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The Iowa County

July/August 2020 * Volume 49, Number 7-8

The lowa County: The official magazine of the Iowa State Association of Counties 5500 Westown Parkway, Suite 190 West Des Moines, IA 50266 515.244.7181 FAX 515.244.6397 www.iowacounties.org

Rachel Bennett, EDITOR

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ISAC ANNUAL CONFERENCE IN PRINT

Preferred Vendor of the Month

County Risk Management Services, Inc. (CRMS)
representing ICAP and IMWCA

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ISAC's Mission:

To promote effective and responsible county government for the people of lowa.

ISAC's Vision:

To be the principal, authoritative source of representation, information and services for and about county government in lowa.

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ISAC Education and Preferred Vendors

The ISAC Board of Directors made the decision on June 18 to cancel the 2020 ISAC Annual Conference. This double issue of the magazine will offer you with a look at some of the information that would have been provided during the conference as well as a "walk through" of the exhibit hall. Many of ISAC's preferred vendors will be highlighted throughout - look for the blue exhibitor icons. Please make sure to reach out to these companies and inquire about the important services they provide to county governments in Iowa.

One preferred vendor specifically, County Risk Management Services, Inc. representing ICAP and IMWCA, is featured as the Preferred Vendor of the Month. Please pay close attention to the services that they offer and reach out to them. Also, thank them for their continued support of ISAC and discuss what they can help you with in your county.

We are sad that we won't be able to see you in August, but we hope that you find this resource beneficial.



Jacy Ripperger
ISAC Marketing Coordinator
jripperger@iowacounties.org

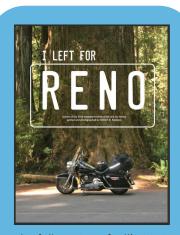
PREFERRED VENDOR OF THE MONTH

COUNTY RISK MANAGEMENT SERVICES, INC.

representing



Group Self-Insured



The full version of Bill's 2010 motorcycle ride story that was featured in the May 2020 is now available at www.iowacounties.org.

Lyon Osceola Dickinson Emmet

Sioux Clay Palo Alto Kossuth Hancock Cerro Gordo

Plymouth Cherokee Buena Vista Pocahontas Humboldt Wright Franklin Butler Bremer

Woodbury Ida Sac Calhoun Webster Hamilton Grundy Hawk Buchanan Delaware Dubuque Harrison Shelby Audubor Guthrie Dallas Jasper Poweshiek Iowa Johnson Muscatine

Pottawattamie Cass Adair Madison Warren Marion Keokuk Washington Louisa

Mills Wortgomen Adams Union Clarke Monroe Wapello Jefferson Henry Moines

Fremont Page Taylor Ringgold Wayne Appanoose Davis

CRMS Members

Self-Insured

Standard Insurance

4

The Iowa County

Resources for Unprecedented Times

County Risk Management Services, Inc. (CRMS) provides services for counties in Iowa through Iowa Communities Assurance Pool (ICAP), and Iowa Municipal Workers Compensation Association (IMWCA). Governmental pooling has grown tremendously over the last 35 years; in fact, 92 of Iowa's 99 counties participate in some form of governmental pooling via ICAP, IMWCA, and the Heartland Pool.

The August 2019 issue of *The Iowa County magazine* provided the historical beginnings of CRMS, including the original two counties to join ICAP and IMWCA, Adair and Adams. Since that time, there has been steady growth attesting to the excellence of both programs.

COUNTY RISK MANAGEMENT SERVICES, INC.

representing



Willene White CRMS, Inc. Represenative

Since the publication of the August 2019 issue, Russ Sporer has transitioned to a consultative role. Russ was a fixture at many events CRMS attends: Supervisors Statewide Meeting, ISAC Spring School, ISAC Annual Conference, ISAC Scholarship Golf Fundraiser, and Iowa State Association of County Auditors Conference. Russ has an extensive knowledge of most counties as well as their local agents.

CRMS works directly with your local agent as a liaison and resource with ICAP/IMWCA. We also work with county officials and their local insurance agents to help ensure counties have access to the coverages and resources they need to help prevent and respond to injury or loss to property or people. County activities range from A to Z (attorneys to zoning) and everything in between. Since counties have very unique exposures, CRMS representatives can share their vast array of experience - collectively over 200 years (that's right, 200+ years!) - with local agents.

The CRMS website is www.crmsia.com. Available are direct links to: ICAP, IMWCA, ISAC, and the Iowa League of Cities.

Since the formation of ICAP/IMWCA and CRMS, there has not been an event like the one the state is currently experiencing, COVID-19. 2020 has been one for the record books. While visiting with a supervisor, I made the comment that I had not seen any one circumstance in my 50+ years that had such an impact on operations, including the turn of the century from 1999 to 2000. The reply was, "I haven't seen anything like this in my 70+ years!"

We both agreed we were in unchartered territory. The great news is that ICAP and IMWCA are in the forefront of providing assistance and solutions for member during this difficult time. Our members' welfare and safety are at the heart of loss control and risk management during this unprecedented time. Following are several resources available to you and the county.

IMWCA www.IMWCA.org | June 5 Informer issue has several links on reopening and guidelines

- 1. OSHA Revised Enforcement Guidance www.osha.gov/memos/2020-05-19/revised-enforcement-guidance-recording-cases-coronavirus-disease-2019-covid-19
- 2. OSHA Guidance on Preparing Workplaces www.osha.gov/Publications/OSHA3990.pdf
- Iowa Department of Public Health https://idph.iowa.gov/Portals/1/userfiles/61/covid19/resources/IDPH%20
 Reopening%20Guidance%205 12 20.pdf
- 4. Preventing the Spread of COVID-19
 - https://idph.iowa.gov/Portals/1/userfiles/7/In%20the%20Workplace%2011x17%2004162020.pdf
- 5. CDC Business and Workplace Guidance www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html

ICAP <u>www.icapiowa.com</u> | Includes a section on Coronavirus Resources

- The ICAP UPDATE, Coronavirus Issue
 https://static1.squarespace.com/static/57053322f85082aac8d940ad/t/5e857fdd179bb450f86687
 ef/1585807332021/ICAP+Magazine-+Coronavirus.pdf
- Various Coronavirus checklists and references www.icapiowa.com/coronavirus
- 3. Office Checklist
- 4. Best Practices for Temporarily Working Remotely https://apeepelibrary.com/

PREFERRED VENDOR OF THE MONTH

Both websites have a variety of links and topics developed specifically for its members to navigate the COVID-19 pandemic. And of course, CRMS is also available to help you and your agent find resources to help.

