July 2010
Tribute to a Trustee
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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.
Tribute to a Trustee

By: Rachel E. Bicego
ISAC Marketing/Communication Coordinator

ISAC staff receives a large number of email and phone call inquiries. We try our best to answer all of them, but many are obscure and at times an answer simply doesn’t exist. This was the case in attempting to find the answer to an intriguing email that was received on the evening of December 17, 2009, asking whether ISAC kept records on the longevity of the elected officials throughout the state of Iowa, and more specifically whether we had records about one township trustee.

Mr. Owen Edward Kann has served as a Jefferson Township Trustee in Clayton County for more than 46 years and is currently serving in his 24th consecutive term of office. Although we are not certain that this is a record, we feel that anyone who has served this long deserves recognition. We found this as a perfect opportunity to do so by highlighting a little known facet of local government - the township trustee, and specifically Mr. Kann’s service.

In preparation for this article Bill Peterson, ISAC Executive Director, and I traveled to Clayton County (and many counties in-between) to talk to Kann about his experiences as Township Trustee and to get a better understanding of the duties that he performs and has performed during his long tenure as a trustee.

Serving for one of the largest townships in Iowa with an annual budget of $68,000, Kann would say that his most important duty and the reason he got involved is making sure that the taxpayers money is protected and goes to the right place. Although he had many more services to cover, including elections, when he started as a trustee in 1964, trustees still have authority to levy taxes to provide for several township functions. There are well over 1,500 townships in Iowa each of which is governed by a three-member elected board of trustees and an elected clerk. The current duties of the township include fire, cemetery, and fence services. For the history of the duties, please see Nate Bonnett’s legal briefs article on pages 6-7.

Bill and I were welcomed into Mr. Kann’s home for an amazing conversation. He is a warm, thoughtful individual, who places a high value on his family, public service and the value of education. The pride that he has for his family was made clear through a number of great stories that we were honored to have shared with us. Now 81, he has eight children and a multitude of grandchildren and great grandchildren. All of his children are very successful and have taken their own paths in life with the foundations laid by their father and his belief in being a good neighbor to everyone.

Mr. Kann led us through a complete history of Jefferson Township and his family’s role. A local historical group compiled a history of Jefferson Township which included pictures of many of the families and residents. Mr. Kann was particularly proud that his mother had been a teacher at one of the Jefferson Township schools. The historical compilation also included copies of several of Mr. Kann’s report cards. He attended Jefferson Township School #6 and was a good student. A combination of World War II and his family’s need for him to work on the farm prevented him from going beyond the eighth grade. Mr. Kann describes himself as an avid reader; it was in Township School #6’s library where he found a small book about government and a citizen’s responsibility for public service that triggered his interest and passion for public service.

As the discussion continued, we found it difficult, if not impossible, to get any details on any of the situations that Kann has faced while performing his duties as a trustee. This may have been due to the fact that we were two strangers from Des Moines, but I believe the true reason is because of his immense respect for his constituents. In no way did he want to dishonor the trust that he has been given by his neighbors. His honesty as a person was shown throughout our discussion as he carefully crafted his answers and thoughts.

Still living on his family farm, Kann has seen a lot of farm consolidation which makes for a lot of fence disputes. During these disputes, all three trustees go to the site of the fence to make a decision. Again, we could not get any juicy stories or details out of our interviewee regarding any specific disputes.

Continues on next page.
Kann simply uttered, “Well, I didn’t get killed yet.” Many of the disputes get very heated and regard a lot of money, especially because of the hilly terrain and great number of rivers and streams in Clayton County.

Township trustees work closely with county auditors. During our trip, Dennis Freitag, Clayton County Auditor, also met with us to discuss township trustees and his work with Kann. As an aside, Dennis is also a very long serving elected official. Running for office directly after graduating from Luther College, he was elected for the first time in 1976 and has been elected nine times since.

Dennis said that he is lucky to have such a hard working township trustee who has served for this number of years. He mentioned that trustees can be hard to find, but are definitely necessary saying, “If their duties got passed on to the counties it would be scary.”

We were also given a wonderful tour of the Clayton County Courthouse during our visit. It was great to be able to meet many of our Clayton County members who showed us amazing hospitality. In speaking with them, we were overwhelmed by their love for their county.

From Des Moines to Clayton County we made a number of other stops to visit members. The Treasurer’s affiliate was holding their annual conference in Clear Lake. Thanks to Lori Hesse and the Treasurers for the lunch and allowing us to sit in on a number of very educational presentations. They had a great turnout but were still able to squeeze us in. We were then able to speak briefly with Auditor Lowell Tesch at the Mitchell County Courthouse.

Meeting Mr. Kann and sharing a few hours with him was a great joy for both Bill and me. Learning about the history of Jefferson Township directly through his stories and historical documents was a wonderful experience. We would like to thank Mr. Kann and his family for allowing us this opportunity and for sending that intriguing email that got this all started seven months ago.

This trip allowed us to meet with many of our members that we normally wouldn’t get to see and every one of them reminds us that the people are the reason that, in Owen Kann’s words, “Iow-aye is the best place to live.” So, Mr. Owen Edward Kann, we agree with you, the people make Iowa the best place to live; people like you that perform as public servants, year after year, because it is the right thing to do. Thanks to you and everyone like you!
Since this month’s magazine is focusing on township government in Iowa, I thought I’d present a little “Q and A” chock full of interesting historical township facts and roles and duties of township officials. Most of you are probably aware of the current roles of townships, namely fire protection, fence viewing, and cemeteries. But, this hasn’t always been the case. Consider this more of a history lesson than a legal lesson.

Q: How many township governments are in Iowa?
A: It depends on who you ask and what the definition is of “township.” According to the U.S. Census Bureau, there are exactly zero (0) township governments in Iowa. That’s because the compensation of the township trustees is paid by the county (an hourly rate determined by the board of supervisors or a minimum daily rate for time spent at a trustee meeting), with the exception of fees paid by the party requiring their services (Iowa Code §359.46). For this reason, the Census Bureau classifies them as administrative subdivisions or subordinate agencies of the counties, and not separate governments. If you don’t care what the Census Bureau thinks, then the answer is there are 1,588 townships in Iowa.

