



# Minnesota Journal

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A publication of the Citizens League

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## Focus, coordinate workforce training

Workforce training efforts need more coordination and focus in order to keep our state competitive, according to the Citizens League. Its latest research report, *From Jobs for Workers to Workers for Jobs: Better Workforce Training for Minnesota*, followed six months of work by a 35-person study committee.

by Roger Hale  
and Dave Chadwick

The report builds on a number of recent Citizens League studies, including the *Compete Globally, Thrive Locally* report in 1996, the League's 1997 study on the University of Minnesota and last year's landmark report on the labor shortage, *Help Wanted: More Opportunities than People*.

The League's work in all of these reports highlights a major transformation taking place in the global economy. In the most dramatic shift since the industrial revolution, information-based industries are displacing manufacturing as the principal engine of economic activity. Growth is now driven by high technology and knowledge-based

businesses, and a region's economic success rests on capturing those sectors.

In Minnesota, this "new economy" faces an additional challenge: a long-term shortage of workers. Combined, these two economic trends are exerting unique pressures on both employers and workers. Employers cannot find the skilled workers they need to prosper, and workers without skills are watching their wages dwindle.

### Current efforts focus on unemployment

A number of state agencies are involved in workforce training, including the Department of Economic Security (DES), the Department of Trade and Economic Development (DTED), and the

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## FAIM project builds assets

by Denise DeVaan

A four-year Family Assets for Independence in Minnesota (FAIM) pilot project will be launched in early 2000 to assist working poor Minnesotans to buy homes, pursue higher education or begin small businesses. The project can be likened to the Homestead Act or the GI Bill, because it helps families build wealth through asset accumulation, which, combined with increased income over time, will provide long-term economic independence. The asset accounts developed through FAIM can be considered the Individual Retirement Accounts for the working poor; they are known as Individual Development Accounts.

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## Legislators face off on unicameral legislature

by Dave Chadwick

At the Citizens League's October Mind-Opener series, members heard two sitting legislators weigh in on whether Minnesota should adopt a single house legislature.

Sen. Ember Reichgott Junge (DFL-New Hope) opened the series by noting that she has supported a single-house legislature for more than a decade. In her view, a unicameral legislature "eliminates the 'third house,' the conference committee, and therefore reduces the political playing that does go on." The conference committee process, she argued, gives legislators the opportunity to avoid responsibility for

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## Arrange school so students want to learn

by Ted Kolderie

If Jack Frymier is correct—and he's not alone in thinking what he does—Minnesota could usefully, actually, must, refocus its effort at improving public education.

Understand first: This is a person who has spent his life in public education—as a teacher, administrator, professor (at Ohio State University for about 25 years), researcher (a senior fellow at Phi Delta Kappa, the professional teaching society, for the past 15

years), and now a consultant. He has not been in the political controversies about reform. His work has been in teaching and learning, with teachers and with kids.

This is where education is failing, he says: in the relationship between teachers and students. This is where "improvement" has to focus.

Frymier had two long discussions

in Saint Paul late in October, with groups of educators, legislators and others involved with efforts to improve education, looking to improve their understanding of where their efforts should now focus.

His case is straightforward:

● Students learn when they're motivated to learn. If they want to learn, they will. If they don't, you

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# Shifting from jobs for workers to workers for jobs

By most measures, Minnesota is doing very well. Businesses are booming. Employment and home ownership are at record levels. Crime is down. Our core cities are undergoing redevelopment. But we should not let good times obscure challenges facing our state's long-run prosperity. Indeed, the same economic trends that are making things seem so good right now are setting up some fundamental challenges for Minnesota's businesses and workers.

In 1998, the League focused public attention on one of the most significant challenges dawning on Minnesota's economy when we released our report on the labor shortage, *Help Wanted: More Opportunities than People*. In that report the League showed that the current shortage of workers is far from a temporary side-effect of a booming economy. Rather the shortage is a long-term result of major demographic and economic changes that will be with us for generations. From the 1970s to 2010, we will experience a 90 percent reduction in the number of workers being added to the workforce each year. (The full report is available on the web at [www.citizensleague.net](http://www.citizensleague.net) or from the Citizens League office at 612-338-0791).

At the same time that Minnesota is facing a long-term shortage of workers, our state is going through the growing pains of a more global, high-technology and information-based economy. The reality is that

businesses, freed from any fixed location and faced with worker shortages, will go to wherever skilled workers are available. Our region's competitiveness in this new economy will be dependent increasingly on its intellectual resources and a supply of skilled and flexible workers. If we do nothing, the shortage of workers, especially at the high-skill end of the workforce, can choke our state's growth and limit our long-term prosperity.

The Citizens League has just completed a new study that looks at one policy response critical to addressing this issue: the development of a world-class workforce training system. (See story on page 1.) Current workforce training efforts are falling short in giving workers the skills they need to succeed financially and that Minnesota's businesses need to stay competitive. Our tight labor market means that almost everyone is finding some kind of employment. Unfortunately, key positions remain open in high-skill, high-wage industries. And those workers who do find employment at the lower end of the job market continue to struggle to make ends meet, despite a booming stock market and glowing news reports about explosively expanding "dot.com" businesses. In fact, the wage premium paid for skilled over unskilled labor is rising rapidly.

## Viewpoint

by Lyle Wray

The task facing our state is to develop a strategic approach to seeing that workers get the training and education they need to fill the state's critical high-skill openings and to ensure that businesses get the skilled workers they need to stay competitive. In looking at this issue, the League discovered that, despite some good programs and successful pilot projects, Minnesota's overall workforce training system lacks a sharp focus on the state's high-skill needs. Current efforts are spread out among multiple state agencies, local training providers and educational institutions. There is a lack of overall coordination to bring these many efforts together as part of any comprehensive state strategy.

One central challenge is that many of the state's efforts remain stuck in an old mindset of creating and attracting jobs for workers, rather than investing in workers for the ample high-skill openings that already exist. Little is done to track the supply of workers coming out of the state's education and training systems and even less to coordinate this supply with the demands of employers. For almost 70 years we have been scrambling to create jobs to employ workers and we have not made all of the necessary adjustments to workforce training for these new circumstances.

The state's technical and community colleges, while coming up with some exemplary programs to prepare students for high-skill careers, have no real incentive to produce any particular training outcomes for the economy at the scale needed. Strategic vacancies can go unfilled. At the K-12 level, students are not receiving the exposure and career guidance they need to make effective career and educational choices that will lead them into high-skill occupations. Incumbent workers receive little attention from either the state's job training programs or the higher education system. And programs for disadvantaged workers are generally left out of the state's workforce supply system.

