REPORT ON BUSINESS
Greater North Dakota Chamber

Winter 2020

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GREAT COMMUNITIES.
GREAT CLIENTS.
GREAT EMPLOYEES.

Thank you for the last 30 years. Life is great.
GNDC’S 2020 RESOLUTIONS GOALS

By Arik Spencer, GNDC President & CEO

It’s popular for many of us to use New Year’s Day as a demarcation of sorts, setting resolutions with the goal of bettering ourselves for the coming year. Perhaps I’m a contrarian, but I don’t set New Year’s resolutions for two reasons. First, I see many friends and family members adopt a New Year’s resolution only to abandon their goal after a week or two. Second, I think we should always be striving to improve ourselves personally and professionally. It’s through this consistent effort to improve that we progress and meet our goals.

Organizations, like the Greater North Dakota Chamber (GNDC), are no different. In 2020, GNDC turns 96 years old. Since our founding, we have worked hard to make North Dakota a great place for business. But to meet the emerging needs of our members and face the inevitable change that time brings, we too have had to evolve to be relevant and successful. Improvement and progress do not stop when certain milestones are reached. For this reason, we, like many other organizations, set short and longterm goals to strive toward.

With our vision of making North Dakota’s business climate the best in the nation, we are currently working on several goals. These include:

• Maintain a robust public policy presence, protecting our members from unneeded regulations or restrictions.
• Have a member retention rate of 90% or better. To achieve this, we have a goal of visiting with 20% of our members each year to get to know you and what matters to your business at the local level and beyond.
• Develop more original content for GNDC communications: Report on Business, Dakota Digest, and our blog, Brass Tacks. This information will inform and educate our members on issues that are impacting the business climate of our state.
• Maintain a strong Board of Directors reflective of different industries, company size and geography, to ensure we are acting in the best interest of all members.
• Provide more in-person opportunities to apprise members on issues impacting their business. In 2020, we’ll be doing this by adding a new signature event, the ND Transportation Forum.

This partial list of goals are not New Year’s resolutions but rather part of a sustained effort to improve so that GNDC can continue to meet your needs for many more years. I look forward to seeing you this coming year, whether it be at your place of operations or at one of the many events that we have slated. In the meantime, if you have suggestions, ideas, or comments, please never hesitate to reach out to me at arik@ndchamber.com.

Arik Spencer
CEO and President

GNDC Gold Cornerstone Members
Established in 1919, ND Workforce Safety & Insurance (WSI) recently celebrated its 100th anniversary. The state cabinet agency is the sole provider of workers' compensation insurance in North Dakota. WSI administers wage-loss and medical benefits for work-related injuries, illnesses, and deaths. Employers are charged premiums based on the risk of a job classification and in return, WSI provides coverage to workers for any work-related injuries. If a business has significant contracts in the state, they must insure with WSI. The agency receives no general fund allocation yet sets,
maintains, and manages their financial reserves to ensure adequate funding for medical benefits and wage replacement claims of injured workers.

**In Focus: WSI**

"Our main purpose is caring for injured workers, that’s what we do. Even if an employee is a policy underwriter and helping collect premiums, they are collecting for if an injury does happen and we are also using that collected money for safety programs to prevent potential injuries,” remarked Director of WSI and Interim Executive Director of Job Service North Dakota, Bryan Klipfel. He began with WSI in March 2009.

The appointment of the WSI Director is done by the Governor. This was due to a vote in November 2008, North Dakota voters returned control of WSI back to the Executive Branch. With this change, the Board of Directors shifted from a governing role to an advisory capacity. They do not weigh in on daily on-going activities but instead provide high level oversight on strategic plan and vision, rates, dividends, and investments, which impact reserves. A set of recommendations from the Board are put forth to the Governor, who makes the final approval.

“This board has been amazing, it represents businesses from various sectors and sizes. They serve as a sounding board for our strategic actions and also provide recommendations,” Klipfel stated. “Their professional opinions are so valuable. They help provide oversight and expertise.”