Q: What’s the difference between a congressional township, a survey township, and a civil township?
A: According to my research, there is no difference between a congressional township and a survey township. A congressional/survey township is the result of the Congressional Survey in 1785, whereby land was divided into plots six miles square containing 36 square miles, or “sections.” A civil township is the unit of local government that Iowans think of when they hear “township.” A civil township doesn’t necessarily occupy the same 36 square mile area as delineated by the Congressional Survey lines, especially in the early days of townships.

Q: When were civil townships created in Iowa?
A: The first townships were established in 1834, before Iowa was even a state. Julien Township in Dubuque County and Flint Hill Township in Demeone County each covered the same geographic area as the county. In 1838, when the Territory of Iowa was established, Governor Robert Lucas led the charge to establish townships corresponding to the Congressional Survey lines. A township act was finally approved in 1840 by the Legislative Assembly of the Iowa Territory. The act bore a strong resemblance to the Ohio statutes governing townships, which is no surprise given that Lucas was a former Governor of Ohio and served in its Legislature for 19 years. Even so, upon organization of counties in western Iowa in the early 1850s, most townships continued to occupy the same area as the county. In fact, Cass, Audubon, and Adair counties joined together under the name Cass County for the township purposes of election and revenue collection and were, in practice, operated as a single township until 1860.

Q: Who were the historic officers of township government in Iowa and how has that changed?
A: Three trustees, one clerk, two overseers of the poor, two fence viewers, one treasurer, a sufficient number of supervisors of highways, and two constables. However, there were a number of changes to the roles of these officers throughout the remainder of the 1800s as Iowa became more populated. Today, township officers consist of three trustees and one clerk.

Q: What were the historic functions of townships in Iowa and how has that changed?
A: Originally, townships had an abundance of duties including holding elections, repairing highways, listing property for taxation, equalizing taxes, relief of the poor, protection of public health, protection of persons and property, and caring for township property. In the early 1900s, some duties of townships began to be transferred to counties. By the 1970s, townships were left with cemetery care, fence viewing, and had the option of providing rural fire services (in 1975, rural fire services became mandatory).
Q: What current provisions of the Iowa Code cover townships?
A: Generally, townships are covered in Iowa Code Chapter 359. This chapter specifies how they are divided by boards of supervisors, roles and duties of the officers, and various authorities over certain public grounds, tax levies, and the budget. Townships can condemn property for cemeteries, a community center, or playgrounds. They may receive money or property by donation for libraries, township halls, cemeteries, parks, or any other public purpose and may levy a tax to improve and maintain these properties. Townships may also levy a tax for fire and emergency medical services and may direct the boards of supervisors to issue bonds, payable from the revenue generated from this levy. Iowa Code Chapter 359A covers fence viewing and Iowa Code Chapter 360 covers the process for creating township halls.

I utilized the following sources for my research:
- *The Role of Townships in Iowa's Fire and Emergency Medical Services*, Jaqueline M. Comito and Mary Swalla Holmes, Fire Service Institute, ISU Extension, January 1998.

about the cover

The cover picture shows an overhead view of the Kann farmstead. The other two pictures were taken at the Kann farm on our trip. They show the large barn and pump house as they stand now. Amazingly, the abstract on the farm goes back as far as 1844.

I’m always looking for interesting photos for the cover of the magazine. For consideration, please send your photos to rbicego@iowacounties.org.
Off-year Election Season Begins

The 2010 election season began on June 8 with the primary elections. The possibility of changes in the Governor’s office and changes in the majority membership of the Iowa Senate or House or both, has interest groups across the state paying attention. As of June 1, there were 710,017 registered Democrats, 607,567 registered Republicans, and 772,725 nonpartisan voters in Iowa. Obviously, the edge that the Democrats have in registered voters can easily be wiped out by the Republicans appealing to Independents.

Congressional Races

There were primary races in each party for each Congressional seat held by the other party. Roxanne Conlin, Des Moines attorney and former candidate for Governor, won the right to run against long-time Senator Charles Grassley, from New Hartford. Ms. Conlin garnered 77% of the vote against two challengers.

In the 1st Congressional District, Ben Lange, a lawyer from Independence, beat out three others to face Waterloo Congressman Bruce Braley (D), in the fall. An Ottumwa eye doctor, Mariannette Miller-Meeks, seeks to break the glass ceiling in a race against Rep. Dave Loebsack, in District 2. Iowa has never sent a woman to Washington. Brad Zaun, who currently serves as a senator in the Iowa Legislature, captured 42% of the vote in a race against six other Republicans in the 3rd District and will face off against Congressman Leonard Boswell. Zaun is the former mayor of Urbandale. A tax attorney from Manning, Matthew Campbell, will face Republican Congressman Steve King in the 5th District after besting one other candidate on the ballot. Bill Maske ran unopposed to face Republican Representative Tom Latham in the 4th District.

Governor’s Race

The Republican primary field for Governor included former Governor Terry Branstad, Iowa’s youngest and longest serving Governor, Bob Vander Plaats, Sioux City businessman and three-time candidate for Governor, and Iowa House member, Rod Roberts, from Carroll. Governor Branstad, who will face current Governor Chet Culver in the fall, received 50% of the vote compared to 40% for Vander Plaats. This should shape up to be a tough battle in the fall.

Secretary of State, Treasurer Races

Council Bluffs lawyer, Matt Schultz, won the primary against two others and will face former Polk County Auditor and current Secretary of State, Michael Mauro. Dave Jamison, Story County Treasurer, beat out one opponent and will run against current State Treasurer, Mike Fitzgerald, who has held that post for 28 years.

Iowa House of Representatives

Control of the Iowa House may be up for grabs this election cycle. There are twenty-six seats that are held by the Republicans where there will be no Democrat on the ballot in November. This is compared to only twelve seats held by unopposed Democrats. There were six incumbents who faced primary challenges and they each won their races. They were Representatives Henry Rayhons (House District 11), Chuck Isenhart (House District 27), Dave Jacoby (House District 30), Ako Abdul-Samad (House District 66), Jim Van Engelenhoven (House District 71) and Mary Gaskill (House District 93). Representative Gaskill faced former Wapello County Supervisor Mike Peterson in the primary election. While incumbent Kerry Burt was listed on the ballot, he had dropped out of the race prior to the election. The Democrats elected Anesa Kajtazovic as their candidate for that seat.

