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November 3, 2020

City of Coleraine

,

I am writing in regard to the City Criminal Prosecutions for 2021. I am pleased to announce I have agreed with Jesse Powell of Powell Law to have both of us handle these matters. Jesse had been with the Itasca County Attorney's Office for the last 3 years, so he is experienced in Criminal Law.

I am doing this for two reasons:

1. with 3 Judges and now a Referee scheduled Criminal cases as we try to catch up with Covid cases, one person cannot handle 4 different schedules. With Jesse we will be able to handle all the schedules.
2. I will turn 70 in January and the Cities need to have someone who can succeed me to handle your matters.

They will be no change in the current rate structure so any increase will be because of the increased cases in the short term. With this I ask you to appoint John Dimich, Dimich Law and Jesse Powell, Powell Law as your 2021 City Prosecution.

Sincerely,

John P. Dimich
Dimich Law Office

JPD/amh

Cc: Jesse Powell, Powell Law



RECEIVED

NOV 20 2020

CITY OF COLERAINE

November 19, 2020

To: Employers of AFSCME Groups and AFSCME Local Union Presidents

From: Shannon Douvier, Executive Director, AFSCME Council 65

RE: 2021 AFSCME 65 DUES RATE FOR AFSCME LOCALS IN MINNESOTA

****Please make sure this correspondence is shared with your payroll department personnel who perform the dues deductions and payroll functions. Thank you for your cooperation in this matter.**

This letter is to notify you that there is a change in the maximum dues cap effective January 1, 2021. The Council 65 progressive dues formula is 1.63% of the employees' base pay rate, not to exceed a monthly cap of \$57.70. Base wage excludes overtime, shift differential, longevity, premium pay (holiday/weekends/Sunday), on-call or stand-by, attendance bonus pay, severance payments, annual vacation payouts, call back, call off and any other amounts added to a member's base compensation, to the extent that the employer is able to separate these amounts from base wages when computing the dues deduction.

If you have a majority of employees who work full time (2080 hours per year) and make at least \$20.42 per hour, they will reach the Council 65 monthly maximum of \$57.70. You will then be able to make deductions based on simple division using the annual maximum deduction divided by pay periods per year as follows:

\$692.40 per year: **\$28.85 per pay period for 24 pay periods**
 \$26.63 per pay period for 26 pay periods
 \$25.64 per pay period for 27 pay periods

For employees who make less than \$20.42 an hour or are part-time, it will be necessary to run the percentage formula to make the dues deduction calculation.

Example Full time: \$15.00 per hour: $\$15.00 \times 173.33 \text{ hours per month (full-time)} =$
 $\$2599.95 \times 1.63\% = \42.38 a month.

Example Part-Time: \$15.00 per hour: $\$15.00 \times 80 \text{ hours (20 hours per week for a month)}$
 $= \$1,200.00 \times 1.63\% = \$19.56 \text{ a month for dues.}$

Example Cap of \$57.70: \$21.00 per hour: $\$21.00 \times 173.33 \text{ hours per month} = \$3639.93 \times$
 $1.63\% = \$59.33 \text{ per month. Since it is over the cap of } \$57.70 \text{ the dues would be } \$57.70.$

wage/hr x # hrs x .0163 (Done on a monthly basis – Cap of \$57.70 per month)

American Federation of State, County and Municipal Employees, AFL-CIO

TEL (218) 885-3242 FAX (218) 885-3245 TOLL FREE (888) 474-3242 WEB www.afscme65.org

3335 West St. Germain Street, Suite 107, St. Cloud, MN 56301

As always, we appreciate your attention to this matter and are more than willing to work with your payroll staff to assist in proper set up and calculation of the dues. We will gladly work with you to prepare an Excel spreadsheet to make the calculations for the AFSCME membership at your workplace.

As you are aware we are required to represent all employees covered by the AFSCME collective bargaining agreement (members or non-members) therefore it is important that we receive all information necessary to represent those employees. It is helpful if your dues remittance includes employees full first and last name, union status, job title, department, work location, date of hire, rate of pay, address, phone number, and email. This list should include all members and non-members. It is also helpful to know when an individual's employment status has changed; for example: new hires, retirements, and terminations with the date these changes occurred.