Both the Governor and leaders in the Legislature have indicated that building a world-class workforce training system will be a priority in the next session. A central part of building this system will need to be reorienting our state's efforts away from addressing the problem of unemployment and towards skill needs of workers and businesses. Moving from jobs for workers to an adequate supply of skilled workers for jobs will require some retooling of a system based on a long-running abundance of workers. In the report the League details a set of recommendations to better position our workforce system for the long-run success of our state's economy.

Lyle Wray is executive director of the Citizens League.

# Editors critical of Ventura's job; see hope in "Big Plan"

Duluth News-Tribune complained (Oct. 8) that Gov. Jesse Ventura was "gallivanting about the country, leaving Minnesota to fend for itself." The paper suggested Ventura should try to do some good around Minnesota, by bringing the two sides together to settle the Steelworkers' strike in Duluth, for example. Looking at what the state constitution says about when the lieutenant governor should be in charge, the paper concluded, "At this point, he's pushing the edge politically more than legally, traveling too much around the country, too little in state, and he should change that." **Star Tribune** said (Oct. 22) Gov. Ventura's "war" with the media "is unfortunate for both him and Minnesota...Walking away from the Capitol reporters is tantamount to walking away from Minnesotans—something only a governor who has neither a legislative agenda nor reelection ambitions would do. **Star Tribune** said Ventura's comments on suicide show he isn't well-informed. If he took back the uninformed things he said, "he could help replace a common misunderstanding with a life-saving lesson: Suicide victims aren't weak; they're sick. They deserve treatment, not contempt."

**St. Paul Pioneer Press** said (Oct. 1) people have come to expect outrageous statements by the governor. "For one so eager for big paydays as an author, actor, radio talk-show host, celebrity wrestling

## On Balance

*Wrestling with the outrageous and the visionary.*

referee and entertainer, it's a sure-fire ticket to the national limelight. Governors who speak in a more measured way and devote all their waking hours to making life better for constituents don't get invited to share the national stage." The paper found deeply unsettling in the *Playboy* interview the Governor's reference to himself as "king" and the belief that "there is no one in that state who can tell me what to do." It said "4.7 million residents of this state are your bosses. You dismiss them at your peril. You ought to familiarize yourself with the concepts of servant leadership."

**Fergus Falls Daily Journal** said (Oct. 29) Ventura "simply hasn't been doing the job he was elected to do." He "should have spent the past 10 months learning state issues and talking to state residents about where his leadership is not needed. The governor's "Big Plan," where he states rather obvious and oversimplistic ideas, reflects the fact that he hasn't done the work." **Mankato Free Press** said (Oct. 11) media events like the *Playboy* interview or *The Letterman Show* only "distract from an administration that has been relatively successful thus far in developing policies that will be good for Minnesota...We await

details for Ventura's "Big Plan." **Star Tribune** called (Oct. 7) the "Big Plan" "downright visionary," with Ventura's stamp on every page. Like the "smart growth" philosophy of urban expansion the "Big Plan" favors, the paper said Ventura needs some "smart growth" of his own in understanding the governor's role and "in shrewder application of his verbal skills to the gubernatorial task."

**Rochester Post-Bulletin** said (Oct. 27), "What the Reform Party lacks is a coherent political philosophy and enough grass roots support to keep it free of manipulation by whoever is the current celebrity seeking to capture the party's nomination...A successful third party should offer a genuine alternative to the major parties. So far, in spite of all the sound and fury, that has not happened."

**Fergus Falls Daily Journal** urged (Oct. 12) citizens to give Ventura's unicameral legislature project "a fair shake next year." **Worthington Daily Globe** urged (Oct. 13) voters to consider the pros and cons of a unicameral legislature. "This is too big of an issue to cast an ill-informed vote." **Red Wing Republic Eagle** said (Oct. 12) the

bipartisan effort for a unicameral legislature "may be one of the biggest casualties of Gov. Jesse Ventura's frequent criticism of lawmakers." It noted that even Speaker Steve Sviggum, who has authored unicameral legislation for the past several years, describes it as a "second-tier" issue for the 2000 session. **Post-Bulletin** said (Oct. 19) a recent poll showing that voters are fairly evenly divided on changing to a unicameral legislature, with 28 percent undecided, "means that each side will have to make its best case and that the public will benefit from a full-scale debate."

**Post-Bulletin** praised (Oct. 12) University of Minnesota President Mark Yudof's proposal to declare freshmen ineligible to play men's basketball. But the paper suggested that Yudof's proposals go further and declare freshmen ineligible for all interscholastic sports. It also praised Yudof's proposal that universities be forced to freeze scholarship money if a student-athlete leaves school in poor academic standing.

**Star Tribune** praised (Oct. 21) the new "metro plan" for higher education from the Minnesota State Colleges and Universities (MnSCU). The paper called the plan "the most promising scheme to date for better meeting the higher learning needs of the diverse population of the Twin Cities."

# Stress on farm is real, but this is not yet '80s crisis

From fedgazette, *Federal Reserve Bank of Minneapolis*, "Farm crisis: Here we go again?" by Ronald A. Wirtz, Oct. 1999.

[W]here, exactly, is the current farm crisis hitting home the hardest? Scraping beneath the topsoil shows that not everyone is hurting, or hurting to the same extent. While the farm economy is stressed, the situation is not as dire as it was 15 years ago—at least not yet.

The recent downturn in the farm economy started in 1997, when robust prices for major crop commodities began to collapse. The price drop was the combined result

of falling demand—much of it due to the Asian financial crisis, where exports dropped significantly—and strong domestic and world production of major crops and livestock. Combined, the two factors have produced significant worldwide surpluses, which have driven prices to rock bottom...

North Dakota farmers saw net income plummet by more than 90 percent from 1996 to 1997. A sample of farmers in southwestern Minnesota watched their incomes drop from an average of \$55,000 in 1996 to just \$8,600 last year.

Hardest hit are commercial, or full-

time, farmers, whose livelihood rests in the prices they get for crops and livestock, most of which are currently low. Prices for corn, wheat and soybeans dropped precipitously two years ago and stayed there. Cattle and hog prices have been poor throughout this decade, with hog prices dipping last year to levels not seen for 70 years.

Among major commodities, dairy farming has been the lone bright spot....

