April 2013

Evaluating Iowa’s Property Assessment Appeal Board

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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.
During the 2013 Iowa General Assembly, legislators will determine which changes, if any, will be made with regard to the Iowa Property Assessment Appeal Board (PAAB). Decisions about the PAAB could directly affect those who choose to appeal property valuations or classifications. And all Iowa taxpayers have a vested interest because the board’s funded by tax dollars.

**What is the PAAB?**
The Iowa General Assembly established the PAAB in 2005 to provide a consistent, fair and equitable property assessment appeal process for parties not satisfied with local Board of Review decisions, and as a less expensive alternative to District Court. The PAAB began hearing appeals in 2007. This same legislation also called for the creation of a Legislative PAAB Review Committee that would meet during 2012 to evaluate the PAAB and make recommendations to the 2013 General Assembly. The review committee, co-chaired by Senator Joe Bolkcom and Representative Tom Sands, met on December 11 to hear input from several parties, including the PAAB, the Iowa Department of Revenue and the Iowa State Association of Assessors.

**Five Recommendations to Improve the Effectiveness of the PAAB**
This article takes a look specifically at the five recommendations made by the Iowa State Association of Assessors to help improve the efficiency and effectiveness of the PAAB for all parties involved in the appeals process. You can read more about the information presented to the PAAB Review Committee by the PAAB, the Iowa Department of Revenue, the Iowa State Association of Assessors and others on the Iowa Legislature website: [https://www.legis.iowa.gov/index.aspx](https://www.legis.iowa.gov/index.aspx).

Assessors focused their recommendations on the following areas:
1. Presumption of correctness
2. Scope of evidence presented
3. Filing fees for appellants
4. PAAB member requirements
5. Electronic submission of records

**1. Presumption of Correctness**
The issue: Local Boards of Review listen to protests to assessed value or property classifications. Board members traditionally have a substantial knowledge of local real estate markets, and they live in the assessment jurisdiction. However, currently, their findings on issues hold no weight if the decisions are appealed to the PAAB — there’s no “presumption of correctness” that these Board of Review members have carried out their duties in a responsible manner.

*Why it matters:* Because the knowledge of local Boards of Review is given no weight or consideration when an appeal goes before the PAAB, appellants are under no compulsion to put forth a real effort on an appeal, thus circumventing the intent and function of the local Board of Review.

*Proposed solution:* Change Iowa Code §441.39 as it relates to presumption of correctness. This will put the Board of Review on the same footing as other public officials or boards. Appellants would still be able to appeal Board of Review rulings, but the PAAB would be required to give weight to the local board insight and knowledge before finding for the appellant.

**2. Scope of Evidence Provided for Appeals**
The issue: It’s become increasingly common for people appealing assessments to the local Board of Review to provide little, if any, evidence to the board — essentially bypassing them to appeal to the PAAB. This has enabled appellants, especially the cottage industry of commercial tax representatives, to blanket jurisdictions with appeals that take little effort on their part.

*Why it matters:* The PAAB wasn’t formed to replace local Boards of Reviews, but to give appellants a second opinion as to the fairness of the assessment. When a Board of Review isn’t provided with the facts from an appellant about overvaluation, it’s essentially circumvented. Also, if a Board of Review has the appraisal from the appellant, the probability of a settlement greatly increases, because with the appropriate evidence, the board has the opportunity to reach an agreement with the parties. This would help reduce passing on the cost of additional appraisals and/or attorney fees to other property owners in the jurisdiction.

*Proposed solution:* Only allow evidence presented to the local board by either party to be presented to the PAAB, with the exception of the submittal of appraisals and the testimony of the appraisers who prepared the appraisals.

**3. Filing Fees for Appellants**
The issue: The PAAB was created as an alternative for ordinary property owners to appeal the assessment of property from the
local Board of Review without filing an appeal to District Court. While the PAAB has the authority to set fees for filing appeals, it doesn’t do so, but instead passes the total cost of operations on to the taxpayers of Iowa.

**Why it matters:** While the PAAB was created as a low cost alternative to District Court, the current policy of free assessment reviews has inflated the board’s dockets to the point of the PAAB not being able to issue rulings on appeals before tax bills are sent out based upon the appealed value. In addition, it should also be noted that the PAAB has yet to increase any appealed assessment, even in instances where an increase was warranted by the evidence presented. So under current policy, property owners file for a free review, with no chance of an increase in assessment. This “I’ve got nothing to lose” environment costs both the PAAB and the taxpayers of Iowa time and money. The operational costs for the board have risen sharply since it was first created, and it’s unfair for citizens and other property owners of Iowa to fund no-lose situations like this.

**Proposed solution:** Direct the PAAB to establish a fee schedule for filing an appeal. Implementing a fee schedule will minimize the filing of appeals on small differences in value and allow the PAAB to focus on the more serious appeals.

4. **Requirements for PAAB Members**

**The issue:** Current PAAB membership doesn’t take into consideration the complexity of the appraisal process that the board members encounter as they hear appeals of commercial and/or industrial properties. The requirements do not specify that, at minimum, one member be required to have experience in commercial/industrial property appraisal.

**Why it matters:** Trend data appear to indicate commercial property appeals will continue to be a substantial portion of the appeals brought before the PAAB. The review of residential appeals will also benefit from the additional expertise if board members are certified appraisers.

**Proposed solution:** Revise the requirements so that all members of the board must be certified real property appraisers or hold a professional real property appraisal designation. Also, require at least one member of the board to be a certified general real property appraiser.

5. **Electronic Submission of Documentation**

**The issue:** The PAAB doesn’t currently allow affected parties to file appeals electronically nor do they accept any records, information or exhibits in an electronic/digital format.

**Why it matters:** In many jurisdictions the Board of Review receives information from property owners in electronic format and in some cases, has scanned all documents associated with an appeal to maintain a record of the Board of Review action. It’s not uncommon for the scanned records to include one or more appraisals, which may run 75 to 150 pages in length. In addition to the cost of making copies or printing documents, considerable staff time is spent gathering, sorting and preparing documents to be mailed to the PAAB and the property owner/agent. Even a relatively simple appeal on a residential property can take four hours or more to print or copy the data, organize it and prepare it for mailing. The more complex appeals will take much longer to copy and organize due to the magnitude of material that may be involved.

**Proposed solution:** Direct the PAAB to accept electronic/digital records from both parties and allow submission/exchange of electronic/digital documents among the parties in accordance with Iowa Code Chapter 554D.