Council 65 has transitioned to an electronic dues processing system. If you can send your dues remittance information in an electronic format/file that would be the preferred method. We can also receive dues payments via an ACH deposit. If you have interest in setting up the dues payment electronically, please contact our office and speak with Sue Kunkel.

If you have more questions, want assistance with creating an Excel spreadsheet, or are uncertain how to make the calculations, please call our Finance Assistant Sue Kunkel at 1-218-885-3242 for further assistance or email her at: skunkel@afscme65.org.

Sincerely,



Shannon Douvier
Executive Director
AFSCME Council 65
3335 West St. Germain Street
Suite 107
St. Cloud, MN 56301
SDouvier@afscme65.org
218-885-3242 EXT. 201

Briana Anderson - City of Coleraine

From: Jammie Franklin via LMC - MemberLink <Mail@ConnectedCommunity.org>
Sent: Friday, November 20, 2020 8:34 AM
To: Briana Anderson - City of Coleraine
Subject: City Finance Officers-Treasurers : League of Minnesota Cities Insurance Trust: 2020-21 Coverages, Rates, and Dividend Amount

Member Link

City Finance Officers-Treasurers

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[League of Minnesota Cities Insurance Trust: 2020-21 Coverages, Rates, and Dividend Amount](#)

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UPLOAD
A PHOTO

Nov 20, 2020 8:34 AM

[Jammie Franklin](#)

The League of Minnesota Cities Insurance Trust Board of Trustees has approved premium rates and several coverage changes for the coming year. You can find more information about the coming year's rate and coverage changes by selecting the appropriate link:

[2020-21 Premium Rates](#)

[2020-21 Coverage Changes](#)

The Trust is also returning \$5.7 million to members of the property/casualty program. A check for your share will be mailed in December. Learn more about this year's dividend at:

[2020 Property/Casualty Dividend](#)

In the decades since the Trust was created by Minnesota cities, it has offered broad coverage, stable premiums, and robust loss control programs; and all of us at the Trust will remain committed to these principles. We thank you for your continued participation and dedication to the Insurance Trust. If you have any questions about the changes taking place this year, feel free to contact your agent; underwriter; or Laura Honeck, Operations Manager, at lhoneck@lmc.org.

Thanks,

Jammie Franklin | HR Project Assistant

Phone: (651) 215-4045 | jfranklin@lmc.org

League of Minnesota Cities | 145 University Ave. West | St. Paul, MN 55103

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2020 Dividend

Your LMC Resource

Laura Honeck

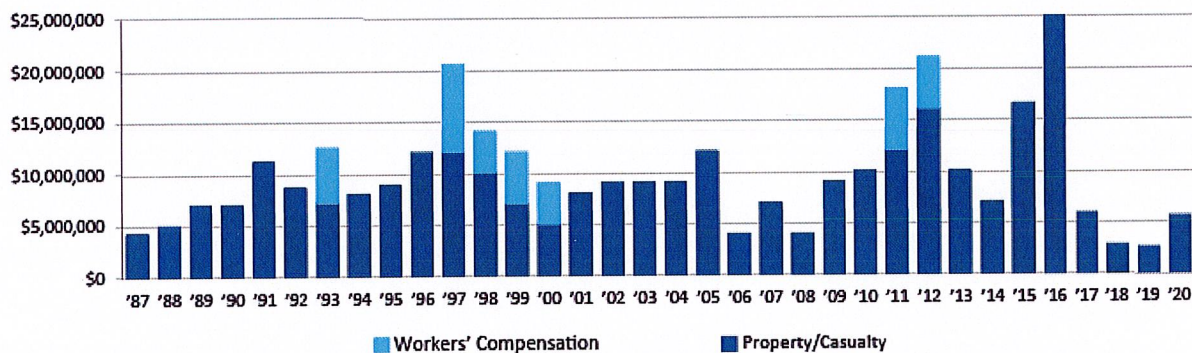
LMCIT Operations Manager

(651) 281-1280 or (800) 925-1122

lhoneck@lmc.org

Members of the property/casualty program will share in a \$5.7 million dividend for 2020, bringing the total amount of returned dividends since 1987 to \$338 million. Members will receive their share in December.