In addition to these links, ICAP and IMWCA also have dedicated specialists available. ICAP's cyber specialist, Colette Klier, and IMWCA's human resource specialist, Lisa Mart, have a wealth of knowledge to assist members.

Colette advised that current cyber trends or online crimes reported to the FBI and Internet Crime Complaint Center (IC3) have quadrupled since the COVID-19 pandemic. Complaints have spiked from 1,000 daily prior to the pandemic to as many as 4,000 daily during the pandemic.

The top 5 Cyber Recommendations for men	nbers:
Disaster Recovery Plan with Cyber	95%
Password Policy	74%
Acceptable Use Policy	73%
Records Management Plan	54%

The majority of local governments do not have an inventory of their information technology assets and are not adequately prepared for a disaster, pandemic, or breach scenario. Colette can assist member counties and can be reached at 515.339.8321.

Cyber breaches reported that resulted in a claim include but are not limited to:

- 1.) Hacked due to weak passwords
- 2.) Ransomware attack

Anti-Virus End-Point Security

3.) HIPAA breach via 3rd party

Special requests received during the pandemic have been related to:

- 1.) Creating a telecommuting policy
- 2.) Implementing payment cards online
- 3.) Creating an incident response plan

A more in-depth look at IMWCA including the services they provide counties is included on the next page.

51%

Your CRMS representatives can be reached anytime as well. We're here to serve you!



County Risk Management Services Representatives

Terry Axman | midiowa@midiowainsurance.com | 712.830.6406 Clarence Hoffman | bhenschen@hoffman-agency.com | 712.260.1203 Beau Hupke | bhupke@hoffman-agency.com | 712.420.1060 Josh Nichols | jnichols@hoffman-agency.com | 712.880.0321 Willene White | willene@noelins.com | 641.799.2011

IMWCA IN-DEPTH...



Iowa Municipalities Workers' Compensation Association (IMWCA) is a risk-sharing pool committed to partnering with cities, counties, and local government entities to provide a high-quality workers' compensation program. For almost 40 years now, IMWCA has continued a tradition of excellence, providing affordable, stable coverage and a wide variety of services. Our mission is to help members keep employees safe through education and risk management.

IMWCA is a nonprofit organization born out of the insurance crisis of the 1980's when traditional, standard insurers refused to serve municipalities. A group of mayors asked the lowa League of Cities (League) to help. With the League's assistance, IMWCA was formed as an alternative to the standard insurance industry in 1981. In 1987, the program expanded to offer coverages and services to counties. Today, IMWCA provides quality workers' compensation coverage and services to over 535 governmental entities, including over 364 cities, 80 counties, and 93 other governmental political subdivisions across lowa.

A nine-member board of trustees comprised of leaders and elected and appointed officials from the membership govern IM-WCA. The board of trustees contracts with the League to administer the program, which offers unparalleled personal service. IMWCA understands the unique challenges local governments face because we are governed by and exclusively serve local governments.

To support our members in keeping employees safe, we provide a number of resources, events, and programs that are included with their coverage at no charge. We encourage members to take advantage of these services to help in keeping their employees safe.

IMWCA is an endorsed program of ISAC. Created in 1981 as a risk-sharing pool that provides workers' compensation coverage, IMWCA remains committed to serving local governments in Iowa. Learn more online at www.IMWCA.org.

EDUCATION

- Workshops and Training | IMWCA hosts complimentary workshops for members, including the One-Day Safety University each October.
- Online University | Members can take advantage of online, interactive training for all employees. The core curriculum includes 300+ courses available free to members.
- The Informer | Find articles and videos on human resources, claims, safety, and more in our e-newsletter.

RISK MANGEMENT

- On-site Safety Consultations and Training | Loss control representatives have extensive knowledge specific to municipalities. They are committed to spending time in our member counties to help with risk management and safety practices.
- HR Specialist | Our certified human resources specialist, provides human resources assistance to help members manage their workers' compensation exposures. Lisa Mart can assist and answer human resources questions counties are encountering due to the pandemic. She can be reached at 800.257.2708.
- Model Programs | On our website, you'll find model programs and policies on a large variety of topics, including designated physicians, return-to-work, incident review, and a seat belt policy which are all designed to enhance workplace safety.

RESOURCES

- 24/7 Injury Reporting | Know your employees are being taken care of, even as they file the first-report of injury, with Company Nurse Day-of-Injury reporting with 24-hour claims reporting and access to medical recommendations (triage) from a registered nurse.
- OSHA 300 | When your employees report their injuries through Company Nurse, IMWCA's 24/7 first-report of injury service, the RTWNow Tracker software will help produce your OSHA 300 and 300A reports.
- Safety and Innovation Grants | Programs acknowledge innovative, successful safety practices and encourage idea sharing among the membership.

Group Benefit Partners





Maximizing Employment-Based Benefits

A wise man once said, "the value of employment-based benefits cannot be undervalued." It is true that employment-based benefits have become the foundation of a wage earner's net worth. While the integration of benefits and employment is common today, it has not always been the case. During World War II, factories offered health insurance as a means to entice employees. Then, the concept gained further traction when in 1943, the IRS ruled that employer contributions to group health insurance policies were tax deductible. In 1978, Congress enacted Section 125 of the Internal Revenue Code, which allowed employees to pre-tax their portion of the premiums, further solidifying the relationship between health insurance and employment.

While there are many undisputed advantages for the employer and employee participating in an employment-based benefit program, there are also many intricacies and complications that make it critical for both parties to understand how to best maximize these offerings. Below are considerations from both perspectives.

Employer Considerations

Due to the complexities of the ever-evolving employee benefit landscape, a crucial first step for an employer is to partner with a trusted and experienced benefits advisor.

One of the most important areas for consultation is how to fund the health plan, as it is the main cost driver for the overall package. Fully-insured, self-insured, partially self-insured, and minimum premium are some examples of funding methods an employer can utilize. These choices may seem confusing or overwhelming, but they can become much clearer through review of historical data future projections with the guidance of an experienced professional.