**Next Steps**

The PAAB Review Committee submitted a final report on January 15 based on the input received and the recommendations will be considered by the Iowa Legislature.

**Tax Savings for Some Mean a Higher Tax Burden for Others**

In the PAAB report to the Review Committee, the PAAB stated they have reduced the assessed value on Iowa properties by $518.6 million, which has provided roughly $16.8 million in one-year tax savings to Iowa taxpayers. And taking Iowa’s two-year reassessment cycle into account, the PAAB has effectively reduced assessed values by nearly $862 million and provided more than $27.8 million in property tax relief to Iowans. But that only tells half of the story. As we have noted in RealTalk before, whenever referencing tax savings such as this, it’s important to remember that a tax break for one property owner generally means the tax burden will shift to other property owners. In other words, the tax savings as referenced in the PAAB report result in tax increases for other property owners in future years. See the Fall 2012 edition of RealTalk for a more in depth discussion about tax shifting.

This article was reprinted from the winter issue of the Polk County Assessor’s RealTalk newsletter.
This month we will be exploring the current Iowa law related to rural improvement zones (RIZs). RIZs are governed by Iowa Code Chapter 357H, which allows private lake developments in an unincorporated area of a county with less than 20,000 residents (according to the 2000 census) to petition the board of supervisors for creation of a RIZ (Iowa Code §357H.1). The petition must meet certain content requirements and be made by 25% of the residents of the proposed rural improvement zone (Iowa Code §357H.2). A public hearing must be held if the assessed value of the property owned by the petitioners is as least 25% of the total assessed value of the RIZ (Iowa Code §357H.2).

If the petition meets the statutory requirements and board of supervisors determines that the area is in need of improvements, then the board of supervisors shall establish the RIZ by resolution (Iowa Code §§357H.1, 357H.4). Once a RIZ is established, increases in property taxes as a result of increased value goes to the RIZ in the same manner as tax increment financing in urban renewal areas (Iowa Code §357H.9). These funds are managed by a board of trustees elected by the residents of the RIZ and the board of trustees may also incur debt for improvements to the RIZ (Iowa Code §§357H.7, 357H.8).

The question at issue in two Iowa court cases is the extent of discretion and what the board of supervisors may consider when determining whether or not to disallow a petition for RIZs. Thus far, the courts have answered this question in a way that substantially limits what a board of supervisors may consider when determining whether an area is in “need” of improvements and gives boards of supervisors very few options other than approving such petitions.

The first case was in Poweshiek County and the case went up to the Iowa Court of Appeals in 2010. In this case, the board of supervisors disallowed the petition based on the negative tax implications to the county that would occur by establishing the RIZ. The district court and the court of appeals ruled that this was an improper determination under Chapter 357H, “holding that the only factor a board of supervisors may consider in determining whether to grant or deny a petition to establish a RIZ is whether the proposed RIZ area is in need of improvements.” Homeowners Association of The Coves of Sundown Lake v. Appanoose County Board of Supervisors, No. CVEQ004052 (Iowa Dist. Ct. for Appanoose County February 1, 2013) (citing Holiday Lake Owners’ Association, Inc. v. Poweshiek County Board of Supervisors, No. 09-0511 (West) (Iowa Ct. App. Feb. 10, 2011)).

Most recently, the board of supervisors for Appanoose County disallowed a petition for a RIZ after considering the tax implications of the proposed RIZ and conducting a cost-benefit analysis. The district court also ruled that these considerations were beyond the authority of the board of supervisors under Chapter 357H. The District Court of Appanoose County rejected the county’s argument that “its cost-benefit analysis approach is necessary to determine whether the proposed RIZ area is in ‘need’ of improvements under Iowa Code §357H.1.” Id. The court held that “[t]he language of Iowa Code §357H.1 is not ambiguous – need is not premised on resulting tax consequences of establishing a RIZ, but is rather based on the quality and characteristics of the proposed RIZ area. . . The Court declines to find that a cost-benefit analysis approach is necessary or appropriate to determine ‘need’ under Iowa Code §357H.1.” Id. Appanoose County has decided to appeal the case.

If you are in a county with a RIZ or in a county with less than 20,000 residents, I would encourage you to keep an eye on this bill as it develops. In conclusion, if your county receives a petition for a RIZ under Chapter 357H take heed of the limited scope of considerations that courts have allowed by boards of supervisors in these situations and be sure to consult with your county attorney on the matter.
Get Involved in the Legislative Process

As the government relations team works every day at the Capitol on issues affecting county government, there is much that county officials across the state can do to help. First and foremost, you should stay informed by reading our weekly ISAC Update, which is sent out via email and posted on the website every Friday. These short briefings provide an overview of the legislation we’ve been tracking and a summary of the legislature’s activity for the week. It also provides you with the information you need to be able to talk to your local legislators about the bills that could affect your county. Talking to your legislators at forums, town hall meetings, or by contacting them directly is helpful in reinforcing our message. While we have many conversations with subcommittee members and floor managers, we can’t talk to all of the legislators about all of the bills we are working on. This is where you can greatly help our team advance our goals.

A new feature of the ISAC Update update is the Legislative Comment Form. Below each issue or bill summary is a link to the form. If a particular issue interests you or if you have information the legislative team can use, simply click on the link to get started. The form has space for your name, position, and county, as well as your comments and/or questions. You can easily select the bill from a drop down menu and then indicate the impact the bill would have on your county and your suggestion for if ISAC should support or oppose it. We have already received feedback from several county officials using this new tool, and we are finding the comments helpful to the process.

In addition to the option of filling out the comment form, the legislative team will sometimes send out surveys or inquiries about specific bills. Please watch your inbox for these emails as your response is very important to our research and eventually to our lobbying efforts. With information directly from the counties, we can show the impact a certain piece of legislation would have. In addition to the bills that we are tracking or have taken a position on, we also receive requests from the Legislative Services Agency (LSA) for data on the fiscal impact to the counties of proposed bills. If data is not already compiled and available, we will send an email to the appropriate person in each county asking for information. The information is used to develop a report on the impact to counties. The LSA uses the information gathered by ISAC and other organizations to develop a fiscal note for the legislators so they can see the fiscal impact a bill would have. If you receive an information request from our team, please do your best to respond with information that will help us and the LSA determine the fiscal impact to the counties.