League of Minnesota Cities Insurance Trust Dividends \$338 Million Since 1987



The [Board of Trustees](https://www.lmc.org/about/governing-boards/lmcit-board-of-trustees/) (<https://www.lmc.org/about/governing-boards/lmcit-board-of-trustees/>)' decision to return a \$5.7 million dividend was based on losses experienced by members, actuarial projections, investment results, legislative and coverage changes, reinsurance costs, and the Trust's long-term strategic direction. It's important to remember that dividend amounts are driven by these factors, so the availability and amount of dividends will fluctuate over time.

Reductions in actuarial projections on old property/casualty claims and unrealized capital gains in our investment portfolio helped build our fund balance. This, along with increasing our property and liability reinsurance retentions, allowed us to keep overall property/casualty premium rates flat this year. At the same time, we've been able to maintain a fund balance strong enough to hedge against the uncertainty of COVID-19, cyber, police liability, property, and other variables we expect to see from year to year.

In the decades since the Trust was created by Minnesota cities, it has offered broad coverage, stable premiums, and robust loss control programs. As an organization owned and managed by its members, it remains committed to these principles and to helping those members build and maintain strong communities.



2020-2021 Premium Rates

Your LMC Resource

Underwriters are available to assist with questions about coverages and more.

[Connect with Underwriters \(https://www.lmc.org/about/league-staff/\)](https://www.lmc.org/about/league-staff/)
choose "Underwriting" under "Department"

The League of Minnesota Cities Insurance Trust's [Board of Trustees \(https://www.lmc.org/about/governing-boards/lmcit-board-of-trustees/\)](https://www.lmc.org/about/governing-boards/lmcit-board-of-trustees/) evaluates loss projections every year to ensure premium rates are adequately set to respond to future claims experienced by Minnesota cities. Here is information about premium rates going into effect for property/casualty coverages renewing on or after Nov. 15, 2020, and for workers' compensation coverages renewing on or after Jan. 1, 2021.

Property/casualty program

Property/casualty premium rates will remain flat this year. Recognizing the pressure members are facing from COVID-related costs and the effect of post-traumatic stress disorder (PTSD) claims on workers' compensation rates, the Board of Trustees decided against rate increases for this program. Fortunately, the Trust's strong property/casualty fund balance, and the opportunity that provides to increase reinsurance retentions, made it possible to avoid a rate increase.

There will be a minor shift between certain auto rates that will not change the program's overall revenue. Based on our evaluation of projected losses and expenses, auto physical damage rates will decrease 5% and auto liability rates will increase 5%.

Members should note their premium might be affected by other factors that are specific to their individual organization, such as changes in expenditures, property values, payrolls, experience rating, and other exposure measures.

Workers' compensation program

The workers' compensation program's fund balance remains strong and costs have remained stable or improved in many job classifications, but public safety PTSD claims have had significant cost implications, resulting in an average rate increase of 13% for the coming year. That will be implemented by way of a 35% rate increase for police job classes and a 4.5% increase in all other job classes.

Because of the effect this could have on stand-alone police departments, the rate increase for those members will be capped at 20% for the year. It's important to note individual member premiums will also be affected by other factors like changes in member expenditures, payrolls, experience rating, and other exposure measures.

These increases will move us toward a workers' compensation funding level for police job classes that will be sustainable over time, but there is still a projected gap, meaning we're likely to see additional pressure on rates in the coming year. As public officials themselves, the Trustees understand the impact this has on member budgets.

The Trust's work to address PTSD

Unfortunately, PTSD has become a very significant factor for the program. Since PTSD claims first became compensable in 2013, they have risen to a point where they're currently projected to make up more than 30% of our annual claim costs, with most of that arising from police departments.

The Trust is working diligently with our members, public safety professional organizations, local government self-insurance pools across the country, and other stakeholders to address PTSD. We are addressing it not only from a financial perspective, but also in recognition of the effects it has on staffing, departmental morale, and the well-being of individuals and their friends, families, and communities.

As part of this effort, the Trust hired a former public safety officer as a dedicated full-time resource on PTSD and general public safety mental health. Over the last year, she has:

- Created our online [PTSD and Mental Health Toolkit \(https://www.lmc.org/ptsd-mental-health-toolkit/\)](https://www.lmc.org/ptsd-mental-health-toolkit/) in consultation with a psychologist and a number of state public safety leaders.

