



Senate District 54 DFL Newsletter

May 2009
Vol. 17 No. 6

Gem Lake . Lauderdale . Little Canada . Roseville . Shoreview . St. Anthony . Vadnais Heights

What's New in SD54

Ivor Matz, Associate Chair

PCR donations

Our SD54 website is now fully capable of taking on-line PCR donations directly. It's "Easy as 1-2-3" to join our 2009 Minnesota True Blue fundraising campaign and help ensure that we have the funds we need to meet our obligations. Just click here: <http://www.sd54df.org/new-donations>, scroll down to the 'Donate' button, and follow the directions. You will be notified of your donation and we will mail you a receipt and the PCR Refund Form to claim your PCR refund right away. *Through the end of March, we've received \$1,860 of PCR donations that have helped us to overcome our projected deficit for 2010. We still have a long way to go.* Thanks to all who have contributed to our fundraising campaign so far! Your help is very much appreciated. Again, many thanks to Scott Anderson, Todd Anderson, Bob Venters, and Robin Raygor for making the on-line donation capability a reality.

Your PCR contribution will be invaluable to ensure that we can: 1) fully support our local candidates; 2) pay for the costs of our upcoming 2010 caucuses and conventions; 3) pay for the costs of this newsletter, announcements, and other mailings; 4) pay for our operating costs and volunteer support; and 5) pay for our social events like the summer picnic, winter potluck, parades, and various other activities. The real beauty of making a PCR donation in these tough economic times is that you help support your local candidates and party at no cost to you! The PCR program allows individuals to contribute up to \$50 and married couples to contribute up to \$100 and receive a full refund from the state. Again, you can make a PCR donation right now by clicking here: <http://www.sd54df.org/new-donations>. And you can claim your refund immediately; you don't have to wait until the end of the year.

Some individuals have asked what will happen if we get contributions that exceed our needs. While we doubt that that is likely to happen, we can always pass a surplus along to the state party for 2010 party activities or use it to support DFL candidates outside our district. We can also use it to build and grow the party in ways we haven't done in the past, such as by printing our own sample ballots and producing direct mailings in support of our local candidates. Rest assured, your contributions will be put to very good use!

SD54 Central Committee Meeting

Plan to attend the district central committee meeting on Thursday, May 21 at 7:00 p.m. The usual place is Roseville Fire Station #1, Basswood Room, Roseville City Hall Complex. However, venues can change, so watch for signs when you arrive or check out the website in case there is a change of venue after the newsletter comes out. (For email recipients, click here: www.sd54df.org/calendar.)

Roseville Rosefest Parade

The Rosefest Parade, will be held Monday, June 22 at 6:00 p.m. As we have in past years, we will be decorating a float at Norm Hanson's house on the preceding Sunday afternoon, June 21. (See calendar.) The Rosefest Parade is the only parade we will participate in this 2009 election off-year.

Campaign 2010

While the 2010 Campaign Season may seem like a long time in the future, the fact is that 2010 campaigning begins in earnest in only eight short months. The gubernatorial candidates have already formed exploratory committees or announced their candidacies and are even now raising funds and asking for campaign workers and volunteers. Be sure that you get involved now – check out their websites for volunteer opportunities.

Annual Pot Luck Picnic and Food Drive

The SD54 Annual Pot Luck Picnic will be held Thursday, July 16, at Roseville Central Park at the Lion's Club Pavilion Shelter at 6:00 p.m. SD54 will provide the tableware, brats, and beverages. You can bring a dish of food to share.

As in previous years, there will be speeches and pitches for contributions and volunteers from DFL candidates for elective office. This year, however, we will invite other DFL party units, such as the various statewide caucuses and city and county DFL party units to join us at the potluck. Since this is a social event, we are going to use it to meet other party members engaged in local and statewide politics who may have a different political focus from our own. Coordinated purpose, coordinated action, and coordinated efforts will lead to coordinated focus and better results.

This year we will be combining the SD54 picnic with a food drive to help restock the shelves of local food banks. You can also contribute with a cash donation. Because food banks buy in quantity at wholesale prices, each dollar you contribute can buy up to eight dollars in food! Even a small contribution of \$5 or \$10 adds up to real benefit for those in need. If you own a truck or van and would like to contribute by helping to gather and sort food donations and take them to the food banks, or if you would like to volunteer for the Events Committee, please call Sarah Lehman, Events Committee Chair, at (651) 209-2252 or snyhaug@gmail.com.

The Senate District 54 *Newsletter* is published six times a year to inform and educate interested parties of the happenings within SD54 DFL. The *Newsletter* provides opportunities for readers to submit articles for publication on various subjects of interest to this audience. The Newsletter Committee reserves the right to edit articles as appropriate to meet these goals and space restrictions.