Other winners of contested races were:
- House District 2: Cate Bryan (R), Sioux City financial services
- House District 6: Jeff Smith (R), Former banker from Okoboji
- House District 7: Lannie Miller (R), West Bend farmer, former Palo Alto Supervisor
- House District 8: Tom Shaw (R), Laurens Chief of Police
- House District 14: Josh Byrnes (R), Mitchell County educator
- House District 18: Roger Arthur (R), Sumner farmer
- House District 27: John Roof (R), former Mayor of Waterloo
- House District 42: Kim Pearson (R), SE Polk
- House District 48: Chip Baltimore (R), Boone bank in-house counsel
- House District 51: Daniel Dirkx (R), Auburn farmer, truck driver
- House District 73: Julian Garrett (R), Warren County attorney, farmer
- House District 89: Jarad Klein (R), Keota farmer
- House District 95: Joel Fry (R), Osceola social worker, small business owner

Notice that these contested races were all on the Republican side of the ballot, there were no contests on the Democratic side. Either the Democrats did not field a candidate or there was only one candidate. Another candidate for the Iowa House of note is Steve Burgmeier, currently a member of the Jefferson County Board of Supervisors.

Continues on page 10.
Government Online

This month’s column is devoted to part two of the summary of findings from the Pew Internet and American Life Project Survey on “Government Online”. The complete report can be accessed via this link: http://pewinternet.org/Reports/2010/Government-Online.aspx.

Part one covered website activities and identified common characteristics regarding citizens’ interactions with government. This month’s installment will present additional findings from the survey.

Government Online, by: Aaron Smith (4.27.2010) continued...

Some of the other findings from this research:
40% of online Americans have gone online for data about the business of government.

Many government agencies have begun making data such as agency spending, visitor logs or political donations available to citizens as a way to encourage openness and transparency in government.

Indeed, Americans appear to have a fairly healthy appetite for such information, as 40% of internet users took at least one of the following actions in the 12 months preceding our survey:

• 23% of online adults looked online to see how money from the recent stimulus package was being spent;
• 22% downloaded or read the text of legislation;
• 16% visited a site that provides access to government data, such as data.gov, recovery.gov or usaspending.gov; and
• 14% looked for information on who contributes to the campaigns of their elected officials.

At least when it comes to the federal government, these government data users tend to have more positive attitudes towards government openness and accountability. However, political ideology and partisan affiliations tend to outweigh this effect. Specifically, Democrats (and Democratic-leaning independents) tend to have more positive attitudes towards the federal government’s openness compared with two years ago if they go online for government data.

On the other hand, Republican voters tend to cast a skeptical eye towards government openness whether they get this type of data online or not.

More information about government data users can be found in Part 4 (See complete report-RH).

Use of government services and information online is most common among Americans with high incomes and education levels.

While many Americans interact with government using online channels, this engagement is not evenly distributed across the online population—particularly when it comes to income and education. High-income and well-educated internet users are much more likely than those with lower levels of income and education to interact with government using many of the online channels we evaluated in our survey.

There are also racial differences in the use of online government services. Whites are significantly more likely than either African Americans or Latinos to participate in the online debate around government issues or policies (25% of online whites do this, compared with 14% of African Americans and Latinos) and are also much more likely to go online for data about government activities such as stimulus spending or campaign finance contributions (42% of online whites are what we call government data users, compared with 25% of blacks and 29% of Latinos). However, these differences are more modest when it comes to completing basic transactions and information searches on government websites, and minority internet users are just as likely as whites to get information about government agencies using tools such as email, blogs, online video or social networking sites.

Government use of social media offers the potential to reach currently underserved populations, such as minority groups.

As noted above, African Americans and Latinos are just as likely as whites to use tools such as blogs, social networking sites and online video to keep up with the workings of government. They also have very different attitudes towards the use of social media tools by government agencies and officials.

Minority Americans are significantly more likely than whites to agree strongly with the statement that government outreach using tools such as blogs, social networking sites or text messaging “helps people be more informed about what the government is doing” and “makes government agencies and officials more accessible”.

Continues on page 10.
African Americans and Latinos are also much more likely than whites to say it is “very important” for government agencies to post information and alerts on sites such as Facebook and Twitter. Based on these users’ expressed attitudes, these tools may offer the ability for government agencies to reach underserved populations in a way that is not currently occurring with other online offerings.

Online Americans typically rely on search engines to guide them to their destination when seeking government information online.

As we found in our previous studies on this topic, search engines are frequently the first option when Americans need to find government information or services online. Fully 44% of those who could remember the last government website they visited found that site by conducting an online search. This is much higher than the percentage who visited a site they had used before (16% did this) or who relied on a friend or family member (14%), a government publication or notice (11%) or a general government website such as usa.gov (4%).

The majority of online government interactions lead to a successful outcome.

Government website visitors are also generally successful in solving their problems once they reach their online destination. Half of government website visitors said that they accomplished everything they set out to do in their last government website interaction, and an additional 28% were able to do most of what they wanted to do. Just 5% said that their most recent government website interaction was completely unsuccessful.

Americans tend to interact with government using a mix of online and offline methods. Internet users prefer contacting government online, but the telephone remains a key resource for government problem-solving.

In this survey, we found that 44% of all Americans had contacted a government agency or official in the preceding twelve months via the telephone, a letter or in-person contact, and that these traditional methods are frequently used as a supplement to online information-seeking behavior. More than half of online government users have contacted government using offline as well as online methods.

The continued relevance of offline channels can also be seen in the way Americans prefer to interact with government agencies. Among the population as a whole, Americans are somewhat divided on their preferred method of contact when they have a problem or question that requires them to get in touch with government. Being able to call someone on the telephone is the most preferred option overall (35% said this) followed by contact via email or a website (28%) and in-person visits (20%). However, internet users prefer online contact to the telephone—although not by a large margin (37% vs. 33%). The technologically proficient (those with a home broadband connection and mobile internet users) and those who engage in a wide range of online government interactions more strongly prefer online contact to other means.

In addition to the Republican contest in Senate District 41 mentioned above, there were two contested races on the Democratic side and five on the Republican side.