Farm advocates have used declining farm income, local upticks in foreclosures and mediations, and slumping sales at farm supply busi-

nesses as evidence that the farm economy is in a full-blown crisis like that of the 1980s....

A look at financial data and historical trends, however, paints a different picture—one that says we might be heading in that direction, but are definitely not there yet.

Today's farmers and farm banks reportedly are more cautious about their borrowing and lending habits than in years past....As a result, farmers are collectively in a better financial position today compared with the last farm crisis. Last year, loan payments consumed 14 per-

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## The Minnesota Journal

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## Correction

Due to a calculation error by the Minnesota Taxpayers Association (MTA) discovered after the printing of the October *Journal*, the average tax, average tax rank, and percentage increase in average tax for nonmetropolitan communities were incorrect. This affected those entries in Table 2 in the property tax story. It also affected the reporting in the story of the average tax in Staples, which was \$666, 108th of the 131 nonmetropolitan communities, a 1.5 percent increase over the 1998 average tax.

The error also affected the reporting of the number of nonmetropolitan communities showing increases in the average tax. Taxes on average-value homesteads went up in 66 of the 131 nonmetro communities, down in 64 and stayed the same in

one. Taxes on average-value homes went up by 10 percent or more in 15 nonmetro communities and down by 10 percent or more in seven nonmetro communities—and down by more than 25 percent in two of these communities.

The MTA also discovered a similar error affecting the average tax, average tax rank and percentage increase in average tax for 10 metropolitan communities. This error affected those 10 entries in Table 1 in the property tax story, as well as the rankings for eight other cities.

The error also affected the reporting on the number of metropolitan communities showing increases or decreases over 10 percent in the average tax. Property tax bills for owners of average-value homes

went up by 10 percent or more in five of the metro communities and down by 10 percent or more in one metro community.

It's important to note that these errors do not affect the taxes or rankings on the \$125,000 and \$75,000 homes.

Complete copies of the corrected versions of the *Journal* story, Table 1, the short Table 2 that accompanied the *Journal* story and the complete Table 2 showing all 131 nonmetropolitan communities are available from the Citizens League office at 612-338-0791 or online at [www.citizensleague.net](http://www.citizensleague.net).

We regret the errors.



# Unicameral

Continued from page 1

their decisions and enact legislation without full consideration.

To illustrate her point, Reichgott Junge pointed to last year's state department bill, which included a last-minute \$30 million technology package which had not been considered in either house. Even if it was a good idea, she argued, it had not been adequately debated. A single house would provide for more open and thorough deliberation by requiring that proposals be considered earlier in the process.

She also noted that legislators in a bicameral system can take advantage of the process to cast votes with the understanding that a bill will not be passed by the other body. At the same time, legislators frequently blame legislative defeats in a bicameral system on the other house. "[A unicameral legislature] holds me, as a legislator, more accountable to my constituents," she said.

Reichgott Junge stressed that a unicameral legislature would be more open and easier for citizens to follow and understand. "Very few people truly understand the rules of the bicameral system, and it is very confusing to them...This is a way to make it more simple and understandable for people with busy lives."

*"[A unicameral legislature] holds me, as a legislator, more accountable to my constituents."*  
—Sen. Ember Reichgott Junge (DFL-New Hope)

Rep. Tom Rukavina (DFL-Virginia) started off his presentation by stressing the importance of having two different houses to balance the legislative process. "We like to say in the House that if you gave the Senators black robes and white wigs, they'd wear them," he commented. "Our two bodies are very different, and I think that's good... There have been many times in my 13 years in the Legislature that either body has put out some really stupid legislation and the other

body has saved that legislation." Rukavina disputed Reichgott Junge's criticism of the conference-committee process. "I've been on many conference committees," he noted, "and we had a very open process." He argued that legislators still have to be accountable to their constituents for the items contained

in conference reports and that it was not unheard of to vote down bad conference reports.

Rukavina questioned whether a unicameral legislature would necessarily have a more open legislative process. "If you think the strategy that goes on behind the scenes, trying to pass bills...is going to change, you're totally off-base. It's not going to change." Legislative decisions would still include some private negotiation, he argued.

He also criticized the idea that a unicameral legislature would be more efficient. Although Nebraska's legislature costs less than Minnesota's, the actual difference in spending per capita is minor. He also noted that the Nebraska legislature regularly meets for the full 150 days permitted by the state's constitution, while Minnesota's legislature generally concludes with shorter sessions. "Is it more efficient? Is it more cost-effective? I don't think the facts are there to say that," he concluded.

The debate over unicameralism is expected to be a major topic in the 2000 session. A number of bills have already been introduced to propose constitutional amendments to establish a single-house legislature, and both the governor and legislative leaders have declared the issue a priority. If approved by the Legislature, the proposed amendment would be put to a vote in the 2000 general election.

*Dave Chadwick is a research associate at the Citizens League.*

# Training

Continued from page 1

te's higher education and K-12 education systems.

However, economic development and employment security efforts remain formally geared toward addressing unemployment by creating and attracting jobs. The committee found that state law formally charges DES with focusing on the "serious menace" of unemployment. Similarly, DTED's mission is to promote "net new job growth in excess of the national average."

This orientation on creating and attracting jobs is no longer as appropriate in an economy that is short of skilled workers. Instead of finding jobs for workers, the challenge now is to find workers for jobs. Public efforts need more focus on the high-end job vacancies facing employers and the skill needs of workers.

## Incumbent workers: more effort needed

By most estimates, 80 percent of people who will be working in 2005 are already in the workforce. Increasing the skills of these workers will be critical to staying competitive in a rapidly-changing economy.

Employers are providing an increasing amount of training to workers, but generally to meet short-term, specific needs. Another challenge is that many incumbent workers are "underemployed" and might not even know it. They lack information about training opportunities, and, in a lush economy, have little incentive to pursue training for higher-skill, higher-paying positions.

The League recommends targeting state resources at boosting training for incumbent workers, particularly in key industry clusters and in the small and medium-sized firms that often face difficulty paying for training.

## Preparing students for jobs of future

Career guidance and counseling in K-12 system can play a critical role in aligning the supply of new workers with employers' skill demands.

The challenge facing effective career planning is *not* a lack of information. In fact, there is a good and increasing amount of information available for students. DES, for instance, produces a range of publications on future careers and educational opportunities. Another recent innovation is ISEEK, the Internet System for Education and Employment Knowledge. This online information resource, a cooperative effort by a number of state agencies, is a strong tool for guiding students in career and academic choices.