As employers work to recruit and retain high-quality employees, they must think about how to compete with other local companies. One resource lowa employers may consider is The Iowa Employer Benefits Study©: a comprehensive statistical review of Iowa employee benefits. According to researcher David P. Lind, "employers can perform an annual 'tune-up' by using comparison analytics - through benchmarking – to see how their benefits stack up to other similar employers."

Employee Considerations

Employees can also maximize their benefits package through a better understanding of what is being offered and how those offerings can best fit their needs.

The first decision employees must make is whether to participate and at what level. This applies to choosing from more than one medical option, adding spouses and/or dependents, electing ancillary benefits (dental, vision, disability, etc.), and contributing to pre-tax spending/saving accounts. It is important that employees have access to someone who can help them identify their unique situation and offer guidance as these decisions cannot be changed without a qualifying life event or at annual open enrollment.

Once enrolled in the policies, employees should understand how to best utilize resources that are offered by the insurance companies. These resources typically include: how to locate a provider; cost-estimators; drug cost comparisons; tele-health options; member portals for coverage; and claim information. The more comfortable an employee feels accessing these resources, the more likely they are to learn new ways to be better consumers. Also, education about preventative services can help both the employee and the employer. Medical, dental, and vision plans all offer preventative services at no or low cost. These preventative measures can help employees protect their individual health and help the employer promote a culture of health and well-being.

Group Benefit Partners is the exclusive advisor for the ISAC Group Benefits Program, which offers employment-based benefit programs to counties across Iowa. Ryan Berven is the lead consultant and officed in Des Moines. Other GBP locations include Fort Madison, Decorah, Waverly, and Bettendorf.

Sources:

Blumberg, Alex, and Adam Davidson. "Accidents Of History Created U.S. Health System." NPR, NPR, 22 Oct. 2009, www.npr.org/templates/story.php?storyld=114045132.

Lind, David P. "Magazine Article." Message to Ryan Berven. 31 May 2020. Email.

ISAC GROUP BENEFITS PROGRAM

One potential way for employers and employees to maximize their benefits is though the ISAC Group Benefits Program. At the employer level, counties may see significant advantages in joining a larger pool. With participation, they can take advantage of additional funding strategies, reduce large claim risk, and lower their administrative fees. In addition, the program offers a Wellness Program, consolidated carrier billing, and an online enrollment platform that benefits both employers and employees.



Does Your Leadership Create The Heliotropic Effect?

Tim Rahschulte, PhD

Think about your relationships. No doubt, some people who come to mind right now drain your energy. There are others you have in mind with whom you feel great and energized. People are either positive or negative energizers – that includes you, too!

Are you a positive energizer? Do you make everyone around you better? Does the opposite occur? Perhaps you are somewhere in between. The result you create is the heliotropic effect, and it is easiest to understand and to (literally) see when the plant on your windowsill moves toward the sun. That movement is the heliotropic effect (also referred to as phototropism), and its power is visible in all living things. It's about energy, and like plants, people gravitate toward life-giving energy especially in times like these.

An interesting example of a positive energizer is Shane Battier. If you're a basketball fan, you know the name. He was a star player at Duke University and in his NBA career spanning 2001 to 2014. His name, however, isn't among the most famous in basketball, but the reason Shane is so important is because of the heliotropic effect he created in the relationship he has with teammates.

In a New York Times article, Michael Lewis described Battier as "the No-Stats All-Star" because "his conventional statistics are unremarkable: he doesn't score many points, snag many rebounds, block many shots, steal many balls, or dish out many assists." What is remarkable is his "plus-minus" score, which measures the difference in the score when a player is on the court. Good players are noted to have a plus-minus score of +3, which means when that player is on the court the player's team scores three more points than their opponent. Battier's plus-minus score is +10! When he's on the court (or on your team), he makes everyone better. He's an energizer, and it's not by accident. In a separate article, Shane noted that it's his modus operandi, "that's all I try to do. That's my mindset: I want my plus-minus to be up as high as possible. I take pride in that."



Recent Academy Graduates

-			
County	First	Last	Title
Appanoose	Phil	Visser	Conservation Director
Pottawattamie	Matthew	Wyant	Planning Director
Sioux	Ryan	Dokter	Auditor
Story	Noelle	McLatchie	Human Resources Generalist
Winnebago	Karla	Weiss	Auditor
Cass	Tracey	Marshall	Treasurer
Cass	Charles	Bechtold	Engineer
Cass	Mary	Ward	Recorder
Kossuth	Derek	Olson	IT Director
Polk	Amy	Rasmussen	Director of Litigation, Polk County Assessor's Office
Hardin	Angela	De La Riva	Director of Economic Development
Allamakee	Jenny	O'Neill	1st Deputy to Co. Treas.
Cedar	Melissa	Bahnsen	Cedar County Recorder
Hardin	KATTRINA	WILCOX	DIRECTOR OF COMMUNICATIONS
Johnson	Ilsa	DeWald	Local Foods Coordinator
Linn	Luke	Maloney	Building Official
Scott	Ken	Croken	County Supervisor
Worth	Ken	Abrams	Supervisor
Wright	Dean	Kluss	
ISAC	Rachel	Bennett	Member Relations Manager
Humboldt	Ben	Loots	County Engineer
Lucas	Tim	McGee	Assessor
Mahaska	Lindsey	Thomas	County Assessor
Wapello	Lisa	Kent	Recorder
Woodbury	Kevin	Grieme	Health Director

NACo HIGH PERFORMANCE LEADERSHIP ADAMENY

LEADERSHIP DEVELOPMENT IS OUR MOST PRESSING ISSUE TODAY: LET'S MAKE SURE WE ARE READY TO SUCCEED!

The success of any organization depends on high-performing teams with strong leadership. Nowhere is this more important than among frontline professionals carrying out the business of counties today. According to recent research, the increasing complexity of our work and the constant need to do more with less makes leadership development the most pressing issue of our day.

Every executive desires to do more for their teams when it comes to leadership development. They want their existing leaders to get better and their emerging leaders to get ready. The vast number of professionals in need of personal mentoring from executives with practical and relevant experience makes it nearly impossible to keep up with the demand for more leaders and leadership capabilities. Until now!