The winners were:
- Senate District 3: Tod Bowman (D), Maquoketa educator
- Senate District 21: Joe Pirillo (R), former Altoona City Council
- Senate District 25: Chris McGoningle (R), Fort Dodge flooring contractor
- Senate District 41: Richard Clewell (D), Davenport retired wildlife biologist
- Senate District 43: Mark Riley (R), Davenport transportation business owner
- Senate District 45: Sandy Greiner (R), Keota farmer, former Iowa House member
FAQs

How will my project be judged?
The County Strategic Technology Advisory Resource Committee (CoSTAR) will rate each project based on the following seven attributes: creativity; innovation; cost savings; replication; leadership; increase efficiency; cooperation with others; and perseverance.

What are the awards categories?

Individual
The county employee that demonstrates excellence in action in improving the services delivered to the citizens of their county.

County inter-office
Projects that demonstrate excellence in action in crossing local county office lines to deliver services to the citizen.

Inter-governmental
Projects that show excellence in action in crossing governmental lines to deliver services to the citizen.

What are some examples of area of eligibility?

1. Arts and Historic Preservation
2. Community/Economic Development
3. Criminal Justice and Public Safety
4. Conservation and Environmental Stewardship
5. Information Technology
6. Transportation
7. Civic Education and Public Information
8. County Administration and Management
10. Health and Social Services
11. Planning
12. Volunteers

Where can I view past winning submissions for the award?
Clicking the Excellence in Action Award link on the ISAC website will allow you to view past submissions.

What happens if my county wins an award?
The Individual Award winner will receive the Excellence in Action crystal award. Entities award winners will receive a single crystal award with certificates for individuals on the entities’ team. All NACo eligible winning projects will be forwarded to the National Association of Counties (NACo) Achievement Program for possible additional recognition. The fee for the NACo submission will be paid by ISAC.

How and when will I be notified if my county has won an award?
The contact person will be notified in October regarding the judges’ decision on the application.
Excellence in Action Award

The Iowa County Nomination Summary Program is a competitive awards program which seeks to recognize innovative county government programs and employees. Programs and employees must have proven measurable results and must address a gap in the availability of existing services, or offer a new service to county residents. Programs must be well written, be submitted on the top of each numbered summary page, and be written in layman’s terms, so that the average reader can understand the objectives and the results/success of the program. ISAC reserves the right to disqualify programs whose summaries are too technical. Programs must also be well written. Poorly written applications are subject to disqualification; the nomination summary must be well written. Poorly written applications are subject to disqualification. ISAC reserves the right to disqualify programs whose summaries are too technical.

**1. What is the Exellence in Action Award?**

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**2. Who is eligible to submit applications?**

County governments are eligible to submit applications. There is no limit to the number of applications county governments can submit. However, each program must have been implemented and is in operation as of January 1, 2009.

**3. What are the eligibility standards?**

- The program must have become operational after January 1, 2009 and must have measurable results.
- The program must be well written. Poorly written applications are subject to disqualification; the nomination summary must be well written. Poorly written applications are subject to disqualification. ISAC reserves the right to disqualify programs whose summaries are too technical. Programs must also be well written. Poorly written applications are subject to disqualification; the nomination summary must be well written. Poorly written applications are subject to disqualification. ISAC reserves the right to disqualify programs whose summaries are too technical.
- The program must go beyond mere compliance with acceptable governmental and financial management practices and must display a creative approach to meeting recognized intergovernmental cooperation, improved consideration service, or reduced (e.g. cost savings, enhanced employee productivity).
- The program must have proven measurable results and must provide information that facilitates effective public policy making.
- The results/success of the program: Be written in layman’s terms, so that the average reader can understand the objectives and the results/success of the program. ISAC reserves the right to disqualify programs whose summaries are too technical. Programs must also be well written. Poorly written applications are subject to disqualification; the nomination summary must be well written. Poorly written applications are subject to disqualification. ISAC reserves the right to disqualify programs whose summaries are too technical.
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- The technology plays in local community development and implementation. This could include Internet, software, LAN, WAN, database, etc. You may describe both the technologies and the role your program utilizes in its use of technology.
- The potential savings in costs must also be included. The results/success of the program cannot be obtained without measurable results. ISAC reserves the right to disqualify programs whose summaries are too technical. Programs must also be well written. Poorly written applications are subject to disqualification; the nomination summary must be well written. Poorly written applications are subject to disqualification. ISAC reserves the right to disqualify programs whose summaries are too technical.
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- The geographic area affected by the problem/need for the program: Be written in layman’s terms, so that the average reader can understand the objectives and the results/success of the program. ISAC reserves the right to disqualify programs whose summaries are too technical. Programs must also be well written. Poorly written applications are subject to disqualification; the nomination summary must be well written. Poorly written applications are subject to disqualification. ISAC reserves the right to disqualify programs whose summaries are too technical.
- The solution developed and implemented by the program: Be written in layman’s terms, so that the average reader can understand the objectives and the results/success of the program. ISAC reserves the right to disqualify programs whose summaries are too technical. Programs must also be well written. Poorly written applications are subject to disqualification; the nomination summary must be well written. Poorly written applications are subject to disqualification. ISAC reserves the right to disqualify programs whose summaries are too technical.
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- The problem/need for the program: Be written in layman’s terms, so that the average reader can understand the objectives and the results/success of the program. ISAC reserves the right to disqualify programs whose summaries are too technical. Programs must also be well written. Poorly written applications are subject to disqualification; the nomination summary must be well written. Poorly written applications are subject to disqualification. ISAC reserves the right to disqualify programs whose summaries are too technical.
- The geographic area affected by the problem/need for the program: Be written in layman’s terms, so that the average reader can understand the objectives and the results/success of the program. ISAC reserves the right to disqualify programs whose summaries are too technical. Programs must also be well written. Poorly written applications are subject to disqualification; the nomination summary must be well written. Poorly written applications are subject to disqualification. ISAC reserves the right to disqualify programs whose summaries are too technical.
- The solution developed and implemented by the program: Be written in layman’s terms, so that the average reader can understand the objectives and the results/success of the program. ISAC reserves the right to disqualify programs whose summaries are too technical. Programs must also be well written. Poorly written applications are subject to disqualification; the nomination summary must be well written. Poorly written applications are subject to disqualification. ISAC reserves the right to disqualify programs whose summaries are too technical.
- The program must have become operational after January 1, 2009 and must have proven measurable results. ISAC reserves the right to disqualify programs whose summaries are too technical. Programs must also be well written. Poorly written applications are subject to disqualification; the nomination summary must be well written. Poorly written applications are subject to disqualification. ISAC reserves the right to disqualify programs whose summaries are too technical.
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**4. Abstract of the program:**

In approximately 200 words or less, summarize your program. All aspects of the program must be consistent with the statute, regulation or order, and must have been served; the county's role in devising and implementing the program; and the contribution, if any, of other partners (e.g., state and federal government, consultants, private partner(s).)