A fiscal note can be a critical factor in assessing the likelihood that a bill can make it through the chambers to the Governor’s desk. If there is a significant impact on a state agency’s budget, the legislators will have to determine if they are going to fund the change or require the agency to cut elsewhere. The impact on local governments may trigger the unfunded mandate section of the Code. Iowa Code §25B.2 reads, in part,

If . . . a state mandate is enacted by the general assembly, or otherwise imposed, on a political subdivision and the state mandate requires a political subdivision to engage in any new activity, to provide any new service, or to provide any service beyond that required . . . prior to July 1, 1994, and the state does not appropriate moneys to fully fund the cost of the state mandate, the political subdivision is not required to perform the activity or provide the service and the political subdivision shall not be subject to the imposition of any fines or penalties for the failure to comply . . .

This Code section specifies that the Iowa Public Employee Retirement System is exempted from the unfunded mandate prohibition. A red flag for the policy staff is any legislation that affirmatively exempts the requirements of a bill from the unfunded mandate prohibition. In legislative policy lingo this is called “notwithstanding” language. The bill includes a section that “notwithstands” Iowa Code §25B.2, thus exempting the bill from this section.

Another way to get involved and to help the legislative team is to visit the Capitol and speak to legislators about proposed bills or issues important to your county. Earlier in the session we often saw county officials at the Capitol to testify for subcommittees and offer their expertise on the operation of different aspects of county government. In late February county engineers, supervisors, and others made their way to the Capitol for Transportation Day. Last month we held County Day at the Capitol in conjunction with the ISAC spring school. County officials from all over the state came to Des Moines a day early to meet with legislators and talk about issues affecting their counties. If you have the chance to visit the Capitol and meet with your legislators, please take the opportunity and make your voice heard. Of course you can always visit the government relations team at the Capitol to discuss proposed legislation and other important issues as well.
I came across an article in *Healthcare IT News* titled *Security and the Future: Privacy Preparedness is “on a positive slope,” there is a lot of work to do* by Mike Miliard. This article discusses a new rule to expand patient rights with regard to electronic health information. This rule came out of the HIPAA Privacy Security final rule form the Department of Health and Human Services (HHS) in January. This rule will broaden the responsibilities of business associates, increase penalties for compliance failures, bolster HITECH breach notification requirements, and generally makes more work for put-upon technology and privacy officers. The discussion around this new rule focused on security breaches. Concerns arose to HHS that it did not seem right to put the organization that had the breach in the position to determine what the harm would be to the patient. HHS came up with something that could be viewed as less subjective than the harm provision. What they said was that the organization needs to do a risk assessment to determine the probability the data was actually compromised. If there was fairly reasonable probability that is was, then they should notify and if it was low then the organization can choose not to notify. The problem is implementation.

One thing you might be asking is, what is a risk assessment? Risk is defined as the possibility of a loss or a diminished level of success. Risk assessment is the process of defining, identifying, addressing, and eliminating risk items before the items become threats or requires major rework. It can be seen as an advanced preparation for possible adverse future events, rather than responding as the event happens. This advanced planning provides the project team the opportunity to select an alternative action plan which will still enable project objectives to be achieved successfully. The goal is to identify security risks and develop strategies that either significantly reduce the risks, provide guidelines in an effort to avoid the risks, or at a minimum minimize the impact of risk results.

In December, Health Information and Management Systems Society (HIMSS), a cause-based, not-for-profit organization exclusively focused on providing global leadership for the optimal use of information technology (IT) and management systems for the betterment of healthcare, released its findings of its fifth annual security survey and among the findings just 43% of respondents said that their organization has tested its data breach response plan; two-thirds said they’ve audited their IT security plans; and respondents graded their security environment an average score of 4.64 (on a scale of 1 to 7, least to most secure). The move to the risk assessment will reduce areas of grey that were previously indicated in the privacy rule. However, Lisa Gallagher, senior director of privacy and security at HIMSS says, “We moved into an area of more assertive enforcement,” and “there will be more monetary settlements.” As technology moves forward in the healthcare field there will likely be an increased risk for security breaches. Ms. Gallagher states that “You have to know what your challenges are. You have to be right on top of them, because they can easily pass you by.” In the field of information technology you have to be ahead of not only the technology world but also the political world. In order to stay on top of compliance you continually have to be looking at security. This is our goal here at ISAC. We want to stay on top of all security and HIPPA compliance issues. We have plans to complete a full risk assessment of CSN in the near future.
iPhone and Android Apps

I recently attended a Des Moines Area Association of Realtors meeting and the topic discussed was favorite applications (apps) for your iPhone or Android device. I came away with some interesting apps that I felt were worth sharing. Below are the names of the apps, descriptions, and the electronic devices with which they are compatible. I hope you will find them useful.

**Evernote:** is a cloud based application that works on your Android, iPhone or Blackberry and Windows or Mac computers. Evernote is available in a free application or a premium package that can be purchased at a cost of $5.00 per month or $45.00 annually. Evernote is an app that allows you to create notes that can include photos and will sync with all your electronic devices that you have downloaded with this application. You are able to take a photo of business cards or a whiteboard filled with text or numbers from your latest meeting, and the app will store it for future use. This is a great app for those that work off of many different electronic devices. For example, you can take a photo of a document when you are attending a meeting using your iPhone, you are then able to go back to your office, open Evernote, and view this via your desktop. It allows for storage up to 60 MB per month for the freebie account while the premium account allows for up to 1GB.

**Dropbox:** is similar to Evernote but with distinct differences. Dropbox is truly a mobile storage drive in the cloud. You are able to upload PDF files, Word documents, Excel spreadsheets, photos, and video to the app. The difference is that Evernote is more like a stack of simple notes on your desk, while Dropbox is an additional network/computer drive. Dropbox’s free version allows for storage up to 2GB, and the paid version at $99 annually allows for storage up to 100GB. Remember that one of the best benefits is that because the app is cloud based you will be able to access and share files with anyone that has a computer with Internet access simply by sending them a link to your folder. Dropbox will sync with all of your electronic devices and works on Android, iPhone or Blackberry and Windows or Mac computers.

**Wunderlist 2:** is a free organizing application that has been recently updated. This application is very simple, and it is what the name states - an application that creates lists for you. The lists can be as simple as a grocery list or more complex project lists that can be shared with others. Lists can also include one-time or recurring reminders. This application can be used by Android, iPhone or Blackberry and Windows or Mac computers.

