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MCTA eNews

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Hello, Treasurers -
Welcome to MCTA eNews - Your quarterly snapshot
of the latest association news and information to enjoy, share, and use!

MCTA eNews

Summer 2015

How Will Benchmark Rate Increase Affect Your County?

Tired of low interest rates? Do you dread receiving your county's monthly bank interest statement? Are you wondering when "rates" will ever change? Since MCTA members manage county bank deposits, it's likely you've read and heard about various "rates." And you may get confused with all the "rates" out there...discount rate, overnight

The benchmark rate is the interest rate of the U.S. Federal Reserve bank and is the interest rate that banks charge each other on overnight loans. Sometimes it is referred to as the "benchmark short-term interest rate."



U.S. Federal Reserve

rate, target rate, benchmark rate, short-term rate, etc. But there is one rate, the "Federal funds rate," that will be getting MCTA members' attention in the coming months and years. And since it is often referred to as the "benchmark rate," let's use that moniker for the remainder of this article.

Or, for a real mouth full, the "federal-funds overnight bank-lending target rate." Whew! It is the interest rate that influences a wide swath of U.S. economic activity (including auto and homes, corporate bonds and government debt). The benchmark rate even feeds directly into stock valuations, making the Fed of prime importance on Wall Street. Following the recession of 2008, the Federal Reserve

Bank has kept its benchmark rate near zero in an effort to boost economic growth and hiring. Now that the U.S. economy has improved, the Fed is poised for "liftoff" – that point in time when they begin raising the benchmark rate to, ostensibly, prevent overly rapid economic growth.

And when could the benchmark finally start rising? The Fed has said they will only increase the benchmark rate if the U.S. job market keeps improving and once they are confident consumer price inflation moves towards its 2% target rate. Have we reached that point? The answer is debatable. Though the economy is growing modestly and hiring is at a solid pace, wage growth is slow, and inflation remains

(Continued on page 2)

Full Steam Ahead!

MCTA members will get a firsthand, up-close view of an immense, authentic, well-preserved steamship cargo during their annual conference's field trip to the Arabia Steamboat Museum in Kansas City (400 Grand Blvd.). This fascinating collection comes from excavations of

the Steamboat Arabia which lay 45-feet deep for 132 years. Sinking in the Missouri River in 1856 after hitting a tree snag 6 miles west of Kansas City, the Arabia's cargo was protected from nature's elements – MCTA members will see

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Kansas City's Arabia Steamboat Museum, destination of MCTA's 2015 Conference field trip.

Fed Rate Increase *(continued)*

(Continued from page 1)

stubbornly low complements of lower oil prices and a rising U.S. dollar. Nonetheless, many financial market analysts believe next month (September) is the likely time for the Fed to raise their benchmark rate in over nine years. A majority of analysts now believe the benchmark will be raised before the end of 2015.

And what will many MCTA members see when the Fed begins raising its benchmark rate? According to Todd Goffoy, Managing Director of Public Finance Investment Banking at PiperJaffray, "Once the Fed begins to make their move, MCTA treasurers may see a gradual increase in short term yields." Fed Reserve Chairman Janet Yellen has indicated future rate increases will be slow and cautious. Underscoring that approach, Goffoy added, "Big picture – over time, reinvestment rates may begin to creep up in a rising rate environment."

Many MCTA members have current depositary contracts whose rate of return is indirectly linked to the benchmark rate either by a pre-determined number of basis points above the 91-day T-bill, or to the overnight rate (i.e., repurchase agreement rate), or both. Those MCTA members with these

contractual arrangements should start to see a very modest difference in their monthly bank interest once the Fed increases its benchmark rate. Additionally, the future depositary bids your local banks submit will likely include slightly higher returns.

Still, when it comes to future bank bids, MCTA members are reminded rates are not everything. David Meyer, Senior Vice President at Central Bank (Jefferson City), said, "Rates are important, yet there are other important criteria taken into consideration by counties in reviewing bank deposit bids. The banks' prior experience, expertise, cost/fee structure, bank locations and their commitment to investing in innovative technologies are all part of the process."

