County Risk Management Services (CRMS) works through local agents to bring Iowa counties property, casualty and workers compensation coverage packages designed specifically for Iowa public entities. CRMS represents the Iowa Municipalities Workers Compensation (IMWCA) and the Iowa Communities Assurance Pool (ICAP) exclusively to qualifying Iowa counties.

ICAP and the IMWCA were formed in the 1980’s to respond to the challenging insurance crisis that stretched the financial and coverage resources of Iowa public entities. Both member-owned programs provided relief from escalating insurance premiums, reduced coverage, lower limits and the skittish insurance company uneasiness that came with Iowa public entity exposures. Since then, ICAP and IMWCA have delivered stability and superior coverage to their members while setting the standard for service that only a member-owned program is capable of.

CRMS has the distinction of being one of the longest participating Associate Members of ISAC. Since 1987, CRMS has placed county after county with ICAP and IMWCA through local agents and, to date, 68 counties enjoy the coverage provided by these two programs. If your county is one of the few not yet a member, you or your agent should contact CRMS to determine if your county qualifies for membership.

For additional information on how we can benefit you, please call or ask your local agent to contact us.

County Risk Management Services, Inc. (800) 397-4947

ICAP
Iowa Communities Assurance Pool
www.icapiowa.com

IMWCA
IOWA MUNICIPALITIES WORKERS’ COMPENSATION ASSOCIATION
www.imwca.org
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ISAC’s Mission:
To promote effective and responsible county government for the people of Iowa.

ISAC’s Vision:
To be the principal, authoritative source of representation, information and services for and about county government in Iowa.
Joining the National Flood Insurance Program

The National Flood Insurance Program (NFIP) was established with the passage of the National Flood Insurance Act of 1968. The NFIP is a Federal program enabling property owners in participating communities to purchase insurance as a protection against flood losses in exchange for state and community floodplain management regulations that reduce future flood damages. Over 20,000 communities participate in the Program.

The decision on whether to join the NFIP is very important for a community. There is no Federal law that requires a community to join the Program and community participation is voluntary. A benefit of participation is that your citizens are provided the opportunity to purchase flood insurance to protect themselves from flood losses. Another consideration is that a community that has been identified by the Department of Homeland Security’s Federal Emergency Management Agency (FEMA) as being flood-prone and has not joined the NFIP within one year of being notified of being mapped as flood-prone will be sanctioned. This means that Federal agencies cannot provide financial assistance for buildings in flood prone areas.

FEMA is required by law to identify and map the Nation’s flood-prone areas. The identification of flood hazards serves many important purposes. Identifying flood hazards creates an awareness of the hazard, especially for those who live and work in flood-prone areas. Maps provide States and communities with the information needed for land use planning and to reduce flood risk to floodplain development and implement other health and safety requirements through codes and regulations. States and communities can also use the information for emergency management.

To participate in the NFIP, a community must adopt and enforce floodplain management regulations that meet or exceed the minimum requirements of the Program. These requirements are intended to prevent loss of life and property and reduce taxpayer costs for disaster relief, as well as to minimize economic and social hardships that result from flooding.

When FEMA provides a community with a flood hazard map, the community should carefully review these maps and determine whether flood insurance and floodplain management would benefit the community and its citizens.

In making the decision whether to join the NFIP, communities need to keep in mind that homeowners’ insurance policies generally do not cover flood losses, and many homeowners and other property owners are often unaware that their property is flood-prone. Even if your community has not been identified as flood-prone by FEMA, your community can still join the NFIP. By participating in the NFIP, property owners throughout the community will be able to purchase flood insurance.

Communities that have been identified as flood-prone by FEMA need to keep in mind that property owners in a nonparticipating community are ineligible for most forms of disaster assistance within the identified flood hazard areas. This does not affect communities that have not had flood hazards identified by FEMA.

What must a community do to join the NFIP? To join the Program, the community must submit an application package that includes the following information:

- Application For Participation in the National Flood Insurance Program (FEMA Form 81-64): This one-page form asks for the following information: Community name; Chief Executive Officer; Person responsible for administering the community’s floodplain management program; Community repository for public inspection of flood maps; and Estimates of land area, population, and number of structures in and outside the floodplain.
- Resolution of Intent: The community must adopt a resolution of intent, which indicates an explicit desire to participate in the NFIP and commitment to recognize flood hazards and carry out the objectives of the Program.
- Floodplain Management Regulations: The community must adopt and submit floodplain management regulations that meet or exceed the minimum flood plain management requirements of the NFIP. Please contact your FEMA Regional Office or the NFIP State Coordinating Agency for information about joining the Program. These offices will provide an application, sample resolution, and a model floodplain management ordinance. (See “For Assistance” at the end of the article for contact information.)

Important Facts You Should Know:

- Floods are the most common and most costly natural disaster in the United States.
- Before most forms of Federal disaster assistance can be offered, the President must declare a major disaster.
- Flood insurance claims are paid whether or not a disaster has been Presidentially declared.
- The most common form of Federal disaster assistance is a loan, which must be paid back with interest.
- There are about 4.7 million flood insurance policies in force in more than 20,000 communities across the U.S.
- Over the life of a 30-year mortgage, there is a 26% (or 1 in 4) chance that a building in a floodplain will experience a flood that will equal or exceed the 1-percent-chance flood (100-year flood).
Since 1969, the NFIP has paid over $14 billion in flood insurance claims that have helped hundreds of thousands of families recover from flood disasters.

Approximately 25% of all claims paid by the NFIP are for policies outside of the mapped floodplain.

**What are the requirements that a community must adopt?**
The NFIP requirements are designed to ensure that new buildings and substantially improved existing buildings in flood-prone areas are protected from flood damages. The minimum NFIP floodplain management requirements that a community must adopt are located in Title 44 of the Code of Federal Regulations (44 CFR) section 60.3. The specific requirements that a community must adopt depend on the type of flood hazard data that is provided to the community by FEMA.

In addition to meeting the requirements of the NFIP, a community’s floodplain management regulations must be legally enforceable. This means that the regulations must meet applicable provisions of State enabling laws, which authorize communities to enact and enforce floodplain management regulations and be adopted through a process that meets applicable state and local due process procedures.

State authority for floodplain management varies from state to state. Some states require that communities regulate floodplains to a higher standard than the minimum NFIP requirements for certain aspects of floodplain management. Some states have a requirement that communities must submit their floodplain management regulations to the state for approval. Communities should contact the state NFIP Coordinating Agency for assistance on specific state requirements that must also be met.

As indicated above, the FEMA Regional Office or the NFIP State Coordinating Agency can provide the community with a model floodplain management ordinance and guidance on the specific requirements the community will need to adopt.