**Injured Worker Benefits**

- Lifetime, deductible-free medical care related to the work injury
- Wage-loss benefits up to a maximum of $1,248 per week
- Permanent Partial Impairment (PPI)
- Post-retirement benefit
- Cost of living adjustments
- Vocational rehabilitation benefits
- Death benefits
- Scholarships for dependents and spouses of an employee who died, or are catastrophically injured

*for specific details on each benefit, contact ND Workforce Safety & Insurance or visit workforcesafety.com

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GNDC asked Wally Keller, President of Jobbers Moving and Storage, about his involvement with the Board of Directors, “I don’t know that workers’ comp and safety was a passion for me. As a business leader, you have to figure out where your fights, or battles, are going to be. That’s where you are going to spend your time and effort.” Keller joined the board in 2011. He served for eight years, eventually becoming the Board’s chair.

North Dakota is one of four “exclusive” state funds in the country. The others are Ohio, Washington, and Wyoming. In the other states, employers have the option to either buy workers’ compensation insurance from private insurance companies and competitive state funds or to self-insure.

“The North Dakota model is clearly a success because the state has never gotten out of control. My rates in South Dakota are close to double for the exact same business line. When visiting with my counterparts in other states they are envious.
IN FOCUS: WSI

they wonder how we pay so little in rates, yet have such good benefits. I believe this is because WSI was set-up by business people who ran it like a business,” Keller stated in favor of the exclusive fund model.

WSI places a huge focus on preventing workplace accidents by providing proactive safety programs, premium discounts to employers who utilize WSI safety programs, matching training grants to industry associations, safety consultants, and online safety training. WSI has a dedicated safety/loss control department consisting of 13 WSI safety consultants assisting employers in the prevention of workplace injuries.

“Our safety programs help the business community, if they want to participate in them. Our safety consultants go out and work with businesses. We do not use enforcement as our compliance method, we use incentives. For example, we have the safety action menu and the safety management program where we can give a company up to a 25% reduction in their premium for the year, if they participate in those courses,” remarked Klipfel. He also shared the success of the Ergo Initiative, which is a cost sharing program for businesses that utilize the expertise of occupational and physical therapists for improved working environments.

Keller, representing the voice of business, shared Klipfel’s view, “It’s always been a focus of the Board of Directors to push return-to-work and prevention with safety. The importance was demonstrated when the Board began allocating money specifically to safety education and initiatives or grants.” Keller stated that businesses should take advantage of these programs not just for the health and safety of their employees, but also because of the positive impacts resulting in discounts to employer premiums.

North Dakota continuously ranks as the lowest premium state in the country according to the 2018 Oregon Premium Study. The study reflects North Dakota rates are 52% below the median state. Klipfel stated that the process from the injury to the close of the claim influences the cost to employers, “Our rates, because of the success of the safety programs and the management of claims, continue to be lower each year.”

Neighboring state’s rates compared to North Dakota (before any dividends):

- South Dakota—2.1x higher
- Minnesota—2.0x higher
- Montana—2.5x higher

Klipfel shared that the low rates are not the greatest benefit of the exclusive fund. “The premium dividends and rates have been great, but our number one thing going for us is the benefits structure. It’s meant to help those injured go on with their lives. We have a strong return-to-work program. We work to get people retrained to do other jobs if they are unable to return to their original duties, where the injury occurred.”

A financially secure fund benefits both injured workers and employers. Favorable investment returns have resulted in additional surplus growth. State law outlines the required surplus levels, which are 20% to 40% of reserve liabilities. When WSI exceeds these levels, statute requires dividends be issued to policyholders. Total dividends issued in 14 out of
the past 15 years have amounted to nearly $1.4 billion. This includes an estimated $110 million dividend for the 2019-20 policy year.