So whether one is considering their monthly bank interest or upcoming bank depositary RFPs, it looks like the economy has finally improved enough to warrant a benchmark rate rise soon. And that's good.

(This article includes information from WSJournal and NYTimes articles spanning 7/14-8/15)



Profile: Howard County's Susan Keyton



Susan Keyton
Howard County
Treasurer

Years serving as County Treasurer: Eight years.

How I came to run for office: I lost ownership of the Fayette License Bureau due to politics.

What I like most about being a treasurer: Everywhere I go I meet and see new people.

Most difficult thing about being a treasurer: Telling other officeholders (including Commission) why they can't do that with those funds!

Favorite politician: John F. Kennedy.

Away from the office, my favorite pastime is: Gardening and fishing.

My favorite movie: *The Quiet Man*—love that John Wayne!

My favorite book: Too many to name just one.

Something most people don't know about me is: I do enjoy being home alone watching Home Show or "Say Yes to the Dress."

Other bits: My husband, Bob Campbell, and I have been married 33 years, and we have one grown son, Bobby.



Soapbox...a MCTA forum for friendly views and opinions...

“What I like most about my job...and the one thing I don’t!”



Rhonda Slone
Maries County

I like to kid the other elected officials that my job is the best job in the courthouse! I believe I enjoy interacting with the public the most. We are in a very small town and our bank is across the street from the courthouse. I make daily trips to the bank and the post office which allows me to run into the public and get to hear from them. Our commission is also very laid back (most of the time). We are on good terms and I frequent their meetings. The press is of course in these meetings but actually is really cooperative also. I actually enjoy number crunching when it comes to balancing with the bank (52 funds). Sometimes it is like finding a needle in a haystack but that is more challenging. We also have a 35 hour work week that was set up many years ago before I took office. I have no employees and this works really well for me. I do let the office next door know of my schedule if I plan to be out. This allows me the freedom to come in, get right to work and get the job done! As far as what I like least about my job would be campaigning. It is of course necessary but I dread it every four years.



Glenda Enderle
Scott County

What I like most about my job is handling the challenges that I get. Every day is different in the office. I balance my checking accounts everyday and, if needed, receipt and disburse monies. The challenges of keeping informed on the new statutes and what will be coming in and where to account for it. I am so proud to say that above all working with other Officials and their staff is very rewarding for me; they are a great bunch to work with. The closeness of the Treasurer's Association and how we are not only co-workers but close friends, and how we even feel like family with each other. Always ready to help one another with work related questions or personal problems. I love to socialize and meet new people. So, the one thing I don't like about my job is the lack of working with the public. Even though I work with schools, ambulance and fire districts through tax distributions, it still is not a one-on-one activity. Overall, I love my job and it is truly a blessing for me to get to do it.



Donna Huenefeld
Montgomery County

I've been Treasurer since 2003 and worked for the Collector for 8 years before that. I can honestly say that I love my job. I've been fortunate for the last 20 years to work with some great people. I like numbers, spreadsheets and things that balance...so I'm a perfect fit for the job. I like the exactness of the job...it's either right or wrong... no gray areas. The other elected officials and I put together floats for 6 or 7 small towns in Montgomery County every year for their parades and volunteer to work at the county fair, Old Settlers and Old Thrashers. I like serving our community outside of work responsibilities. Those are fun times and give us the opportunity to be friends in addition to being coworkers. I've always told all 3 of my kids to find something you love to do. If it doesn't pay as much as other jobs...enjoying your workday will make up for that difference. I had to think long and hard for something I don't like...the wait from the 1st day of filing for election to the last day of filing... ☹



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Contact Zobrio Senior Account Executive Dave Penrod to get your free MCTA member assessment. dave.penrod@zobrio.com or 314-732-0356

Profile: Mercer County's Susan Moore



You wouldn't know it when you see Susan Moore, but she came to be Collector/Treasurer of Mercer County by way of a different path than many of her fellow MCTA members. In 1999 she began working part-time at the county courthouse for the Circuit Clerk and Recorder's Office. Later, she filled in for employees who were out on vacation for other offices as well. She was finally hired full-time in a rotating position among several county offices, and when the Commission decided to cut some full-time employees to