**What type of regulations can a community adopt?**
Community floodplain management regulations are usually found in the following types of regulations: zoning ordinances; building codes; subdivision ordinance; sanitary regulations; and “stand alone” floodplain management ordinances. How your community approaches floodplain management depends on state laws and regulations and also how your community chooses to manage its flood hazards.

**What happens if a community is identified as flood-prone, but does not join the NFIP?**
The following sanctions apply if a community does not qualify for participation in the NFIP within one year of being identified as flood-prone by FEMA. Non-participating communities that have not been identified as flood-prone by FEMA are not subject to these sanctions.

- Property owners will not be able to purchase NFIP flood insurance policies and existing policies will not be renewed.
- Federal grants or loans for development will not be available in identified flood hazard areas under programs administered by Federal agencies such as the Department of Housing and Urban Development, Environmental Protection Agency, and Small Business Administration.
- Federal disaster assistance for flood damage will not be provided to repair insurable buildings located in identified flood hazard areas.
- Federal mortgage insurance or loan guarantees, such as those written by the Federal Housing Administration and the Department of Veteran Affairs, will not be provided in identified flood hazard areas.
- Federally insured or regulated lending institutions, such as banks and credit unions, are allowed to make conventional loans for insurable buildings in flood hazard areas of nonparticipating communities. However, the lender must notify applicants that the property is in a flood hazard area and that the property is not eligible for Federal disaster assistance. Some lenders may voluntarily choose not to make these loans.

**For Assistance:**
If your community needs assistance to join the NFIP, you can contact the FEMA Regional Office. You can also contact your respective State Coordinating Agency for the NFIP. You can go to http://www.fema.gov/about/contact/regions.shtm for a listing of the FEMA Regional Offices and the NFIP State Coordinating Agencies. Region VII, IA, 9221 Ward Parkway, Suite 300, Kansas City, MO 64114, 816.283.7002.

**Did You Know:**
The Iowa Legislature passed House File 759 during the 2009 session which requires counties and cities to participate in the National Flood Insurance Program (NFIP)? It requires participation by June 30, 2011 for any community that currently has a FEMA approved flood insurance rate map. If a community does not have a FEMA approved map in place, it will have two years from the effective date of any future flood insurance rate map to participate in the NFIP. State participation in future flood-related disaster assistance is contingent upon community participation in the NFIP.

Currently, there are 68 counties that have met the criteria to participate in the NFIP. Of these, 59 are participating while 9 are not. There are 31 counties that are unmapped, and thus, not eligible to participate in the NFIP. There are also 18 counties that are only partially mapped. The Iowa Department of Natural Resources has received $15 million from the federal government to provide new flood plain mapping products for the 85 counties that were included in the 2008 Presidential Disaster Declaration. The DNR’s primary goal with the funding is to provide maps for all the unmapped and partially mapped counties and also to update the maps for the remaining counties covered by the Declaration. Eventually, DNR hopes to receive funding to provide updated maps for the remaining 14 counties.
Possible ISAC Policy Process Changes

By: Linda Hinton
ISAC Government Relations Manager

Change is inevitable- except from a vending machine.
Robert C. Gallagher, author

Over the past three years, we have been working to improve the county presence at the capitol during session. After years of a program called County-A-Day, which brought individual counties to the Capitol to interact with their legislators, we switched to a regional concept. While County-A-Day was successful at its inception, attendance started to wane over the years. The regional concept never worked very well. In its defense, both years we tried it were fraught with extremely challenging weather conditions that kept attendance down.

Late last March, we tried a County Day at the Capitol, where every county was invited to come to Des Moines on the same day. Affiliates set up displays to educate legislators and the public about their activities and lunch was served; always a good way to get attention at the Capitol. The turnout of county officials was good and the interaction between county officials and their legislators was positive and helpful to the lobbying effort.

Now we are turning our attention to the legislative policy statements and objectives and the steering committee process that creates them.

Much of ISAC’s process for developing and pursuing legislative proposals has been in place for as long as any current staff can remember. Each year we discuss whether there should be changes made to improve the process. At least every other year, the board discusses various ideas to change the process.

Before the priority book was finalized last year, staff suggested that we separate the policy statements from the objectives. It is obvious to the government relations team that the sheer length of our final product (41 pages last year) overwhelms many legislators. This would allow us to present a more concise book of objectives to the legislature, while the policy statements would continue to act as guidance on important issues. They would be made available on the ISAC website.

We have also had difficulty with objectives that are in our book, but don’t necessarily have broad support with the association. Staff are expected to translate objectives into legislation, but are challenged when county officials express opposition to ISAC-generated legislation to their legislators. An example of this is in the area of confined animal feeding operations (CAFOs). Two years ago, the book included a call for a moratorium on CAFOs. There was actually a vote on whether to include this as an objective at the Fall School General Session and it narrowly made the cut; but it was obvious that there was significant disagreement among ISAC members. Staff would like to find a way to weed out the objectives that are not broadly supported. Each year our book includes over 50 legislative objectives. The current steering committee process does not lend itself well to eliminating items that have been in the book the year before. Thus, we add on every year, but only subtract if an issue has been addressed by the legislature. The Board is inclined to honor the work of the steering committees unless something is clearly problematic.

The board discussed suggested changes to the priority book at their July meeting with the goal of implementing these changes this year. At the very least, we hope to separate the policy statements and objectives so that legislators are presented with a much more manageable “wish list.” The ongoing discussion of changes to the steering committee process will continue and any changes will occur in 2010.

Some suggestions that the board considered include:

1. Eliminating the policy statements from the document that is distributed outside of ISAC membership. The policy statements would remain as a working document to help direct ISAC staff during the session. The staff recommendation would be to narrow the publication distributed to others to only legislative objectives.

2. Cap the number of objectives. Presenting legislators with a list of over 50 objectives to complete is a lot to ask; it can look like the counties are asking for more than is feasible.

3. All objectives would have to be endorsed by the impacted affiliate or affiliates. There have been issues in the past when objectives have not had the full support of an affiliate. This also lends itself to awkward moments at the capitol for ISAC staff and legislative liaisons. While we may not be able to eliminate all conflicts between affiliates, we would like to eliminate any conflicts within a particular affiliate before we go to the legislature.

Continued on page 11.
For the next several months, the Legal Briefs article will serve as a refresher course on various topics important to county officials. This material is being excerpted from the most recent New County Officers Manual produced by ISAC. This month a portion of the Iowa Open Meetings Law is covered.

**What Governmental Bodies Are Covered?**

Here are examples of bodies that are subject to Iowa’s Open Meetings Law:

- A “governing body of a city or county” such as the board of supervisors.
- A multi-member body formally and directly created by a board of supervisors.
- Any advisory board, task force or other body “expressly created by executive order” of a county board of supervisors to develop and make recommendations on public policy issues.