“Our surplus is $771 million, that helps ensure that our injured workers are, and will be, cared for but we are also able to provide a premium dividend to our employers – this past year it was a 50% dividend. Other states are happy with a 5% or 10% premium dividend back. Our consistent dividend amount demonstrates how well WSI is doing financially,” Klipfel spoke on the success that has been developed due to the agency’s efforts. The impacts to business go beyond premiums, reserves, and dividends. Klipfel and Keller were in agreement that business leaders and company decision makers should be aware and continue to educate themselves on the topic of workers’ compensation and safety.

Keller stated, “Workers’ comp is potentially a business’s highest bill. Businesses need to keep their eye on the process. WSI’s decisions and operations influence rates and dividends as do decisions made about WSI during the legislative session.”

“Businesses have to pay premiums based on the type of jobs they have or the claims that are filed. But that is not the main reason to care about workers’ comp. It’s about employees and workforce,” Klipfel expressed. “You want your people to be safe and keep them safe so they can go home to their families.”

Periodically, injured workers and employers are independently surveyed for customer satisfaction. On a low-to-high satisfaction scale of 1 to 5, most recent surveys reflected an injured worker satisfaction rate of 4.15 and an employer rate of 4.32. Klipfel further addressed the importance of customer satisfaction, “We need to be cognizant of ways to be citizen focused. If we can’t provide service to our employers – providing good coverage at a reasonable rate while still caring for injured workers, that will impact the future of WSI.”

For additional information, visit workforcesafety.com.

Facts and Figures (FY 2019)

Covered Workforce: 410,000
Employer Accounts: 24,500
Claims Filed in FY 2018: 19,916, 91% accepted
WSI Staff: 260
Earned Premium: $265 M
WSI Assets: $2.12 B
WSI Net Position (Fund Surplus): $771 M

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The best strategy for ND is an “All of the Above Energy Policy” to become more efficient, more productive and more innovative, so we can sell more electricity to our neighboring states from all energy sources. Working together with coal, oil, natural gas, and solar, we can make North Dakota ENERGY DOMINANT.

North Dakota exports 60% of all electricity generated to 27 states in the USA.

Wind energy is located in 29 North Dakota Counties
Wind energy produces nearly 3,100 megawatts of electricity – coal generation is 4,000 megawatts
Wind energy provided nearly 26% of electricity generated in ND in 2018

Benefits:

- Nearly 3,000 people are directly employed in wind energy ranging from technicians to manufacturing
- $2.8 billion in infrastructure/capital investments
- $8.8 million in state and local tax payments
- Nearly 15 million in annual lease payments to landowners

WIND ENERGY IN NORTH DAKOTA

ndforallenergy.org
The Greater North Dakota Chamber’s vision is to make North Dakota’s business climate the best in the nation. One way we do this is to amplify the voice of our members through a robust policy development process, driven by our members. GNDC creates important policy statements, grounded in free market principles that guide us through legislative sessions, elections and agency rule making processes.

Building off a successful 2019 legislative session, GNDC is currently working through our policy development process to identify policy priorities within the business community. The policy committees are made up of GNDC members from a broad spectrum of industries that ensures solid representation. In areas where we feel we are lacking information, subject matter experts are brought in for presentations. We have brought in, or will bring in the ND Office of Management and Budget, Job Service ND and the ND Dept of Career and Technical Education, Bismarck Career Academy, TrainND and the Upper Great Plains Transportation Institute.

GNDC’s policy process focuses on high level issues that impact multiple industries. With this premise, we selected three core areas to concentrate our efforts: business climate, workforce development and infrastructure.

**Business Climate** will focus on issues surrounding tax policy, economic development programs, fees and regulations and labor laws. It is important to keep North Dakota a great place to do business by limiting unjustified fees and regulations and maintaining reasonable health care costs and insurance premiums. North Dakota currently has one of the best workers’ compensation systems in the nation. It is important to ensure this stays intact. This committee will also be looking into data privacy laws that are being examined in other states and at the federal level.