The central challenge is providing students the help and guidance they need to take advantage of the information and resources that already exist. Unfortunately, K-12 counselors are overwhelmed with demands on their time. Asked to provide personal, academic, and career counseling to hundreds of students, they are often only able to deal with the very best and very worst students.

Faced with a lack of counselors, we need to encourage new ways to connect students with career information and resources. We need to support local school districts in developing broader programs involving teachers and parents, along with counselors, in guiding students in career planning.

## A more responsive higher education system

As the state's largest provider of vocational and technical training, the Minnesota State Colleges and Universities (MnSCU) system will be a central player in meeting our high-skill workforce needs. Despite some good individual programs, however, the system is not currently performing at the level needed by the economy.

MnSCU has developed some effective responses to the training needs of Minnesota's businesses and workers. Customized training, in which employers work with colleges to develop targeted training programs for their workers, is a growing part of MnSCU's efforts, and the report supports continuing and expanding these programs. Some colleges have also taken broader steps to prepare workers for high-skill positions, by offering courses on flexible schedules in high-demand subjects.

Nonetheless, critical gaps exist in the supply of skilled workers in key industries. In fact, there are serious limitations on current data on the supply of skilled workers coming out of the MnSCU system. We need to do more to collect and track this data.

One part of the problem is that the incentives currently provided to MnSCU do not encourage any particular outcomes for the economy. With funding based on enrollment, the system has no stake in seeing that students are prepared to enter critical fields.

Reorienting funding to emphasize performance over enrollment would encourage institutions to prepare workers for areas the state needs. The League also recommends giving students financial incentives, through scholarships or loan repayment arrangements, to enter critical shortage occupations.

Another challenge is our strong cultural belief that a four-year college degree is the best route to success, despite the reality of an economy in which a two-year degree, and sometimes less, can lead to a high-paying job. We need to break this old mindset and give students the opportunity to pursue whatever educational paths lead them to high-paying, skilled employment.

## Focusing on high workforce skills

The central problem with current workforce training efforts is a lack of coordination and focus on creating a high-skill workforce. Despite some successful individual programs and projects, our overall system is falling short of meeting the skill needs of Minnesota's workers and employers. No state agency is explicitly responsible for setting and coordinating policy to address the skill needs of employers and workers.

What to do? One good approach is to create an external coordinating authority, independent of existing agencies, to pull together the many programs that already exist and hold them accountable for meeting the workforce's needs. The idea is not to create another layer of administration or bureaucracy. The best approach would be to establish a single "workforce training czar" with the authority to review every aspect of the state's training system



*"Oh, no, Ma'am. I don't need help finding a job...I need help keeping up with the one I've got!"*

and hold the different pieces strictly accountable for results.

The success of this approach would depend on both strong support from the Governor and clear authority from the Legislature to genuinely demand results from the existing training system.

Once a "training czar" is created, the Legislature should also take steps to formally reorient state programs toward the goal of continuously increasing the skills of the workforce. Resources should also be reallocated toward identifying and filling worker supply and skill gaps. We need to focus on the problems of today and tomorrow instead of the problems of yesterday.

## What next?

The League's report comes at a critical time, as discussions are already underway to revise the state's workforce training programs. Since last spring, a "minicabinet" made up of the commissioners of DES and DTED, the Chancellor of MnSCU, and Minnesota Planning, has been studying the issue. Legislative hearings have been held in anticipation of activity early in the 2000 session. Preliminary discussions suggest that many of the League's ideas will be positively received.

*Roger Hale chaired the committee on workforce training. Hale has been involved in workforce training issues for many years, both as the CEO of the Tennant Company and as an organizer of the Neighborhood Employment Network. He was chosen last summer to head the Governor's Workforce Development Council. Dave Chadwick, a research associate at the Citizens League, staffed the committee on workforce training.*

*The full report is available on the web at [www.citizensleague.net](http://www.citizensleague.net) or from the Citizens League office at 612-338-0791.*

# Farm crisis

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cent of farmers' gross cash income, just half the level paid in 1983...

There are some similarities between today's farm situation and the 1980s crisis. Overall farm debt has risen steadily in the 1990s, and is at its highest point since the 1980s farm crisis. Then as now, tight world food supplies led to optimism and good prices, both of which vanished shortly thereafter.

Land prices today have been rising—albeit more slowly—just as they did prior to the last farm recession. From 1993 to 1998, Wisconsin farmland values rose 56 percent. Last year, South Dakota farmland rose by 2 percent, and Minnesota's increased almost 8 percent...

But similarities aside, the current crisis is much different from the 1980s crisis, when high debt and interest rates squeezed many farmers too tight. According to one

expert testifying at a recent USDA Emergency Board meeting in Minnesota, farmers were staring at interest rates of 15 to 17 percent in the 1980s, whereas farmers today are getting loans at 8 to 10 percent. The nation's economy is more stable than it was 15 years ago, thanks to lower unemployment, strong job growth, wage increases and government surpluses at the state and federal levels....

Debt is rising for farmers, but was still \$22 billion below the peak of \$194 billion hit in 1984, and further mitigated by farm assets that grew faster than farm debt this decade....

Farmers in the five-state area appear to be in a little tighter spot. With the exception of Montana, whose farmers have a debt-to-asset ratio of just 14 percent, Wisconsin, Minnesota and the Dakotas all have debt ratios that are one to six points higher than the national average of about 16 percent.

Anecdotes about bankruptcies and foreclosures are in ample supply, but through 1998 commercial lender groups had "historically

low" levels of delinquencies, foreclosures, net loan charge-offs and loan restructuring, according to the USDA.

In 1988, for example, there were about 140,000 active delinquent farm loans owing \$11 billion to the Farm Service Agency (FSA), which holds a majority of high-risk farm loans and guarantees loans made by commercial banks. Over the next 10 years, delinquent FSA accounts dropped by 80 percent to just 28,000, who owed just \$2.3 billion. The Farm Credit System also saw its delinquency portfolio drop by 80 percent during the same time period.

The Minnesota FSA reported that its delinquency caseload through August of this year dropped by 20 percent over the last six years, and delinquency rates among active loans have remained steady.

Because data gathering on farm conditions typically lags behind the farm business cycle, government statistics often don't show the short-term volatility of farming operations. For that reason, some

believe things have changed dramatically in just the last few months.