Newsletter Committee

Norm Hanson, chair	(651)484-8926
Julianne Johnston, vice-chair	(651)486-7120
Peter Berglund	Joan Cooper
Grace Dyrud	Keith Dyrud
Sandy Hanson	Beth Lareau
Mary Jo Rourke	Charlie Quick
Karen Schaffer	Georgiana Sobola

Copy editor: Anne Frenchick
Layout editor: Antona Richardson

This is one way to answer President Obama's call for volunteerism and sacrifice. The newest youth slang has made "Obama" a verb, which means to take direct action to solve a problem or to conform one's actions or behavior in accordance with a higher or civic purpose. So let's *obama* this food bank problem and help our neighbors in need. A second food drive is being planned for September.

We will also be accepting PCR donations at the annual picnic, where you can *obama* our senate district funding needs. We will provide you with a PCR receipt and refund form at that time to send them in for your refund.

In addition to donations, we can always use more volunteers for any of the events listed above. To help with fundraising, mailings, planning events, or anything else you can think of, contact: Andi Moffatt at andiantom@comcast.net or (651) 917-3579; or Michele Courneya at mcourneya@starfieldsmith.com or (651) 484-3717. Thanks for all you can do – Yes we can do!!

Rick Nelson

Special recognition and appreciation for the multiple contributions to the State DFL by Rick Nelson, who died recently. His presence and counsel will be greatly missed.

—Minnesota State DFL Party—

(651) 293-1200, www.dfl.org

—4th Congressional District DFL—

Chair **J.P. Barone**, (651) 426-1836, var630@aol.com—

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Chair **Michele Courneya**

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Treasurer **Robert Venters** (651) 523-0993

Editor's Note

Our website manager's name was incorrectly spelled in the March SD54 *Newsletter*. His name is Robin Raygor. We apologize for this error.

Continuing health care coverage

Norm Hanson and Julianne Johnston

Do you or someone you know have the following concerns? “I am concerned about losing my job and the health care coverage that comes with it!” “I have already lost my job and have to decide whether to take COBRA coverage or not. I have 60 days to decide whether to continue the group coverage with my former employer, i.e. COBRA, but I am not sure whether I can afford it. I have been told that if I decide to continue my coverage, I will have to pay the entire premium plus up to two percent additional for administrative costs. I used to pay only 50 percent of the cost and my employer paid the rest. I am not sure if I can afford to continue my group coverage if I do not have a job and do not know when I will get another one. What are my options? What should I do? Isn’t individual coverage a lot less expensive? Maybe I can just get some individual coverage for my family and me and save money?”

It is important to understand that employer-based group health care coverage continues to be the main source of health care coverage for the majority of Americans, somewhere in the neighborhood of slightly more than 60 percent. That percentage has been declining in recent years due to various economic pressures experienced by employers, including the increasing cost of health care coverage for employees. Employers are not required by law to provide health care coverage but many of them do so in response to various forces in the labor market.

More than 50 percent of the employees that are covered by group health plans are covered by commercial **self-insured** health plans that often hire third party administrators such as HMOs (Health Maintenance Organizations), insurance companies, and other legally qualified entities. Commercial **self-insured** health plans are exempt from state legislated coverage mandates by the federal Employees Retirement Income Security Act (ERISA). In other words, self-insured plans are not state regulated even when managed by HMOs. HMOs directly cover only about 10-12 percent of the citizens of Minnesota and are subject to state mandates for coverage.

The problem of continuing health care coverage is being faced by many out-of-work former employees in Minnesota and elsewhere and it is predicted that because of the economy, many more will face these questions in the near future. ***First and foremost, it is important to elect COBRA coverage if your finances will allow, in order to avoid going through underwriting.*** Underwriting is the process by which an insurance company or HMO to which you have applied directly for individual coverage can decide whether they want to insure you. Insurance and all health plans do not have to cover you and can reject you for underwriting reasons, e.g. ironically, because they decide that you are not healthy enough for the plans to cover you. Keep this important fact in mind when making the decision to elect COBRA coverage: other available coverage options may be less expensive but you might not qualify for them. This is especially important if you have what they consider a serious or chronic health care condition. You are not required to go through underwriting when you elect health coverage through COBRA.

