



Cooperative Network Calendar

Sept. 21: Minnesota Agricultural Credit Issues Conference, St. Cloud, Minn.
[Learn More...](#)

Oct. 18: Wisconsin Co-op Day at the Capitol, Madison, Wis.
[Learn More...](#)

Oct. 25: Federal Dairy Issues Forum, Rochester, Minn.
[Learn More...](#)

Nov. 14-15: Cooperative Network Annual General Meeting, St. Paul, Minn.

April 30 - May 1, 2018: SCH Conference, Minneapolis, Minn.

Link of the Week



Cooperative Network News

Happy National Farm Safety and Health Week!

Regional & Federal

CDC Health Advisory on raw milk

The Center for Disease Control (CDC) has issued a CDC Health Advisory and it is investigating Brucella RB51 exposures and illnesses that may be connected to the purchase and consumption of raw (unpasteurized) milk from K-Bar Dairy in Paradise, Texas. Symptoms of brucellosis can include: fever, sweats, malaise, anorexia, headache, fatigue, muscle & joint pain, and potentially more serious complications (e.g., swelling of heart, liver, or spleen, neurologic symptoms). The CDC's mission is to protect people's health and safety by preventing and controlling diseases and injuries.

Cooperative Network is a leader in Wisconsin's Safe Milk Coalition, a bipartisan coalition of dairy, veterinary and public health groups that oppose legislation that would allow the widespread sale of raw milk in Wisconsin. Our member-driven resolution states: "Because of Cooperative Network's strong interest in maintaining the highest health and safety standards for dairy products, Cooperative Network opposes legislation allowing a dairy farmer to sell unpasteurized milk to consumers at the farm or at non-farm locations." The CDC Health Advisory can be found [here](#).

Minnesota

Lawmakers agree on mediator to settle dispute over Gov. Dayton's line-item veto of legislative funding

Last week, Gov. Mark Dayton and legislative leaders agreed that retired Hennepin County Judge Rick Solum would mediate their dispute over the governor's line-item veto of funding for the legislative branch. The

The [Cultivate Safety website](#) is working to further the National Children's Center for Rural and Agricultural Health and Safety (NCCRAHS) mission of 'enhancing the health and safety of all children exposed to hazards associated with agricultural work and rural environments.' It is a place where parents and other responsible adults can come to find information and resources to help protect children in agricultural environments.

Minnesota Supreme Court had ruled on Sept. 8 that his veto was constitutional, which was counter to a Ramsey County judge's earlier interpretation that he had violated the Separation of Powers clause of the Minnesota Constitution. With the higher court requiring that the two sides essentially figure out the dispute on their own via a mediator, they have now been tasked with attempting to figure out how they reconcile their differences outside of the courts. Both the Executive branch and Legislative branch are also required to file a joint statement reporting the status of their mediation efforts on or before Sept. 30. Senate Majority Leader Paul Gazelka (R – Nisswa) has stated the legislature's goal through the mediation is to restore funding for their branch of government and not to renegotiate budget bills that the governor has previously signed into law at the end of the 2017 session. The governor contends his veto was done to bring legislators back to the bargaining table to discuss fiscal and policy differences that he feels could jeopardize Minnesota's future.

Cooperative Network participates in rural broadband coalition meeting in St. Paul

Rural broadband was the main topic of a meeting Cooperative Network participated in last week hosted by the Blandin Foundation in St. Paul. The meeting was attended by representatives from a host of entities including electric cooperatives, telecom cooperatives, local units of government and Congressional staff. The meeting offered those gathered an opportunity to discuss the results of broadband related legislation during the 2017 session and what might be on tap for 2018. During this past session, \$20 million was added to the border-to-border broadband grant program. It is uncertain what funding might be available in 2018 as it is a non-budget year and the session will be much shorter than this year. It is typical that supplemental budget bills are passed in even-numbered years, however it is uncertain how much additional money lawmakers may have the appetite to spend depending on how the state's finances look as they head into the fall election season. If there is a healthy budget surplus, there may be a bigger supplemental budget bill, as well as passage of another bonding bill. However, if current projections of a slightly down economy continue to trend downward, those bills could be smaller or quite possibly not passed at all. Cooperative Network continues to believe that the need for high speed, reliable internet service is critical for safety, education, jobs and commerce in today's economy, but that too many rural areas still lack adequate access.