Based on an informal survey by its 81 district offices, the Minnesota FSA recently predicted the state will lose 6,500 farmers in the next year if farm conditions did not change...

Hidden among the complaints and worry over a struggling farm economy are examples of farmers who are actually doing OK, or at least expect to ride out the current trough of low prices...

Most sources...agreed that good managers who know how to market their farm products will survive, eating into savings or farm equity if necessary while waiting for prices to rebound...

[F]lexible farmers and ranchers with an eye for meeting market demand appear to be the future of agriculture. That stands in sharp contrast to the traditional "plant, grow and unload" approach that commodity crop farmers are accustomed to.



The architect of Individual Development Accounts is Dr. Michael Sherraden, whose book *Assets and the Poor* argues that both income and assets help people exit poverty. Traditional welfare transfer programs penalize people if they have assets. Yet, the accumulation of assets not only helps people build wealth, but is also a key variable for stabilizing communities.

As the lobbyist who helped facilitate passage of the Family Assets for Independence Act, I see this as a most exciting project that includes families and the public and private sectors in partnership. I have personally worked to reduce poverty through either programs or public policy advocacy for nearly 26 years. This project is by far the most exciting one on which I've worked.

**Demonstration projects**  
Several years ago, some national funders, including the Mott and MacArthur Foundations, funded a 13-state demonstration project sponsored by the Corporation for Enterprise Development in Washington, D.C. First-year results showed that participants exited public assistance, were higher savers than nonparticipants, reduced consumer debt and secured their assets. Second-year results will be available in December.

In 1998, while the demonstration project was underway, Gov. Arne Carlson signed the state Family Assets for Independence Act in June and President Bill Clinton signed the federal Assets for Independence Act in October. Both laws authorized pilot projects and

were won through broad bipartisan support. National legislation was authored by Reps. Kasich and Hall and Sens. Coats and Harkin. Minnesota legislation was authored by Republicans Reps. Pawlenty and Sykora and Sen. Terwilliger and DFLers Reps. Clark and Tomassoni and Sens. Moe, Higgins, Berglin and Janezich.

The federal legislation authorized federal matching grants over a five-year period for states that had already raised nonfederal funds for the pilot projects. Minnesota's pilot project received \$500,000 in state funds, which was matched by \$500,000 in federal funds.

Operation of the FAIM accounts starts Jan. 1.

**How does FAIM work?**  
Low-wage earners below 185 percent of poverty must save earned income, which is matched at a three-to-one rate by the public and private sectors. For example, as shown in the accompanying table, if an individual saves an average of \$30 per month, he or she could accumulate up to \$5,760 over four years, plus interest.

For comparison, home down payment closing costs range from \$4,000 to \$6,000, tuition for Minnesota higher education institutions ranges from \$1,995 to \$3,726 per year and small business start-up costs range from \$2,000 to \$10,000.

Participants must graduate from an 28-hour financial strategies for success curriculum. The first 18 hours encompass the University of Minnesota Extension Dollar Works curriculum, which emphasizes budgeting, savings and investing, pension and insurance and financial planning topics. Then participants must choose a 10- or more hour track focused on home ownership, higher education or small business start-up. The Women Venture small business curriculum is nearly 40 hours. Participants must also sign a contract with the American Indian government or nonprofit agency

FAIM Example: Saving \$30 per month for four years*					
	Year 1	Year 2	Year 3	Year 4	TOTAL
FAIM participant savings	\$360	\$360	\$360	\$360	\$1,440
Public match at 1.5	\$540	\$540	\$540	\$540	\$2,160
Private match at 1.5	\$540	\$540	\$540	\$540	\$2,160
TOTAL	\$1,440	\$1,440	\$1,440	\$1,440	\$5,760

\*This example underestimates the amount of assets a FAIM participant would earn, since interest gets added to the savings along the way and the public and private donations match the savings *plus* interest.

administering the project. Participants receive individual financial coaching throughout the project. Contracts may range from one to four years, depending upon the asset goal of the participant.

Matching funds are kept in a separate reserve account and never commingle with individual savings. Match funds are vendored at the end of the individual contract to the mortgage company, the higher education institution or the company providing capital equipment for small business start-up. While the participant's income is taxed before savings, there is no tax on the matched amount of assets.

**How are participants selected?**  
For example, nonprofit agencies publicize to their income-eligible clients and publicize the program to the general public. Interested participants attend an orientation session and are given applications to complete. They meet with an advisor and if more people apply than the slots available, the agency does a lottery. When someone completes his or her contract, a new participant moves into that slot. Agencies have already begun meeting with eligible participants.

**Financial institutions**  
FAIM will not be successful without good partnerships with financial institutions. FAIM participants open Family Asset Accounts (savings accounts), which are under custodial arrangement between the participant and the nonprofit agency. Information is released to the nonprofit agency, which produces monthly statements showing savings, interest and matching funds. Banks can receive Community Reinvestment Act credit if they provide investments, services or mentoring. Thus far, partnerships have been secured with Bremer Banks, Firststar Bank, Norwest

Bank, TCF Foundation and the Northern State Bank in Virginia.

**Collaborating agencies**  
A board collaboration of American Indian governments, Women Venture, the Wendell Phillips Community Development Federal Credit Union and 24 Community Action Agencies have worked together to design the Minnesota pilot project and to raise the necessary public and private funds. A FAIM Council, comprised of representatives from each agency, provides oversight. Ramsey Action Programs, a large nonprofit agency in St. Paul, acts as the fiscal agent for the pilot project.

**Fundraising campaign**  
A nearly \$5 million campaign for Minnesota's FAIM is underway over the next four years. One million dollars in state and federal funds have been secured thus far, plus \$545,000 in private funds. Currently, an additional \$925,000 in requests is pending from banks, corporations and foundations. Private sector fundraising continues and the collaborative will work to secure an additional \$500,000 from the state Legislature during the next biennium.

**Individual donations**  
The FAIM program welcomes individual donations. Donors could assist a family to secure an asset such as housing through a \$540 annual contribution, or \$2,160 over four years. These funds would match the public match, which has already been contributed. Contributions are tax deductible.

*Denise DeVaan is Minnesota state FAIM coordinator, president of DeVaan & Associates, Inc., a Minneapolis consulting firm, and a Kellogg National Leadership Fellow. She can be reached at 612-926-8116 or dmdevaan@aol.com.*

It's not make 'em. Any successful effort to improve learning will therefore be fundamentally about improving students' motivation.