Governmental bodies often use advisory committees or task forces to provide them with advice or input before they make decisions on complex matters. Government officials and members of the public alike often wonder: Is an advisory body subject to Iowa’s Open Meetings Law if it has no decision-making authority? The answer is usually going to be yes. Counties don’t use “executive orders,” but this law is supposed to be interpreted broadly, so you should assume advisory boards are covered. Which basically means posting an agenda and allowing public access to observe the meeting.

Regarding unions, negotiating sessions, strategy meetings of public employers or employee organizations, mediation and the deliberative process of arbitrators are exempt from Iowa’s Open Meetings Law. Public employers cannot insist that negotiating sessions, after the initial two meetings, be open to the public.

**What Is A Meeting?**

How does Iowa law define a “meeting?” Are breakfast gatherings of a quorum of a governmental body at a local café “meetings” subject to Iowa’s Open Meetings Law? Iowa’s Open Meetings Law says a governmental body “meets” when there is:

- Any gathering in person or by telephone conference call or other electronic means, whether formally noticed or informally occurring,
- Of a majority of the members, and
- At which there is any deliberation or action upon any matter within the scope of the governmental body’s policymaking duties (Iowa Code §21.2).

A governmental body “meeting” does not include a purely ministerial or social gathering at which there is no discussion of policy or intent to avoid the Open Meetings Law, even if a quorum is present. For example, a quorum of a board of supervisors gathering for breakfast at the local café would be a “meeting” if members discuss or take action on county business.

Many county officials continue to believe that it is only a meeting if a vote is taken. That is absolutely not the case. As long as there is discussion regarding county business, that is enough to constitute a meeting, so long as a quorum is present.

What about fact-finding trips, where county supervisors go to view a vacant lot so that they can decide if it is a suitable place for a jail? Is that a meeting? The best explanation I’ve seen is contained in a 1981 Attorney General Opinion 81-7-4: “it appears that gathering for “purely ministerial” purposes may include a situation in which members of a governmental body gather simply to receive information upon a matter within the scope of the body’s policymaking duties. During the course of such a gathering, individual members may, by asking questions, elicit clarification about the information presented. We emphasize, however, that the nature of any such gathering may change if “deliberation” occurs. A “meeting” may develop, for example, if a majority of the members of a body engage in any discussion that focuses at all concretely upon matters over which they may exercise judgment or discretion.”

So a majority of the supervisors can go to that vacant lot. And they could, for instance, ask the realtor questions about the lot. That would not be a “meeting.” But it could turn into a “meeting,” for instance, if one supervisor starts talking to the other supervisors about the merits of the lot. So county officials need to be circumspect.

A quorum of a board gathering for breakfast at the local café would not be a “meeting” if members only chat about the Hawks, Cyclones or Panthers, or other matters that are not within the scope of the board’s business.

What about the recent situation where two members of a three member board of supervisors showed up for a meeting with another group? A majority of the board was there, and they discussed county business. So was that covered by the Open Meetings Law? Yes. What if one supervisor said he was not there as a supervisor, but as a representative of another group?

Continues on page 18.
The “Millennials”

The title of this month’s article sounds like a 1980’s mini-series. If it were a mini-series, the television guide would have this description about the “Millennials:”

“Tune in to watch how society grapples with clashes between Boomers, Generation Xers, and Millennials. Action galore as the Boomers’ attitude of “Just Do it” wrestles with the Generation Xers’ motto of “Just Did It” while both Boomers and Generation Xers repel the body slams from the Millennials’ “Won’t Do It” slogan.”

So who are these Millennials that strike fear into the hearts of the other generations?

Most Millennials:
- Are between ages 15 and late 20’s.
- Will have different childhood experiences compared with older generations because they will have grown up with computers, the Internet, and other technologies.
- Are proficient multi-taskers who are networked learners, rather than linear learners.
- One-third of the Millennials say that while doing work, they also chat on the phone, surf the web, send text messages, watch TV, and listen to music.
- Have developed a new generation of communication styles.

They may bring the following work traits to your workplace:
- Embracement of technology: this group of individuals views the computer and cell phone as the Boomers viewed the refrigerator. It is an appliance that meets needs.
- Like to be mobile. Many don’t like a restrictive, limiting or regimented work environment.
- Are used to being online and getting things done from all kinds of locations and on all kinds of devices at the time they choose.
- Want to be part of team that produces solutions.

About.com’s resident HR expert, Susan Heathfield recently provided the following 11 tips for managing millennials:
- Provide some structure. Goals are clearly stated and progress is assessed. Define assignments and success factors.
- Provide leadership and guidance. Millennials want to look up to you, learn from you, and receive daily feedback from you. They want “in” on the whole picture and to know the scoop.
- Encourage the millennial’s self-assuredness, “can-do” attitude, and positive personal self-image. Millennials are ready to take on the world.
- Take advantage of the millennial’s comfort level with teams. They are used to working in groups and teams. In contrast to the lone ranger attitude of earlier generations, millennials actually believe a team can accomplish more and better - they’ve experienced team success.
- Listen to the millennial employee. These young adults have ideas and opinions, and don’t take kindly to having their thoughts ignored. After all, they had the best listening, most child-centric audience in history.
- Millennial employees are up for a challenge and change. Boring is bad. They seek ever-changing tasks within their work.
- Millennial employees are multi-taskers on a scale you’ve never seen before. This is a way of life. In fact, without many different tasks and goals to pursue within the week, the millennials will likely experience boredom.
- Take advantage of your millennial employee’s computer, cell phone, and electronic literacy. Are you a Boomer or even an early Gen-Xer? The electronic capabilities of these employees are amazing. Have them help you embrace technology.
- Capitalize on the millennial’s affinity for networking. Not just comfortable with teams and group activities, your millennial employee likes to network around the world electronically.
- Provide a life-work balanced workplace. Your millennial employees are used to cramming their lives with multiple activities. They work hard, but they are not into the sixty hour work weeks defined by the Baby Boomers. Home, family, spending time with the children and families, are priorities. Ignore this to your peril.
- Provide a fun, employee-centered workplace. Millennials want to enjoy their work. They want to enjoy their workplace. They want to make friends in their workplace. Worry if your millennial employees aren’t laughing, going out with workplace friends for lunch, and helping plan the next company event or committee.

Millennials may not only stretch managerial skills, but put pressure on your technology infrastructure. They may want to work from where they are. They most likely will take work home to resolve problems and will involve others in solutions.

I believe we are entering a new age that I will call the “Flex Age.” In this era, people (all generations) will use technology to do the work they like to, where they like to it, and when they want to do it. Employers who successfully implement polices to meet this need will have an advantage over those that don’t. Our society will need to adapt by updating work laws that recognize it matters less where the work happens, but that the work gets done. As a society we are making huge investments in broadband availability. Increased availability will only drive the need to update our laws and policies.
Lists to Live By

One of the responsibilities we have as CCMS employees is to take our turn at producing an article for The Iowa County magazine. Quite a responsibility to write something that untold numbers of people will read—well maybe not untold numbers, maybe many people, or maybe just a few people.