**5. Description of the nominated program:**

Describe the nominated program, with included assistance from outside entities/individuals. This information will be useful in helping ISAC highlight how big a role information technology plays in local community development and implementing the program. This could include Internet, software, LAN, WAN, database, etc. You may describe both the technologies and the role your program utilizes in its use of technology.

**6. Results/success of the program:**

Describe all items of the program. Please cut out, copy and distribute this pamphlet.
Training and Personal Development

Most days you barely have time to think when you’re in the office. It is very easy to get into a routine of making phone calls, doing paperwork, and meeting deadlines. One day flows into another, one week flows into another and before you know it one month has flowed into another. When training is brought up I bet your first response is, “I don’t have time.” Although it may be easy to ignore training opportunities, one thing to keep in mind is that failing to keep your skills toned may not be beneficial to you or your profession. Why? Because you’re ignoring your need to continually update your skills and keep moving forward professionally. Not to mention for your own mental health when it comes to job stress. Taking a half day, a full day or maybe two days to attend training keeps your mind focused on your skills and your passion for your job and the folks you serve.

I did a search and found the following information I thought may apply at Answers.com/WikiAnswers. There is a lot of research out there on the importance of ongoing training.

- Training and Development helps in increasing the job knowledge and skills of employees at each level. It helps to expand the horizons of human intellect and overall personality of the employees.
- Training and Development helps instill the sense of teamwork, team spirit, and inter-team collaborations. It helps instill the zeal to learn and grow within the employees.
- Training and Development helps in improving upon the quality of work and work-life.
- Training and Development helps in creating the healthy working environment. It helps to build good employee relationships so that individual goals align with organizational goals.
- Training and Development helps in improving the health and safety of the organization thus preventing obsolescence.
- Training and Development helps in improving the morale of the work force.

Training, whatever it is, will help ensure you are always prepared for your next case, next crisis, or a step in your career. Pursuing training on an ongoing basis may also help your job security and performance. By showing that you are interested in your chosen field, the persons on your case load, and possibly becoming a resource in your agency you become a valued team member. Your current employer is likely to appreciate workers who make the effort to keep their skills sharp.

I looked back over the training that CCMS has provided since I started with ISAC/CCMS in January 2008. I was impressed at what I found. I wanted to put it all together to show how we at ISAC/CCMS care about enhancing skills and understand the value in ongoing training.

Advanced Case Management Training (provided twice a year)
- Chronic Mental Illness: Symptoms & Medication Management by Dr. Charles Wadle, Preauthorization through IME by Jan Jordan, TCM Preauthorization through IME and MBC by Kelly Espeland, IME; Steve Johnson, MBC
- Self Mutilation by Dr. Joseph Shannon
- Bipolar Illness & Depression and Anxiety by Dr. Christopher Okiishi
- Assistive Technology & Emergency Planning by Jane Grey
- Miller Trusts, Special Needs Trust, & Medicaid by Ross Barnett and Mental Health Civil Commitment Process/Role of Mental Health Advocate by Kelly Yeggy
- Social Security Overview by Sheila Stoeckel

Annual Conference 2008: Keynote speakers were: The “Savarese Family;” “Substitute Decision Making/Rights & Responsibilities” by Deanna Clingan Fischer; “Extraordinary Voices” by Tina Kotulski; and “Life Balance: The Perfect Blend” by Amy Dee-Kristensen. There were also 15 break-out sessions which included a variety of topics.

Annual Conference 2009: Keynote speakers were: “Disability is Natural” by Kathy Snow; “I’m Tyler, Don’t Be Surprised” by Tyler Greene; “Diagnosis and Strategic Treatment of Personality Disorders” by Dr. Joseph Shannon; and “The Critical Role for Hope, Humor, Laughter, Joy and Celebration in Promoting Wellness and Recovery” by Dr. Walter Kisthardt. There were also 11 break-out sessions which included a variety of topics.

Continues on page 15.
Preparing for the Fall School

By: Stacy Homer
ISAC Meeting/Event Administrator

Marriott Hotel and Conference Center (the conference hotel), there will be five over-flow conference hotels that will provide complimentary shuttle service to and from the conference to ease all of your parking and traffic worries. To receive the special ISAC conference rate and services, all conference hotel accommodations must be reserved through the Iowa Housing Bureau’s online system after registering for the conference. I have negotiated the best possible rates at all of these ISAC conference hotel properties, and I hope that you take advantage of these services offered exclusively to our conference attendees.

Please DO NOT call any of the ISAC conference hotels to book your hotel accommodations. Hotel room reservations will NOT be valid if you call and reserve a room at one of the following ISAC conference hotels.

After registering for a hotel room through the Iowa Housing Bureau’s online system, you will receive an acknowledgement email by the next business day from the Iowa Housing Bureau. If you did not receive this acknowledgement email please contact the Iowa Housing Bureau promptly at 800.451.2625. Please be sure to check your spam folder.

The ISAC conference room blocks will only be available until 4:30 pm on Friday, October 22, 2010. After this date, the ISAC conference room blocks will be closed and the special conference rates and accommodations will be unavailable. If you have to make a change or cancellation to your hotel accommodations prior to Friday, October 22, 2010, please contact the Iowa Housing Bureau directly at 515.286.4960 or 800.451.2625.

The ISAC conference hotels will receive their reservation list from the Iowa Housing Bureau on Monday, October 25, 2010. The hotel of your choice will then send you a confirmation number to confirm receipt of your reservation. After Monday, October 25, 2010, you may contact the hotel directly for any changes to your reservation. You MUST call the hotel directly if you decide to cancel or change your room reservation prior to or during the conference.

Please remember that there is an ISAC Hotel Cancellation Policy and it will be in effect for the 2010 ISAC Fall School of Instruction. No cancellations will be accepted and no refunds will be given after Monday, October 25, 2010. If you choose to cancel your hotel reservation, you will be charged one night’s lodging plus taxes, to the credit card on file. Name changes on guest room reservations will be accepted with no penalty.