**Workforce Development** will work on policies that help employers with the labor shortage in the state. We will review policies and programs with the goal to attract, retain, and develop our workforce. This committee will also review priorities set by the ND Workforce Development Council to find synergies in their work and ongoing efforts.

**Infrastructure** plays a crucial role in North Dakota whether it be transporting goods and/or people or providing public utility services to homes and businesses. Everybody benefits from quality infrastructure. During the 2019 session, significant investments were made in infrastructure but there still are existing needs. The Federal Highway Bill is set to expire in September 2020. This committee will have a strong focus on unmet transportation infrastructure needs.

Watch for GNDC’s 2021 Legislative Agenda. It is scheduled for release in October of 2020. If you would like to get involved with GNDC’s policy development e-mail me at matt@ndchamber.com.
REINSURANCE: A CREATIVE SOLUTION

The Reinsurance Association of North Dakota is the state-based reinsurance program developed by the North Dakota Insurance Department and passed by the North Dakota Legislature. This program is now in effect for the 2020 health insurance plan year and creates a reinsurance mechanism known as “invisible” reinsurance. This insurance development highlights North Dakota’s creativity while utilizing our state’s resources to benefit insurance consumers.

The approach of invisible reinsurance allows consumers to remain in the individual market with the plan and carrier of their choice while a portion of their claims are reimbursed by the reinsurance pool. Although various carriers process claims differently, the beauty of the reinsurance program is that consumers do not need to do anything besides purchase a plan as usual. Ultimately, the only difference the consumer should notice, is a decrease in their premium.

This program is not just supported by the legislature and the insurance department. Insurance providers, such as Blue Cross Blue Shield and Sanford Health Plan, also advocate for the benefits to consumers.

Tim Huckle, BCBS President and CEO stated, “In the long term, we hope the reinsurance program will continue to provide benefit to our members by offsetting the increased costs of health care services we’ve seen in North Dakota, along with an increase in the number of services our members are using.”

“Sanford Health Plan supports measures that make health insurance more affordable and sustainable for all. We applaud the North Dakota legislature’s commitment to keeping costs down. The reinsurance pool, which brought premiums down by 20%, is one important tool to manage premium costs for members—especially consumers who are off-exchange,” said President John Snyder.

<table>
<thead>
<tr>
<th>2020 Individual Market</th>
<th>Requested Rate Increase Without Reinsurance</th>
<th>Approved Rate Increase With Reinsurance</th>
<th>Difference in Average</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Average</td>
<td>Maximum</td>
<td>Minimum</td>
</tr>
<tr>
<td>Blue Cross Blue Shield of North Dakota</td>
<td>18.30%</td>
<td>25.90%</td>
<td>14.80%</td>
</tr>
<tr>
<td>Sanford Health Plan</td>
<td>7.01%</td>
<td>12.37%</td>
<td>-3.70%</td>
</tr>
<tr>
<td>Medica Health Plan</td>
<td>3.86%</td>
<td>4.06%</td>
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</tr>
</tbody>
</table>

“Without sounding too cliché, we have a lot to be thankful for here in North Dakota. We are extremely blessed to be living in a state that has an abundance of resources coupled with a citizenry that is not only curious but has world class ingenuity, continuing to make North Dakota the envy of the nation,” stated State Insurance Commissioner Jon Godfread. “For the 16% of North Dakotans who must purchase their own health insurance, relief is on the way and that’s why I am thankful for the support of the Legislature. Several North Dakotans, namely our farmers, ranchers and small business owners, have been squeezed out of the discussion surrounding the Affordable Care Act since its inception.”

This group of consumers have paid most of the increases in premiums, experienced the increase in out-of-pocket costs, yet have earned too much to qualify for any kind of government subsidy or assistance. This program, while not the silver bullet for health care, provides some relief for those individuals who are taking risks and driving our economy forward.