I have not been anywhere exciting enough to talk about. There are no events to which I care to speak. I imagine you were hoping for information about the final decisions regarding the rules; however, as I approach the deadline for submitting this, decisions and ramifications of such are not available. I have ranted enough about rule changes and obviously to no avail. It appears as Yoda would have spoken—change they will, change they must. How about some lists to live by! We all could use some simple words to provide inspiration.

My search for a good, all around list to live by exposed me to a few interesting ones. I noticed that by far most lists to live by are depressing. Some are full of virtues and self control. Take this one for example:

Eight Valuable Disciplines by Gary L. Thomas
1. The Discipline of Selflessness
2. The Discipline of Waiting
3. The Discipline of Suffering
4. The Discipline of Social Mercy
5. The Discipline of Forgiveness
6. The Discipline of Mourning
7. The Discipline of Contentment
8. The Discipline of Sacrifice
(Sounds like some of the worst in life is supposed to be good for you.)

How about a list to help us with our financial self control. Financial troubles have been in the news for months. How about a list to live by when we manage money. These tips are provided by the well known Mary Hunt:
1. Regularly balance your accounts.
2. Save money consistently.
3. Think first and spend later.
4. Focus on the real price. (Take into account interest, fees, etc.)
5. Know your financial condition.
6. Refuse unsecured debt.
7. Make principle-based decisions, not feelings based.

Mary Hunt also advises that, “Experts in human behavior say it takes 21 repetitions to break a bad habit or to establish a new habit. That means if you do something every day, after three weeks it will become a nearly automatic response, a habit. Continue for another 21 days and you will have established a lifelong habit. It takes just six weeks to change your life.” It’s great if that hit any “ah ha” moments for you. Looking six weeks down the road seems like a long time when we much prefer quicker fixes to our problems. Are there any new habits that need to be developed in your program or in your personal life?

I did find a promising list to share with you and one that could use some individualization by some creative case management staff out there. The title is “How to chill out.” Finding ways to chill out may be just an escape from some of the more serious lists of words to live by, but giving ourselves permission to take time to “chill out” may make it easier to deal with the responsibilities faced at work and at home. I will share what was provided, but I know (because I’ve known some of you for a few fun years) that you can add to the list with your own ways to chill out.

From “Rev” magazine, “How to Chill Out”
1. Spend an afternoon at the biggest bookstore you can find. Slide into an overstuffed chair, sip coffee, read some fiction, take a nap.
2. Schedule a weekly game of tennis or racquet ball or a round of golf for a regular chill-out time.
3. Take up gardening. While some people don’t have the patience for the process of gardening, you might just find out how relaxing it can be to dig in the soil and grow wonderful flowers or foods.
4. Find a chill-out spot within an hour’s drive from home. You might discover a favorite coffee hangout, a lake or a state park. Each time you arrive at your destination, have it be your special place to just sit and read.
5. Develop a hobby. Choose from hundreds, such as antiquing, genealogy research, model trains, collecting, amateur radio, and more. Do an online search for hobbies.
6. Take a martial arts class that focuses more on stretching or exercise, rather than fancy fighting moves.
7. Go bowling. For some reason, there’s something both nostalgic and therapeutic about renting bowling shoes and picking up a solid ball to hurl at ten pins.

I can almost hear the “yeah, right” comments for some of those ideas. So the challenge for you is to send me your additions of ways to “chill out” to lkemp@iowacounties.org. As we adjust to another change in what you do as members of TCM agencies, having an idea for a good chill-out moment may be useful. I’ll keep searching for the perfect list to live by. In the mean time, love life, live well, laugh everyday.
Registration and Housing Changes Debut at Fall School

It’s time to begin planning for the 2009 ISAC Fall School of Instruction, being held at the Coralville Marriott Hotel and Conference Center. The conference agenda has been announced, so you can begin making your necessary arrangements. As for previous conferences, all applicable information will be posted and updated regularly on the ISAC website, www.iowacounties.org.

Here are the key details to remember when registering and making hotel reservations for the fall school. The new registration process includes both your conference registration through the ISAC website and your hotel accommodations through the Iowa Housing Bureau. Once again, all conference information is posted at www.iowacounties.org, or if you have specific questions, please don’t hesitate to contact us at 515.244.7181. Thanks in advance for your understanding in these new revisions, which we believe will be beneficial to all our conference attendees.

• Before you are able to reserve a hotel room, you MUST register for the 2009 ISAC Fall School of Instruction at www.iowacounties.org. Registration will open on Monday, August 17 at 8:00 am. The ISAC online registration process is the same as previous conferences.

Conference Registration Fees
• Advanced registration fee - $110 (November 2, 4:30 pm pre-registration deadline)
• At-the-door registration fee - $130
• Additional family/spouse lunch ticket - $25

• After registering for the fall school on the ISAC website, you will receive an email confirmation. This email will include: confirmation of conference registration; instructions and a link to reserve your hotel room through the Iowa Housing Bureau; and an ISAC conference ID number which is mandatory for each individual hotel room. In addition to your conference ID number, you will need a credit card to make your reservation. This credit card is to hold your room and will not be charged unless there is a cancellation fee.

• You may only reserve ONE hotel room per conference registration. You are more than welcome to share a double room with another conference attendee. Please have only one of the two individuals who wants to share a room request a double room through the Iowa Housing Bureau. If you are registering more than one individual in your county, you will need to register and make each hotel reservation individually, but you may use the same credit card.

Continued on next page.
ISAC meetings

- In addition to the conference room block at the Coralville Marriott Hotel and Conference Center ($116/night plus taxes), please take advantage of one of the five overflow conference hotels that will provide complimentary shuttle service to/from the Coralville Marriott Hotel and Conference Center. To receive the special ISAC conference rates and services, all conference hotel accommodations must be reserved through the Iowa Housing Bureau’s online system after registering for the conference and before October 16, 4:30 pm.
  - Sheraton Iowa City Hotel ($109/night plus taxes)
  - Hampton Inn Coralville ($99/night plus taxes)
  - Holiday Inn and Conference Center Coralville ($99/night plus taxes)
  - Heartland Inn Iowa City/Coralville ($90.99/night plus taxes)
  - Holiday Inn Express Coralville ($119/night plus taxes)
  *Specific hotel amenities for each property are listed on our conference website at www.iowacounties.org.

- Please DO NOT call any of the ISAC conference hotels to book your hotel accommodations. Hotel room reservations made at ISAC conference hotels will NOT be valid if you call and reserve a room or reserve a room on a hotel website. You must go through the Iowa Housing Bureau website after registering for the conference to reserve a hotel room.

- After registering for a hotel room through the Iowa Housing Bureau’s online system, you will receive an acknowledgement email within 24-48 hours from the Iowa Housing Bureau.