- Collaborated with the University of Minnesota on research projects designed to measure the scope and effectiveness of different approaches to preventing, identifying, and mitigating PTSD.
- Initiated a broad analysis with other state league pools of national trends regarding these types of claims.
- Worked with members and the League's Intergovernmental Relations staff to develop legislative strategies to reduce the burdens PTSD is creating for our members, both in the workers' compensation system and with regard to Public Employee Retirement Association health benefit costs.

Results will take time

While these efforts are expected to ultimately result in more manageable claim trends, that is not likely to happen overnight, and it could take several years to reach that goal. Although there are treatments that are widely effective for PTSD, there are still social and cultural obstacles to acknowledging mental health issues, seeking appropriate care, and encouraging return to work. Obstacles like those can take time to overcome.

In addition, while we are encouraging the state to take a more active role in addressing the problem, the state's own economic challenges suggest the Trust and our members will have to play an outsized role in finding solutions.

Nevertheless, we believe this is ultimately a broader problem that local governments and the workers' compensation system cannot fix without help from state and federal governments, public health professionals, health care organizations and insurers, and others with an interest in ensuring cost-effective public safety and healthy public safety officers. The Trust is committed to playing an active and significant role in confronting the challenge of PTSD. We are equally committed to engaging other participants in this effort.



2020-2021 Coverage Changes

Your LMC Resource

Underwriters are available to assist with questions about coverages and more.

[Connect with Underwriters](https://www.lmc.org/about/league-staff/) (<https://www.lmc.org/about/league-staff/>)
choose "Underwriting" under "Department"

Have Ideas for Enhanced Coverage?

Do you have ideas to enhance the Trust's coverages? We'd like to hear from you.

[Contact an Underwriter](https://www.lmc.org/about/league-staff/) (<https://www.lmc.org/about/league-staff/>)
choose "Underwriting" under "Department"

The [Board of Trustees](https://www.lmc.org/about/governing-boards/lmcit-board-of-trustees/) (<https://www.lmc.org/about/governing-boards/lmcit-board-of-trustees/>) reviews the Trust's coverage every year to ensure it responds to the unique exposures faced by Minnesota's cities. Many suggestions come from members and their insurance agents. Here is information about coverage changes going into effect for property/casualty coverages renewing on or after Nov. 15, 2020, and for workers' compensation coverages renewing on or after Jan. 1, 2021.

Property coverage

Removal of organic pathogen cleanup coverage

The coverage for expenses to clean up or remove organic pathogens will be removed. Currently, each member is provided \$250,000 for these kinds of expenses during each coverage term for organic pathogens that are on the list of communicable diseases for which federal isolation and quarantine are authorized by the president's executive order or [Communicable Diseases of Public Health Significance](https://www.cdc.gov/immigrantrefugeehealth/laws-regs/hiv-ban-removal/fact-sheet.html#:~:text=Federal%20regulations%20list%20the%20following,disease%20specified%20by%20Executive%20Orders) (<https://www.cdc.gov/immigrantrefugeehealth/laws-regs/hiv-ban-removal/fact-sheet.html#:~:text=Federal%20regulations%20list%20the%20following,disease%20specified%20by%20Executive%20Orders>), as defined by the U.S. Department of Health and Human Services. Things like tuberculosis, infectious syphilis, and COVID-19 are on the list or are authorized by a presidential executive order. The coverage is being removed because members have never previously encountered or reported cleanup costs for diseases on the federal lists, and since these diseases can become widespread, the aggregation of many relatively small claims for members could become a cumulative burden for the Trust.

Addition of police dog definition

The Trust provides coverage for police dogs that are injured and unable to perform normal functions. A definition is being added as follows to clarify what constitutes a police dog: *Police dog means a dog that is specifically trained to assist police and other law enforcement personnel in duties like apprehending suspects and searching for and locating drugs, explosives, crime scene evidence, and missing people. Police dog does not include comfort or therapy dogs.*

Reinforcement of loss of revenue exclusions

The Trust provides loss of revenue coverage if there is direct physical damage to covered buildings that causes loss of revenue due to a necessary suspension of operations while the building is replaced or repaired. Existing exclusions related to organic pathogens or infectious disease are being confirmed, including that a government-ordered shut down does not trigger coverage.

Liability coverage

Creation of a \$250,000 annual aggregate sublimit for organic pathogen claims

The Trust currently provides \$2 million per occurrence in liability coverage for organic pathogen claims, subject to a \$3 million annual aggregate limit. Coverage for organic pathogen claims will be restricted to a \$250,000 annual aggregate limit, with defense costs encompassed within the limit. This will reduce the potential for a severe aggregation of claims that could become an undue burden for the Trust. The change will also clarify the aggregate limit applies for both municipal liability and auto liability claims.