It is already that time again to begin planning for the 2010 ISAC Fall School of Instruction. The conference will be held Wednesday, November 17 – Friday, November 19 at the Coralville Marriott Hotel and Conference Center. Registration and housing blocks will not open until Tuesday, August 24, 2010 at 8:00 am. Please DO NOT try and make your hotel reservation until this time. Registration will be completed using the same process as the 2009 ISAC Fall School and 2010 ISAC Spring School, which includes both your conference registration through the ISAC website and your hotel accommodations through the Iowa Housing Bureau.

We strongly encourage all of you to pre-register for the conference. This helps ISAC greatly in planning accordingly for conference meals and materials. The advanced conference registration fee is $130/person (must register by November 5, 4:30 pm). The at-the-door registration fee is $150/person. Family/spouse lunch tickets are available to purchase online for $25/person.

By securing your hotel room through the Iowa Housing Bureau, we hope to eliminate any worries or frustrations that have occurred during past ISAC conferences when reserving your hotel room. Please make sure to read and follow all of the conference registration and housing guidelines. The guidelines are listed in detail below and on our conference website at www.iowacounties.org/fallschool.htm.

Conference Registration and Housing Guidelines

Before you are able to reserve a hotel room, you MUST register for the 2010 ISAC Fall School of Instruction at www.iowacounties.org. The ISAC online registration process is the same as previous conferences. Please make sure that you double check your email address and/or fax number and hit confirm. You will then be registered for the conference and emailed/faxed a confirmation from ISAC.

This email confirmation will include registration instructions for reserving a hotel room through the Iowa Housing Bureau. This is a first-come, first-served registration system. To reserve a hotel room, you must have your 10-digit ISAC ID and the Iowa Housing Bureau’s 5-digit unique convention ID, which will also be included in your confirmation email. In addition to both ID numbers, you will need a credit card to make your reservation. The 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 and the name on the reservation must match the name of the meeting registration on the ISAC website.

In addition to the conference room block at the Coralville
Continued from page 13.

Annual Conference 2010: Keynote speakers will be: “Staying Alive Mentally” or “They Who Laugh Last” by Juli Burney; “VOICES” A Play about Mental Illness by Tom Perrine; and “The Effects of Traumatic Brain Injury on the Individual and Family” by Dr. Demerest and Panel. There will be 10 break-out sessions which include a variety of topics.

CCMS also provides Fundamentals three times a year, Supervisors Training, Support Staff Training, Cost Report Training, TCM Support Groups four times a year, hosted a CCO Training, Administrator meetings held four times a year, Goal Training, and any onsite training as needed.

So, the next time a training opportunity comes across your desk, take a moment before you dismiss it because you are too busy. I know training budgets are minimal and time is precious; however, if you can work it in, you may discover benefits you weren’t expecting in regard to knowledge, refining skills, and overall wellbeing.
NACo news

WIR Conference

This year’s Nation Association of Counties (NACo) Western Interstate Region (WIR) annual conference, which always hosts a meeting of the NACo Board of Directors, was held in Billings, Montana, from May 26 to May 28. Presiding was WIR President Tim Josi, a commissioner from Tillamook County, Oregon.

The keynoter at the opening session was Montana Governor Brian Schweitzer, a folksy and entertaining speaker. His speech was challenging: He said the country that figures out efficient battery storage and renewal to supplant reliance on fossil fuels will own the next industrial revolution. His speech was educational: He told us how to make Texas smaller than Rhode Island (remove the bull manure). His speech was blunt: He said BP’s assets should be seized until it cleans up the oil in the Gulf of Mexico. (This last remark was shown on television news that evening, but you may not have seen it if you weren’t in Montana.)

The Board of Directors meeting, run by NACo President Valerie Brown of Sonoma County, California, was relatively tame. The financial report for the quarter ending March 31 showed a continued decline in revenues, but this is being largely offset by economies on the expenditure side. Stephanie Osborn of NACo staff told of ongoing involvement by NACo to help in any way possible the counties being affected by the oil spill in the gulf.

I took part in a number of activities that show some of the things that NACo is up to these days. First Vice President Glen Whitley’s Raising County Awareness Planning Group met again. At the annual conference in Reno in July there will be a workshop highlighting some of the ideas that were shared in this group, such as use of social networking media, a reproducible county information flyer, informational videos, a school curriculum for states and counties, etc. We want to educate the public about counties, but also want to provide information to partners, like other levels of government and the news media. Ideas are still welcome. If you have some, let me know!

I also test drove the new NACo website, which is a work in progress. It has a friendlier appearance than the current site, and is fairly easy to use, but there are a few items that are less than intuitive to find. Or maybe it was just me. Anyway, it was a good idea to let laypeople try it out before debuting it. They will use the results from a series of “test” questions to further tweak the site.

Finally, I made one of several brief videos to recall a favorite NACo memory for inclusion in a program that will run at the conference in Reno (July 16-20) as part of NACo’s 75th Anniversary celebration. I’m sure you’re totally agog to know what I said, but, see, the deal is, you have to go to the conference to find out. Hope to see you there!

by: grant veeder
black hawk county auditor, isac board naco representative

IOWA COUNTY

employment

Emergency Management/ Environmental Health Director

The Cherokee County Board of Health (BOH) and the Emergency Management Commission (EMC) are seeking applicants for the combined position of Emergency Management Coordinator/Environmental Health Director. Highly qualified applicants will have a Bachelors Degree in a science field, an emergency response background, strong communications skills (oral and written) and the ability to deal with diverse groups of people in stressful situations. The salary range is $28,000 to $43,000 depending on education and experience. The position will be open until filled, and the BOH and EMC reserve the right to close the application period when a suitable candidate is found.

Please send a cover letter and resume to:
Cherokee County BOH/EMC
c/o Cherokee County Emergency Management Agency
520 W Main St
Box D
Cherokee, IA 51012

Inquiries for a job description can be obtained from the Cherokee County Emergency Management Agency via mail, email at: cherema@iowatelecom.net, or phone at 712.225.6721. Cherokee County is an equal opportunity employer.
To a Highway Near You

Small towns are eagerly competing for the single set of signs in each of Iowa’s 99 counties.