What if prominent leaders, industry executives, distinguished professors, and national advisors came together to develop a leadership program unmatched by any other; a program that is not only relevant and practical, but importantly, scalable for volume, affordable to accommodate budgets, and efficient to incorporate in the busy schedules of county employees today? They did!

The NACo High Performance Leadership Academy is an intentionally designed from researching over 3,000 executives, holding 150 focus groups, and gathering knowledge from tens of thousands of hours of executive experiences. The Academy is a 12-week, Ph.D. facilitated, peer-based learning program focused on developing the most pertinent leadership capabilities needed today. It is all captured and delivered on a proprietary learning management system so that existing leaders get better and emerging leaders get ready.

REDEEM YOUR NACO HIGH PERFORMANCE LEADERSHIP ACADEMY SCHOLARSHIP and learn more about the program at www.naco.org/skills.

The heliotropic effect is about energy. You're either life-giving or life-draining to those around you. It's probably a good bet that most, if not all, of the great leaders in your life have been positive energizers. Thinking of this conjures thoughts of the German writer Johann Wolfgang von Goethe. He wrote:

"I have come to the frightening conclusion that I am the decisive element. It is my personal approach that creates the climate. It is my daily mood that makes the weather. I possess tremendous power to make life miserable or joyous. I can be a tool of torture or an instrument of inspiration, I can humiliate or humor, hurt or heal. In all situations, it is my response that decides whether a crisis is escalated or de-escalated, and a person is humanized or de-humanized. If we treat people as they are, we make them worse. If we treat people as they ought to be, we help them become what they are capable of becoming."

You are the decisive element. You create the effect on those around you. Is that effect negative or positive? Positive energy is needed to allow your team to survive and to enable them to reach their full potential; to thrive! Create the positive heliotropic effect for your team! You can do it, and they deserve it.



Dr. Tim Rahschulte is the CEO of the Professional Development Academy and chief architect of the NACo High Performance Leadership program (www.naco.org/skills). This article is an excerpt from My Best Advice: Proven Rules For Effective Leadership that he co-authored with Ryan Halley and Russ Martinelli.



IPAIT - Guarding, Guiding, and Growing Your Investments

By: Paul Kruse Senior Vice President – Director, Iowa PMA Financial Network, LLC

Over the past several months we've seen a steady decline in interest rates, beginning with the Federal Reserve cutting their rate twice during the month of March. During this period, I've seen an increase in inquiries related to the lowa Public Agency Investment Trust (IPAIT).

Although there are in excess of 450 lowa public entities that have passed the IPAIT resolution, there are a number of them that have yet to do so. Recently, I presented to a county solid waste district (yes, any county entity organized as a 28E is eligible), and I was asked by the chairman of the board, "is there any reason why we shouldn't pass the resolution?" I responded with the following reasons why they should pass:

- 1. No cost;
- 2. Provides an investment option for liquid funds;
- 3. Can be a good barometer for rates in lowa;
- 4. Get certificate of deposit rates from outside area banks;
- 5. An option for funds when local bank does not want public funds (property tax time);
- 6. Diversification;
- 7. Laddering of bond proceeds during construction phase;
- 8. Bank philosophies/ownership can change;
- 9. Ability to have unlimited accounts with daily access;
- 10. Online investment capabilities and reporting; and
- 11. If utilized, benefits the sponsoring association.

The IPAIT fund has been around since 1987 and provides a soundly-managed, safe investment vehicle for Iowa's public entities designed to accrue benefits through aggregation of funds.



To Learn More:

Visit our website at www.ipait.org e: pkruse@pmanetwork.com

ph: 515.554.1555

About the Author:

Paul Kruse began marketing the IPAIT program in 1992 and is available to meet with your board of supervisors to further explain the Fund. Paul joined PMA in 2011 and is responsible for marketing PMA Securities' Cash Flow Management programs throughout the state of Iowa. He earned his Bachelor of Science from Iowa State University and holds series 50, 52, and 63 securities licenses.

Ahlers & Cooney Navigates Clients through COVID-19 Challenges

COVID-19 has affected every aspect of business and our personal lives in ways we never could have imagined. Iowa counties and other government entities are on the front lines in keeping citizens safe and helping businesses survive these difficult times.

For over 130 years, Ahlers & Cooney, P.C. has been proud to work closely with counties all across Iowa, through good times and bad, and remains committed to serve as a partner as we navigate through the coronavirus and beyond.



Employment and Labor Law

New virus-related issues arise daily, and with a deep bench of employment and labor law attorneys, the firm continues to work hard to keep clients advised on ruling and regulation changes. COVID-19 has brought on a wide range of key concerns from our public clients that our team regularly advises on, including but not limited to:

- Intersection between leaves related to the Families First Coronavirus Response Act and the ADA and FMLA acts
- Managing fears of employees in returning to the workplace
- Worksite, schedule, and job duty restructuring to create safer workplaces
- Negotiating policy and work changes related to the coronavirus with collective bargaining groups

Public Finance

Consistently ranked first in Iowa in the number of bond issues approved on an annual basis. Our finance attorneys are actively engaged as bond counsel, issuer's counsel, disclosure counsel, or special tax counsel.

Economic Development/Urban Renewal

Our attorneys partner with public entities as they work to creatively renew and develop communities and create new jobs through the use of tax increment financing and other incentives.

Procurement and Contracting

Focused on minimizing potential risk for our public clients, our attorneys are highly experienced throughout all stages of procurement and contracting.

Public Law and Litigation

Public employers face unique challenges in addressing interactions and service to the public. Open meetings, public records, and an overlapping collection of state and federal laws impact the responsibilities, and limitations, of all 99 counties. Ahlers & Cooney provides in-the-moment direction, as well as training, planning, and issue-spotting for clients navigating these complex and uniquely public issues, and our deep team of litigators are uniquely experienced in handling disputes that arise in this public law arena.

Stay up-to-date with new rulings and legal updates with the firm's client alerts found at www.ahlerslaw.com/client-alerts.

Ahlers & Cooney has the team needed to respond quickly, thoroughly, and successfully through these ever-changing dynamics, and our attorneys stand ready to assist clients in navigating once again towards a prosperous future.

THANK YOU to all public servants who are on the front lines every day.