Senior Cooperative Housing Council meets at Aquila Commons Co-op in St. Louis Park

Members of the Senior Cooperative Housing (SCH) Council gathered last week at Aquila Commons in St. Louis Park. On the legislative and regulatory front, council members discussed topics dealing with Cooperative Network's proposed 2018 resolutions, potential initiatives for the 2018 legislative session, and United States Department of Housing and Urban Development housing policies. Other topics covered include a recap of the heavily attended 2017 Senior Cooperative Housing Annual Meeting, and plans for the 2018 meeting next year, which will be held on April 30 and May 1 at the DoubleTree Minneapolis Hotel in Bloomington. The group also discussed potential topics for future education and SCH workshops for the members of Minnesota's senior housing cooperative community. The next SCH meeting will be held on Dec. 5 at Summerhill Cooperative of Maplewood.

Minnesota Agricultural Credit Issues Conference to be held this

week in St. Cloud

Cooperative Network's Minnesota Credit Issues Conference will be held this Thursday at the Best Western Plus Kelly Inn in St. Cloud. CEOs, general managers, finance and credit professionals from credit union, Farm Credit, farm supply, livestock, genetics, and fuel cooperatives are encouraged to attend. If you have still not registered, there is still time. Attendees will hear the latest on policy, trends, and developments in member lending:

- Strategic lending issues
- Economic update and forecast
- Mitigating risk
- Farm Service Agency update
- Difficult debt collections
- Interactive credit manager best practices panel

More information and registration is available [here](#).

Donated items needed for Co-op PAC auction at Annual Meeting

Cooperative Network's Annual Meeting will once again feature activities to raise funds for the organization's Minnesota political action committee (Co-op PAC). This year's live auction will take place from 7:30-8:30 p.m. on Tuesday, Nov. 14, at the InterContinental Hotel in St. Paul, Minn. A silent auction will run through most of the meeting scheduled for Nov. 14-15. Items of all values are welcome and appreciated. Funds raised by the auction are distributed to the legislative campaigns of those who have taken consistent positive legislative actions on behalf of issues of priority for cooperatives. If you prefer to make a cash donation, staff will purchase an auction item on your behalf. Please note that all items and cash contributions must come from individuals, as cooperatives and corporations are prohibited by law from donating to political action committees. Please contact Vicky at (651) 280-4900 or vicky.chaput@cooperativenetwork.coop or Patrick at (651) 280-4901 or Patrick.murray@cooperativenetwork.coop if you have items to donate or questions about the auction at your earliest convenience.

Minnesota Dairy Research and Promotion Council seeks candidates

The Minnesota Dairy Research and Promotion Council is seeking candidates to run for board positions in 11 districts. Elected board members represent dairy farmers in their respective districts and make decisions regarding the expenditure of dairy check-off funds.

Candidates should be active dairy farmers who are well-informed members of their community and interested in check-off promotion programs. Those interested in running for a seat on the board should contact their local nominating chairs by Sept. 20.

After the nomination deadline, a list of the candidates will be available from the Minnesota Department of Agriculture. Election ballots will be mailed in late December. Please contact Ruth White at 651-201-6494 or 800-967-2474 with any questions.



Will Kramer, a student at the University of Wisconsin Law School, as this year's winner of the Federated Youth Foundation's Charles Van Sickle Scholarship.

[Read more...](#)

Wisconsin

Senate advances budget to Governor Walker

The long-overdue budget bill advanced to the governor late Friday, following a 19-14 vote in the Senate. Governor Walker is expected to make several vetoes to the bill. Action on the biennial budget bill is running more than two months behind the typical target of June 30 for concluding legislative action.

Cooperative Network addresses statewide managers and directors meetings

Cooperative Network provided an update to farm supply managers and directors at their meetings in Eau Claire on Tuesday and Wednesday. Subjects covered included: high capacity well permitting, the state budget, cooperative statute modernization, Agricultural Producer Security, fuel contingency plan, veteran farmer assistance, credit card skimmers, broadband expansion, Co-op Day at the Capitol, Co-op Directors Forum and the Farm Supply Committee. Anyone who did not attend the event and would like a copy of the presentation should contact Cooperative Network.