Hardly a driver...is alive...who passed...on hills...at 75. That's just one of the well known Burma-Shave jingles you'll soon see along Iowa's highways as a result of Our Iowa magazine's plan to bring back these lighthearted rhymes, which added a smile and a lift to driving trips.

The goal of Our Iowa magazine is to erect one set of signs in each of Iowa’s 99 counties, each featuring one of the original jingles...like: Proper distance...to him was bunk...he ended up...in some guy’s trunk.

As you can see by these samples, many of the rhymes promote safe driving, advice that is just as sound today as it was back in the 1950s and 60s when these signs were a “slice of Americana.”

In those days, you had a good chance of seeing multiple sets of jingles if you were on the road for long. At Burma-Shave’s peak, there were 40,000 sets of signs in 45 states. And the rhymes were such fun you felt compelled to read them.

Our Iowa decided that this whole Burma-Shave concept deserved to be salvaged. Somehow, those beloved signs of yesterday ought to be brought back—somewhere. So why not Iowa? Why not erect one set of these signs in each county and put a little lighthearted fun back into road trips?

We’re Bringing Back the Signs...and the Fun! We’re delighted by the response to our latest wild idea of restoring these signs. Some readers have even pleaded, “Please put that single set of signs for our county near our town!”

These enthusiasts recognize that since the jingle for each county will be different—making each of the 99 rhymes an “exclusive”—having the county’s sole set could become a tourist attraction. That will be especially true after we list the exact location of the signs in future issues.

The monkey took...one look at Jim...and threw...the peanuts...back at him.

The nominations are currently being studied and the sites are being chosen in each county based on the application—including where the signs will be located...the care and concern expressed for how the signs will be erected...how well they will be maintained...and the overall enthusiasm for this unique program.

Here are some of the more common questions and Our Iowa's answers:

“What size are the signs, and how many in a set? And how far apart are the signs to be placed?”
The signs will be 32 inches wide x 9-1/2 inches high. There will be five signs in most sets, and a few with six signs for longer jingles (as was the case with original Burma-Shave signs). The signs are to be placed 100 feet apart to allow people to read and enjoy them easily without hurrying.

“What are the signs made of? Are the signs and posts free? And who will erect them?”
The signs will be made of the same heavy-gauge, rigid aluminum used in today’s state and federal road signs. The signs and shipping will be free for each community selected. To avoid the cost of shipping the heavy posts, we’ll send a $100 check so the posts can be bought locally. It will be up to the community to erect the signs in line with specific recommendations sent with the signs. Likewise, specifics will be given on the type of posts to be used, the recommended height, importance of setting them straight, etc. Holes will be drilled in each sign for ease in attaching them to posts.

“Does Our Iowa have a preference of where the signs are to be located? And how will each county site be chosen?”
Our Iowa prefers that the signs be placed along a county road or highway with good traffic close to the outskirts of a town, where traffic will normally be slowing. Plus, this will have the added benefit of drawing tourists into the town for business. Our Iowa honestly believe that—with each county featuring a different original jingle—many readers will be taking “Burma-Shave sign trips!”

More information can be found at www.OurIowaMagazine.com or by contacting editors@ouriowamagazine.com.

Our Iowa
1606 Golden Aspen Drive, Suite 109
Ames, IA 50010
Making Medicare Make Sense

How will people with Medicare benefit in the near future from the new Affordable Care Act?

People with Medicare should have recently received important information from the Centers for Medicare & Medicaid Services, (CMS), the federal Medicare agency that explains some of the immediate benefits they may see from the new Affordable Care Act. That information, outlined in a mailing sent to all beneficiaries, provides them with timely facts about the important new law so they can learn how their Medicare benefits will either “stay the same” or “change and improve”. The new law not only strengthens Medicare, but also ensures the guaranteed benefits that beneficiaries have come to rely upon don’t change.

The first benefit that several million Medicare beneficiaries will receive is a one-time tax free check for $250, if they enter the Part D donut hole and are not eligible for Medicare Extra Help. The donut hole – or coverage gap – is the period in the prescription drug benefit in which the beneficiary pays 100 percent of the cost of their drugs until they hit the catastrophic coverage. In 2011 all beneficiaries who enter the coverage gap will get a 50 percent discount for covered brand name Part D drugs, and by 2020 Part D program benefits will no longer have a gap in coverage.

To get this check, you will not need to take any action at all. That means there is no need to pass along any personal information like bank account information or your Medicare or Social Security number to get the $250 check. The rebate will come in the form of a check made out to you and it will be mailed to the address Medicare has on file. Medicare has all the information it needs to mail the check so you don’t need to respond to any phone calls asking for information. Any calls you get are most likely scams.

If you have hit the coverage gap you should expect to get your rebate check within about 45 days. This may be delayed slightly if Medicare doesn’t get information timely from your Medicare drug plan showing that you have actually reached the coverage gap.

If you don’t get your rebate check when you believe you should, your first call should be to your prescription drug plan to ensure that they have sent the information to Medicare. You may also want to contact Social Security to ensure they have the correct address on file, especially if you have recently moved. If you have not been able to get satisfaction from your plan, you should contact 1.800.MEDICARE, which is 1.800.633.4227, to start the complaints process. In some cases there may be a discrepancy between you and the plan as to whether you have hit the coverage gap.

In addition to the rebate check, the new mailing outlines other benefits available under the Affordable Care Act. Beginning in 2011 Medicare beneficiaries will get preventive care services like colorectal cancer screening and mammograms without cost-sharing, in addition to an annual “wellness visit.”

Currently, Medicare covers a one-time preventive physical exam within the first 12 months that one enrolls in Medicare Part B. The exam includes a thorough review of your health; education and counseling about the preventive services you need, like certain screenings and shots; and referrals for other care. The “Welcome to Medicare” physical exam is a great way to get up-to-date on important screenings and shots and to talk with your doctor about your family history and how to stay healthy.

But, thanks to the Affordable Care Act, beginning next year, in 2011, all Medicare beneficiaries can receive a physical exam every year, not just once.

The law also includes new tools to help fight fraud by helping Medicare crack down on criminals who are seeking to scam seniors and steal taxpayer dollars. CMS is reminding beneficiaries, their families and caregivers to be on the alert for any scams asking for personal information. CMS has learned from implementing previous major pieces of health reform legislation, like Medicare Part D that unfortunately new opportunities for Medicare beneficiaries also bring new opportunities for scam artists to try and defraud seniors.