● Motivation is an individual matter. Kids differ in personality, in background and experience, in sociability, in creativity, in intelligence, in their interests. Different kids are motivated by different things. No effort at motivation will succeed unless it works with these differences.

● "School" is not very well tuned to the differences in students. Teachers may know kids less well today than in the past. Schools are pressed now to be interested mainly in what kids know and can do; less in who they are. Kids move around; are moved around. Schools are larger: As Ted Sizer has pointed out, high-school teachers especially have far too many students to know any of them well. Schools are age-graded: Students are with a teacher for a year; next year, they have another.

● Curriculum materials are not often adapted to individuals.

● Teaching methods are not often varied according to the needs and interests of the individual student. Some teachers do this, but many don't. Teachers work mostly with kids in groups; most are obsessed with "classroom management." Most teachers talk too much (as Professor John Goodlad also reported from his research, in *A Place Called School*).

● Adapting materials and methods to individual student needs is a teachable skill. It just isn't very often taught where teachers are trained.

● Teachers aren't given much opportunity to modify "instruction" in this way. The curriculum is "sequenced;" teachers are not encouraged to modify the order in which things are taught, or how much time is spent on what. Students are not free to pursue a topic that interests them: The schedule calls for the course to move on.

● There are no rewards and few

opportunities to teachers for trying to modify "teaching" so learning becomes interesting to the student and the responsibility of the student.

Because "school" takes this form, most academic subjects are not of interest to most students, Frymier says. If it weren't for the extracurriculars, there would be a revolution by kids in school.

This is a serious indictment of what is happening. Coming from a responsible educator it needs to be taken seriously.

It puts many things in perspective.

● It clarifies that the problem is not just outside school. The problems in society are real and make a difference: changes in the family, changes in the youth culture. But "school" is also a part of the problem; failing to do what it could and should to help kids learn.

● It clarifies that schools, and teachers can appropriately be held accountable for low student performance. Both have long insisted they are not responsible for what the students learn. But they have said they can be and should be held accountable for "best professional practice." Precisely. Frymier's point is that it is with professional practice that schools are failing. The low student performance is the result of this failure.

● It clarifies that efforts should focus on what motivates students to learn. Except to the extent schools can get kids to want to learn, it will make little difference, say, to introduce standards for student performance or to change "the learning program." Whatever the standards and whatever the learning program, the key—in the diverse classrooms of American schools—will remain the teacher's ability to adapt the program to the individual students.

Frymier was clear: A lot of adults do not want to do this. They do not want to begin with individual differences and with student motivation. They do not relate well to the idea of beginning with what interests kids and with where kids are. They have thought of "objectives" as adults' objectives and have defined success as the student satisfying the teacher. Many people would be uncomfortable with the idea that the concept of "success"

should be the teacher meeting the students' needs.

His argument is not for letting students do whatever they want, or against setting standards for students (though he believes that it is a mistake to drop out things like honesty and responsibility as objectives, and to narrow expectations just to academics).

It is simply that, as a practical matter, kids will not learn unless they are motivated to learn; that the job of schools and teachers is to get them motivated, and that if we are serious about students learning, we will have to be serious about arranging "school" so it does motivate students. At the moment it does not.

What to do, then? What does this mean for policy? (Frymier is candid that he does not much work with policy).

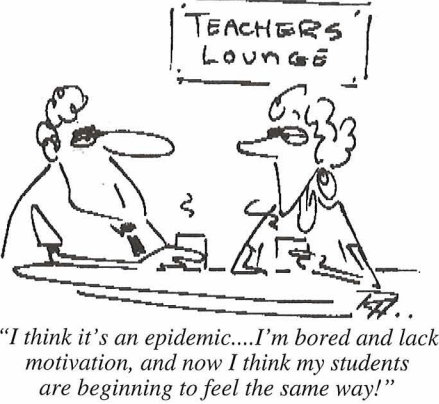
One popular answer is to "get tough." Tell kids they won't get a diploma: That'll motivate 'em.

There is a place for "getting tough." Schools and teachers—and kids—are unlikely to do the hard things that change requires unless they have to, as the late president of the American Federation of Teachers, Albert Shanker, said in Saint Paul in May 1991. The state does now test performance and report the results. There are consequences, now, for poor performance.

But it is pointless, and unfair, to "hold people accountable" without giving them at the same time the opportunity to change so they can do better. That's what Superintendent Don Helmstetter and his friends were saying a year ago. (See "School districts need flexibility to change," *Minnesota Journal*, Nov. 17, 1998.) That's what Jack Frymier is saying about teaching.

Teachers, schools, need to be able to adapt materials and methods to fit the differences among students. They need to be free to do this. They need to have reasons to do this, in their own interest. Too many are not free to do this now.

So the answer to the problem with teaching is not in the classroom. It is with the people who control the



classroom and the school.

Up front this is a question for district boards. They own the schools; they make policies for the schools.

But will boards give schools this freedom? The danger is that under pressure now about "test scores" they will do just the opposite—will tighten up, will focus more on academics, will try to "get tough" with schools where students do not learn, will try to tell schools what are the "good" learning programs they must use, will try to tell teachers how to teach, will try to make kids learn.

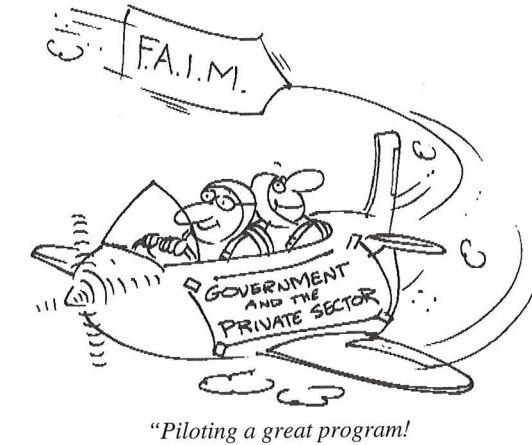
If districts simply tighten up, then the state will have to act to cause the districts to provide the flexibility and incentives that schools and teachers need. The charter schools and the idea of school-based decision-making are state policy moves in this direction.

Everything turns on whether the boards, and the state, will focus on the need to get kids to want to learn.

Maybe it is too much to hope that elected officials and the media will swing their focus away from the what-kids-ought-to-know discussion, "the grad rule" and "The Profile of Learning." Too many people may be too deeply vested in the notion that academic standards, and the threat of failure, are an adequate method for improvement.

