Hey, there’s a building down the street, that’s where I come. Some others prefer to be right in this building, no matter what my kid does. Why? They don’t have a right to be in the building. They can be right with the teacher, to disrupt that classroom. They have a right, an entitlement to education. No one said they got their choice of which teacher or which building. But let’s ask them to get the best possible, and let’s build a deal on a front. You want to be here, that’s your decision. Do you agree to do that thing way? If you don’t try somebody down the street. It seems fairly easy to understand. Why don’t we expect parents to take the responsibilities? We have a system that has the poor children with the right kind of educators. Students. What’s their responsibility? Be an active learner. If you choose not to learn, don’t waste my money. I don’t go for somebody who says you don’t have to learn. Teachers. Be able to connect and mentor the kids you’re with. If you can’t connect with somebody, be a professional. Get them somewhere else where someone can connect. Otherwise we’re not doing it right. We have no money for this. It’s not good. Why would we do that? Administrators. Manage resources. Manage the money of teachers. I would argue that administrators don’t work for the kids; they work for the adults. The reason is that the faculty get the kind of resources they need to do their job; it’s not true. I think that’s why we need administrative boards. School boards. Think our role should be brokers of services. Their role is to make sure the system doesn’t just deal with the student’s job. It’s not to teach. It’s not this mussy/malodorous process close, because the wiring process is use-dependent:
- Birth to 18 months: Parent-infant attachment
- Eight to 24 months: Self-regulation
- Three to four years: Cognitive and language development

Here’s the idea that we spend more to less with intensified interventions. What do those means for Minnesota infants and preschoolers?

There are an estimated 63,000
Continued on page 7

In Minnesota annually and about half of these infants are at risk for maltreatment. These infants are at risk of both physical and emotional abuse, and make up a substantial proportion of what works in early intervention for at-risk children and their families.

Neglect
Continued from page 6

Reports from 1998 RAND report, Investigating in Children, What We Know and Don’t Know About the Costs and Benefits of Early Childhood Interventions. This report presents the findings on early childhood interventions in 86 different studies, including Michigan’s Perry Preschool, New York’s Elmira Home for North Carolina’s Abecedarian.

The studies, which followed the outcomes of children in the intervention groups versus the control groups. They also showed the following different outcomes of intervention programs:

- Gains in emotional and development for the child, particularly in the short run, or improved parent-child relationships.
- Improvements in educational progress and outcomes for the child.
- Reduced levels of criminal activity.
- Improvements on health-related indicators, such as child abuse, poverty, lead poisoning and birth defects.

Gains in emotional and development for the child, particularly in the short run, or improved parent-child relationships.

The current program for early intervention programs for pregnant women and/or newborns for risk factors (substance abuse, domestic violence, and childhood history of maltreatment), provides aggravated outreach to the mothers and the high-risk factors and delivers sustained home-visiting services.

Each year an estimated 6,300 newborns in Minnesota were identified as being at risk for neglect and/or physical abuse, including neglect and sexual abuse. The Elim Home Visiting and Preschool Program also shows that early home visiting can prevent child neglect.

The Minnesota Birth Defects Registry, which includes 1998 RAND report, Investigating in Children, What We Know and Don’t Know About the Costs and Benefits of Early Childhood Interventions. This report presents the findings on early childhood interventions in 86 different studies, including Michigan’s Perry Preschool, New York’s Elmira Home for North Carolina’s Abecedarian.

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- Reduced levels of criminal activity.
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4-year college enrollment up, other programs down

Take Note

Audit these policy shorts—no failures here.

Despite many well-paying jobs available outside of the traditional four-year college track, it appears that students, parents, the K-12 guidance system and probably even employers have not yet acknowledged two-year and other education tracks as good investments.

Overall, Minnesota postsecondary enrollment was flat as a pancake from 1993 to 1997, yet enrollment at four-year programs in the state increased by more than eight percent. The University of Minnesota’s four campuses have grown 21 percent, while private colleges and universities saw enrollment grow by 11 percent. Throwing off the curve were the eight state universities, where enrollments dropped by almost six percent. But overall, four-year enrollments grew by more than 13,000 students.

In contrast, enrollments at other postsecondary institutions have seen a drop of more than 12,000 students. Technical colleges (including those also housing community college programs) dropped more than five percent. Community colleges with no technical programs saw their enrollments drop by 23 percent and private career schools saw a drop of 12 percent.—Ron Wirtz.

At a meeting in Washington, D.C., recently, the assertion by a veteran civil rights advocate that kids have a right to get out of a low-quality, inner-city school was challenged only by an official of the American Federation of Teachers (AFT).

This sense now that choice is equity is a total reversal of the argument just a few years ago that choice is the enemy of equity.

