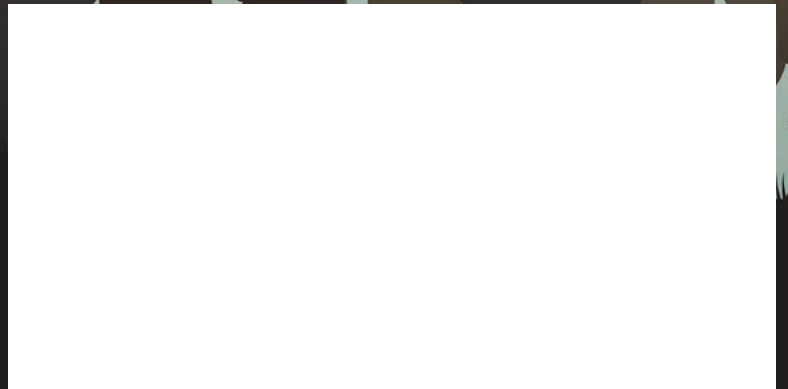


# The Iowa County



June 2018

County Veterans Services





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# The Iowa County

June 2018 \* Volume 47, Number 6

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Iowa State Association of Counties

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Rachel Bennett, EDITOR

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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.

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**\*\* The views and opinions expressed in articles authored by anyone other than ISAC staff are those of the authors and do not necessarily reflect the official policy or position of ISAC.**

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# Affiliate Feature - Veterans Services

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## Overview of County Veterans Affairs

Each county's office of veterans affairs offers assistance in making application for a wide range of benefits to our veterans, service members, and their families.

Your county veterans affairs office may provide the following services to eligible veterans and their families: Obtaining military records, distributing markers/flag holders for veteran's graves, coordinating transportation to VA Medical Center, assisting in making application to the Iowa Veterans Home, veteran lifetime hunting and fishing license, veteran vehicle license plates, and other Iowa programs for veterans. Most counties also provide Veterans Assistance Program for emergency assistance with basic needs, such as rent, utilities, food, emergency medical and dental, and burial for eligible veterans.

The veterans affairs office is organized with a three or five-person commission. The commissioners are appointed by the board of supervisors. The commission is responsible for the execution of Chapter 35B, Code of Iowa. The commission is responsible for the formulation of policy and the establishment of the budget. The commission meets monthly or at any time deemed necessary to review expenditures, formulate new ideas, update policy, review state and federal veteran legislation, sign applications for the Iowa Veterans Home, implement new ideas, receive input from county veterans, and veterans organizations and the public on any matter pertinent to the veteran or the commission.

The county veterans service officer (CVSO) is responsible for the day-to-day operation of the county commission of veterans affairs. The CVSO is required to obtain Veterans Administration Accreditation through the National Association of County Veterans Service Officers (NACVSO) within one year of being employed. Initial training is 32 hours in the classroom and the successful completion of the examination. Upon completion of these requirements, an application is submitted through NACVSO to the Veterans Administration General Counsel for accreditation.

Duties to be performed by the CVSO are: attending meetings on matters pertaining to veterans and/or the commission; interacting with the public, media, and local, state and federal legislators; monitoring the commission budget; making policy recommendations; hearing appeals; keeping the commission informed about the effectiveness of their policies; and social and economic trends affecting veterans.



**Jerry Hansen**

Past President, IACCVSO  
Montgomery County VSO  
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## Jim Jones

### Director, Plymouth County Veterans Affairs

I served in the U.S. Navy from February 1985 – February 2015 (30 years), retiring as a Command Master Chief (E9).

I started in this role as a veterans services officer (VSO) at the end of June 2017.

I became a VSO because I always wanted to find something after my military retirement to help support veterans. I have had three other jobs since my retirement in 2015, but they just didn't give me the reward that I was looking for in my next career. I have found that reward by helping to serve veterans in my county!

Through my role I hope to continue to reach out to veterans within my county, and state for that matter, in order to help them understand their available benefits and the processes required in order to receive those benefits. As a fellow veteran, we all speak a similar language and just the mere fact for our county veterans to know that they are speaking to someone who has walked the walk just as they did, makes the experience more relaxed and better understood. I truly enjoy my new position!





# Affiliate Feature - Veterans Services

The CVSO assists veterans and families with applications for benefits. A thorough interview is necessary to determine what benefits may apply and what evidence is needed to complete a successful claim. The CVSO acts as an advisor and subject matter “expert” to the veteran throughout the process. As I explain to my veterans, “The County pays me to help you. I don’t work for the VA.” All services are provided at no charge to the veteran. Many times, the process starts with emergency assistance followed by applications for health care and compensation for service connected disabilities.

With the passing of a veteran, the focus turns to assisting the surviving spouse and dependents. Burial benefits may apply, grave markers placed, and VA headstone ordered. A surviving spouse may be entitled to Dependency and Indemnity Compensation (DIC) or Death Pension. Each case is unique to the veteran. Did the veteran pass away on active duty or from service related disabilities? Maybe, there was a pending claim which needs to be followed up.

A CVSO is required to assist all residents of the state who served in the armed forces of the United States and their relatives, beneficiaries, and dependents in receiving from the United States and the state of Iowa any and all compensation, pensions, hospitalization, insurance, education, employment pay and gratuities, or any other aid or benefit to which they may be entitled under any law. This is a tall task and requires continuing education and training to keep up with changes in law and policies.