- The ISAC conference room blocks will only be available until 4:30 pm on Friday, October 16, 2009. After this date, the ISAC conference room blocks will be closed and the special conference rates will be unavailable. If you have to make a change or cancellation to your hotel accommodations prior to Friday, October 16, 2009, please contact the Iowa Housing Bureau directly at 515.286.4960 or 800.451.2625.

- Only after Friday, October 23, 2009, please contact the hotel directly for any changes or cancellations. The hotel will contact you to confirm your reservation at this time. The one week gap between October 16 and 23 is given for administrative turnover between the housing bureau and the hotels. Thank you for your patience.

- Please remember that there is an ISAC Hotel Cancellation Policy, and it will be in effect for the 2009 ISAC Fall School of Instruction. No cancellations will be accepted and no refunds will be given after Monday, October 26. If you choose to cancel your hotel reservation, you will be charged a cancellation fee, which is one night’s lodging plus taxes, to the credit card on file. Name changes on guest room reservations will be accepted.

- ISAC will assist in securing the hotel reservations for the following people: ISAC board of directors; ISAC past presidents; affiliate presidents; CCMS board of directors; CRIS board of directors and individuals with disabilities. For those individuals with disabilities, ISAC will require you to provide a medical note stating that you have a disability which requires you to stay at the conference hotel.

capitol comments

As part of the annual summer district meetings, we have asked members for input on the ISAC legislative development process, products, and tools. That survey is available on the ISAC website for those who were not able to attend the district meetings. This information will be presented to the board during their discussion of this issue in September. Any changes to the process will be in stages, and we will evaluate the changes as they occur. Maybe next year we will be ready to discuss the development of a political action committee . . .
Over the years, some counties across Iowa have partnered with soil conservation agencies from time to time to build dams on county roads. A dam replaced a county bridge or culvert in most cases, making the road safer and cutting maintenance costs from washed out or damaged bridges and culverts along the road. County engineers and supervisors have reasoned the dams are good for the county, good for landowners, and good for the environment.

In Crawford County, they’ve taken to the idea of small dams in a big way. In fact, in the past 10 years, they’ve invested in 32 dams. Some were built on county roads; many others were built on private farmland. The dams came about after the East Boyer River jumped its banks inside Denison, the county seat, in 1996. This was the third time in five years the city was damaged. The most devastation was in 1993, when there was more than $10 million in damages and 2800 jobs affected.

**Slow the Flow:** A flood prevention committee was put together in 1996 to try to put a stop to flooding. From the start, people were thinking about ways to slow the flow of water above Denison to the East Boyer. “People wanted these dams. It’s better to keep the water on the farms,” says Crawford County Supervisor Robert Lohrmann, who supported county investment as a partner in building the dams from the outset. “We had equipment damaged from those floods—we didn’t want that to continue to happen. There were no complaints from taxpayers,” Lohrmann says.

Jay Ford, District Conservationist for the USDA Natural Resources Conservation Service in Denison, agrees. “Because rural conservation efforts had been going on for years, people around here knew that the concept of holding water temporarily on the hills to reduce peak flows was sound,” Ford says. “So they said we should be building small dams above the East Boyer.”

Ford began to make a plan for building small floodwater detention dams, with the intent to use cost-share funds from a watershed protection program of the Iowa Department of Agriculture and Land Stewardship (IDALS).

In 1999, the first of 32 small dams was built. IDALS covered 75% of the cost of each dam with watershed protection funds (WSPF), but required local sources to pay the other 25%. To protect county infrastructure and encourage private landowners to build the dams, Crawford County paid about $5,000 on average for each dam. The city of Denison paid up to $1,000 for each dam, and landowners paid an average of $4,000 for each of the dams. The last of the dams was built this year.

The 32 dams average about five acres of water pool. That’s something the landowners who allowed the dams to be built on their land like. “I suggested we try to get one of the dams built on land I rented when I heard about the project,” says Dale Snyder. “I wanted water for my cattle, and the owner wanted to fix a ditch, so we’ve both been happy.”

Roger McCaffrey, a commissioner with the Crawford County Soil and Water Conservation District, which helped administer the project, says the farmers he knows are pleased with the dams. “There’s lots of potential for good fishing in them, and they attract wildlife,” McCaffrey says.

In some cases, the dams were built on county roads, to replace bridges or culverts and reduce the amount of maintenance needed by the county. One dam on a county road included a hydrant to pump water from the pond in case of fire in the neighborhood. “The county and state paid for the dam on the road by my land,” says farmer Joe Thelen. “I hated to lose the land–five to six acres–but it’s turned out really well. It was stocked in 2003, and there are some nice bluegill, catfish and bass. It’s nice to sit in the evening when you have time and watch the wildlife.”

**Dramatic flood frequency decrease:** Major work was done to clean out the river and construct ring levees around critical structures in town. The Corps of Engineers also built a levee along the East Boyer that would be high enough to prevent flooding from up to 100-year storms.

The combination of levees and small detention dams has taken a river that flooded the city three times in five years to a point where it would not be expected to flood the city more often than once every 250 to 500 years. For their part, the small dams decreased peak flows by at least 15%.

The East Boyer Flood and Erosion Control Project is one of 200 watershed projects across Iowa administered by the Division of Soil Conservation of IDALS through local conservation districts. Successful projects feature partnerships with federal, state, and county government and organizations. Counties are often involved; contact your local soil and water conservation district for more information.
counties in the spotlight

Neuzil to Serve on Rebuild Iowa Coordinating Council

Terrence Neuzil, chairperson of the Johnson County Board of Supervisors, is the newest member of the Rebuild Iowa Coordinating Council. Neuzil was appointed by ISAC. Neuzil is the only elected county official to serve on the committee that will focus on efforts to partner among government agencies regarding Iowa’s long-term disaster recovery plan from the 2008 storms and floods that impacted 85 of Iowa’s 99 counties, including Johnson County.

Neuzil will join Iowa Secretary of Agriculture Bill Northey, Iowa Department of Transportation Director Nancy Richardson, Iowa Department of Education Director Judy Jeffrey, Iowa Department of Natural Resources Director Richard Leopold and others on the Infrastructure and Public Assistance subcommittee. Others on the full committee include Iowa Legislators Rob Hogg, Tom Schueller, Pat Grassley and Kim Reynolds.

“We experienced one of the worst disasters in Iowa history and my goal is to not only be the voice of county government across this state,” said Neuzil, “but also to address immediate needs while taking smarter steps to avoid future impacts when disasters occur.”