No mystery why the change: The old rhetoric that suggested “public education” is one great big common school out there has been eroded by a realistic understanding that it is a choice system out there among districts today—except for those too poor to move. What could be less equitable?

Conservatives are now using this reality to press for private-school vouchers, with growing African-American support. Democrats are trying to decide how to respond. The AFT official may have given them a clue: “We have got to expand the supply of quality public schools, using any tool we’ve got.”—Ted Kolderie.

Expecting the worst: A recent run-in with the bureaucracy of the District of Columbia shows the ridiculous ends to which government can come if it assumes the worst about its citizens.

Applying for a handicapped parking permit in Minnesota is fairly simple: have a doctor fill out and sign the application and then return it to a license bureau, either in person, by mail or sent with someone else.

Thinking (mistakenly) the experience would be similar in Washington, D.C., I recently tried to obtain a permit there for my sister-in-law, who’d been injured in an accident. Officials at the city’s motor-vehicle bureau told us she should have her doctor fill out and sign an application, have it notarized and then appear in person with the application at the bureau’s medical review office (presumably hoping for a close-by nonhandicapped parking spot).

When I questioned the personal appearance requirement, a supervisor insisted it was imperative, so the medical review staff could assess for themselves whether she was indeed disabled enough to merit the permit, but not so disabled that she shouldn’t be driving. The only way to avoid the personal appearance would be by submitting her driver’s license and a letter with the application, saying she is too disabled to appear and temporarily surrenders her license.

Horrified by the prospect of haggling with a motor-vehicle bureaucrat over the future of her driving privileges, my sister-in-law decided to forego the permit and manage as best she could without it.

Vicki Albu, supervisor with the Minnesota Department of Public Safety’s Driver and Vehicle Services, expressed surprise at the process used in D.C. “There’s been very little abuse” in applications for handicapped permits in Minnesota, she said. “The abuse comes when the hang tags are out there,” she said, and they are stolen or given to other family members.

“It would be a nightmare,” she said, to make people surrender their licenses for temporary disabilities. A driver evaluation office reviews cases of long-term disabilities that may require surrendering a license.

Is D.C. rife with handicapped permit fraud or with disabled drivers who shouldn’t be behind the wheel? Are Minnesota doctors and drivers that much more honest? Or is this a case of a bureaucracy simply assuming the worst and acting accordingly?—Dana Schroeder.

Asked by his friends elsewhere to explain the last election and the new governor in Minnesota, a former legislator has been saying, “We just signed up for a four-year blind date.”—T.K.

A few interesting tidbits popped out of a recent personal income study by the State Demographic Center. In 1997, Minnesota’s per capita income was $26,295, 13th highest in the nation and about four percent higher than the national average of $25,298.

Although counties in the Twin Cities metro area have the highest per-capita income in the state, from 1992 to 1996, income growth was slower (by almost half a point) in metro counties than in the rest of the state’s 80 counties.

Despite the current low commodity prices for farmers, the three counties with the biggest reliance on farm income were in the top third in personal income growth over this five year period. Farm income makes up about one-fifth of all personal income in Murray, Traverse and Renville counties. Each saw personal income grow at least 15 percent higher than the county average of 21.2 percent, with Traverse County seeing income growth of 33 percent.—R.W.

The bloom is off the rose of light-rail transit in Portland, Oregon. On Nov. 3, voters said, “No” to the local tax financing for the first stage of the $1.6 billion north/south line.

The change in voter attitudes in the tricounty area is striking: Only 26 percent voted against the west side line in 1990, but subsequent proposals for further financing drew a “No” vote of 37 percent in 1994 and 44 percent in 1996. This year’s request to start local financing on the north/south line was rejected by 52 percent of those voting.

There’s a similar trend nationally: The Seattle area voted “Yes” in 1996 but rail transit referenda failed in Denver, St. Louis, Kansas City, the San Francisco Bay area and the Los Angeles area.

This may seem surprising: Times are good. But it is not irrational. A billion dollars is a lot to spend for a system in which everybody stops when anybody stops, especially when nonrail transit systems offer “rapid” without the “mass,” at lower cost.—T.K.

Contributors to “Take Note” include Minnesota Journal and Citizens League staff members.

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Minnesota Journal
Citizens League
Suite 500
708 S. Third St.
Minneapolis, MN 55415
Welcome

New and returning members

Lee and Joanne Arvid
Tom Bertz
Steven and Anne Decoster
Lynn M. Elling
Sharon Mahood
Liz Morque
Kelly Peterson
Larry Pogemiller
Peg Swanson
Martin Waibel
Eileen Weber
William A. Whitlock
Wendy Wustenberg

On November 24, the Citizens League Board of Directors selected “Putting Industry Clusters to Work” as the topic for the League’s next study committee. The topic was one of three recommended by the Board’s program task force. The other two topics were “Preventing the Next Crime Wave,” and “Small Steps in Public Transportation and Transit.”