To comply with our duties, we work with many different organizations and entities. Service officers from various veteran’s organizations advise and assist us with claims for compensation and pension. Community groups help us provide for the emergency needs and ongoing assistance to families of veterans.

The motto of the Veterans Administration is “To care for him who shall have borne the battle and for his widow, and his orphan,” President Abraham Lincoln spoke these words in his second inaugural address.

## **Brett McClain** **Story County Director of** **Veterans Affairs, CVSO**

US Navy Chief retired 1978-1999

I began working for the county in this role in 1999.

After retirement from the Navy I decided I wanted to continue to serve and to serve the veterans in Story County. I recall the process of separating myself was very fast and confusing. Your life changes very quickly from the military to being a civilian again. I think a lot of time you just move on with your life and in some cases never check on benefits that you earn by serving in the military.

After meeting some of the veterans and surviving spouses in the county I wanted to help them with the benefits they were eligible for and most of them had no idea what the benefits were.

The military didn’t do a good job at educating our veterans during that time at separation going back to WWII. That’s where the CVSO in all 99 counties comes in, not only can we educate veterans and help them to file for federal VA benefits, we can also cover state and county VA benefits.

I hope to do more outreach to veterans in our county. The VA is changing all the time, it’s very important to get that information out to our veterans who have served us. We need to reach out to our veterans who are living in assisted living and nursing homes or housebound to see if there are any VA benefits that will help them with their daily living.

We reach out to our veterans who are retired and in the work force by having a Veterans Appreciation Day (May) and our Supermarket of Veterans benefits (November). We also have student veterans at ISU, so I am working with the university so we can have events during which students come stop in to see us between classes.

We can all play a part in helping veterans by referring them to their county VA office. All 99 counties have one.

We are extremely proud of the Story County veterans who have honorably served our country and extend a warm welcome home from the director and commission of Story County veterans affairs.

For more information you can visit our web site:  
<http://www.storycountyiowa.gov/114/Veterans-Affairs>



# Affiliate Feature - Veterans Services

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## Issues Facing Veterans in Iowa

When asked by the Iowa State Association of Counties (ISAC) to write an article about "Issues Facing Veterans in Iowa," I felt honored. As a county veteran service officer (CVSO) I work with veterans aged 18-99 so one can imagine the variety of issues. From the 18 year old who was discharged before completion of the initial enlistment contract, to the World War II POW, to the 30 year military retiree. Many Veterans who I work with share their veteran-related issues consisting of the good, bad, and ugly pertaining to obtaining health care, navigating the GI-Bill program, or enduring a several-year appeal with the Department of Veterans Affairs (VA) regarding a service connected disability. I don't work for the VA; however, I work with several VA employees varying in work specialties. Often times, I'm the middle person between the veteran and the VA.

My concern regarding this article was not being able to do our veterans justice in one to two pages. In addition to issues, which could be perceived as negative, Iowa offers several positive opportunities relating to employment, education, and quality of life. Unfortunately, there are several issues veterans are challenged with when transitioning back to the civilian sector. Finding suitable employment, transitioning the skills they learned in the military, dealing with affordable housing or homelessness, isolation, and a sense of belonging often apply. These concerns combined with mental health issues often related to being exposed to trauma in the line of duty unfortunately can result in suicide. All CVSO's promote the VA Medical Center and have the suicide prevention office and the Veterans Crisis Line contact information readily available.

The only trait Veterans share is having raised our right hand to solemnly swear to support and defend the Constitution of the United States against all enemies, foreign and domestic; to bear true faith and allegiance to the same; and to obey the orders of the President of the United States and the orders of the officers appointed over us. It's important to keep in mind that 99% of military members aren't policy makers, they just follow orders. Many volunteered out of patriotism, or to travel, obtain an education, or as an alternative to jail (actually there was some truth to this years ago). The key word here is VOLUNTEERED, which in my opinion, is what makes our military the greatest, because we willingly sacrifice other opportunities to serve.

After surviving the grueling recruiting process and the Military Entrance Processing Station where one gets poked and prodded along with several hundred strangers soon to be lifelong friends/battle buddies, the journey begins. From that point on each veteran's experiences are different. One aspect of being a veteran and being eligible for VA programs is the length of service, location served, and how. Typically to be eligible for benefits, an honorable discharge is required. Iowa is fortunate to have a CVSO in all 99 counties. There are only a few other states that offer such a resource. We belong to the Iowa Association of County Commissioners and Veterans Service Officers, Inc. (IACCVSO), which became an ISAC affiliate in 2016. Becoming an affiliate has legitimized IACCVSO by providing quality lobbying/representation when pursuing legislative changes related to Veterans. Our job consists of connecting veterans and their family members to benefits they may be eligible for. Benefits include health care at VA Medical Centers (VAMC), filing for service connected compensation due to an injury or illness incurred in the line of duty, filing for education benefits, VA home-loans, and assisting with state and county programs. Each CVSO works for a commission comprised of three to five veteran volunteers, and their respective board of supervisors. County programs primarily consist of providing limited temporary financial relief toward rent, utilities, food, and burial to veterans who are struggling and meet county guidelines.