Also, included in the reinsurance bill was a comprehensive study of the health care costs in our market place. Godfread went on to share, “We are in the early stages of collecting data to help better understand why health care costs are what they are in North Dakota. This will be a landmark comprehensive study that will include data and information directly from our healthcare providers, giving us a complete look at our health care market place.”

GNDC’s 2019 Policy Summit had a panel that examined the factors impacting the cost of health insurance. “The cost of health insurance isn’t straight forward, there isn’t a simple price sheet for customers or patients. GNDC supports this study, the results will impact the business climate of our state,” Arik Spencer, GNDC President and CEO remarked. “Whether it be attracting or retaining workforce for businesses, offering lower rates, or simply providing further education on the health care system in our state, businesses and individuals will both benefit.”

The results of this study are anticipated to be available in the summer of 2020. The end goal is to determine if there are any legislative or other changes that can be made in North Dakota to help drive down the cost curve in health care. It is understood insurance rates are directly reflective of the cost of health care – when medical costs are expensive, the corresponding insurance policies will also increase.

Godfread concluded, “We continue to hope for action from Congress but given the current circumstances in Washington, D.C. I am not optimistic that any sort of reform is on the horizon. In the meantime, we have taken steps at the state level to provide relief where we can.”

For more info, visit the ND Insurance Department at nd.gov/ndins/
NORTH DAKOTA’S CHANGING ECONOMY AND THE CHALLENGES AND OPPORTUNITIES FOR OUR STATE BUDGET

By Joe Morrissette, ND Director, Office of Management and Budget

North Dakota is a diverse state with thriving metropolitan areas, vast rural landscapes and hundreds of unique, small towns. We have a growing population, abundant employment opportunities, exciting developments in technology and diverse energy resources. The state is changing and dynamic. It is not only different from the one our grandparents knew, but from what it was just ten years ago.

North Dakota continues to be an agricultural powerhouse, leading the nation in the production of a multitude of crops. However, the makeup of our state economy, as measured by state gross domestic product (GDP), has changed significantly. In 2008, agriculture accounted for 10% of our state GDP while mining (which includes oil extraction and production) accounted for just 6%. Over the next 10 years those respective categories completely flipped. By 2018, mining accounted for 12% of the state’s economic output and agriculture accounted for 6%. This is not to say agricultural output suffered a decline during this period. To the contrary, agriculture grew by an average of 5% per year during this time. However, it was eclipsed by the phenomenal growth of the mining sector, which grew by an average of 25% per year during this 10-year period of incredible change.

ND ECONOMY: REMARKABLE SHIFT OVER 10 YEARS

North Dakota oil production has grown exponentially over that time frame, from 171,000 barrels of oil per day in 2008, to 1.5 million barrels of oil per day currently. We have catapulted over a half dozen other states to become the number two oil producing state in the country. As oil activity has increased, so have state oil tax revenues. The tax is roughly 10% of the value of oil produced in the state. Oil tax collections have grown from $200,000 in the 2003-05 biennium to over $6 billion in the 2013-15 biennium. These revenues have proven volatile and fell by 50% during the downturn in 2015 and 2016 but have since rebounded and are on pace to reach nearly $5 billion during the current biennium. To put that in perspective, our total general fund revenue for the current biennium, excluding oil taxes that get deposited in the general fund, is $3.7 billion.

ND OIL TAX REVENUES
VOLATILE HISTORY – RETURN TO GROWTH

Although oil tax revenues have become a cornerstone of the state’s financial structure, it is state general fund revenues that primarily support the government services we all count on as North Dakota citizens... K-12 public schools, institutions of higher education, state parks, medical services and social
support programs. The general fund receives a portion of oil and gas taxes but the largest single source of general fund revenue is sales and use taxes.