Farm Supply Committee meeting Sept. 27

The quarterly meeting of the Farm Supply Committee is to be held on Sept. 27. Further details will be forthcoming next week on the meeting location and agenda. All farm supply members are welcome to attend the meeting.

WAMIC Annual Meeting

The Wisconsin Association of Mutual Insurance Companies (WAMIC) held its 104th Annual meeting Sept. 10-12, in Stevens Point. Included in the reports to attendees was the Legislative Report which highlighted Mutual Insurance Day at the Capitol, which Cooperative Network organizes for WAMIC. Wisconsin is one of only a handful of states that holds a state legislative day.

Featured Event



WI Co-op Day at the Capitol - Oct. 18

Join cooperative leaders from across Wisconsin as we come together for this grassroots lobbying event. You will hear from regulators and legislative leaders on issues that directly affect your cooperative, and in small cross-sector teams, you'll have the opportunity to deliver the cooperative business perspective face-to-face with policymakers.

[Register today!](#)

More information and registration is available [here](#).

Contributed

How to handle insurance carrier "risk management" visits

Picture this: it's a busy Monday morning, you're neck-deep in emails from last week, and the phone rings with the news that someone from your commercial insurance carrier is at the front desk. You suddenly realize that you had completely forgotten about the meeting, and you're not even sure what it's about anyway. You rush down to the front desk, spend a few minutes chatting with the insurance person (who claims to be from the insurer's "risk management" department, whatever that means), and hand them off to whichever one of your colleagues looks the least overwhelmed at that moment. Months later, you receive notice that your insurance premiums are increasing dramatically and you have no idea why.

Unfortunately, this is an all-too-common story. The good news? As a cooperative, this should never happen to you. Here's what went on behind the scenes in this example and how to prevent it.

When they agree to provide you with coverage, commercial insurance carriers are making a bet that they will have to pay out less in your covered claims than you pay them in premiums. Since they have no way to directly control or even effectively monitor your day-to-day operations, this is a huge gamble for them. For the most part, the only information they have about how well you manage your own risk comes from your past losses and whatever glowing description your insurance broker has provided them. And frankly, since insurance brokers are paid on commission, carrier underwriters trust them even less than they can throw them. This is where insurance carrier risk management personnel come into the picture.

"Risk management consultants," "loss control inspectors," "risk advisors;" whatever you call them, these are the people whose job it is to visit insurance carriers' policyholders or applicants and evaluate just how much of a gamble your organization represents. Usually, they'll have a list of questions specific to your operations (for example, if you have a commercial fleet, they'll want to know about how you screen, train, and monitor your drivers). However, a significant part of their evaluation will be subjective. When they're asking about your policies and programs, they care about your answers only to the extent they believe you can and will actually implement those policies and programs effectively.

In the busy Monday morning example above, right off the bat the risk management professional feels slighted and wonders why the insurance carrier should have any faith in the company's management when it can't even keep track of appointments. After being handed off to someone unprepared to provide the needed information with authority and confidence, the risk management professional may actually obtain incorrect information about the company's operations that result in unnecessary premium increases at policy renewal time. When it's all said and done, a less-than-glowing report will be filed about your entire organization that could haunt you and your members for years to come.

How can you avoid this fate? Just remember one thing: a visit from your insurance carrier is an opportunity, not an imposition. You have an advantage most other organizations your insurance carrier deals with do not: you are a cooperative. You are better-managed, your staff and membership are better-trained and -educated, and you benefit from shared knowledge and best practices distributed throughout the cooperative community in ways of which purely profit-oriented organizations can only dream. Take advantage of this opportunity to educate your insurance carrier about what makes cooperatives great (and therefore a better bet for insurers). Show them the unique strengths of your own cooperative in that larger context. Don't let that risk management professional leave until you're confident they will be singing your praises for years to come and begging their underwriters to find more cooperatives to work with. It's an opportunity: take advantage of it.

Will Kramer worked as a safety and risk management consultant for insurance carriers and brokerages for 7 years. He is the 2017 winner of the Federated Youth Foundation's Charles Van Sickle Scholarship, and is currently a law student at the University of Wisconsin Law School. He may be reached at wkramer@wisc.edu.

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