The Rebuild Iowa Coordinating Council was established this spring when Governor Chet Culver signed House File 64 to help facilitate communication between state agencies and the Rebuild Iowa Office headed by Lieutenant General Ron Dardis. Areas of focus for committee members include housing, business, workforce and local economic recovery, infrastructure investments, floodplain, watershed and mitigation planning, smart growth principles, quality of life and emergency management.

employment

Zoning Administrator

Allamakee County is seeking qualified applicants for the position of Zoning Administrator. Under the direction and supervision of the Allamakee County Board of Supervisors the Zoning Administrator administers the Allamakee County Zoning Ordinance and Subdivision Regulations, as written. This is a full-time salaried position based upon experience, ranging from $28,000 to $35,000 plus health insurance, IPERS and other benefits, Monday through Friday 8:00 am to 4:30 pm, with regular evening meetings. Job description and application forms are available from the Auditor’s Office in the Courthouse in Waukon, Iowa, by calling 563.568.3522, or by visiting www.co.allamakee.ia.us. Allamakee County will be accepting applications for the Zoning Administrator position until September 1, 2009.

County Engineer

Due to an approaching January 2010 retirement, the Marshall County Board of Supervisors is accepting applications for the position of County Engineer. Salary range is $90,000 - $105,000 depending on qualifications. Marshall County (Population 39,500) is located in Northeast Central Iowa. The county seat is Marshalltown, Iowa. The County Engineer, under general direction of the Board of Supervisors, is responsible and accountable for the overall planning, direction, coordination and control of a 930 mile road system and 35 fulltime employees. Qualified candidates would possess knowledge and experience in the safe and efficient maintenance, design, administration and engineering of all Marshall County Secondary Roads and equipment. The candidate must be a licensed Professional Engineer in the State of Iowa. Minimum five years experience as a functioning County Engineer in Iowa preferred but not required. Position is open until filled. Send resume, references and salary history to: Marshall County Board of Supervisors, 1 East Main St., Marshalltown, IA 50158, 641.754.6330 or email bos@co.marshall.ia.us.
Cleaning Up After the Financial Storm

What’s next for IPERS? IPERS has survived several recessions during its 56 years, but the current recession has been relentless. Some investment markets fell 30–40% in 12 months. The markets that are usually safer, such as the bond market, also fell to record lows.

The return on IPERS’ investment portfolio for fiscal year 2009 (July 1, 2008–June 30, 2009) will not be known until this summer, but double-digit losses nearing 20% now are expected. The annual return assumption used in long-range planning is +7.5%.

Although large, long-term investors readily handle typical market cycles, pension systems cannot simply absorb the massive market losses caused by the worldwide financial crisis. IPERS’ actuary estimated earlier this year that if the fiscal year 2009 return was -25%, IPERS’ funded ratio would drop to 73% next year—and it would continue to fall even if IPERS’ future investment returns are as good as the +7.5% assumption. The funded ratio is a projection of future assets divided by future liabilities.

IPERS can recover from the recession, if we act now.

Preserving secure lifetime benefits
Public pension plans such as IPERS can be the model for secure retirement plans if we continue to operate them efficiently and finance them responsibly. The National Institute on Retirement Security explains why.

After the financial storm hit, people lost confidence in their own ability to reach a secure retirement. People who have a pension feel more secure, and public pension plans provide that security efficiently. A pension plan can provide retirement income equal to the income from an individual defined contribution account at about half the cost, according to the Institute.

Public employees can depend on their pension plans. The plans, like government, are in it for the long haul. Employees, and their employers, contribute to public pension plans throughout their careers knowing their retirement benefits are guaranteed for life.

The IPERS Benefits Advisory Committee (BAC) has pledged to find a way to rebalance IPERS’ long-term funding while preserving the security IPERS provides as a defined benefit plan.

The IPERS Defined Benefit Plan
Guaranteed by IPERS
• Retiree monthly payments
• Death benefits if selected by retirees
• Dividend for pre-July 1990 retirees
• Retirement, death, and disability benefits earned to date by employees
Not guaranteed
• Dividend for post-June 1990 retirees
• Benefits not yet earned

*The legislature can change the benefits IPERS offers going forward and how fast employees can earn benefits in the future.

IPERS provides guaranteed lifetime monthly benefits by working much as an insurance plan does. The plan covers a large group of people. Their contributions are pooled and invested. The group shares costs and risks such as the possibility of outliving retirement savings.

The BAC was created under Iowa law to advise the legislature and IPERS’ administration. The BAC is composed of employer and employee representatives. James Maloney, Polk County Assessor, is ISAC’s representative on the BAC.

Keeping the plan affordable
BAC members say preserving IPERS as a defined benefit plan means financing benefits properly—by prefunding the benefits being promised.

To prefund benefits, employees and employers must contribute enough today for the employees’ future retirements. Their contributions, plus investment income, need to cover the projected cost of future benefits plus expenses. Prefunding benefits prevents each generation from having to pay the previous generation’s debt.

This is different from pay-as-you-go plans such as Social Security. In pay-as-you-go plans, today’s workers help pay the benefits for today’s retirees.

IPERS was already in a financial hole before the recession hit, and the hole was getting bigger. IPERS has an unfunded
actuarial liability (UAL), which means benefits are being promised faster than money is set aside to pay for them. Delaying payments on promised benefits inflates costs as more interest is added to the long-term debt.

An inadequate contribution rate for regular members was the single biggest contributor to the UAL in recent years, adding $621 million to the debt from FY 2003 through FY 2008, and the rate is still too low. This is true even after applying rate increases the legislature approved. About 95% of all IPERS members are regular members.

Although the legislature gave IPERS the authority to ad-

<table>
<thead>
<tr>
<th>Membership Class</th>
<th>Member Share</th>
<th>Employer Share</th>
<th>Total Share</th>
<th>Actuarial Rate</th>
<th>Percent of Actuarial Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Members</td>
<td>4.30%</td>
<td>6.65%</td>
<td>10.95%</td>
<td>12.48%</td>
<td>87.7%</td>
</tr>
<tr>
<td>Sheriffs and Deputies</td>
<td>7.62%</td>
<td>7.62%</td>
<td>15.24%</td>
<td>15.24%</td>
<td>100%</td>
</tr>
<tr>
<td>Protection Occupations</td>
<td>6.14%</td>
<td>9.20%</td>
<td>15.34%</td>
<td>15.34%</td>
<td>100%</td>
</tr>
</tbody>
</table>

*The actuarial rate is the contribution rate needed to prefund benefits and keep long-term funding balanced.*

**Contribution rates effective July 1, 2009–June 30, 2010**

(Percent of IPERS-covered wages)

Studying solutions
The BAC has asked the actuary to study how the following changes for regular members would improve long-term funding. It will then develop a recommendation for the legislature. Only the legislature can change IPERS benefits.

1. Changing the benefit formula, including reducing the multiplier for new and current employees. Reducing the multiplier can produce the greatest savings because it would apply to the most people. All employees in IPERS’ regular class would earn benefits more slowly *in the future*. Benefits already earned cannot be reduced. The BAC is also studying the impact of increasing the number of years used to figure the final average salary from the highest three years to the highest five years of wages.