One of the most common complaints that I hear in my office from veterans is they weren't prepared to become a civilian again upon discharge. Military members spend months training for combat, mastering their respective occupation, and becoming engrained in the military community by living, eating, breathing, and sleeping it 24/7, yet when their military service obligation is complete, they spend on average three days learning how to write a resume, apply for jobs, etc. This is called the Transitional Assistance Program. This program is administered differently based on the military branch, location, and leadership at that military installation.



**Gary Boseneiler**  
Johnson County VSO  
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# Affiliate Feature - Veterans Services

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A common misconception is that every veteran suffers from Post-Traumatic Stress Disorder (PTSD). This simply is not the case; however, the media has given rise to this important side effect of serving and brought a new public awareness. Military members volunteered to serve; they did so knowing in the back of their mind they could lose their life. Most weren't aware of potential collateral damage as a result of being exposed to Agent Orange in Vietnam including several deadly cancers. Or, that some would encounter Military Sexual Trauma, or mesothelioma from serving on a ship where asbestos was prevalent. Hearing loss is common among Veterans due to being exposed to acoustic trauma from a variety of weapons or aircraft. The list goes on.

Many employers seek to hire veterans due to their maturity, discipline, and capability to work in a team environment or independently. I work with employers and landlords who share concerns about some veterans they've hired or housed and in these situations. I assist by getting those veterans enrolled at the VAMC, discuss federal programs, and refer to applicable resources including job training, vocational rehabilitation, group therapy, etc. PTSD, formerly called shell shock or battle fatigue, is being treated differently than in years past. It used to be considered a weakness to seek mental health treatment; slowly it's being viewed as a strength or positive. By that I mean that veterans are taking advantage of available resources. A few of the hats CVSO's wear include counselor, advisor, life coach, advocate, and resource referrer. We become close to "our" veterans. A common saying among CVSO's is "I Have A Vet," which is usually followed by sighs from a few CVSO's when in a large group, but more importantly we network, communicate, and learn from each other when discussing what I call "doozy" cases.

Current state programs available for veterans in Iowa include: Military Pension Income Tax Exemption; Military Property Tax Exemption; permissive veterans preference; Military Homeownership Assistance Program; education; occupational licensure; and veterans license plates. CVSOs assist veterans in securing these programs/benefits.

Recent legislative initiatives include continued financial support of the Iowa Veterans Home, Iowa Veterans Cemetery, Iowa Veterans Trust Fund, County Allocation Funds, Military Home Ownership Program, and the Injured Veteran Grant Program. VSOs collaborate with veterans as the program managers of the programs with application.

Veteran population estimates produced by the VA Predictive Analytics and Actuary Service state that Iowa's veteran population has decreased from 227,991 in FY 2015 to 211,549 in FY 2016. This is primarily attributed to WWII and Korea Veterans passing away. As a result of CVSO's filing for VA service connected disabilities, non-service connected pension, and education benefits, Iowa increased federal revenue to \$704,169,000 to FY 2016 from \$656,506,000 in FY 2015. Iowa veterans are fortunate to have two in-patient care sites, 18 out-patient care sites, three veterans centers, one regional office, one Veterans Home, and one national and one state cemetery.

The motto of the VA as scribed by President Abraham Lincoln in his second inaugural address: *"To care for him who shall have borne the battle and for his widow, and his orphan,"* President Lincoln affirmed the government's obligation to care for those injured during the war and to provide for the families of those who perished on the battlefield. The 17-word mission statement etched in stone at the Department of Veterans Affairs Headquarters in Washington, D.C. is the promise that this federal agency is responsible for serving the needs of veterans by providing health care, disability compensation and rehabilitation, education assistance, home loans, burial in a national cemetery, and other benefits and services. CVSO's in Iowa are accredited, professional, complete annual continuing education training, and work tirelessly to keep our Iowa veteran issues to a minimum.

Veterans are just people too and faced with similar issues shared by civilians. Obviously when the issues are related to military service, they often warrant specialized care. There has been attention on the VA and issues for the past several years. Partially due to the fact that their workload is getting bigger by the day and they simply can't keep up with the demand. By having the support of ISAC, IACCVSO, county veterans commissions, and county board of supervisors, all 99 county CVSO will continue to provide outreach and advocate for and assist veterans with any issues they're unprepared for; Iowa is not only a great place to be an American, an Iowan, but also a veteran.



# Affiliate Feature - Veterans Services

## Service Animals and Veterans

Elizabeth Ledvina, retired United States Army, served one year in Iraq and is currently the Tama County Veterans Service Officer. This interview was conducted by ISAC Public Policy Specialist Lucas Beenken, who is also a veteran serving six years in the Iowa National Guard including a deployment to Iraq in 2007 - 2008.

### When did service animals first begin?

In my research, the first time I found records was during the Civil War in 1863. A puppy named Sallie was adopted by the 11<sup>th</sup> Pennsylvania Volunteers during the battle of Gettysburg. She served as a morale boost to the soldiers. In 1944 during WWII a Yorkshire terrier was on a battlefield and was later adopted by Corporal Wynne where he served as a morale boost and as entertainment for the soldiers. Animals have been adopted by service members and used for therapy and support for many years; however, just recently, and due to current war, they are being recognized as a needed medical and mental health necessity for all veterans.

### What conditions might be aided by the assistance of a service animal?

They are used as seeing eye dogs, for therapy animals for Post-Traumatic Stress Disorder (PTSD), as well as other mental health issues with which veterans struggle. Service animals are also used to assist patients with diabetes, epilepsy, autism, anxiety, and many other medical issues.