Because Medicare is a trusted resource for beneficiaries and their family members, the mailing encourages them to log on to www.medicare.gov or call 1.800.MEDICARE, which is 1.800.633.4227, to get their questions about Medicare or the Affordable Care Act answered.
McClure Engineering Company

Building Strong Communities Since 1956

McClure Engineering Company is in the business of making our clients successful. Our goal is to make our clients look wise and trustworthy in the eyes of the constituents who they serve. We do this by providing sound engineering solutions to public infrastructure projects.

McClure is a dynamic engineering company known for its ability to solve complex problems quickly.

Our offices are strategically located in Northwest Iowa, Central Iowa, and Eastern Iowa to provide excellent response to our client’s needs.

Comprehensive Engineering Services
We provide professional engineering services to municipal, county, state and private clients.
- Planning
- Funding Assistance
- Project Management
- Design
- Construction Administration
- Surveying

Areas of Expertise
- County Drainage
- Storm Water Management
- Drinking Water Treatment Technologies
- Water Distribution Systems
- Wastewater Treatment Technologies
- Sanitary Sewer Collection Systems
- Transportation
- Land Development
- Land Surveying

Our Vision
Building Strong Communities

Our Values
- Integrity
- Professionalism
- Constant Attention to Detail
- Innovation
- Fun and Fulfilling
- Hard Work
- Continuous Self Improvement

Our Mission
To build relationships with our clients and customers to mutually enhance our social and economic welfare through high quality, creative, professional services.

Contact Information
Brent Johnson
Phone: 515.576.7155
E-mail: bjohnson@mecresults.com
Website: www.MECresults.com

Serving Iowa Counties Since 1956
Clinton County is seeking qualified applicants for the position of Assistant County Engineer for the Secondary Road Department. The position involves assisting the county engineer in planning, directing and supervising the Secondary Road Department in the design, construction, administration and maintenance of roads, bridges, and culverts on the Secondary Road System. A Bachelor of Science degree in Civil or Construction Engineering or comparable education is required. Surveying experience is highly desirable. Good communication skills and computer literacy in civil design software, word processing and spreadsheets is necessary. Applicant must have a valid driver’s license. Salary is based on qualifications and experience. Please submit cover letter and resume to: Clinton County Engineer, 1900 North 3rd Street, Clinton, IA 52732, phone (563)244-0564, fax (563)-243-3739 or email to: tkinney@clintoncounty-ia.gov. The position will be held open until filled, but resumes should be received prior to August 1, 2010. Clinton County is an Equal Opportunity Employer.
County Risk Management Services, Inc.

representing

ICAP  IMWCA

Working through local agents to bring Iowa counties Property, Casualty & Workers’ Compensation coverage packages designed specifically for Iowa public entities.

County Risk Management Services, Inc.

800-397-4947 • www.icapiowa.com • www.imwca.org

For additional information on how we can benefit you, please call or ask your local agent to contact us.
2010/2011 calendar

July 2010
13  CCMS Administrators Meeting
(Hilton Garden Inn, Urbandale)
13-14  ICEA Mid-year Conference
(Gateway Hotel, Ames)
14  ISAC Scholarship Golf Fundraiser
(AH Blank Golf Course, Des Moines)
16-20  NACo Annual Conference
(Reno, Nevada)
27-30  Auditors Summer Conference
(Grand River Center & Grand Harbor Resort, Dubuque)

August 2010
4-6  ICRA Summer School
(Hotel Julien, Dubuque)
5-6  Supervisors Executive Board Retreat
(Iowa City Sheraton)
18-20  CCMS Annual Conference
(West Des Moines Sheraton)
24  Fall School Registration Opens (8:30 am)
26-27  ISAC Legislative Policy Committee Meeting
(Story County Conservation Center, Ames)

September 2010
16-17  ISAC Board Meeting and Retreat
(Cass County)

October 2010
1  Fall School Program Deadline
13-14  CCMS Fundamentals Training
(Courtyard by Marriott, Ankeny)
21  CCMS Administrators Meeting
(Hilton Garden Inn, Urbandale)
22  Fall School Housing Bureau Closes
28-29  ISAC Board of Directors Meeting
(ISAC Office, Des Moines)

November 2010
4  CCMS Advanced Case Management
(Hilton Garden Inn, Urbandale)
5  Fall School Registration Closes
17-19  ISAC Fall School of Instruction
(Coralville Marriott Hotel and Conference Center)

December 2010
7-9  ICEA Statewide Annual Conference
(Scheman Center, Ames)
9  ISAC Board of Directors Meeting
(ISAC Office, Des Moines)

January 2011
10  CCMS Training Committing Meeting
(ISAC Office, Des Moines)
11  CCMS Administrators Meeting
(Hilton Garden Inn, Urbandale)
26-27  ISAC New County Officers School
(West Des Moines Marriott)

February 2011
10  Supervisors Statewide Meeting
(Hilton Garden Inn, Urbandale)

March 2011
3  County Day at the Capitol
(Des Moines)
5-9  NACo Legislative Conference
(Washington D.C.)
23-24  ISAC Spring School of Instruction
(Marriott and Renaissance Savery, Des Moines)

Please visit ISAC’s online calendar of events at www.iowacounties.org and click on ‘Upcoming Events.’ A listing of all the meetings scheduled thus far in 2010 and 2011, 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.
Knowledge.

Providing investment management through money market and fixed income vehicles:

Money Market Investments:
- IPAIT Diversified Fund
- IPAIT Direct Government Obligation Fund

Fixed Term Investments:
- CD Placements
- Government/Agency securities

We have made it our business to understand the investment needs of public agencies and have successfully managed public funds since 1987. IPAIT effectively provides useful products and services, and offers peace of mind through:

Safety / Liquidity / Competitive Returns

Iowa Public Agency Investment Trust
Contact Bryant Sheriff, 1-800-872-4024
www.IPAIT.org

ISAC Sponsored. Miles Capital, Investment Advisor.
RESPONDING TO GASB 45

Our actuaries can help you address the financial reporting requirements of GASB 45.

Working 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

Have less than 100 employees?

With fewer than 100 employees, the Alternative Measurement Method is an option. Valuation results may be available earlier and at a lower cost.

Qualifications, experience and commitment to serve you.