NOTE: There currently is a stimulus package related program available to enrollees in a federal (20 employees or more) COBRA plan that will subsidize 65 percent of the monthly premium for a period of up to nine months. That is, eligible enrollees will have to pay only 35 percent of the monthly premium for up to nine months. We encourage anyone who thinks that they might be eligible for the subsidy program to contact their health plan or former employer. **FYI:** Minnesota has a “mini COBRA” plan that covers employers with 2-20 employees. An effort is currently underway in the state legislature to allow the subsidy program to be made available to the 2-20 employee employers as well. The senate bill (SF1904) is authored by Linda Scheid; the house companion bill (HF 2138) by Joe Atkins.

One alternative, however, might be to get added to your spouse’s health plan if he/she has a group plan. Most companies will allow people to do that without waiting for the annual open enrollment period, although there may be certain circumstances where, because of being a “late entrant,” a pre-existing condition limitation may be placed upon coverage. Another option is to buy a high-deductible plan that may meet your needs, especially,

if you are healthy or have few or no pre-existing conditions. You will have to consider the pros and cons of lower monthly premiums that come with a high deductible.

Check into the State Children’s Health Insurance Program (SCHIP) to see if you might be eligible for this recently expanded program to cover both you and your children. Consider short-term healthcare coverage options that are available as well. They probably will not be as comprehensive as your current COBRA coverage, but they will get you through until you get new group coverage. Or you could buy short-term coverage after your COBRA coverage has expired, usually after 18 months, while waiting to get back into the work force. Check with your credit union, church, and/or veterans’ organization to see if they have a group coverage plan for which you qualify.

If you elect not to continue your group coverage through your former employer, or any of the other options mentioned and your application for individual coverage is rejected due to underwriting reasons, you can apply for individual coverage with the Minnesota Comprehensive Health Care Association (MCHA). MCHA is a risk pool composed of individuals who have been rejected by individual health plans. The individuals in this “pool” of rejected individuals will be supported by the health plans that serve the fully insured health coverage market. Coverage will probably be expensive and not as comprehensive as your COBRA coverage would have been, but hopefully you will be eligible for coverage by MCHA after a waiting period during which you will have no coverage.

Other options to consider are MinnesotaCare, which is a public program with various benefits and eligibility requirements. There are other public programs for low income persons, including Medical Assistance (MA) medical care and General Assistance (GA) medical care under specific government requirements. Neighborhood clinics in your area may offer reduced-cost health care through a sliding fee scale and prescription assistance is available from at least one of the major pharmaceutical companies.

It is most important to understand the various health care options that are available to you as well as the benefits and downsides of each in order to select the best option for your specific situation.

—*SD54 Senator John Marty announces his candidacy for governor*—

The **John Marty for Governor Campaign** office is located at 2395 University Ave W, Suite 303, St. Paul, MN, 55114. Supporters can stop by to pick up a button or bumper sticker, sign up to volunteer, drop off a donation, and/or just stop in to say hello. For more information, call the office at **(651) 646-4468**, or e-mail at **info@johnmarty.org**.

—*SD54 Legislators*—

Senator John Marty
328 State Capitol, St Paul, MN 55155
(651) 296-5645
jmarty@senate.mn
www.senate.mn/senatormarty

54A Representative Mindy Greiling
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rep.mindy.greiling@house.mn
www.mindygreiling.org

54B Representative Bev Scalze
357 State Office Building, St. Paul, MN 55155
(651) 296-7153 or 483-1055 (home)
rep.bev.scalze@house.mn

Solving the financial crisis:

Regulation or Stimulus?

Robert Venters, treasurer, 54 DFL

There has been plenty of talk about how to get our economy back on track. Banks have folded, executives have received bonuses (some have given them back), Detroit CEOs have driven hybrids to D.C. instead of flying in their \$30 million private jets and tea parties have been held.

On President Obama's recent trips (I still like seeing those two words together: President and Obama), there has been more coverage and attention given to whether or not he bowed to another head of state and if he should be "apologizing" for America than to how we will prevent another financial crisis. There has been story after story about the bailouts but little attention has been given to reforming regulations. It is a lot easier to create a news story about the \$800 billion bailout than about complex (maybe boring?) regulations. However, the time has come to start implementing strategies to prevent another crisis.

President Obama has stated that both the short-term fix of selective bailouts and the long-term solution of regulatory reform are both needed. A lack of regulation was a major contributor to the melt down. Regulations will be needed to deal with oversight of Wall Street firms, preventing them from getting "too big to fail," while at the same time encouraging home buying and providing for consumer protection.

In the previous eight years, we saw a hands-off approach to the financial regulation and there was little oversight of financial service providers. Even after the problems with Enron, the Bush administration thought that the financial industry knew what was best. This left federal agencies like the Securities and Exchange Commission understaffed and without direction from the White House. Added to the mix were new, untested ideas about how mortgage companies could make money (sub-prime loans). Insurance companies thought they were reducing risk with their new creative money making products like credit default swaps when they were really just hiding risk.