Numerous suggestions were received from League members in response to the article in last month’s Matters. Those not selected for this study will be reconsidered the next time the Board selects a study topic. They will also be considered as potential topics for upcoming Mind-Openers and Minnesota Journal articles.

On November 24, the Citizens League Board of Directors selected “Putting Industry Clusters to Work” as the topic for the League’s next study committee. The topic was one of three recommended by the Board’s program task force. The other two topics were “Preventing the Next Crime Wave,” and “Small Steps in Public Transportation and Transit.”

Secondly, the Citizens League’s recent study on the labor shortage, Help Wanted: More Opportunities Than People, recommended that industry clusters be a central organizing strategy for a “new” way of doing economic development — one that builds on the region’s economic strength and competitive advantage.

The Help Wanted report outlines numerous arguments and reasons for moving to an industry cluster approach for economic development. This new study will address the specifics of implementing a cluster industry strategy for the Twin Cities region, with an eye to creating a strategy that can be replicated in other metro regions in Minnesota.

Committee recruitment will begin right after the holidays and the committee will begin early next year.

The following are a few of the questions the League’s next study, “Putting Industry Clusters to Work,” will examine:

- how clusters are defined, formed, and formally recognized;
- the goals or expected outcomes of a cluster strategy, and a performance measurement system for ensuring progress toward those goals;
- the roles of government, individual businesses and non-profits in organizing and implementing a particular industry cluster;
- the relationship of industry clusters to workforce development;
- how clusters might help in school to work transitions;
- how clusters might help in outreach and inclusion of underemployed or unemployed people.

Please consider a year-end contribution to the League—or give a gift membership. Individual contributions and memberships account for about a third of the League’s annual budget. We couldn’t do what we do without your help.
No shortage in media coverage
The Citizens League's latest report, Help Wanted: More Opportunities Than People, has received a great deal of attention since its release on November 11. The following is a listing of print and electronic media coverage of the report.


"It's beginning to look a lot like...a labor shortage," StarTribune op-ed by Lyle Wray and Ron Wirtz, Nov. 27, 1998.

Radio City Network News, Nov. 15, 1998 (1/2 hour taped segment, aired on 11 stations, including KQRS, KDWB, KFAN).

Citizens League past presidents reminisce and talk policy
League president George Latimer hosted a dinner on November 19 for past presidents of the Citizens League. Ray Black, the League's first executive director who served from 1952 to 1957, flew in from Carefree, Arizona for the occasion.

Black told the gathering that this fall's Ken Burns documentary on Frank Lloyd Wright filled him with memories of Wright's visit to Minneapolis as the guest speaker for the League's fifth annual meeting. The front page of the CL News from November 9, 1956 is reproduced at left.

Wright was scheduled to speak in St. Louis and Black, who was born in the same town as Wright (Richland Center, Wisconsin) and then-president Charles Silverson enticed Wright to come to Minneapolis. They flew down to St. Louis to pick Wright up in Honeywell's executive plane. The event drew over 1,000 people, the largest gathering in League history.

An informal dinner held before Wright's speech cost $3.85.

The past presidents' meeting was more than just talking about the "good old days." Steve Keefe, co-chair of the labor shortage committee, was on hand to outline the League's newest report. It doesn't take much to get League past presidents to talk about public policy and Keefe's presentation more than whetted their appetite for a good discussion.

Thanks to the following past presidents and executive directors for providing their unique wisdom:

Ray Black exec. dir. 1952-57 Wayne Popham 1978-79
Jim Hetland 1961-62 Chuck Neerland 1983-84
Charles Clay 1965-66 Terry Hoffman 1987-88
Wayne Olson 1971-72 Bill Johnstone 1994-95
Verne Johnson 1974-75 Barbara Lukermann 1995-96

In memorium: On a sadder note, former League president James Pratt died on November 14, 1998. Mr. Pratt was one of only two people to serve two terms as League president, in 1964-65 and again in 1980-81. Our sympathies to the Pratt family.


News report, WCCO-Ch. 4, Nov. 23, 1998 (10 p.m. news).

The report was also featured on the following news programs on November 11:
Minnesota Public Radio
WCCO-AM
KARE Ch. 11 (5 p.m. news)
WCCO-TV Ch. 4 (6 p.m. news)

With appreciation
Special thanks to the graphic design firm of Eaton & Associates for their donation of the software program used to produce this newsletter.