2. Reducing early retirements. Every IPERS member helps pay the added costs of early retirements, even though only a small percentage of members retire early. IPERS’ early-retirement incentives include the Rule of 88 (age + years of service = 88) and the Rule of 62/20 (age 62 with 20 years of service). IPERS also applies a 3-percent-a-year cut in benefits for retiring between ages 55 and 65 without meeting the Rule of 88 or 62/20. Benefits for these early retirees would need to be reduced 6 percent a year to offset the actuarial cost.

3. Increasing the contribution rate as much as is affordable. Increasing the contribution rate is necessary, even with some benefit reductions. The BAC is reviewing the impact of increasing rates for regular members to 14–16%.

You can follow the work of BAC on [www.ipers.org](http://www.ipers.org). The BAC will present its recommendations to the Public Retirement Systems Committee, a legislative committee that meets this fall. You can get information about the Committee at the Iowa Legislature’s web site, [www.legis.state.ia.us](http://www.legis.state.ia.us).
MyCountyParks.com

County conservation boards joined the world of technology in a big way this year with the launch of mycountyparks.com (mpc.com). The website is a gateway to the finest county park system in the country.

Each of the conservation boards in Iowa’s 99 counties provides its own special blend of local outdoor recreation opportunities, natural and historical interpretation, and conservation of local natural resources.

So, there are plenty of places to go and things to do in county parks but sometimes finding out where, what and when can be a challenge, especially to visitors and tourists. Enter mpc.com.

Out-of-state tourists as well as Iowa residents looking to head to different parts of the state will find the site especially useful. The search functions are comprehensive and easy-to-use. A few counties are even taking online reservations for campgrounds, cabins and shelters.

By: Julie Ohde
Louisa County Conservation Director

Up until the website’s launch, not every conservation board had a presence on the internet. Now they can all be represented, though only those that choose to join (i.e. pay the annual fee) have access to entering detailed information about their areas, events and activities. Over half the counties have joined up to this point, and it is anticipated that more will join as they see the site grow.

The site gives counties without a web presence an easy foot in the door. No high-tech skills are needed for local managers to input or edit information. A user-friendly login system makes it as easy as filling out a form. Even pictures can be easily uploaded to the site.

Linn, Polk, and Black Hawk counties took the initiative to begin mpc.com. They hired a web design company to develop the site with plans from the beginning to expand it to all 99 counties. Since the expansion statewide, management is being handled by the newly established mpc.com board.

Website Focuses on Needs for Disaster Survivors

A new website is available to help Iowans find information about how to get help to deal with lingering stress in the wake of natural disasters a year ago.

The site, www.projectrecoveryiowa.org, features information about Project Recovery Iowa’s services, including free confidential crisis counseling.

The information is important because the anniversary of a disaster can reawaken a wide range of feelings and reactions among survivors, according to Bill Gardam, administrator of the Mental Health and Disability Services division of the Iowa Department of Human Services (DHS).

“Our hope is for this new site to increase access and awareness of Project Recovery Iowa’s crisis counseling services and to encourage people to contact us for help,” Gardam said. “Counseling can help people regain a sense of control over their lives.”

Project Recovery Iowa, administered by the DHS, teaches coping skills, assesses immediate needs, and guides people to resources for ongoing support.

Free confidential counseling sessions can take place in homes or other settings rather than in offices or clinics. If needed, mental health professionals will also provide referrals to other long-term recovery resources.

The Iowa Concern Hotline, 1-800-447-1985, is the entry point for Project Recovery Iowa services. Confidential counseling is available at all hours.
IBC Announces Iowa Partners in Efficiency Award

The Iowa Business Council (IBC) formally recognized the 100th Lean Enterprise event conducted within State government. Teresa Hay McMahon, Administrator of the Performance Results Division of the Iowa Department of Management and Chair of the Lean Government Collaborative, received a formal acknowledgement from IBC for this accomplishment.

IBC has also announced the creation of the “Iowa Partners in Efficiency Award,” to be presented for the first time in January 2010. This annual honor will recognize the employees or work units in any political subdivision of local, county, or state government that, through the use of Lean tools and techniques, significantly and measurably increase productivity and promote innovation resulting in the improvement of delivery of public services to the benefit of the citizens of Iowa and the private sector.

The purpose for creating this award is:
• to publicly acknowledge and highlight outstanding efforts at efficiency, productivity, cost avoidance, and waste elimination in government;
• to improve regulatory processes and performance targets;
• to drive economic competitiveness;
• to foster better work environments; and
• to develop leaders and innovators with a bias for action.

Award nominations will be accepted from July 1 – September 30, 2009. Finalists will be selected November 16, 2009. The winner will be announced during IBC’s 24th Annual Partnership Meeting in Des Moines on January 25, 2010. An application and additional details can be obtained at http://lean.iowa.gov/ or www.iowabusinesscouncil.org.

The IBC is a nonpartisan, non-profit, self-funded organization whose 24 members are the top executives of 20 of the largest businesses in the state, the three Regent university presidents, and Iowa’s largest banking association. Founded in 1985, the Council’s purpose is to focus the personal commitment of its members in active leadership roles on major initiatives that offer opportunity to enhance Iowa’s economic vitality and improve the lives of Iowans. Council members identify major economic issues, evaluate options, and assist in implementing solutions through collaborative public/private partnerships. Collectively, IBC companies and institutions employ more than 210,000 Iowans and, in just the last ten years, have invested over $15 billion worth of capital in the state. Annually, the Business Council represents more than $250 million in financial contributions and volunteer hours given to numerous charitable causes around Iowa, and lead in technology innovation with over $2.5 billion in spending and procured grants for research and development. For more information, please visit the IBC Web site at www.iowabusinesscouncil.org.

Risk Management for Public Entities

The Kelley Insurance Center at Drake University will offer RMPE 352—Risk Management for Public Entities this fall. The course includes public sector risk management administration, risk control, exposure identification and analysis, pooling for risk financing, managing distinctive liability exposures, claims and litigation, risk financing, establishing risk management programs, disaster planning and emergency response.

Risk management is an increasingly important aspect of public administration. Completing the Risk Management for Public Entities course will help you understand the differences between public and private sector risk management. It can also help you broaden your career opportunities by increasing your understanding of public entity risk management.

You will earn a certificate of completion when you pass the RMPE 352 examination. Or you may choose to earn the ARM-P designation by passing the three ARM exams in addition to the RMPE 352 exam. The choice is yours. Class is held on Mondays from 4:00 pm – 6:00 pm.

For more information or to register contact Doug Ireland at insurance.center@drake.edu or call 515.271.2133.
The law doesn’t care. That’s still a meeting, which means an agenda has to be posted, and minutes taken and published.

Remember the basic rule: a quorum of a governmental body may gather informally, if the conversation is strictly social and discussion of business is saved for scheduled meetings.