### How are different conditions and needs addressed?

Each veteran's needs are recognized individually. Through interviews, applications, and in-person meetings, the organization providing the animal matches a veteran's needs with the trained animal that will be the best fit.

### What are the differences between service animals (i.e. physical, emotional support)?

Physical need is a medical necessity. An example would be a diabetes service animal that has been trained to recognize the symptoms of low blood sugar or other issues a person might have when they are having a medical emergency related to their condition. An animal assisting a person who suffers from anxiety will recognize when its owner has a panic attack and freezes in place or starts hyperventilating. The animal will know to lean on the person to help get the person to realize that they are not alone. Emotional animals are trained to do the same as service animals. They are trained to provide comfort and to be a constant companion by reminding veterans that they are never alone.



**Elizabeth Ledvina**  
Tama County VSO  
ISAC Board of Directors  
[eledvina@tamacounty.org](mailto:eledvina@tamacounty.org)

## Jennifer Olson

Director/Veterans Services Officer, Iowa County

United State Air Force (AD) 1996-2001, USAF RES (Activated for Operation Noble Eagle) 2001-2002, IANG (Activated for OEF/OIF) 2002-2007

I began in my role with the county on May 5, 2014.

As a veteran myself, I couldn't imagine a more perfect position than working with fellow veterans to assist them in obtaining the benefits they have earned through their service and sacrifice for our country.

In all simplicity, I want to help veterans and their families. They've sacrificed so much and I feel, as a nation, they deserve the best we have to offer.



# Affiliate Feature - Veterans Services

## How are the animals trained for the specific needs of their owner?

Service animals are trained by professionals who have received special needs training. An animal must go through proper training in order to be declared a service animal. Most animals require two years of training before they become available.

## Where are service animals trained, and where are they available?

The state of Iowa has several trainers and organizations that provide service animals to people. A few examples are Paws and Effect in Des Moines, Puppy Jake Foundation in Des Moines, Retrieving Freedom in Waverly, Veterans Affairs Medical Centers, and there are also many more throughout the United States.

## Please describe availability and the challenges of getting paired with service animals.

It is extremely hard for veterans to be paired with service animals in Iowa because it is mostly a rural state and very few organizations have service animals available. Many veterans are forced to take time off of work and travel to train with their service animals. This is one of the biggest challenges.

## Elizabeth and Kyra's Story

When I came home from Iraq I had several medical issues that I was being treated for at the VA Medical Center in Iowa City. After several years of treatment, I hit the point that I did not want to be on medication for the rest of my life. I discussed with my doctor that I hadn't been ill before Iraq and now needed medication to make it through the day. The doctor suggested that I investigate the Veterans Administration program of Service Animals to see if I could get a service dog. The Program had many restrictions for which I did not meet (ex: other pets, small children, etc.).

I applied for a service animal and waited three years for a match. I received a phone call that there was a service dog available in Louisiana. It was required that I take two weeks of vacation and travel to see if I could be a match for Kyra. After two weeks of training, I received my dog, and we have been inseparable since.

Kyra goes everywhere I go. She has been the very best medication. She improved my medical issues just by being with me. I have no issues or concerns from my employer when she comes to my office every day or issues when we get on a plane to travel. As a Veterans Services Officer I have helped several other Veterans to get their service animals and have had huge success in getting those veterans the help they so deserve. It's a very rewarding experience, because I know firsthand the changes that it brings.

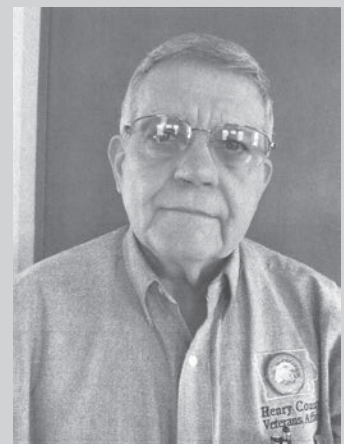
### **Roger Pittsenbarger** **Director, Henry County Veterans Affairs**

United States Air Force - January 1969 - January 1973

I started in this role on May 7, 2014.

I actually retired from 46 years in the restaurant industry. I soon found out that retirement was NOT my thing. I was asked by my predecessor (while I was filing for medical benefits) if I would like to do his job, because he was ready to retire. After consideration and deciding that it would be a good way to serve Henry County again, I accepted the position. (I was also a volunteer fire fighter for Mount Pleasant and Henry County.) It has been very rewarding to date.

Through my role I hope to serve all veterans of Henry County and to assist them in getting the benefits that they have earned.



# Affiliate Feature - Veterans Services

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I would like to start by thanking all the county veteran services officers for their work. Thanks to your efforts, Iowa has one of the strongest networks of support for veterans in the nation. Indeed Iowa is unique in many ways with an officer in all 99 counties, a strong state VA department, a Veterans Home, an Iowa Veterans Cemetery, and many quality organizations like the DAV and VFW helping veterans. This strong partnership is essential to making Iowa a great place to work and live for all veterans and their families.

I like to think of the Iowa Department of Veterans Affairs (IDVA) team as a great resource for you, the counties, in terms of a second opinion or to share questions you may have about assisting veterans applying for benefits. We have a dedicated team with many years of experience and particular knowledge about pensions, the Iowa homebuyer program for veterans, and the Veterans Trust Fund to name a few of the key roles we play. Working together we can secure the best outcomes for veterans in need.