We are proud to be your partner!



www.ahlerslaw.com

ISAC Educational Seminar



Johanna M. Dunlevy Wellness Manager Employee & Family Resources www.efr.org

Reframe Your Stress

During the past several months, people have experienced increased levels of stress due to the COVID-19 pandemic and all the changes it has brought about. When stress levels increase and people ignore or choose unhealthy coping mechanisms, it can lead to feelings of fatigue and burnout, and increases one's risk for physical and emotional health issues. While it is common to experience stress during times like these, it is important to remember that there are ways to reduce stress, and often, they don't take much time or effort.

To better understand how to reduce and handle stress, let's review what stress is and how it works. Put simply, stress is the body's reaction to change. This can be due to a change in the environment, body, or mind. When someone is experiencing stress, it can be felt physically, mentally, and emotionally. Our bodies are designed to experience stress and in many cases, the stress response is what keeps us alert, motivated, and "on our toes."

The stress response begins in the brain and happens very quickly. We have evolved to rely on the fight or flight response to provide an opportunity to survive stressful and dangerous situations. For example, if you are crossing a street and see a car coming, your brain puts into motion a response to help move you to safety quickly and without much thought. What researchers have uncovered in recent years is that chronic or long-term stress triggers the stress response to activate for longer periods, sending the body into a constant state of fight or flight. Oftentimes, this is for situations that are not dependent on life or death, such as traffic jams or relationship conflicts.

While stress is typically associated with negative life experiences, milestones such as starting a new job, getting married, or the birth of a child create stress as they involve change. Because those experiences often come with excitement and joy, people generally do not view them the same way they view losing a job, financial hardship, or the death of a loved one. While you might not notice, you experience physical, emotional, and mental changes with positive or negative stress events. Examples of these changes include, but are not limited to, elevated heart rate, difficulty concentrating, feeling anxious, difficulty communicating, decreased attention span, increased or decreased appetite, and changes in sleep patterns.

If you are experiencing feelings or changes associated with stress, the first step in addressing them is by acknowledging what is causing stress. Once you have acknowledged the source, also known as a stressor, you have a variety of options to explore in hopes of reducing stress, and therefore, improving your physical, mental, and emotional health. After acknowledging a stressor, consider the following:

- Can the stressor be avoided?
- Can you adapt to the stressor?
- Can you accept the stressor?
- Do you need assistance to avoid, adapt to, or accept the stressor?

To help better understand how to apply these options, let's use the example of being stuck in traffic and running late, a situation many have experienced and can relate to as our stressor.

- Are you able to avoid a certain route or time of day that is causing you to be stuck in traffic and run late?
- Do you need to adapt by leaving earlier to provide for extra travel time?
- Do you need to come to terms with the fact there is little control you have over the traffic issues and accept the situation for what it is?
- If you find that the stress from this situation is causing problems in other areas of life and affecting your health, do you need assistance to work through this stressor?

After acknowledging the sources of stress in your life, try using this method to help put situations in perspective and work toward a solution. Taking the time to think through your options can help improve your outlook and many areas of well-being. Remember, many times things that cause stress are beyond your control and accepting them, while difficult, can provide a lot of relief.

Stress related to the COVID-19 pandemic is a great example of how change truly is the trigger for the stress response to kick in. Due to the pandemic, there has been a change in the way we work, live, and play. Relationship dynamics have changed; there is a fear of the unknown and the constant uncertainty of when life will return to the way it once was. In this case, adaptation is the primary tool but there are resources, such as Employee Assistance Programs, that can help you, too. Turning to an expert to help you reduce stress is not a sign of weakness; it is a step in the right direction. While a stress-free life is unrealistic, it is possible to have less stress and find more opportunities for joy.







Counties Cautiously Moving Forward With Capital Projects By: Maggie Burger, Sr. Vice President, Speer Financial, Inc.

Everyone is used to road closure signs in the spring/summer months in Iowa. This year is no different except roads have been a little less busy in some parts of the state due to guidelines around COVID-19. This has given some counties a green light to fast track projects into construction. No major weather events, to date, in lowa (*knock on wood*) has also kept the construction season on track.

Without confirmed estimates of possible reductions in Local Option Sales Tax (LOST) and Road Use Tax Funds (RUTF) due to COVID-19, counties may be cautiously beginning projects so that they do not over-extend themselves with the planned use of those funds. Counties are typically conservative in the use of their LOST and RUTF, so a slight reduction in those funds may not deter a county from moving ahead full steam on a project.



Planning of capital projects, like roads and bridges, is very necessary at a county level. Comprehensive planning provides the county with the information it needs to quickly accelerate or delay a construction project when circumstances, like what we have experienced the past few months, arise. Good planning and the ability to move on things more quickly could also save the county money on its borrowing needs for those projects.

The historically low interest rates in the municipal bond market, may provide your county with a low-cost funding mechanism for your next project. With the unknowns of possible reductions of receipts from LOST and RUTF, borrowing for current projects may prove to be a useful alternative, allowing your county to keep current cash on hand for projects further down the road.

Keep planning, keep discussing your options, and keep informed from your financial advisor about the current interest rates and what might benefit your county.





Contact Speer today: Maggie Burger, Sr. Vice President mburger@speerfinancial.com

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4 Key Questions to Enhance Engagement How Iowa counties can thoughtfully invest to increase citizen engagement and ROI

By Meredith Trimble, Tyler Technologies

Improving online engagement has taken on new urgency. Governments have had to quickly build more reliable community connectivity not only to provide residents with real-time information but to also ensure continuity of government business online.

For many governments, the disruption brought by COVID-19 highlighted the need to replace legacy systems, the shortcomings or vulnerabilities of which were laid bare in the crisis. While attending to current and future needs around strong citizen engagement, lowa counties that make thoughtful investments in modern technology will see returns on investment in all areas of operation as well as in positioning themselves to weather what comes next.

The following are the top four questions to ask when weighing the engagement capabilities of software providers.

1. How can you help us increase engagement?

An ideal provider offers software solutions that seamlessly integrate with public-facing, easy-to-use online and mobile portals. Important functionalities that increase engagement include incident reporting and self-service portals for interactions, from bill paying to permitting to program enrollment. Robust data and transparency capabilities are also important for increased stakeholder involvement and insight.