I will continue to update you in future articles about any new or existing apps out there that can assist you in your everyday activities.

**Website Note:** If you have a question regarding new technology and would like it addressed in this column, please contact me at 515.244.7181 or tnorman@iowacounties.org.

Until next month, keep clicking!
Save the Date!
CCMS Annual Conference

The CCMS team is in full swing planning and contracting for the 21st Annual CCMS conference. The dates for the conference are Wednesday, July 31 - Friday, August 2, 2013. The conference will be held at the Embassy Suites Des Moines Downtown again this year. There will be a welcome reception during the Embassy Suites Manager reception on Wednesday, with prizes to be given away. It is a great way to socialize and network with staff from across the state.

Our opening keynote speaker will be Joan Becker. She will speak about her family’s story. As you may remember we had Aaron Thomas, son of Coach Thomas from Parkersburg, Iowa. Many conference participants wanted to hear from the Becker family, so we are very excited to have Joan come to speak to us. Joan will also follow up with a breakout session after her opening keynote.

We will also be hosting Marty Murphy. Marty is a motivational speaker who has been diagnosed with autism. To get a glimpse of Marty at work, go to http://www.youtube.com/watch?v=cQT-LMCGfuQ. Marty is a gifted speaker and gives a look at her life.

Raul Almazar, is a registered nurse by training with many years of experience in many different capacities. He is currently a Senior Consultant to the Substance Abuse and Mental Health Services Administration’s Promoting Alternatives to Seclusion and Restraints through Trauma Informed Care. He will be speaking on the meaning and culture of treatment in a trauma informed care environment.

Michael Hingson, a New York Times best-selling author and international speaker, will be speaking on “inclusion vs. diversity.” Michael has been blind since birth and also survived the 9/11 attacks with the help of his guide dog Roselle, when he escaped from the 78th floor of the World Trade Center. For more, Google his name and you will find a lot of information!

Our closing keynote will be by Jay Gubrud from Minnesota. Jay is a dynamic professional speaker, trainer and consultant who has been presenting across industries for over 15 years. Jay will end our Thursday with enthusiasm, energy and humor, while teaching techniques in learning to deal with change, conflict, difficult people and giving and receiving feedback effectively that you will be able to put into action immediately!

We will also have sessions that will cover host homes, challenging behaviors in the ID population, and many others. As usual, we will offer Mandatory Reporter Training and Ethics on Friday morning, August 2. The brochure and registration should be ready in May and will be available on the website.

We hope that you will join us for our annual conference. Our goal is to provide a top-notch selection of speakers and topics at a reasonable cost.
Farewell Sam

By: Sam Watson
ISAC Information Technology Specialist

“I did.” – Raymond Carver

My ISAC life began in December 2007. At the end of February 2013, I left ISAC employment and journeyed down to Florida, and whatever adventures await me there.

Back in 2007, the IT department at ISAC was in its infancy. The Electronic Transactions Clearinghouse (ETC) had been developed by a third party vendor, and ISAC wanted someone within the organization to support it. After a long stint at Verizon Business in Colorado Springs and a short stint at the State of Iowa - Department of Public Health in Des Moines, I applied for the position and was hired. I soon met with the vendor who had developed ETC, learned what I could as fast as I could, and began supporting and developing new components in the application myself. I eventually upgraded and rewrote ETC several times since those early days in order to keep up with changing demands, whether those demands originated from providers, counties, or the state of Iowa.

Meanwhile, demands for other IT skills within ISAC became apparent. Fortunately, by being in the jobs I had held previously, I was able to supply ISAC with those other skills, such as researching the best computer a new office employee might require, or perhaps upgrading a current employee’s computer, or maybe even performing some of the tasks a dedicated systems administrator might need to do.

Four major, internal ISAC projects I helped with during my time here were: 1) Implementing a new customer relationship management (CRM) software package into ISAC. Previously, customer data was scattered in paper form, Excel documents, and Access databases. Having a proven, popular CRM software installed and used at ISAC saved time, increased what could be done with the data, and made the data easier to maintain. 2) Implementing a new financial accounting software package into ISAC as the organization had outgrown its previous accounting software. As with the CRM software, having a proven, robust financial accounting software package saved time, increased what could be done with the data, and made the data easier to maintain. 3) Developing a county salary survey website that allows for dynamic reporting and county entry from a webpage vs. an Excel spreadsheet that used to be sent out to the counties. 4) Developing a county directory website where the counties can now view county contact information dynamically from the previously mentioned CRM data vs. static webpages that had to be updated manually by ISAC staff.

By far, however, the predominant county-wide project I was involved with at ISAC was the Community Services Network (CSN). Just like the internal ISAC projects, CSN replaced earlier processes, in this case as it pertains to county mental health services. Created by another third party vendor, CSN is a dynamic web application with databases containing the data. And just like I did with ETC, we took over support and new development for CSN from the vendor. We support the application itself, its database, and the servers on which they reside. As CSN has grown, so has its need for more ISAC resources, so, over time, we expanded our ISAC IT staff with different types of analysts: business, program support, and the like.

Everyone at ISAC, IT staff or not, has her/his part to play. I am a developer, so my job is to create whatever is needed, whether it is a new webpage within CSN, a new website for ISAC, or a new application that will automatically take some data and transform it into something different for ISAC, the state of Iowa, or a specific county. I relish creative opportunities such as those, and I express thanks that ISAC allowed me to explore the many different avenues through which I was able to be creative. I have no doubt that this creative energy and desire to help others I rendered on ISAC’s behalf will be continued by the current ISAC IT staff, such as Ashley Moore, a program support analyst. It was also easy to achieve what I have accomplished with the strong support of office manager, Tammy Norman, and technology manager, Robin Harlow.

What does the future hold for me? I will be more than happy to continue doing what I am doing now, just in Florida and with whatever company/organization will have me. It always comes back to that strong desire to create I possess. It’s a compulsion for me. Whether it’s creating a poem, webpage, website, or database, I’m just a creator at heart. That is where I belong; that is where I will stay.

So, yes, Ray. I did get what I wanted from this life, even so.

P.S. Raymond Carver was an American short story writer and poet of the 1980s. Go ahead and get a book of his short stories or poems; it’s worth your time.

Take care,
Sam Watson
Darin Raymond called the meeting to order via webinar.