But maybe not. Perhaps Minnesota will pay some attention to Jack Frymier's common-sense point: that nothing will work unless "school" is arranged so that students want to learn.

*Ted Kolderie is contributing editor of the Minnesota Journal.*



"Piloting a great program!"



# Twin Cities decline in inner cities, while suburbs grow

A recent report from the Joint Center for Housing Studies at Harvard University ranks the nation's 40 largest cities according to population growth in the urban area, versus the surrounding suburbs, between 1990 and 1996. The results for Minneapolis/St. Paul are not encouraging. The Twin Cities is the only urban area to see a decline in population for the inner cities, while experiencing more than two percent growth in the surrounding suburbs.

Every other city experiencing similar suburban growth saw at least some growth in the inner city as well. For example, southern and western cities such as Charlotte, Dallas, Denver, Phoenix and Portland also saw more than two percent growth in their surrounding suburbs, but simultaneously experienced more than one percent growth in their urban cores.

Other cities experiencing negative city growth, including old industrial centers such as Boston, Buffalo, Cleveland, Detroit, and Pittsburgh, were also seeing minimal suburban growth (less than one percent) compared to the more than two percent suburban growth the Twin Cities experienced.—*Kris Lyndon Wilson.*

If you're interested in Minneapolis, you might want to look at a new magazine named, of all things, *City Fathers*, put out by David Pence, a medical doctor in Southeast Minneapolis, 612/341-2572. Its second issue ("Who Speaks for the City?" Fall '99) sees a kind of golden era in municipal government in the quarter-century after 1945.

It is emphatically the *municipal* city that interests Pence, which will puzzle those who've come to feel that the central city is now less relevant as a community than the neighborhood on the one hand and the metropolitan "city" on the other. But the magazine is worth a look.

Note especially the interview with Tommy Thompson, former city coordinator, who says, interestingly, that in the mid-'70s he really wanted to build a transit system internal to central Minneapolis; a kind of "horizontal elevator" that would let the central area grow while remaining coherent.—*Ted Kolderie.*

## Take Note

"A great city is that which has the greatest men and women."—*W. Whitman*

**Boiled down**, proponents' case for the "unicameral" legislature is that there's essentially no difference between the House and Senate now that both have to be elected simply by population.

Well, a friend responds, if differences are important to preserve the benefits of a two-house legislature, why not create some? He points to New Hampshire. There the House is very large: almost the size of the House in the U.S. Congress. In New Hampshire there is a House member for every 1,500 persons. Its Senate has about 23 members who sit at tables in a very small room. Different legislative dynamics, a different kind of debate.—*T.K.*

**Despite talk** about site-managed schools in Minneapolis, edicts from above continue to rule the schools. A recent one affecting Minneapolis schools is the move this year to put all the city high schools on the quarter system, replacing the previous trimester or semester systems. Only one of the seven schools, South High, was given a waiver to wait a year to put the quarter system into effect.

The move apparently came out of the district's Office of Teacher and Instructional Services, which says the move is intended to make all the high schools consistent, since it's otherwise difficult to track the credits of students who move often from school to school. It's also intended to provide more frequent reporting to students' parents.

Just how serious is the mobility problem in Minneapolis?

Preliminary figures gathered by Bob Burke of the district's Student Accounting Office show an estimated K-12 enrollment for this fall of 47,178 and a 9-12 enrollment of 11,618 (including the seven public high schools and the public alternative schools).

Looking only at students who came into the district or transferred among schools after the first two partial weeks of school (i.e., start-

ing Sept. 13) through Nov. 1, Burke's preliminary figures show that 2,725 students entered the district or transferred from one Minneapolis public school to another. Transfers among schools accounted for 935 students during that time. This, then, does not include students whose entry into the district or transfer to another school was set over the summer or before Sept. 13. (School started Sept. 1.)

Students in grades 9-12 accounted for 266 of the 935 transfers taking place on Sept. 13 or after. They accounted for 1,283 of the 2,575 new students to Minneapolis public schools.

K-12 students entering the district or transferring among schools after Sept. 13 accounted for 5.7 percent of the district's estimated K-12 enrollment. Those in grades 9-12 accounted for 13.3 percent of the district's estimated 9-12 enrollment.

Certainly, the numbers suggest significant movement into the district and among schools by families arriving or making changes after the school year is underway.

But do they justify a top-down edict on grading periods that affects all students, for better or worse? Some teachers in the International Baccalaureate magnet program at Southwest High, for example, say the new quarter system does not work well for the advanced curriculum they are teaching and forces them to give a permanent grade to a student

before the student has found his or her way in a class. (Under the old trimester system, parents received midtrimester grades, which gave an indication of the students' progress but were not part of their permanent record.) One teacher commented, "It's just another case of changes being made without considering their effect on the high-achieving students."

Perhaps the solution is to allow each high school to design an approach to grading periods that will work best for its various programs and student populations.—*Dana Schroeder.*

**Somewhat surprisingly**, the "accountability" issue with charter schools turns out to be more a problem with their sponsors than with the schools. The schools are willing to be accountable for performance; "the charter movement" is willing to see nonperforming schools closed. But the sponsors, most of them district boards of education, are failing to monitor performance. If there's a crisis in some school and kids get hurt, whose fault is it then?

It's an uncomfortable situation for sponsors. If a district board closed a charter school for poor student performance, people would ask how the board monitors its own schools and, if some are performing poorly, why *those* aren't closed. The whole area of oversight—and not just for the charter schools—is a question the Legislature needs to come back to.—*T.K.*

"Take Note" contributors include *Citizens League* and *Minnesota Journal* staff members.

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# Citizens League Matters

November 16, 1999

News for Citizens League Members

## Welcome

### New and returning members

Ruby Hunt  
Jacques Koppel  
Sue Matthews  
John E. Meyer  
Kirby Pitman  
Stephen and Maureen Schenck  
Catherine Shreves  
John D. Taylor

## CITIZENS LEAGUE

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info@citizensleague.net  
www.citizensleague.net

*The Citizens League promotes the public interest in Minnesota by involving citizens in identifying and framing critical public policy choices, forging recommendations and advocating their adoption.*

The Citizens League is an open membership organization. Suggested dues for membership are \$50 for individuals and \$75 for families. Please call 612-338-0791 for more information about membership.

## Half-Price Sale!

The 1999 Public Affairs Directory is now available for \$7.50 (plus postage and handling) instead of the regular \$15. The 2000 PAD will be available in February. As a 1999 buyer, you will be notified in advance. Call 612-338-0791 to order.