As many of you know the Legislative session just ended in Des Moines and several important steps were taken I hope you take note of. Perhaps of most importance for County VSO's is that the Legislature restored funding for our counties to the previous level of \$990,000. We at the IDVA are excited by this and hope the resources will help further the mission of supporting veterans across all 99 counties.

Another noteworthy improvement was the increase of funds available for use from the Veterans Trust Fund to \$500,000. Currently the Iowa Lottery sends \$2.5 million dollars to the Trust Fund each year, of that amount, \$300,000 was made available for immediate use for veterans. This change will increase the amount available to \$500,000, and the remaining \$2 million dollars will continue to grow the balance of the Trust Fund.

Also as many of you know, Iowa has a Veterans Affairs Commission, which currently has nine members. Its role is to help oversee the Veterans Home, IDVA, and to advocate for veterans across Iowa. The Legislature also embraced, and the Governor signed, an expansion of this commission to include a member from the County Veterans Service Officers Association as well as the Paralyzed Veterans of America. IDVA currently holds a seat on the Commission as a non-voting member, and we look forward to having a representative from the county VSOs soon!

One last bit of exciting news I would like to share is that noted Iowa artist Bubba Sorenson is currently working on a mural at the Iowa Veterans Cemetery. A large boulder was donated, and Bubba is adding a mural that will be visible from Interstate 80. We hope to have a ceremony to celebrate the unveiling when it is completed.

Thanks again for all your work and don't hesitate to call the IDVA if there is anything we can do to be of help!



**Steven F. Lukan**  
Executive Director, Iowa  
Department of Veterans Affairs  
[steven.lukan@iowa.gov](mailto:steven.lukan@iowa.gov)

---



# THANK YOU

The background of the entire graphic features silhouettes of several soldiers in combat gear, including helmets and carrying rifles. They are positioned in the foreground and middle ground, facing away from the viewer towards the right. Behind them is a large, billowing cloud of white smoke or steam. The sky is a solid teal color.

ISAC wants to thank all veterans and veterans service officers in Iowa for your service to your country and your county.

The veterans service officers affiliate is a new, but very important segment of our membership. It is an honor to support you as you continue to provide a vital public service to Iowa veterans and their families.

A sincere thank you,  
ISAC Staff



The ISAC Annual Conference is our biggest event of the year! We bring together county officials and employees from every county in Iowa for this two and a half day educational conference.

Wednesday morning we offer a variety of educational seminars that focus on issue of interest to all county offices. This year's topics will include human resources, home rule, and our first-ever mobile tour which will offer an in depth look at the OCIO Information Security Division's security operation center. After lunch we'll have an action-packed General Session of which the keynote speakers are still in the works. Thursday and Friday will be reserved solely for affiliate programming, so that you can make the most of your trip!

Don't forget that this year's Scholarship Golf Fundraiser is being held the Tuesday prior to the conference. Arrive a day early and support the scholarship program!

## IMPORTANT CONFERENCE DATES

June 6 to June 11 - Conference registration only is open!

Register for the conference and get your hotel code and link at any time during these dates so that you are prepared for hotel opening.

8:30 am | June 12 - Hotel registration opens!

You must register for the Annual Conference on the ISAC website prior to registering for a hotel room through the housing bureau website. The housing bureau website link and a code that is good for one hotel room will be located on your conference registration invoice.

4:30 pm | July 20 - ISAC reduced hotel rates close!

4:30 pm | August 3 - Conference pre-registration closes!



**Conference Wide Entertainment Event**  
**Mainframe Studios | August 23**  
**5:30 pm - 7:30 pm**

Don't miss ARTS + EATS + TUNES, this year's conference wide entertainment event being held at Mainframe Studios. A wide variety of artists will open their studios to ISAC members for watching demos, learning, shopping, eating, drinking, listening to music, and MORE! Transportation will be provided between the ISAC conference hotels and the venue. Watch your email, social media, and the magazine for more exciting details!

## CONFERENCE MEALS AND REFRESHMENTS

### Wednesday, August 22

Morning Refreshments - Pastries and Yogurt

Lunch - Salad, gourmet deli sandwiches, orzo pasta salad, fruit salad, and cake

Coffee served all day in the Schneider and Eagle View Coffee Lounge

### Thursday, August 23

HOT Breakfast - Build your own breakfast bowl and whole fruit

Lunch - Salad, hamburgers, breaded tenderloins, cole slaw, mac-n-cheese, and pie

Coffee served in the Schneider and Eagle View Coffee Lounge in the morning and on the meeting room level in the afternoon

### Friday, August 24

HOT Breakfast - Eggs, potatoes, biscuits and gravy, meat, fruit, and juice

Coffee served during conference hours on the meeting room level

## Kick off the Annual Conference by supporting this charity event!

We are now accepting golfer and sponsor registrations. All proceeds go to the ISAC Education Foundation that funds scholarships of the children of county officials and employees.

### ISAC Scholarship Golf Fundraiser

**August 21, 2018**

**Toad Valley Golf Course, Pleasant Hill**

9:00 am - Registration

10:00 am - Shotgun Start (Four-person best ball scramble)

12:00 pm - Lunch delivered on the course

4:00 pm (approximate) - Dinner immediately following golf

Register TODAY to golf, volunteer, or donate!