The ISAC Board meeting minutes from January 25, 2013 and the ISAC Executive Committee meeting minutes from February 7, 2013 were reviewed and approved unanimously.

Rachel Bicego discussed the proposals for the 2013 ISAC Spring School of Instruction Exhibitor Learning Center (ELC), and the Board unanimously accepted The Schneider Corporation as ELC presenters and declined to act on the Samuel’s Group presentations as proposed.

Bill Peterson reviewed the budget process and highlighted the projections for the FY 2013 budget. After budgeting for a projected $143,000 loss, he reported a net $30,000 surplus due primarily to staffing positions that are not filled. These positions will eventually need to be filled. Bill reviewed the proposed FY 2014 income and expense changes from the prior year. The proposed budget includes a $20 increase in fall school registration fees and a $10 increase in spring school registration fees. The budget recommends staff and executive director salary increases of 2.5%. The employer retirement contribution will remain capped at 8.5%. The budget proposes expenses to exceed revenue by $172,343. No dues increase is recommended. The Board raised concern about the fund balance decreasing. The Board unanimously recommended the FY 2014 budget proposal to the full membership.

President Raymond recessed the meeting for the ETC Board Meeting and reconvened the ISAC Board at the conclusion.

Bill Peterson reported that the County Case Management Services (CCMS) Board has a vacancy, and that the CCMS Board has recommended that the ISAC Board appoint Carl Mattes, Humboldt County Supervisor, to fill that vacancy. The Board unanimously approved this recommendation.

Linda Hinton, Hanna De Groot and Lucas Beenken updated the Board on important legislative issues, and Bill gave the Board a tutorial on the new, online legislative comment form that will help gather county specific data about legislation to be used at the Capitol.

Bill was approached by Jackie Smith who is heading a Statewide Investment Committee to try to gain support for a statewide investment program. The group asked for a letter of support from ISAC to create a statewide revolving loan fund that cities and counties can use to fund infrastructure projects. The Board came to the consensus that the current issues of main concern are the mental health and disability services and property tax systems and that it would decline at this time.

President Raymond adjourned the Board after board members shared issues, concerns, ideas, achievements, etc.

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### 2013 ISAC Preferred Vendors

**Endorsed Elite Preferred Vendor**
- County Risk Management Services, Inc.
  - representing ICAP and IMWCA

**Platinum Preferred Vendors**
- DEVNET, Inc.
- Matt Parrott/ElectionSource
- Northland Securities, Inc.
- The Schneider Corporation
- Tyler Technologies

**Gold Preferred Vendor**
- Cost Advisory Services, Inc.
- ImageTek-Inc.
- Lattice Communications
- SilverStone Group
- Speer Financial, Inc.
- The Samuels Group
- Vanguard Appraisals, Inc.

**Silver Preferred Vendors**
- AssetWorks, Inc.
- Bankers Trust
- Cott Systems, Inc.
- Henry M. Adkins and Son
- Nyhart
- Ruan Securities a division of D.A. Davidson and Co.
- The Austin Peter’s Group
- TrueNorth Companies

**Endorsed Preferred Vendors**
- Iowa Public Agency Investment Trust (IPAIT)
- National Association of Counties (NACo)
- Nationwide Retirement Solutions
- U.S. Communities
- Wellmark Blue Cross Blue Shield of Iowa

Please contact Rachel Bicego at rbicego@iowacounties.org if you are interested in learning more about the ISAC Preferred Vendor Program.
Several years ago, the Iowa State County Treasurers Association (ISCTA) confirmed a renewed commitment to their constituents by developing the Certified Treasurers Program (CTP). A committee of Iowa county treasurers, with the assistance of personnel from the Iowa State University Extension and Outreach office, developed the program. Iowa county treasurers who enroll in the education program, must complete 30 credit hours, 18 of which must be in the areas of human resources, the Code of Iowa, investments, budgets, leadership, and communication skills.

ISCTA held its first graduation ceremony on Thursday, November 29, 2012, in conjunction with the ISAC Fall School of Instruction in Des Moines. Thirty-four treasurers were awarded the Iowa Certified County Treasurer status. Graduates received a pin and certificate in recognition of their graduation. The CTP provides Iowa county treasurers an opportunity to learn how to more efficiently and professionally administer the duties of their office. Treasurers who are now certified must complete continuing education classes to retain their certification. Completion of the program is a testimony to the dedication to providing excellence in public services by these individual Iowa county treasurers.

Pictured on the cover of this magazine - Seated from L-R Kay Cork (Ida), Judy Harland (Buchanan), Rodger R. Simmons (Davis), Vickie Jurrens (Emmet), Judith M. Crain (Fremont), Kelly Busch (Union) 2nd row L-R Phyllis Baker (Lucas), Sue Shonka (Bremer), Amy L. Picray (Jones), Carolyn Blum (Shelby), Denise Emal (Marion), Christine Kleinmeyer (Keokuk), Dianne L. Kiefer (Wapello), Nancy Kempton (Adams), Linda A. Dobson (Plymouth) 3rd row L-R Richard G. Heidloff (Lyon), Sandra S. Geidl (Clay), Jana Bratland (Humboldt), Kim Behrens (Page), Ana Lair (Henry), Tracey Marshall (Cass), Kim Swearingin (Wayne), Julie Swenson (Winnebago), Mary Kay Williams (Appanoose) 4th row L-R Darrell Bauman (Dallas), Jeffrey A. Garrett (Washington), Brenda Wallace (Adair), Sue Breitbach (Chickasaw), Darcy Bosch (Boone), Debbie Lynn (Clarke), Jeri L. Vogt (Crawford) Not pictured Lori Hesse (Allamakee), Lori Erkenbrack (Calhoun), and Kris Rowley (Dickinson)
The Blockade

International trade was important to both North and South, and part of Lincoln’s war strategy from the start was to cut off trade to the South. How to do that to the satisfaction of all parties (not including the Confederacy) while maintaining a constitutional basis for his actions proved to be one of Lincoln’s most vexing dilemmas early in the Civil War.

As long as we’re talking about international trade, we should give some time to the tariff, which is a duty paid on certain imports. Some people will tell you that the Southern states seceded because of the tariff. They didn’t. They seceded because of slavery. But we can deal with the tariff issue and briefly describe the international trade situation at the same time.