2. How can you help us prepare for the unexpected?

Core disaster preparedness and security capabilities are critical. The ability to reach residents through multiple channels including social, mobile, email, and phone is a cornerstone of engagement. Look for <u>cloud-based solutions</u> that include disaster recovery, enhanced security, as well as scalability that accommodates remote work.

3. How can your products streamline revenue collection?

Simplifying payments makes life easier for residents and staff. A solution should provide a seamless, centralized cashiering process that allows payments to be processed from any office in the jurisdiction, made for any type of bill, and entered into the financial management system through any application — by the user via mobile app, through online portals, or in the back office by employees.

4. How can your products help us maximize resources?

When financial and community development applications are streamlined and integrated, county leaders, finance officers, department heads, and policymakers can access up-to-date, single-source information that informs smarter decisions and increases public engagement.

The need for enhanced community engagement across local government is increasing. Citizen engagement solutions that are built around an enterprise resource planning (ERP) system enable continuity of operations and streamlined, remote experiences for citizens and staff.

ISAC Educational Seminar



Anthony Kava Digital Forensics / Special Deputy Pottawattamie County Sheriff's Office akava@sheriff.pottcounty-ia.gov

a computerized confession.

Shot in the Dark: A Cold Case in the Digital Age

On a crisp winter night in December 2015, just a mile from the Pottawattamie County Sheriff's Office in Council Bluffs, a woman is shot while taking a stroll in a public park. It's the latest in a bizarre series of events, three years into a five-year missing persons investigation. The victim, gravely injured, has been living a nightmare since 2012; terrorized by a woman no one can find.

Cari Farver, age 37, is a computer programmer living in Macedonia, Iowa, a town of just 250 people, in rural Pottawattamie County. Cari commutes daily to nearby Omaha, Nebraska, where she often spends time with the man she just started dating. In November 2012 something went wrong. Cari disappeared, and she was never seen again.

For years Cari's friends and family will continue to hear from her by text message, Facebook, and email. Yet Cari will miss her father's funeral, her son's high school graduation, and every family dinner. Investigators are led to believe that Cari skipped town, leaving her old life behind, but her loved ones

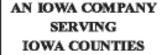
know she would never do that. The trail will go cold, but the truth will come to light when the case is revisited. Still, many facts remain elusive, even to this day.



At the 2020 ISAC Annual Conference, our presentation, "Shot in the Dark", was intended to cover the thousands of hours of investigative work, dozens of search warrants, hundreds of pages of reports, and, finally, the two weeks of testimony necessary to bring a killer to justice in a case of premeditated murder, tried without a body, after years of digital impersonation.

This case impacted the lives of dozens of individuals through a network of online imposters using scores of phone numbers, sending hundreds of text messages, and writing over 10,000 emails. Cars, homes, and workplaces are vandalized. Victims are stalked then framed for murder. A deadly arson is discovered, complete with







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Why Interest Rates are So Low

In the aftermath of the Crisis of 2008-2009, it was eminently clear that our society as a whole had saved too little and borrowed too much. In the 10 years since, a protracted drive to remedy that condition has participants far and wide focused on reducing debt (or at least not adding it) and raising savings (every little bit helps). In



addition, the regulatory environs limit the "sharing" of moneys throughout the financial system as these companies must hold more capital. The combined effect changes the dynamics of the fixed income markets – for interest rates are really "rent" for other people's money (OPM). When the population does not want to use OPM, and the demand for OPM falls, the "rent" will fall. That fall is a boon to the borrower, but a bane of the saver. Those few who borrow get a good deal, but those many who save? Not so much.

Applying its mandate to support the economy, the Federal Reserve lowered short-term interest rates (their normal method), pushing them all the way to zero – unheard of! When that was not enough, they added a new element – purchasing securities in the open markets. The practical effect was a double-dose of downward pressure on all interest rates, though the Fed was only buying government securities. Now, within the coronavirus pandemic and the unsettled money markets, the Fed has also begun purchasing securities across the board, working to support all markets with the cash injected, and enticing those who want to borrow with an extraordinarily-low cost of money.

Add in the investing community's focus on adjusting asset allocation to account for longer-term objectives, shorter-term volatilities, and growing liabilities, and we witness a collective effort to use cash to "park" in the bond market in "risk-off" maneuvers. Further, truly long-term investment pools (e.g. insurance companies, pension plans) target asset-liability matching, which increases bond buying, an added demand further pushing up prices and pushing down rates.

Throw in the demand of global buyers of US bonds – both public and private – seeking highest-quality holdings, and we have a combination of forces to drive interest rates down, and frustrate everyone in the process. How long may rates stay down? Until this collection of forces weakens – borrowers increase, savers have saved "enough," and the Fed and other central banks stop buying extra securities, or actually begin to raise short-term rates – rates will likely remain extraordinarily low.



M. Randolph Westlund, CFA, Executive Vice President, Chief Investment Officer As Chief Investment Officer, Rand participates in the management functions for each QCR Holdings affiliate bank and its trust department, including investment strategy, asset and economic research, and client portfolio management. Prior to joining QCR Holdings, Inc. in 2000, he served in similar roles in Pennsylvania and Michigan. Rand's investment career began in the notorious year of 1987, and he earned the Chartered Financial Analyst designation in 1991. As a regular speaker for community and bank-client gatherings, Rand seeks to bring a view of the economic and investment environment that informs either the knowledgeable or the neophyte listener. Rand and his wife, Ann, have six children, the last of whom successfully left the nest in 2016. A Midwesterner (for the most part), Rand received his undergraduate degree from Bethel College in St. Paul, MN.

infotech

Appia®: A Statewide Construction Administration Solution

The lowa Department of Transportation (DOT) Office of Local Systems (OLS) and Infotech, a leader in e-construction solutions, have partnered to provide Infotech's Appia® service to all Iowa local public agencies (LPAs) to manage their projects.



As a cloud-based tool for construction administration and inspection, Appia provides real-time project access to increase stakeholder visibility on project progress. Once fully implemented, the Iowa DOT will require Appia to be used for all projects with federal or state funding.