# ISAC Brief

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## Summary of Minutes – April 26, 2018

ISAC President Lonny Pulkrabek called the meeting to order and led the Board in the Pledge of Allegiance. The meeting minutes of the February 9, 2018 ISAC Board of Directors and the March 15, 2018 ISAC General Session were approved.

Brad Holtan reported on the financials and investments as of March 31, 2018 including Iowa Precinct Atlas Consortium payables and receivables. The Board raised concerns and amply discussed IPAC training, support, and IT resources. Work is being done by ISAC and the IPAC Board to work through challenges and to develop a new fee structure. The financial and quarterly investment reports were accepted.

Brad Holtan gave an overview of the current ISAC employee health plan and options moving forward including an HSA with a high deductible health plan and an HRA. Brad recommended and the Board approved ISAC creating an HRA in hopes of building up program reserves to create more flexibility in the future.

Kristi Harshbarger gave an update on legal matters of importance to counties. She presented letters from Mike Carberry, Johnson County Supervisor, and Lee Dimmitt, Jefferson County Supervisor, which requested a more active role by ISAC in approaching certain legal issues. The Board discussed the letters at length.

Bill Peterson reported that he was approached by the Iowa Rural Development Council (IRDC) asking that he serve on the Council. Although not required, Bill recommended and the Board approved ISAC becoming a member of IRDC at the silver level (\$500).

Rachel Bennett reported that the affiliate websites are outdated and very difficult to maintain. ISAC would like to continue to offer this service to members free of cost. The event registration and CEU functionality were built into the event management website, and Rachel recommended and the Board approved affiliates and board/committees be given the option to use Basecamp as their communication and document sharing website beginning July 1, 2018. Katie Cook gave a demo of the website and answered questions. Staff will work with the affiliates during the transition and helping to determine what information needs to be archived from the old sites.

Bill Peterson reported that our current office lease will end in 2021, and our office space may not meet our future needs. An estimate for a consultant to assist in the process of determining space needs will be brought to the Board in June.

Robin Harlow gave a demonstration of the dashboards that are available in the Community Services Network (CSN). They give counties the ability to see visualizations of data that are extremely helpful in the work that they do.

Representatives from County Risk Management Services (CRMS), Inc. representing the Iowa Communities Assurance Pool (ICAP) and the Iowa Municipalities Workers' Compensation Association (IMWCA) presented to the Board. Terry Axman, Clarence Hoffman, Russ Sporer, and Willene White gave a history of insurance in Iowa including the need for and the formation of CRMS, Inc. They explained goals and member benefits. Lastly, they thanked ISAC for its partnership and stressed the importance of taking the long view when presented with the short-term advantage of competitors.

Bill Peterson reported that NACo has put out a call for steering committee members and presidential appointments. Contact him if interested.

Bill also reported that ISAC nominated and NACo has chosen David Muhlbauer, Crawford County Supervisor, to attend the NACo County Leadership Institute

Rachel Bennett reported that the 2018 NACo Annual Conference is being held at the Gaylord Opryland Resort and Convention Center in Nashville, Tennessee from July 13-16. The Iowa Caucus Meeting is being held from 5:00 pm – 6:00 pm on Saturday, July 14.

Kelsey Sebern gave an overview of Spring Conference survey responses. Affiliate time was favored by most members over educational tracks. Jacy Bartling reviewed Spring Conference app analytics. She will be working to improve the affiliate agenda functionality for the Annual Conference.

Beth Manley gave an overview of the HIPAA in-person training that was held on April 19 and the HIPAA program.

Kelsey reported that the 14<sup>th</sup> Annual ISAC Scholarship Golf Fundraiser is being held on Tuesday, August 21 in conjunction with the ISAC Annual Conference.

Kelsey reviewed the 2018 ISAC Annual Conference agenda. The conference-wide networking event, ARTS + EATS + TUNES, will take place at Mainframe Studio and include food, drinks, music, and many artist studios with live demos, classes, and shopping.

President Pulkrabek reviewed the tentative agenda for the ISAC Board of Directors Retreat being held in Johnson County on October 3-5.