**2019-21 GENERAL FUND REVENUE SOURCES**

HEAVY RELIANCE ON SALES TAX

Individual and corporate income tax rates have been reduced by nearly 50% during the past decade. As a result, our state general fund is more reliant than ever on sales taxes which have become increasingly volatile. Sales taxes have become increasingly correlated to oil production as oil activity has grown in significance in the North Dakota economy. The correlation exists in part because of the many taxable inputs that go into each new well.

**SALES TAX/OIL PRODUCTION CORRELATION**

Although volatility of the state’s major general fund revenue source is a concern, we are well positioned to absorb this volatility. State reserve funds include the Legacy Fund, the Foundation Aid Stabilization Fund and the Budget Stabilization Fund. In 2010, the voters of North Dakota established the Legacy Fund as a permanent endowment fund for the state, setting aside 30% of oil and gas tax revenues to benefit future generations. Since that time, the fund has grown to $6 billion. Currently the earnings, which are constitutionally required to be transferred to the general fund, provide a tremendous opportunity for state investment in projects that will provide long-term benefits. Oil and gas tax revenues will continue to be deposited into the fund and the principal will be invested, creating a permanent, stable revenue source that will remain long after oil resources are depleted.

The Foundation Aid Stabilization Fund receives 10% of oil extraction tax allocations and currently has a balance over $420 million. The fund is available to ensure state school aid payments can continue in the event of a state revenue shortfall.

The Budget Stabilization Fund is the state’s rainy-day fund. Although this fund was almost entirely depleted during the 2015-17 biennium, it has since been restored to over $660 million. The fund will finish the biennium at its statutory cap of 15% of general fund appropriations, which is about $726 million. This fund is an important backstop for the state budget and will ensure state services can be maintained in the event of an economic downturn.

**BUDGET STABILIZATION FUND: IMPORTANT BACKSTOP FOR VOLATILE REVENUES**

Our state is unique with a robust energy sector and its relative importance to our overall economy. Although our reliance on volatile revenue sources creates a challenge for the state budget, we have created a structure of reserve funds to provide stability. Our economy has changed significantly but is positioned for continued growth in the future. The state’s Legacy Fund will provide a permanent state funding source so future generations will share in the oil wealth we enjoy today. The use of Legacy Fund earnings will provide opportunities to invest in transformative projects that grow our economy and provide benefit to future generations of North Dakotans who will continue to choose to live in our great state due to the abundant opportunities and great quality of life.

Visit [nd.gov/omb/](http://nd.gov/omb/) for additional information.
At the Greater North Dakota Chamber, we value relationships. We know networking and building relationships leads to education and business growth. GNDC has developed a full line-up of events with those goals as the priority. Have you seen our calendar for 2020? We want to encourage you to come out and participate. We’d love to knock on each of your doors, to invite you to come but maybe you want to learn a bit more first?

Held at different locations across the state, CEO Roundtables bring CEOs and c-suite leadership together with presidents, company owners and leaders for an invigorating exchange of information, ideas and insights. We have a great slate of topics for our 2020 CEO Roundtable series – check out our full calendar on the back cover. Topics and locations for the coming year include: Technology: Fargo, Regulatory Ramifications: Bismarck, and Legislative: Grand Forks. Local and national experts present on issues while encouraging discussion to help you walk away with a better understanding on how these issues impact your business and our economy.

On May 13, in conjunction with the North Dakota Transportation Coalition and National Infrastructure Week, we will be holding the first ever North Dakota Transportation Forum to discuss strategies for addressing needs for roads, bridges, rail and air in North Dakota. Attendees will hear policy makers, industry representatives, local government officials, and state agencies discuss transportation needs in North Dakota, how these needs impact them, and how the state is addressing infrastructure funding and development needs.