The Southern states sold huge amounts of cotton to the North and to Europe. Cotton had been the country’s #1 export for years before the Civil War. But with a negligible manufacturing base, Southerners needed to purchase many of their needs from outside the region. Having a trade balance in Europe, they liked to shop there, but Northerners wanted protection for their industries and goods that competed with Europeans. That’s why the North favored a higher tariff. The South understood the need for a tariff (it was the primary source of revenue for the federal government), but wanted to keep it relatively low. Since the tariff had been a long-running issue, some people then and now have found it an excuse to defend Southern secession. However, the tariff in effect in 1860 was the lowest it had been in 15 years. It was enacted with Southern support. The South seceded because the institution of slavery was being threatened. We’ll get into that another time.

In order to keep the South from getting necessary goods from overseas, Lincoln decided after much discussion about the subject to institute a blockade by proclamation on April 19, 1861. So what’s a blockade? A blockade is when a country proclaims that it is stopping shipping from entering or leaving an enemy’s ports. It is generally agreed under international law that if you declare a blockade and have the naval resources necessary to enforce it, you can stop any ship, whether it’s an enemy ship or a neutral ship, and seize your enemy’s property. It’s what the United States did in the Cuban Missile Crisis in 1962, except that blockade was officially called a quarantine, because calling it a blockade would have been considered an act of war. So when Lincoln declared a blockade in 1861, it was with the understanding that the U.S. Navy could take a ship as a prize if it belonged to the Confederacy, and if it belonged to a neutral, the Navy could take it as a prize if the ship’s commander knew there was a blockade in effect and was trying to enter or leave the enemy port regardless.

But by proclaiming a blockade, Lincoln appeared to many to be acknowledging that the rebel states were a foreign country, despite his protestations to the contrary. Lincoln would never accept that the Southern states had formed a separate nation. Aside from his belief that the Union was perpetual, the South stood a much better chance of winning independence if foreign powers recognized the Confederate States of America as a sovereign state. In fact, England and France seemed to be looking for a way to officially recognize the Confederacy, largely because its huge cotton exports fueled the foreign textile industry. Lincoln’s use of the blockade could be the excuse they were looking for.

The internationally-recognized alternative to the blockade in this situation was to close your ports. If the states in rebellion were still in fact part of the United States, then the United States could exercise its authority to close its southern ports. Then anyone caught trading with the rebels would be considered smugglers. So why didn’t Lincoln do that? Because if he didn’t acknowledge that the U.S. was at war with the Confederacy, he couldn’t, under international law, stop and inspect foreign goods.
merchant vessels in international waters, like with a blockade. This would violate the freedom of the seas. The British made it clear through diplomatic channels that they would go to war to see that their merchants were not molested in this way. So, declare a blockade, and risk foreign recognition of and aid to the Confederacy. Declare the ports closed, and risk war.

Lincoln was in one of those “damned if you do, damned if you don’t” situations. He didn’t close the ports because he was worried about the British reaction. Instead, he declared a blockade, and was roundly criticized for not understanding international law. Pennsylvania Congressman Thaddeus Stevens (you know, the guy with the wig that Tommy Lee Jones played in the movie) later wrote that he went to the White House and exclaimed, “As a lawyer, Mr. Lincoln, I should have supposed you would have seen the difficulty at once.” “Oh well,” Abe replied, “I’m a good enough lawyer in a Western law court, I suppose, but we don’t practice the law of nations up there, and I supposed [Secretary of State William] Seward knew all about it, and I left it to him.”

Lincoln doubtless had his reasons for not opening his mind to Stevens, but he explained to Illinois Senator Orville Browning that he didn’t take advantage of a recent law passed by Congress giving him discretion to close the ports because “he had no doubt it would result in a foreign war.”

Lincoln was getting a crash course in the “law of nations,” but the law he had sworn to uphold was the U.S. Constitution. Next we’ll see how things stood between Lincoln and the privileged club that gets to decide what the Constitution means: the Supreme Court.

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**Government Finance Officer Professional Development**

The Great Plains GFOA is a chapter of the Government Finance Officers Association, which is an international organization with a mission “to enhance and promote the professional management of governments for the public benefit by identifying and developing financial policies and best practices and promoting their use through education, training, facilitation of member networking, and leadership.”

Since its formation in 2009, the Great Plains GFOA has held two conferences each year. Topics have covered a full range of financial and management issues confronting state and local governments. Every conference has qualified for continuing professional education (CPE) credits for those in the accounting profession. Conference dates for 2013 are May 8 - 9 and October 9 - 10. Both conferences will be held at the College for Public Affairs and Community Service on the campus of the University of Nebraska at Omaha.

The conference in May will include sessions on accounting policies, compliance monitoring, demographic trends, ethics, and leadership. Some other topics will include:

- The Implications of Climate Change on State and Local Governments
- Technology to Enable Efficiencies and Citizen Engagement
- Transparency and Citizen Involvement in the Budget Process
- Pros and Cons of Internally Developed versus Vendor Supported Budget Information Systems
- Health Care Costs: Gaining Control of a Budget Buster
- GFOA’s new Certificate of Conformance Program for Small Government Annual Financial Reports

Participants in past conferences have been very positive in their evaluations: “I have attended several conferences sponsored by the Great Plains GFOA. These conferences provide excellent networking opportunities and outstanding learning environments, at an affordable price, on a variety of contemporary topics for government accounting and finance professionals.”

Further information about the Great Plains GFOA is available at: [http://www.gpgfoa.org/](http://www.gpgfoa.org/).
Post-Issuance Compliance of Tax-Advantaged Bonds: More Than Just Checking the Box

By: Eric Boehlert, Minniette Bucklin and Mark Cory
Ahlers & Cooney, P.C.

The Internal Revenue Service (IRS) has been urging governmental issuers of tax-advantaged bonds to adopt “written procedures” which demonstrate compliance with Internal Revenue Code (IRC) requirements by the issuer after the bonds are issued. “Tax-advantaged bonds” are those bonds issued that receive preferential tax status and include tax-exempt bonds, tax credit bonds, and direct pay bonds. Tax-advantaged bonds not only include benefits but naturally include burdens as well. When issuing tax-advantaged bonds, issuers must comply with applicable federal tax regulations at the time of issuance and throughout the life of the bond issue.

The IRS’s primary focus of compliance includes:

(1) whether the proceeds of the bond issue have been expended on qualified uses and whether there is a change in use of bond financed property throughout the entire period that the bonds remain outstanding or, if refunded by a separate issue, throughout the life of the refunding bonds;

(2) whether investments purchased with bond proceeds are yield restricted, if applicable; and whether the issuer makes yield reduction payments and whether rebate is calculated and paid, if applicable.