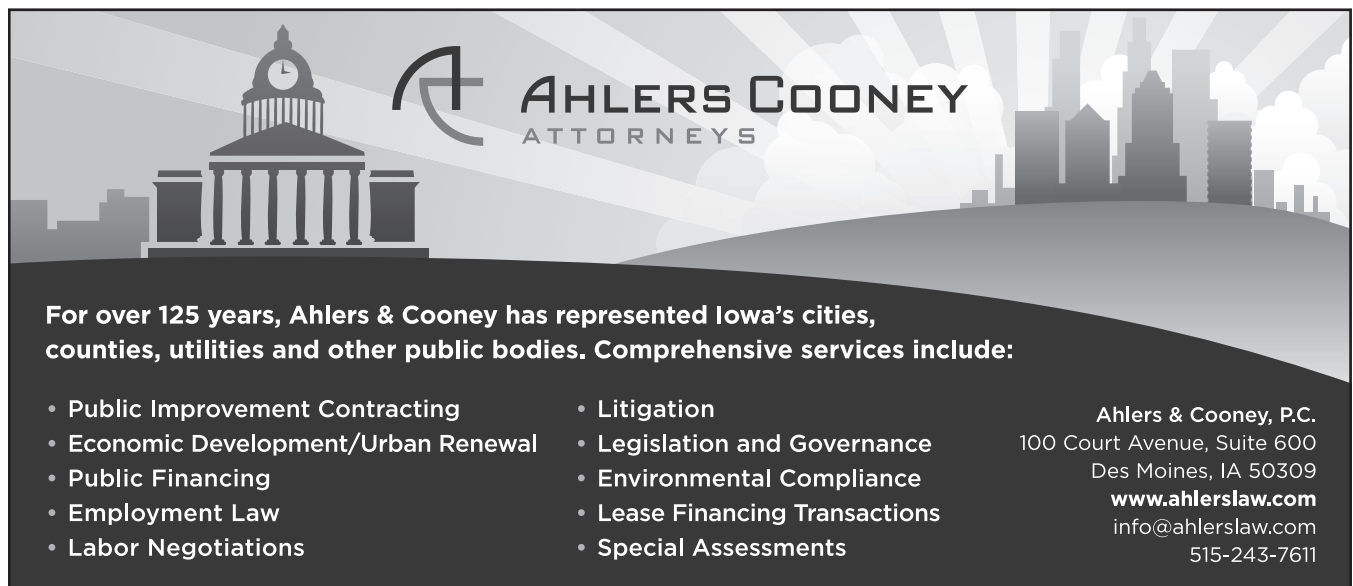
Kelsey presented, and the Board approved, a contract for the 2021 ISAC Spring Conference to be held at Veterans' Memorial Community Choice Credit Union Convention Center on March 11-12, 2021.

Rachel reported that the 2018 ISAC Golden Eagle nomination process has begun, and the committee will meet prior to and bring a recommendation to the full Board during its June 27 meeting. The Golden Eagle will be honored during the Annual Conference on August 22.

Rachel Bennett gave an overview of the social media campaign for full funding of the backfill. Overall, the stats have blown through industry standards with a total reach of 418,000 between YouTube, Facebook, and Twitter. Media engagement has also been excellent.

Jamie Cashman and Lucas Beenken gave an update on the legislative session including ISAC's legislative objectives, top priorities, and other issues of concern to counties. Overall, there is a continued trend of threats to local control.

President Pulkrabek adjourned the meeting following board members sharing issues, concerns, ideas, and achievements with other board members.



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# Miscellaneous

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## **Only one in four women expect life to be better in retirement**

*Annual Nationwide Retirement Institute® survey reveals concerns over Social Security and health care costs dim retirement outlook, but there's hope*

Social Security provides critical income for many American women. In fact, 62% of women say Social Security will be their primary source of retirement income. So it's no wonder women are increasingly concerned about its viability and their happiness in retirement.

The annual survey from the Nationwide Retirement Institute®, conducted online by The Harris Poll among 1,012 U.S. adults ages 50 or older who are retired or plan to retire in the next 10 years, including 473 women, found that only 25% of women say life is, or is expected to be, better in retirement than before retirement (down from 31% last year). What's more, 26% of women say that life in retirement is, or is expected to be, worse. For many, worries about Social Security coupled with the cost of health care is putting a damper on their retirement dreams.

The survey also shows that on average, women count or expect to count on Social Security to pay 58% of all their expenses in retirement, and 18% count or will count on it to pay all or nearly all their expenses (91% – 100%). However, three in four women (75%) worry Social Security will run out of funding in their lifetime – up from 62 last year – and more than half (58 percent) believe there will be cuts to Social Security under the current presidential administration.

"The percentage of women who believe Social Security will run out in their lifetime is the highest we have seen since we started this survey four years ago," said Tina Ambrozy, president of sales and distribution for Nationwide. "Of the future women retirees who said they plan to claim Social Security benefits early, some cited concerns that benefits might be reduced due to Social Security reforms." \*

"There is reason for concern, but most likely, Social Security is not going away any time soon. Social Security receives 77 percent of its funding through current payroll taxes. (\*1) Together, unexpected health care costs and the potential of reduced benefits make optimizing Social Security more important than ever," added Ambrozy.

## **Health care costs vs benefits**

Nearly one in three (32%) say health problems are interfering with their retirement. Among those who have them, 77 percent say health problems occurred sooner than expected. In addition, the expenses associated with health care keep about a quarter of retirees (26 percent) from living the retirement they expected. On average women live longer, meaning they spend more time in retirement and often do so with less savings.

"The average American woman claiming Social Security benefits at 62 could spend about 75% of their monthly Social Security benefits on health care costs," (\*2) said Ambrozy. "That's why it's so important to consider optimizing Social Security. Too many retirees need the money, but few are maximizing their benefit."

## **Many women collect benefits early**

Nearly three in four (74 percent) women currently collecting Social Security benefits took those benefits early, locking in a lifetime of lower income. The survey including 473 women over 50 who are retired or plan to be in the next 10 years found that of the 290 women currently collecting Social Security, only 4 percent maximized their monthly check by waiting to claim at age 70. A quarter (25 percent) of women believe Social Security on its own should be enough to help them live comfortably in retirement (compared to 15 percent last year).

"Too many women retirees have no retirement income outside of Social Security," says Roberta Eckert, vice president of the Nationwide Retirement Institute. "And even for women that do, the fact that they live longer, makes considering maximizing Social Security benefits extremely important."