Agendas: Government bodies usually must give notice and provide a tentative agenda 24 hours in advance of a meeting. The notice must give the time, date, place and tentative agenda of each meeting. The notice must be posted on a bulletin board or other prominent place accessible to the public at the principal office of the government body, or at the building where the meeting will be held, if there is no principal office. Agendas must also be provided to news media who have filed a request for notice.

Agendas for public meetings play a vital role in the ability of citizens to watch the decision making process that affects public affairs at every level of government in Iowa. Clear and effective agendas are a matter of good policy, because they keep citizens informed and help public officials be better prepared for meetings.

Agendas must provide notice sufficient to inform the public of the specific actions to be taken and matters to be discussed at the meeting. An agenda that merely states “approve minutes, old business, new business” does not provide reasonable notice to the public.

The precise detail needed to communicate effectively will depend on the situation, including whether the public is familiar with an issue. The less the public knows about an issue, the more detail is needed in the tentative agenda.

Officials and citizens alike should remember that meeting agendas are the public’s invitation to watch government in action. So, agendas should take care to describe the specific actions to be taken and matters to be discussed in public meetings.

Emergency Meetings: What if a government body has to conduct an emergency meeting and doesn’t have time for the normal 24-hour advance public notice? The notice requirement goes right to the heart of open government. Why? Because the public has a right to know when a government body will meet, and what’s on the agenda, in order to decide whether to attend and observe an open session. So, what happens in an emergency where action must be taken quickly? How does the law balance the public’s need for notice and the government’s need to act quickly?

The general rule is a 24-hour notice is required. Less notice may be given only if, for good cause, 24-hour notice is “impossible or impractical.” Whether an emergency makes 24-hour notice impossible or impractical depends upon the facts. Officials should ask whether action can reasonably be deferred to a later time that allows for 24-hour notice. Is faster action really necessary? If faster action is necessary, you need to put in the minutes why a 24-hour notice was not possible.

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associate member highlight

Turn Your Idle County Land Into Cash

Biodiesel Central LLC has developed a BioDiesel fuel/oil-seed growing program. This program will allow each county to plant as many idle acres as they would like and sell it to Biodiesel Central at a net profit of approximately $200/acre. Biodiesel Central will then process the seed into an oil that the county will use to feed their biodiesel processing unit. This flow thru system will allow each county to produce ASTM diesel fuel at below market prices. We would also suggest a partnership with the cities and school districts within each county as well. Properly implemented each county will be able to reduce fuel expenses and at the same time generate a yearly guaranteed cash flow crop. Pictured is a F1-500a biodiesel production system.

For a more detailed analysis of this program for your county contact Steve Cannon, President, North American Sales 515.707.0170 or scannon@biogreenresources.com

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Past issues of The Iowa County can be viewed on ISAC’s website, www.iowacounties.org, under news.
The Iowa County
August 2009

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**2009 calendar**

<table>
<thead>
<tr>
<th>August</th>
<th></th>
<th>September</th>
<th></th>
<th>October</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>5-7</td>
<td>Recorders Summer School (Honey Creek Resort, Moravia)</td>
<td>17-18</td>
<td>ISAC Board of Directors Retreat (Honey Creek Resort, Moravia)</td>
<td>13</td>
<td>CCMS Administrators Meeting (Adventureland Inn, Altoona)</td>
</tr>
<tr>
<td>6-7</td>
<td>2009 Supervisors Executive Board Retreat (Holiday Inn at Ameristar Casino, Council Bluffs)</td>
<td>23</td>
<td>ISAC Steering Committee Meetings (Holiday Inn Airport, Des Moines)</td>
<td>16</td>
<td>Fall School Hotel Blocks Close (4:30 pm)</td>
</tr>
<tr>
<td>12-14</td>
<td>CCMS Annual Conference (Holiday Inn Airport, Des Moines)</td>
<td>25</td>
<td>ISAC Steering Committee Meetings (Holiday Inn Airport, Des Moines)</td>
<td>19</td>
<td>Fall School Hotel Cancellation Deadline (4:30 pm)</td>
</tr>
<tr>
<td>17</td>
<td>Fall School Registration Opens (8:00 am, <a href="http://www.iowacounties.org">www.iowacounties.org</a>)</td>
<td>18-20</td>
<td>ISAC Fall School of Instruction (Coralville Marriott Hotel and Conference Center, Coralville)</td>
<td>21-23</td>
<td>CCMS Fundamentals Training (Courtyard by Marriott, Ankeny)</td>
</tr>
<tr>
<td>25</td>
<td>ISAC Steering Committee Meetings (Holiday Inn Airport, Des Moines)</td>
<td>2</td>
<td>Fall School Registration Ends (4:30 pm)</td>
<td>26</td>
<td>Fall School Hotel Cancellation Deadline (4:30 pm)</td>
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</tbody>
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<th>November</th>
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<th></th>
<th>December</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Fall School Registration Ends (4:30 pm)</td>
<td>5</td>
<td>CCMS Advanced Case Management Meeting (Hilton Garden Inn, Urbandale)</td>
<td>7-10</td>
<td>Iowa County Engineers Association Annual Meeting (Ames)</td>
</tr>
<tr>
<td>18-20</td>
<td>ISAC Fall School of Instruction (Coralville Marriott Hotel and Conference Center, Coralville)</td>
<td>10</td>
<td>ISAC Board of Directors (ISAC Office, Des Moines)</td>
<td>13</td>
<td>CCMS Administrators Meeting (Adventureland Inn, Altoona)</td>
</tr>
</tbody>
</table>

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Please visit ISAC’s online calendar of events at [www.iowacounties.org](http://www.iowacounties.org) and click on “Upcoming Events.” A listing of all the meetings scheduled thus far in 2008, agendas and meeting notices can be found on ISAC’s website. A majority of ISAC’s meetings offer online registration. If you have any questions about the meetings listed above, please contact Stacy Horner at (515) 244-7181 or shorner@iowacounties.org.

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Ken Boyd, Support Services Manager – City of Winnipeg Public Works Department, Winnipeg, MB 160’ w x 220’ TITAN® building

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WISDOM AT WORK

RESPONDING TO GASB 45
SilverStone Group is an employee-owned consulting and risk management firm. Our actuaries have the qualifications and experience to address the financial reporting requirements of GASB 45.

Together, we will
• Gather the essential data and documents
• Conduct a pre-valuation planning discussion
• Review your plan experience
• Select actuarial methods and assumptions
• Assemble and review the valuation results
• Present and discuss written reports
• Offer observations about plan design

For counties with fewer than 100 employees an alternative measurement method is an option. Pros of this option would be possible cost reduction and quicker turnaround. Other considerations may be a decrease in flexibility, no actuarial certification and measurements may be overstated.

Qualifications, experience and commitment to serve you.

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