The IRS’s focus on “written procedures” (see #1 above) directly addresses how issuers are complying with the federal tax requirements post-closing and whether the issuer has adopted a method of actively monitoring compliance and identifying and remedying possible violations of the tax regulations. The required “written procedures” are applicable to all debt issued, not a specific, single bond issue.

Although the IRS has not defined “written procedures” or issued clear guidance on what constitutes acceptable “written procedures,” the IRS definitively has stated that issuers cannot solely rely on tax certificates or other bond documents prepared as an issuance document because those documents are not sufficiently detailed to assist in monitoring compliance; and those documents do not provide a plan of implementing a monitoring system for compliance or identification and/or remedy of possible violations. The IRS has posted informal guidance on its website stating “written procedures should contain certain key characteristics, including making provision for:

• Due diligence review at regular intervals;
• Identifying the official or employee responsible for review;
• Training of the responsible official/employee;
• Retention of adequate records to substantiate compliance (e.g. records relating to expenditure of proceeds);
• Procedures reasonably expected to timely identify noncompliance; and
• Procedures ensuring that the issuer will take steps to timely correct noncompliance.”

Based on the above, it is critical for the issuer to begin documenting the necessary due diligence to ensure post-issuance compliance on a continued basis and to devise operating procedures which identify and remedy any noncompliance to preserve the tax-advantaged status of the bonds. Written procedures should be specific to the issuer’s circumstances, should be tailored to the specific facts of the issuer’s bond issues, and should be reviewed on a regular basis to ensure the operating procedures are workable and updated. When drafting written procedures, issuers should consult bond counsel to both fully understand the requirements of complying with federal tax regulations and to implement procedures to maintain compliance.

To promote and assess the post-issuance compliance practices of issuers, the IRS occasionally distributes random compliance check questionnaires to evaluate compliance practices, procedures and policies adopted by issuers. The IRS has distributed compliance check questionnaires to selected issuers of tax-exempt governmental bonds, direct pay Build America Bonds, advance refunding bonds, and most recently to issuers of Qualified School Construction Bonds (i.e. tax credit bonds). Additionally, to promote the implementation and use of written procedures, the IRS recently amended its Voluntary Closing Agreement Program (a program that allows issuers who identify a post-issuance violation to enter into a settlement with the Service to cure the violation) to provide more favorable treatment to an issuer that has adopted post-issuance compliance procedures.

Continues on next page.
At this time, all Form 8038 series returns (with the exception of Form 8038-GC which is filed for bond issues with an issue price under $100,000) include specific line items that ask if the issuer has established written procedures to timely identify and correct tax regulation violations and to monitor the requirements of Section 148 of the IRC (i.e. provisions relating to the arbitrage and rebate requirements). By checking the box, the issuer effectively represents, under penalty of perjury, that it is regularly and actively monitoring compliance with the federal tax regulations for its tax-advantaged bonds, and that this due diligence will continue throughout the life of the bond issues.

**An Overview: Post-Issuance Compliance**

- Form 8038 and Form 8038-G, which are required to be filed by issuers of tax-advantaged bonds, now include two line items asking whether the issuer has adopted written procedures for correcting violations and monitoring compliance under Section 148 of the IRC.

- Issuers must do more than just “check the box” on the Form 8038 series; the Service requires on-going monitoring throughout the life of the bond issue.

- Written procedures should be applicable to all debt issued, should be specific to the issuer, and should be reviewed and updated on a regular basis.

- The purpose of written procedures is to provide a workable method of monitoring post-issuance compliance in order to timely identify and resolve any noncompliance in order to preserve the preferential status of tax-advantaged bonds.

*The purpose of this article is to identify issues. It does not purport to be exhaustive or to render legal advice. You should consult with qualified counsel or other professionals in developing responses to specific situations.*

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**Free Webinar: Understanding your Banking Relationship**

On Wednesday, April 10, at 10:00 am the Iowa Public Agency Investment Trust (IPAIT) will host an educational webcast, “Understanding your Banking Relationship.” The panel will discuss account analysis, payment fraud, and how to examine your statement appropriately. Please contact Ryan Berry at rberry@miles-capital.com or 800.872.4024 to register.

The webcast will be archived, so if you are unable to attend the event after registering please contact us to view the archive.

When: Wednesday, April 10, 2013

Presentation: 10:00 am - 10:45 am
Question and answers: 10:45 am - 11:00 am

Price: No cost – a free, educational opportunity from IPAIT

Panelists:
“Account Analysis” and “Statement Views”
**Mark Rathbun, VP, Relationship Manager**
Wells Fargo
As relationship manager, Mark works with a specialized team of banking and investment experts to help clients manage billions of dollars in assets.

“Payment Fraud”
**Jeff Travis, Treasury Management Sales Consultant**
Wells Fargo
Jeff has the primary responsibility for providing treasury management expertise. He consults with clients on issues pertaining to treasury management products and services.

Moderator:
**Ryan Berry, Public Fund Sales**
IPAIT
A NEW WAY TO INVEST FOR RETIREMENT.
Your Guide to Roth 457(b) Contributions

By now, you may have heard of the Roth IRA. You may have even set one up. Well, you also have the opportunity to designate all or part of your contributions to your governmental deferred compensation plan as after-tax Roth 457 contributions.

When you contribute to a Roth 457, you pay taxes on the portion of your salary that goes into the plan; but withdrawals of contributions and earnings can be tax-free during retirement if certain conditions are met.¹

If you wish, you can even split your contributions between traditional, pre-tax 457 contributions and Roth 457 contributions.

**What’s the benefit of designating some or all of your contributions as Roth?** It gives you the opportunity to pay taxes on your contributions now and avoid taxes later.