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## **Women want help with Social Security filing options**

Only 13% of women say they receive advice on Social Security from a financial advisor.

“Financial advisors share a noble purpose of helping people prepare for a secure and happy retirement,” says Eckert. “But it seems they have their work cut out for them. There are a variety of filing strategies open to women — but too few seek professional advice from a financial advisor to take advantage of them.”

It’s not that women don’t want the advice. In fact, three in five women (60%) admit that if their financial advisor could not show them how to maximize their benefit — they would likely switch to an advisor who could.

Nationwide’s Social Security 360® program helps advisors find their clients’ optimal Social Security filing options. The program includes a tool with software that compares all election strategies available to married couples, single people, divorced people, widows, government employees and even those who have already elected a strategy.

See how to make the most of your Social Security benefits at: [www.nationwide.com/socialsecurity](http://www.nationwide.com/socialsecurity).

**Methodology** The 2017 Social Security Study was conducted online within the U.S. by The Harris Poll on behalf of Nationwide between May 26 and June 6, 2017. The respondents comprised of 1,012 U.S. adults ages 50 or older who are retired or plan to retire in the next 10 years, including 473 women. These women included 295 who are currently retired, and 178 who plan to retire in the next 10 years. Data are weighted where necessary on gender, race/ethnicity, region, education, and propensity to be online, to bring them in line with their actual proportions in the population.

The 2016 Social Security Study was conducted online within the U.S. by The Harris Poll on behalf of Nationwide between February 16 and February 23, 2016. The respondents comprised of 909 U.S. adults aged 50 or older who are retired or plan to retire in the next 10 years, including 465 women.

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**About The Harris Poll** The Harris Poll is one of the longest running surveys in the U.S. tracking public opinion, motivations and social sentiment since 1963 that is now part of Harris Insights & Analytics, a global consulting and market research firm that delivers social intelligence for transformational times. We work with clients in three primary areas; building twenty-first-century corporate reputation, crafting brand strategy and performance tracking, and earning organic media through public relations research. Our mission is to provide insights and advisory to help leaders make the best decisions possible. To learn more, please visit [www.harrisinsights.com](http://www.harrisinsights.com) and connect with The Harris Poll on Twitter and LinkedIn.

\*1 Social Security Trustees Report, 2017.

\*2 Analysis from the Nationwide Retirement Institute Health Care Costs assessment tool and Social Security 360 analyzer case study, 2017. Assumptions used were: a 62-year-old couple, living in Ohio, with life expectancies of 85 for a male and 88 for a female.

\* Small base <100, results are directional in nature

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*All county representatives are invited to attend ICAP's 2018 Educational Summit on Thursday, June 14.  
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# 2018 Calendar

## June 2018

- 10-14 Iowa County Attorneys Spring Conference  
(Okoboji)
- 12-15 ITAG Conference  
(Sheraton, West Des Moines)
- 20-22 Records Summer School  
(Gateway Hotel and Conference Center, Ames)
- 27 ISAC Board of Directors Meeting  
(ISAC Office)

## July 2018

- 12-13 ICEA Midyear Conference  
(Ames)
- 13-16 NACo Annual Conference  
(Nashville, Tennessee)
- 25-27 Auditors Annual Conference  
(Iowa City)

## August 2018

- 21 ISAC Scholarship Golf Fundraiser  
(Toad Valley Golf Course, Pleasant Hill)
- 22 ISAC LPC Retreat  
(Veterans Memorial Community Choice Credit  
Union Convention Center, Des Moines)
- 22-24 ISAC Annual Conference  
(Veterans Memorial Community Choice Credit  
Union Convention Center, Des Moines)

## September 2018

- 16-19 ISSDA Jail School  
(Holiday Inn Des Moines Airport)
- 20 ISAC LPC Meeting  
(ISAC Office)

## October 2018

- 3-5 ISAC Board of Directors Retreat  
(Johnson County)
- 3-5 Iowa Environmental Health Association Fall Conference  
(West Des Moines Marriott)
- 21-24 Assessors Fall Conference  
(Holiday Inn Des Moines Airport)
- 24 Iowa Stepping Up Summit  
(Hy-Vee Hall, Des Moines)

## November 2018

- 15-16 ISAC Board of Directors Meeting  
(ISAC Office)

## December 2018

- 2-5 ISSDA Winter School  
(Holiday Inn Des Moines Airport)
- 12-14 Iowa County Engineers Conference  
(Veterans Memorial Community Choice Credit  
Union Convention Center, Des Moines)

If you have any questions about the meetings listed above or would like to add an affiliate meeting to the ISAC calendar, please contact Kelsey Sebern at [ksebern@iowacounties.org](mailto:ksebern@iowacounties.org).

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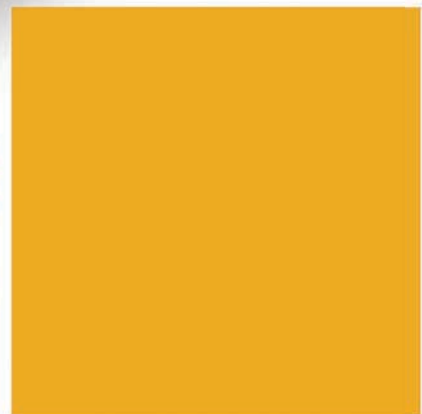






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