It may take awhile, but this economy will recover! The risk is that long term lessons will not be learned! In order to prevent another economic meltdown of this scale, regulations will need to be enacted and enforced that will keep financial service providers from growing "too big to fail" and avoiding the need for a bailout if they do fail; keeping mortgage lenders from making money from bad loans and passing them off to someone else; ensuring that insurance companies are able to pay off their obligations even if they did not understand what they got themselves into; and ensuring sufficient disclosure so the regulators and watchdog groups are able to call out problems before they snowball into an economic avalanche.

Hopefully the congressional Republicans will decide to be part of the solution instead of letting Wall Street make up its own rules. President Obama is our man and he is certainly taking steps in the right direction.

State Central Committee Business Conference and Central Committee Meeting February 7, 2009

Julianne Johnston

Rick Nelson, conference chair, presided over the election of officers for 2009-2010. There were 264 members of the Central Committee attending. Re-elected without contest were Chair Brian Melendez; Associate Chair Donna Cassutt; and Secretary Susan Rego. Lori Sellner was elected treasurer and Jamie Edward was elected affirmative action officer. Speakers introduced to the committee included gubernatorial

candidates Mark Dayton, Matt Entenza, and Steve Kelley; Senator John Marty; Ramsey County Attorney Susan Gaertner; and Doug Peterson, president of Minnesota Farmers Union. Others included Speaker of the House Margaret Anderson Kelliher; Al Franken and Franken's Campaign Manager Stephanie Schriok; St. Paul Mayor Chris Coleman; and Assistant Senate Majority Leader Tarryl Clark.

The Central Committee then was convened to take up Central Committee business. The 2009 Annual Report was presented by Chair Melendez. Awards included DFL Party Officer of the Year, Affirmative

Action Officer Megan Thomas; 4CD Affirmative Action Officer, Ramona Zamora; DFL Elected Officer, Secretary of State Mark Ritchie; and Volunteers of the Year for their efforts in entering 143,274 new precinct attendees. Those specifically named included our own Michele Courneya and Andi and Tom Moffitt.

Action Agenda Items to be included in the platform and Issues of the DFL included support for Darfur non-combatants, land use, and veteran support issues including re-employment, housing, and services for disabled veterans, Veterans Service Office assistance, and veterans' benefits. Announcements included the 10th Annual DFL Women's Hall of Fame luncheon on June 6 and a request for nominations to the DFL Hall of Distinguished Service.

SD54 State Central Committee members attending included Michele Courneya, Sue Rengstorf, Peter Berglund, Norm Hanson, Julianne Johnston, Arthur Allen, and Beth Lareau.

**Our Sincere Thanks to the Following
Contributors —
for their support of the
2009 “True Blue” Fundraising Campaign!
January 1 – March 30**

Nikki Annoni, Lauderdale
Orcutt-Baker, William A. Baker, St. Anthony
Kent Bergh and April Alfuth, Shoreview
Robert and Agnes Bruski, Little Canada
John F. and Laurie Buresh, Vadnais Heights
Gregory and Bonnia Carrell, Vadnais Heights
Jon and Jenny DeMars, St. Anthony
Grace and Keith Dyrud, Lauderdale
Henry and Pat Etten, Roseville
Hallie Finucane, Roseville
Mr. and Mrs. J. S. Futcher, Roseville
Roger and Mindy Greiling, Roseville
Richard and Elaine Jones, Roseville
Beth Lareau, Little Canada
Anita and Dean Mayfield, Shoreview
Colleen and Ivor Matz, St. Anthony
Kami Miller, Roseville
Tom and Andi Moffatt, Lauderdale
Nancy Przybylski, Vadnais Heights
Bill and Leola Rempel, Roseville
Susan Rengstorf, Shoreview
Daniel and Karen Ryan, Little Canada
Georgiana Sobola, Roseville
Robert Venters, Roseville
Anonymous—Roseville (3)

The GreenScene

Peter Berglund

Recycling 101: For those not recycling now, and for those that already recycle at home, here's some basic information. First of all, check with your own city's website or call city hall for specifics for your location. An example of different requirements between cities in Ramsey County is that Roseville uses a system of sorting into two groups, while Shoreview uses a single-sorting system where all recyclables may be put into one cart. Different cities follow different pick-up schedules and some provide containers to hold the recyclables. When you follow the guidelines for your specific city the recycling program will operate smoothly and efficiently. This will yield the best results in terms of processing and recovering the valuable materials and keeping down program costs.