## Board approves workforce training report

At its October Board meeting, the Citizens League Board of Directors gave its approval to the League's latest policy report *From Jobs for Workers to Workers for Jobs: Better Workforce Training for Minnesota* (see article in *Minnesota Journal*). Now that the report is complete, efforts will shift towards publicizing and implementing its recommendations.

In the meantime, we would like to thank the more than thirty League members who served on the committee, as well as committee chair **Roger Hale**, for their time, effort and input.

### Committee members included:

**Roger Hale, Chair**  
**Bill Aberman**  
**Martin Adams**  
**Dave Alden**  
**Kelly Altmeyer**  
**Jim Bartholomew**  
**Wendy Brower**  
**Bill Brumfield**  
**Erv Chorn**  
**Ken Dols**  
**Ann Sheldon Duff**  
**Todd Graham**  
**Jean Hammink**  
**Ed Howe**  
**Dave Hutcheson**  
**John Karr**  
**Larry Kelley**  
**Fred Knox**

**Pradeep Kotamraju**  
**Rich Krohn**  
**Thomas Limond**  
**Gail Morrison**  
**Dan Newman**  
**Patrick O'Leary**  
**Jim Roth**  
**Dudley Ruch**  
**Bernie Ruffenach**  
**Elin Malmquist**  
**Skinner**  
**Denise Stephens**  
**Steve Studt**  
**Dale Swanson**  
**Abigail Turner**  
**Reede Webster**  
**Ann Wynia**  
**Nancy Zingale**

## League budget in the black for fiscal year 1999

The Citizens League ended fiscal year 1999 with a healthy operating surplus of \$16,558. Operating revenue for the year was \$518,268, up \$19,112 (3.8%) from FY1998. Operating expenses for the year were \$501,710, an increase of \$10,423 (2.1%) over last year.

The League's overall financial health also improved considerably. Unrestricted net assets increased by \$27,944 compared to a decline of \$4,962 last year. Restricted assets were also up; \$42,742 over FY98. Overall League net assets in FY99 increased by \$70,686 compared to an

increase of \$8,748 in FY98. The surplus was driven primarily by special projects and earned income which together increased by more than \$60,000 over last year and were \$44,000 over budget expectations.

Despite the overall rosy picture there are some darker trends lurking. The League's historical sources of core support declined this year. Income from both individual dues and contributions dropped for the first time in nearly a decade. And general operating support from corporations continued its downward trend.

On the positive side, corporate support in the form of sponsorships soared last year. And on the individual side, income from the League's endowment fund increased by \$2,000 to \$5,465. The endowment fund balance stood at \$181,481 as of August 31 compared to \$124,807 the year before. In addition, the League has received planned gifts and pledges of nearly \$500,000. The League's long-term financial health depends on continued growth of the endowment fund.

A copy of the League's FY1999 audit report is available from the League office.



## Crime: Case Closed?

The November Mind-Opener series is examining what's behind the current crime statistics. The news about crime is generally good; but are we in danger of becoming complacent? What's behind the decline - demographics? the strong economy? better policing and/or prevention? What new opportunities do lower crime rates present? What's the future of crime prevention? Join us as we take a closer look at crime in Minnesota.

**Tuesday, November 9**

**Tom Johnson**

*President, Council on Crime and Justice*

**Tuesday, November 16**

**Charlie Weaver**

*Commissioner, MN Department of Public Safety*

**Tuesday, November 23**

**Bill Finney**

*St. Paul Police Chief*

**Tuesday, November 30**

**Amy Klobuchar**

*Hennepin County Attorney*

All meetings in this series are from 7:30 - 8:30 a.m. at the University Club, 420 Summit Avenue, St. Paul. Cost is \$10 for Citizens League members, \$15 for non-members and includes a continental breakfast. Registrations can be made by calling (612)338-0791 or emailing [info@citizensleague.net](mailto:info@citizensleague.net).

## Next Month: Census 2000

The December Mind-Opener series will examine the 2000 Census. Questions to be explored include: How has the size, age, ethnicity, wealth and geographic location of Minnesota's population changed over the last ten years? What will the new census numbers mean for the state? How will they impact the redistricting of state legislative seats? Finally, we will examine the issue of the undercount — what segments of the population are most likely to be undercounted? What are the ramifications of an undercount and how do we prevent it? Tentative dates for the series are December 7, 14 and 21 at the Zuhrah Shrine Center. So pencil us in on your calendar and watch your mail for details.

Executive Director **Lyle Wray** has already started spreading the word on the League's new workforce training report including a recent presentation to the Development Corporation of Austin, Minnesota and a joint presentation with workforce training committee chairman Roger Hale at the Humphrey Institute's 1999 Policy Conference.

Lyle recently spent a weekend in Washington D.C. convening a meeting of the regional civic organization network at the National Civic League annual meeting. He also made a brief side trip to Jacksonville, Florida as a resource speaker for a Citizen League-like study committee on regionalism.

Research Associate **Kris Lyndon Wilson** has been serving on the planning committee for the upcoming Intergenerational Dialogue on School Integration. The event is being organized by the Minnesota Minority Education Partnership and co-sponsored by a number of community groups, including the Citizens League. The event is designed to begin a discussion about where the Twin Cities has been and should go in terms of school integration, within the context of the new state desegregation rule which relies on voluntary efforts. All League members and the general public are encouraged to attend. Check out the yellow flyer inserted in this month's *Journal* for more information about the event.

Research Associate **Dave Chadwick** is participating in planning activities for the League of Women Voters of Minnesota's 2000 Citizens in Action conference. The annual conference provides citizen activists with advice on organizing and influencing policy-makers. Dave will also be presenting at one of the conference's workshops on influencing the legislative process at the federal level.

**[www.citizensleague.net](http://www.citizensleague.net)**

In an attempt to keep it fresh, up-to-date and useful, the League's website will be receiving a new look during the month of November. Check it out at [www.citizensleague.net](http://www.citizensleague.net).

You'll still find our latest policy reports, articles from the Minnesota Journal, and information about upcoming Mind-Opener meetings and other special events. The site also includes information about League Board members and other regional civic organizations from around the country. We've also added bios of our staff members. Send an email and tell us what you think.

***Have an idea for a Mind-Opener series?***  
*Call us at 612-338-0791 or email us at*  
***[info@citizensleague.net](mailto:info@citizensleague.net)***