After working closely with the Iowa County Engineers Association Service Bureau (ICEASB) and the American Public Works Association - Iowa Chapter representatives to assess local business needs, Iowa DOT contacted Infotech to provide a web-based solution for the state's specific construction administration needs. Infotech has provided construction software solutions to the Iowa DOT for more than 20 years, establishing the company as a trusted partner in the department's mission to maximize efficiency.

"Infotech has a strong history providing solutions to the Iowa DOT and many of our LPAs, so it was natural to look to them to help provide all LPAs with one easy-to-use construction administration system regardless of the funding type," said Donna Buchwald, Director, Local Systems Bureau. "Appia's ability to work within other DOT systems' framework, such as the Doc Express® service, the AASHTOWare Project™ software, and contractor payment systems, positioned the Appia service as the ideal solution for Iowa."

Appia provides a single solution for all LPA construction contract administration and will allow the LPAs to effectively manage daily reporting including worksheets, funding, items, change orders, and payments with multiple role types for controlled, real-time collaboration.

The Iowa DOT LPA released the following statement on their decision to adopt the Appia service: "The Iowa Department of Transportation Office of Local Systems' mission is to work with our transportation partners and provide guidance in the development and implementation of projects to ensure compliance with state and federal requirements. In line with this goal, the Office of Local Systems is implementing Infotech's Appia service as our solution which will allow all local public agencies to manage all construction contracts with state and/or federal funds, as well as their local or privately funded contracts."









Financing County Infrastructure

As we serve many lowa counties in our role as a municipal advisor or bond underwriter, we often hear the question, "How can we pay for needed improvements?" The aging of infrastructure is inevitable, but there are solutions.

A myriad of projects may be financed by utilizing municipal bonds including HVAC, roof and window replacements, roads tied to economic development, emergency communication system upgrades, jails, and other projects large and small. While there are many variables, bonds can often be issued with the appropriate level of authorization.

Emergency Communication System Upgrades

As technology advances systems are becoming outdated, especially with the advent of radio narrow banding. Many counties are upgrading their infrastructure and hardware to successfully join the lowa Statewide Interoperable Communications System (ISICS) to improve radio coverage and reliability in order to improve service and safety of emergency response personnel. Typically, these projects are deemed an essential county purpose with no referendum necessary.

Law Enforcement Centers

Many county jail facilities are becoming outdated and overcrowded, which leads to safety issues for officers and additional costs of transporting and housing inmates at other facilities. There are two primary methods of gaining the authority for new jail construction projects—both require a referendum. Repairs and upgrades to existing facilities may be deemed essential and circumvent the general obligation bond referendum process if the buildings are deemed dangerous and dilapidated.

General Obligation (G.O.) Bond Financing

Backed by ad valorem property taxes on both rural and city properties, the strong security pledge of a G.O. bond tends to demand the lowest interest rates from investors. A proposed referendum requires a supermajority 60% approval for passage. Alternatively, the county may pursue an urban renewal mechanism whereby the bonds can be authorized via reverse referendum, but this option still requires a supermajority approval if petitioned and leaves the option to utilize the debt service levy for funding.

Chapter 346 Joint Authority Service Agency Lease Revenue Bonds

If an authority is established, a lower election approval is required—a simple majority, 50% + 1 vote, to establish the authority and authorize the bonds. The authority issues lease revenue bonds and leases the facility to the county, which then enacts a property tax levy for the lease payments. These bonds may demand a slightly higher interest rate than G.O. bonds and also require ongoing effort to maintain the authority. These slight limitations are often eclipsed by the benefit of the lower referendum threshold.

To establish the authority, the governing bodies of the county and county seat city must cooperate to adopt articles of incorporation and bylaws to form the separate entity.

Please feel free to contact us to further discuss your project, so we can provide further guidance on your capital needs.





Trusted Partner. County leaders are tasked with meeting the diverse needs of residents and maintaining quality of life—from health and wellness, conservation planning, water and land-based trails, transportation, public safety, and maintenance of county facilities. ISG serves as an advocate and partner, helping to create solutions that address today's challenges while planning for the future. Having completed projects across 90 lowa counties, ISG has an in-depth understanding of local landscape and economic climate, and continues to invest in its multi-disciplinary design and engineering resources to provide counties with simplified, yet strategic, solutions so that they can continue to grow, progress, and thrive.



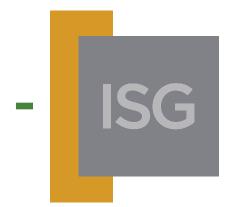
True Expertise. As a full-service architecture, engineering, environmental, and planning firm, ISG serves numerous markets throughout Iowa and beyond—fostering strong collaboration with county partners to provide a diverse knowledge base, high level of creativity, and broad perspective. Applying this knowledge, ISG has partnered with counties to recognize the economic and quality of life value vibrant riverfronts and recreational opportunities delivers communities. ISG provides opportunities to reconnect urban and rural communities to their shared water resources, conduct facility studies, and identify development opportunities to accommodate future growth.

Ingenuity in Action. Recently, ISG partnered with Clay County to prepare a facilities assessment for three county-owned buildings, and a building the county was interested in purchasing. The assessments reviewed site conditions, building envelopes, HVAC systems, energy savings opportunities, ADA codes, and more. ISG provided budgetary costs and worked with the county to prioritize improvements. Using the firm's added value services, ISG's drone services expedited the exterior review, and 3D scanning assisted in generating timely and accurate floorplans.



In addition, ISG is working with Calhoun County to design its new business park. Collaboration with Rockwell City and Twin Lakes was essential, as the neighboring communities were installing a water main connecting the two water systems. ISG and the county worked closely with the communities to develop a water main alignment to allow for further development opportunities to fuel growth in the region.

While these are unprecedented times, current economic conditions have led to increased buying power for counties, with bids significantly below estimated cost across lowa. Now may be the ideal time for your county to assess its current facilities and amenities, and ISG is eager to serve as a resource in identifying opportunities, assessing potential challenges, and making sound recommendations for improvement that reflect your vision for the future.



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Boone County is Seeing Big Dividends During the Pandemic Closure

Local government staff are often faced with challenges and barriers when processing applications submitted by the public for various permits, causing loss of time, resources, and more. In addition, paper permits often are inaccurate, incomplete, or are unclear. This leads to time spent gathering more information that could have been submitted upfront, causing frustration. Local government decision-makers find themselves scrambling to adjust to unprecedented times with new processes, rules, and restrictions. This has many local offices looking to provide online public access to allow everyday requests to be handled accurately and efficiently.