Your city will list the types of materials that may be set out for recycling. Equally important is the list of undesirable materials that may *not* be included with the recyclables. Roseville gives many examples of unwanted materials, such as: boxes that held refrigerated or frozen foods (these usually are coated), pizza boxes (think grease), egg cartons, plastic bags, containers that held hazardous auto/yard products (e.g., motor oil), margarine tubs, cottage cheese tubs, and yogurt cups. Roseville only recycles plastic bottles (No. 1 & No. 2) with “necks,” not tubs or cups. It also want the caps, lids, pumps, etc. thrown away. Cans and jars do not have to be washed spotless, a quick rinse is okay, and the labels may be left on. If you are shredding paper to avoid identity theft, check with your city to see if it may be recycled. Some cities allow it, if it is in a closed paper bag.

Hands down, recycling saves money. Manufacturers use less energy to make products from recycled materials. After transportation costs are included, recycling a ton of paper “saves \$117 in electricity per year” according to Roseville's estimates. As another example, making new aluminum cans from recycled cans uses a small fraction of energy compared to making such cans from virgin ore.

Check with your city for its latest recycling guidelines and Recycle! Recycle! Recycle!

SD54 Calendar—May 2009

Note: Mark your calendars now!!! Due to circumstances beyond our control, the U.S. Post Office may not always deliver the *Newsletter* in advance of the events scheduled. For speedy email delivery, please contact us at (651) 484-8926 or (651) 486-7120 and request to be put on our email list.

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|------------------|----------|--|
| May 18 | Monday | 4CD Central Committee Meeting, Rice Street Library, 1011 Rice Street, 7:00 p.m. |
| May 21 | Thursday | SD54 Central Committee Meeting, fire station's Basswood Room, Roseville City Hall complex, 7:00 p.m. Watch for signs. All are welcome. |
| June 4 | Thursday | Newsletter Planning Committee Meeting, Georgiana Sobola's home, 1961 Hamline Ave. N., Roseville, 7:00 p.m. |
| June 13 | Saturday | DFL State Central Committee Meeting, Iron Range location, TBA |
| June 18 | Thursday | SD 54 Executive Committee, Roseville City Hall Complex (room TBA), 7:00 p.m. All are welcome. |
| June 21 | Sunday | Float decorating for the Roseville Parade, Norm Hanson's home, 2779 N. Oxford St., Roseville. We need volunteers* to decorate, beginning 2:00 p.m., rain or shine. |
| June 22 | Monday | Rosefest Parade, 6:00 p.m., at the Roseville High School parking lot. Meet at Norm's house at 5:15 to ride there on the float or meet us at the parking lot by 6:00 p.m. We need volunteers* to walk with or ride on the float in the parade. All are welcome to join the fun. |
| July 16 | Thursday | Annual Picnic, Lion's Pavilion in Central Park, Roseville, 6:00 p.m. We need volunteers* to grill the meat and someone with a truck to haul donations to the local food shelf. |
| July 20 | Monday | 4CD Central Committee Meeting, Rice Street Library, 1011 Rice Street, 7:00 p.m. |
| August 27-Sept 7 | | State Fair Donut Booth. We need 100 volunteers* to work six-hour shifts during the State Fair this year. We will start recruiting volunteers in June. Specific dates will be announced later. |
| Sept 26 | Saturday | DFL State Central Committee Meeting – Metro area location TBA |

***Volunteers for the annual picnic and the Roseville Parade should contact Events Committee Chair Sarah Lehman, at (651) 209-2252. For the Donut Booth at the State Fair, contact Andi Moffitt at (651) 917-3579.**

—Attention Readers—

This newsletter is an important asset to SD54, but there are costs as well! You can help maintain this service and cut production costs by switching from paper copy to email copy. Please do so starting today. Contact Norm Hanson (651) 484-8926 or Julianne Johnston (651) 486-7120 to make this change. The Newsletter Committee needs new members who are

willing to learn how the newsletter is produced and to become critical members of the newsletter production committee to keep this valuable asset to the district going. We are looking for people in all positions. Contact Norm or Julianne to find out how you can become more involved. No experience required, just a willingness to be involved.

**DEMOCRATIC
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**Prepared and Distributed by the Minnesota DFL
State Central Committee**

Senate District 54 Central Committee Meeting

Thursday, May 21, 2009 - 7:00 p.m

—Legislative update—

Meet for discussion with fellow DFLers

All are welcome.

Roseville City Hall Complex (*Watch for signs of meeting location*)

All City of Roseville buildings are handicapped accessible.