On August 26, our annual Policy Summit, is North Dakota’s premier policy event. It brings together business and government leadership to discuss policies impacting North Dakota’s business climate and address issues impacting our state’s growth. Business leaders, legislators and statewide elected and cabinet officials look forward to this annual event. Policy Summit is something that should be put on your calendar early to save yourself the date. In addition to the impressive list of attendees, GNDC members from all industries sponsor this event to show support for the work that we do to bring important issues up for discussion. We are working on our slate of topics for the day. If you have suggestions, I would gladly add them to our list for consideration.

One difference between GNDC and trade associations is that we represent businesses from all industries. As a result, our members have a chance to network with business leaders from various sectors at our events. These are a great way to learn something new, grow your network of business contacts and hear different perspectives on issues that do or may affect your business. GNDC members receive complimentary registrations to CEO Roundtables and discounted registration to Policy Summit and the Transportation Forum.

Have some coffee and lunch in a relaxed atmosphere where you can see colleagues and make new business contacts. Better yet, be a sponsor of these events and promote your organization to the business leaders at our events. For details on how you can sponsor any of our events, call or email me at chris@ndchamber.com.

Whether you want to meet others to build a snowman or collaborate and communicate as professionals, make the most of your membership, look at our calendar of events and plan to attend.
The 2019 Legislative Session repealed the long-standing Blue Laws, banning retail stores from opening before noon on Sundays. Starting August 4, stores had the power to choose their Sunday hours of operation. We visited with two retailers who have been impacted by this repeal.

**What has the Blue Law Repeal done for your business?**

**Wade Pearson, Home of Economy:**
Expanding the hours doesn’t mean the customers have any more money to spend. All it’s done is to spread the business [availability] out somewhat which might be more convenient for some customers.

**Alissa Adams, West Acres:**
The repeal has had a positive impact for the businesses within West Acres, and it has also been very well received by our customers. With the repeal we moved our Sunday opening to 11am from 12pm. Very quickly the 11am – 12pm hour became a “power hour” for us, meaning it is one of our strongest hours of the week. We also anticipate more growth to this hour as we add more dining options to The District at West Acres.

**Where is the greatest impact of this repeal?**

**Pearson:**
I believe that some of the customers appreciate it, so that’s good. However, it is a burden on employees who have to work rather than having family or church time.

**Adams:**
We have long been confident that an earlier opening on Sunday would be well received by our customers. The repeal of the law gave us the opportunity to better serve our customers by providing a convenient additional hour (or more during the holiday season) to shop on Sundays. Our goal is to be open hours that are convenient for customers and that are also productive for our stores and restaurants. Sunday morning has proven to be both. The additional hour on Sundays has had minimal impact on our employees.

**What are your hours on Sunday?**

**Pearson:**
We [open] 10am – 6pm in our larger stores. We felt that was the best balance between serving our customers and respecting our team members.
**CALENDAR OF EVENTS**

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<th>Month</th>
<th>Event</th>
<th>Location</th>
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<tr>
<td>March 11</td>
<td><strong>CEO Roundtable: Technology Impacts</strong></td>
<td>Fargo - Midco</td>
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<tr>
<td>May 13</td>
<td><strong>ND Transportation Forum</strong></td>
<td>Bismarck</td>
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<tr>
<td>June 24</td>
<td><strong>CEO Roundtable: Regulatory Ramifications</strong></td>
<td>Bismarck</td>
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<td>August 10-14</td>
<td><strong>Pastries &amp; Policy: Member Voices - Policy Input</strong></td>
<td>Bowman, Devils Lake, Hazen, Wahpeton, Watford City</td>
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<tr>
<td>August 26</td>
<td><strong>Policy Summit</strong></td>
<td>Bismarck</td>
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<td>August 26</td>
<td><strong>ND Chamber PAC Reception</strong></td>
<td>Bismarck</td>
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<tr>
<td>November 10</td>
<td><strong>CEO Roundtable: Legislative Agenda &amp; Gameplan</strong></td>
<td>Grand Forks - AE2S</td>
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</tbody>
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