Penny Vossler, GIS Coordinator from Boone County, has two years of direct experience handling online permits submitted from the public. Penny chronicles her firsthand experience implementing solutions that combine government and technology to provide the public with essential government services.

"GeoPermits has always paid dividends, but never more than during the pandemic closures. Our constituents can file and pay for permits online 24/7. This capability saves the applicant time and travel to the courthouse. It also saves the county time and money. It's a real game-changer and is hugely popular with residents and contractors alike, especially the reduced

turn-around time on permits – which may be approved in hours as opposed to days or even weeks before we implemented GeoPermits. The fact that billing has been completely eliminated by the online payment system is another huge benefit."

"I use the drag and drop flowcharts in the GeoPermits workflow manager, and it is fabulous for visualizing the permit's workflow without having to do the HTML programming. The planning and development department and I are really happy about the ability to amend a permit after it's finished. Another huge benefit is the capability to find all the permits that have been filed on a parcel. You don't have to look across the board to find out what has been filed for a property. GeoPermits prevents errors in a permit application by pulling parcel IDs, property owners, addresses and much more information directly from the Beacon website. Now that GeoPermits functions as one with Beacon instead of being two separate entities, it's much simpler to use."

Boone County is just one of the examples that exemplify how local governments that provide online permitting during the pandemic find themselves comfortably and safely addressing the influx of online permit applications.





On Employee Handbooks, a Litigation Perspective

By Eric Updegraff

The employee handbook is one of the most fundamentally difficult documents to draft and revise for a government entity. The handbook can entail dozens of pages and tens of thousands of words. The pure scope of such a document lends itself to contradictions, errors, and mistakes. A person left to the unenviable task of creating or revising such a voluminous document must be able to understand, catalogue, and coordinate the many different policies. The solution to this problem lies in focusing on important two considerations concerning what exactly needs to be in an employee handbook.



First, an employee handbook does not need to contain every standard operating procedure for the workplace. In fact, sometimes less is really more when it comes to an employee handbook. Keep in mind that any policy that is included in an employee handbook needs to be updated when the policy changes. Any updates to an employee handbook require the employer to seek new signed acknowledgments from each employee for the handbook. It is entirely possible to have separate documents that explain the allocation of parking spots or the technical points of operating the time clock.

Second, your employee handbook can be turned against you. Most people are familiar with the disclaimer in a handbook that says, "this handbook does not create a contract of employment and may be modified at any time." Essentially, the disclaimer states that an employer is not obligated to follow any of the rules in the handbook and an employee remains an employee-at-will. It would seem that this constitutes the end of the story. However, any smart plaintiff's attorney knows variations from the policies in a handbook can potentially be used as evidence of discrimination or other unfavorable treatment. For instance, variations from a progressive discipline policy may not give rise to an independent lawsuit, but those variations will be presented as evidence that the employer was out to get a certain employee in a lawsuit concerning discrimination, retaliation, or whistleblowing. The same can be said for claims the entity violated due process rights if your handbook includes an elaborate appeal process.

The end result is that a government employer must carefully consider the content and specificity of its employee handbook in the context of the workplace and in potential litigation.





THANK YOU!

Vanguard Appraisal, Inc. would like to thank all the county officials who continue to serve their constituents during these trying times. It is your leadership that will guide your county through the emotional and financial impact of the COVID-19 pandemic.

We, at Vanguard, are proud that we have been able to continue the quality support of the many assessors who rely on our CAMA software and appraisal services. Our pledge to you is

that we will continue provide this same level of support in the months ahead.

County assessors will be faced with the reality that the economic fallout of the pandemic may affect the local real estate markets. This is especially true of certain segments of the commercial real estate market. We will continue to monitor the real estate market to be prepared to assist assessors through the evolving marketplace.

Thank you again to all ISAC members for your continued service to your county!



THANK YOU!



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2020 calendar

July 13 NACo Membership Townhall (Virtual)

20 NACo Annual Business Meeting (Virtual)

August

23-26 ISSDA Spring Civil School (Airport Holiday Inn, Des Moines)

26-28 CANCELED! ISAC Annual Conference

(Veterans Memorial Community Choice Credit Union Convention Center, Des Moines)

September

ISAC Legislative Policy Committee Retreat

(Virtual)

13-16 ISSDA Jail School

(Airport Holiday Inn, Des Moines

24 ISAC Legislative Policy Committee

30-2 ISAC Board of Directors Retreat

(Clay County)

October

4-7 ISAA Assessors Fall School (Airport Holiday Inn, Des Moines)

13-15 Recorders Annual School (Hotel Julien, Dubuque)

November

18-19 ISAC Board of Directors Meeting

(ISAC Office)

December

Iowa Engineers Conference

(Veterans Memorial Community Choice Credit

Union Convention Center, Des Moines)

6-9 **ISSDA Winter School**

(Holiday Inn Des Moines Airport)

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.

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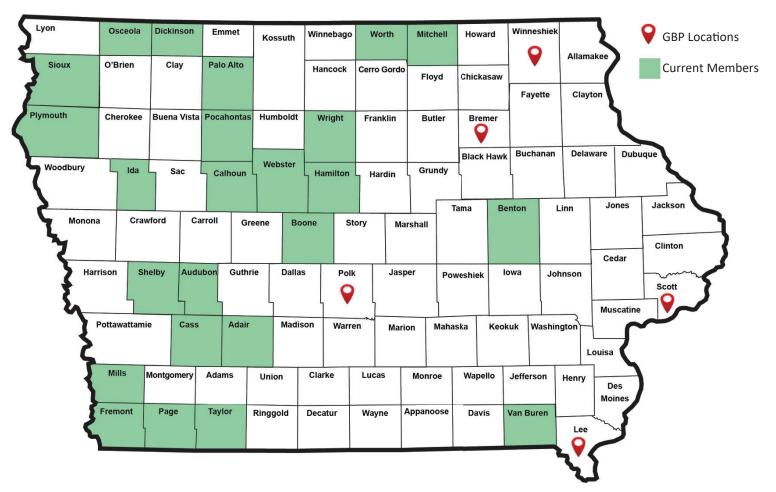
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