Auto liability coverage

Clarification of organic pathogen liability coverage involving autos

A clarification will be added that an organic pathogen claim is not excluded under the auto liability coverage. A \$250,000 aggregate limit will apply for organic pathogen claims regardless of whether claims are made under municipal liability, auto liability, or both.

Workers' compensation coverage

Creation of a covered entities endorsement

An endorsement will be created that lists all entities covered by a workers' compensation coverage agreement. This will make it easier and less cumbersome to find covered entities.

Extraordinary expense coverage

Increase in total funding available

Total funding available for claims submitted under the Trust's [extraordinary expense coverage](https://www.lmc.org/resources/extraordinary-expense-coverage/) (<https://www.lmc.org/resources/extraordinary-expense-coverage/>) will be increased from \$3 million to \$5 million. This coverage provides up to \$250,000 per member per coverage term for extraordinary and unanticipated expenses a member incurs, which must be paid back to the Trust within five years. This change reflects both the inflation that has taken place since the coverage was first created and the possibility that additional members may request it in light of unexpected expenses arising from the current pandemic.

Free Thanksgiving Dinner



Thursday, November 26
Delivery or Pick-Up (no in-person dining)

*Serving Itasca County area older adults, individuals and families in need,
and/or individuals and families with no access to a Thanksgiving meal.*

Place your order on or before Tues, November 24

You'll be asked to please provide the names of the people receiving the meals.

To order, contact the YMCA: 218-327-1161 or membership@ymcaitasca.org

Delivery or Pick-Up Only (no in-person dining at the YMCA)

Between 3:00-4:00 on Thanksgiving Day, at Timberlake Lodge

Delivery: please provide delivery address and phone number. Non-contact delivery limited to Bovey, Cohasset, Coleraine and Grand Rapids areas.

Pick Up at Timberlake Lodge, main door, follow the signs. Please remain in your car.



FOR IMMEDIATE RELEASE



For more information, contact:

Renee Bymark, ElderCircle

218-999-9233

renee@eldercircle.org

November 9, 2020

Centennial Rotary Thanksgiving Dinner is Going Delivery and Drive-through this Year, Due to the Pandemic.

Traditionally, the Centennial Rotary club hosts a free Thanksgiving dinner at the YMCA for older adults, people in need and individuals and families who have limited access to a Thanksgiving meals. In light of current restrictions, this year's meal will shift to delivery and pickup only (no in-person dining at the YMCA). Delivery and pick-up will be at the main doors of the Timberlake Lodge.

"We are incredibly grateful to partner with ElderCircle, the Itasca County YMCA and Timberlake Lodge to continue this holiday tradition," said Keith Polister, Centennial Rotarian. "We are preparing to serve 200-300 meals to many who may be experience a hardship or do not have access to a meal. It is important to us to be able to reach those in need."

The meals will be prepared by Timberlake Lodge. Centennial Rotarians and community volunteers will deliver the meals and coordinate curb-side pick-up at Timberlake Lodge. Delivery will be available in Grand Rapids and surrounding areas. There will be no in person dining this year due to the pandemic.

Registration for this free Thanksgiving meal is now open by contacting the Itasca County YMCA at 218-327-1161 or email membership@ymcaitasca.org. Orders must specify delivery or pick-up and state the names of the people receiving the meals. Registration must be made on or before Tuesday, November 24. Meals will be available for delivery and pick up on Thanksgiving Day, Thursday November 26, from 3:00-4:00 pm. Funding for this project is made possible through the Blandin Foundation, Centennial Rotary Club, and ElderCircle provided in part by the Arrowhead Area Agency on Aging as part of the Federal Older Americans Act CARES funding.

"We're excited to have created an alternative way to still make this Thanksgiving meal available to the community," stated ElderCircle Executive Director Renee Bymark. "And we're seeking volunteers who may want to celebrate Thanksgiving by helping others." If you'd like to volunteer to deliver meals, contact ElderCircle at 218-999-9233 ext. 279 or email ecircle@eldercircle.org to volunteer. Volunteers will be asked to meet at the Timberlake at 2:30pm for instructions.