<table>
<thead>
<tr>
<th>Let’s compare</th>
<th>Traditional (pre-tax) 457(b)</th>
<th>Designated Roth 457 (Current Tax Bracket: 15%)</th>
<th>Designated Roth 457 (Current Tax Bracket: 25%)</th>
<th>Designated Roth 457 (Current Tax Bracket: 35%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single contribution</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Less federal taxes paid on contribution</td>
<td>$0</td>
<td>$1,500</td>
<td>$2,500</td>
<td>$3,500</td>
</tr>
<tr>
<td>Net total contribution</td>
<td>$10,000</td>
<td>$8,500</td>
<td>$7,500</td>
<td>$6,500</td>
</tr>
<tr>
<td>Value in 20 years</td>
<td>$46,610</td>
<td>$39,618</td>
<td>$34,957</td>
<td>$30,296</td>
</tr>
<tr>
<td>Less federal taxes at distribution (25% tax bracket)</td>
<td>$11,652</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Net distribution</td>
<td>$34,957</td>
<td>$39,618</td>
<td>$34,957</td>
<td>$30,296</td>
</tr>
</tbody>
</table>

These examples are hypothetical in nature and assume a 25% tax bracket at distribution. It also assumes that the retirement plan’s value earns an average total return of 8% compounded annually. Investment return is not guaranteed and will vary depending upon the investments and market experience.

A single contribution of $10,000 will be worth the same amount in 20 years if the tax bracket remains the same.

However, if the future tax rate is greater, the amount distributed from the Roth account could be greater than the pre-tax amount distributed from the traditional 457(b) account.
What’s the difference?

<table>
<thead>
<tr>
<th></th>
<th>Traditional (pre-tax) 457(b)</th>
<th>Roth 457</th>
<th>Roth IRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current contribution limit</td>
<td>Combined $17,500</td>
<td>$5,500</td>
<td></td>
</tr>
<tr>
<td>Current catch-up contribution limit—for those age 50 and older</td>
<td>Combined $5,500</td>
<td>$1,000</td>
<td></td>
</tr>
<tr>
<td>Contribution taxable in year contributed</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Contribution taxable in year distributed</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Contribution earnings taxable in year distributed</td>
<td>Yes</td>
<td>No¹</td>
<td>No¹</td>
</tr>
<tr>
<td>Your income determines your contribution amount</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>


Is a Roth 457 right for you?

You may want to consider making Roth 457 contributions if you:

- Believe that taxes will be raised before you retire and you want to take advantage of the potential tax-free withdrawals provided for with a Roth 457 account
- Expect to be in a higher tax bracket upon retirement
- Are younger, with many working years ahead of you
- Are unable to contribute to a Roth IRA because of your income
- Are looking for an estate-planning tool to leave assets tax-free to heirs

Ready to learn more?

If you decide contributing to a Roth 457 account makes sense for you, we’re here to help. Call me today!

Burt Burrows, Prog Director
877-677-3678
burrowb1@nationwide.com

¹ Contributions and earnings from a Roth are not taxable if the distribution is made after five consecutive tax years since the first Roth contribution was made AND the distribution is made after age 59½, or because of death or disability, or as a qualified first-time home purchase for Roth IRA.

Nationwide Retirement Solutions (Nationwide) makes payments to the National Association of Counties (NACo) and the NACo Financial Services Center Partnership (FSC) for services and endorsements that NACo provides for all its members generally related to Nationwide’s products and services sold exclusively in public sector retirement markets. More detail about these payments is available at www.nrsloru.com.

Neither Nationwide nor its representatives may offer tax or legal advice. Consult with your own counsel before making any decisions about contributing or converting your Plan assets to Roth 457.

Information provided by retirement specialist or plan representative is for educational purposes only and is not intended as investment advice.

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If you are interested in advertising in The Iowa County magazine please contact Rachel E. Bicego at 515.244.7181 or rbicego@iowacounties.org. Advertising information is available on ISAC’s website, www.iowacounties.org, under corporate opportunities.
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## 2013 Calendar

### April 2013
- **9** CCMS Administrators Meeting (Hilton Garden Inn, Johnston)
- **21-25** NACE Annual Conference (Des Moines)

### May 2013
- **2** CCMS Advanced Case Management Meeting (Stoney Creek Inn, Johnston)
- **9** ISAC Board of Directors Meeting (ISAC Office, West Des Moines)
- **22-24** NACo WIR Conference (Flagstaff, Arizona)

### June 2013
- **6** CCMS Supervisors Meeting (Hilton Garden Inn, Johnston)
- **12-14** ICIT Mid-Year Conference (West Des Moines Marriott)
- **19-20** CCMS Fundamentals Training (Courtyard by Marriott, Ankeny)

### July 2013
- **9** CCMS Administrators Meeting (Stoney Creek Inn, Johnston)
- **19-23** NACo Annual Conference (Fort Worth, Texas)
- **31-2** CCMS Annual Conference (Embassy Suites Des Moines Downtown)
- **31-2** ISACA Summer Conference (Iowa City)

### August 2013
- **1-2** Supervisors Executive Board Retreat (Ames)
- **14-16** Recorders Summer Conference (Cedar Rapids)
- **15-16** ISAC LPC Retreat (Hilton Garden Inn, Johnston)
- **22** ISAC Scholarship Golf Fundraiser (Otter Creek Golf Course, Ankeny)

### September 2013
- **11-12** ISAC Board of Directors Retreat (Plymouth County)
- **26** ISAC LPC Meeting (ISAC Office, West Des Moines)

### October 2013
- **8** CCMS Administrators Meeting (Hilton Garden Inn, Johnston)
- **16-17** CCMS Fundamentals Training (Courtyard by Marriott, Ankeny)
- **17-18** ISAC Board of Directors Meeting (ISAC Office, West Des Moines)

### November 2013
- **7** CCMS Advanced Case Management Meeting (Stoney Creek Inn, Johnston)
- **13-15** ISAC Fall School of Instruction (Veteran’s Memorial Community Choice Credit Union Convention Center, Des Moines)

### December 2013
- **4** ISAC Board of Directors Meeting (ISAC Office, West Des Moines)
- **5-7** NACo Board of Directors Meeting (Cedar Rapids)
- **10-12** ICEA Annual Conference (Ames)

Please visit ISAC’s online calendar of events at www.iowacounties.org and click on ‘Upcoming Events.’ A listing of all the meetings scheduled for 2013, 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 or would like to add an affiliate meeting to the ISAC Calendar, please contact Stacy Horner at 515.244.7181 or shorner@iowacounties.org.
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Jeff Heil
jheil@northlandsecurities.com
641-750-5720

Michael Hart
mhart@northlandsecurities.com
515-657-4683

Dan Zomermaand
dzomermaand@northlandsecurities.com
712-251-0383

Paul Donna
pdonna@northlandsecurities.com
612-851-5905

6600 Westown Parkway, Suite 255
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