Daughter Sarah

her focus and effort paid off. But her new position was not always as simple and relatively smooth as the first year or so. Like most of us, she had the challenge of learning many new tasks and processes, but given the county's township structure, her office had relatively limited responsibilities. That changed in 2007 when township collectors were eliminated. It was not only a huge new learning curve for Susan, but it was also a novelty to many taxpayers who were used to dropping in on a

township collector's home pay their annual bill. Fortunately the new law (which applied to approximately 22 counties) mandated one additional full-time employee and, after a couple of years of the new process and efforts to simply, she has found her groove. That and the great fortune of not being opposed in her last two election cycles!

Susan enjoys her simple lifestyle; her husband Steve is self-employed with a vibrant cow/calf herd (he got out of row crops several years ago). Susan and Steve will celebrate their 30th year of marriage this coming November. They have two grown children, Seth, who works for the Iowa DNR and is married with two boys and a girl, and Sarah, who works as a medical assistant for a podiatrist. New Hope Baptist Church in Princeton is their spiritual home and Susan enjoys her monthly meeting with her county political federation.

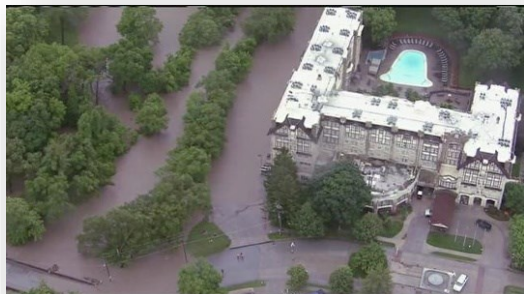


Son Seth's family: Wife Kelli with Lexxi, Joseph and Daniel



Husband Steve

Annual Conference Site Floods! But That's Old News!



Since MCTA's members departed The Elms last September at the conclusion of their annual conference, the Fishing River in Excelsior Springs showed its temperamental side this past June. Following unusually torrid rainfalls in May and June, the river

finally spilled over its banks and treated much of downtown Excelsior Springs to a dirty bath. The Elms was not spared. On June 3rd much of The Elms' grounds lay under water, and the basement area spa and lap pool were inundated. Eric Busick, General Manager, said, "We began remediation almost immediately and, working with a local contractor, we have removed any materials exposed to the flood waters."

Busick said that the rebuilding of the lap pool continues (the spa is open), and that The Elms fully reopened July 10th. "We are excited to serve our MCTA guests again," Busick said. He noted that even if the spa and lap pool are not quite finished in time for September's conference that the outdoor pool and hot tub are ready for our enjoyment.



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Full Steam Ahead! *(continued)*



(Continued from page 1)

what 5 men and their families have excavated and curated since its discovery in 1987 (a compelling story in itself).

Those who enjoy gift shops will have an opportunity to sample the museum's wares. "Bit of the Boat in a Bottle" memento contains a real fragment from the Steam-

boat Arabia. "Frozen Charlotte" is a small molded doll which was popular in the 19th and early 20th centuries (named after a ballad, Fair Charlotte, which tells the story of young Charlotte who fancies her pretty dress so much she refuses to cover it with warm winter clothing and, during her brisk sleigh ride [SPOIL

ALERT] becomes, well, frozen). There are related books and other gifts available.

Make sure your spouses and guests are registered and paid for this engrossing field trip!



"I will do my best to see that any enhancement is fair and benefits all our members."

MCTA Board Appoints Platt As CERF Representative

Jim Platt, Bates County Collector/Treasurer, was recently appointed MCTA's CERF Board of Directors representative, a position made vacant with the another appointment – that of former Boone County Treasurer Nicole Galloway as Missouri's State Auditor.

Jim provided the following comments to MCTA eNews: "A study of the 5 public pension plans in Missouri done by the Show Me Institute for the period 2001 to 2011 showed that CERF not only weathered two severe economic downturns but outperformed the S&P 500

and the four other public pensions for the same time period. (Study available on the CERF web site). For the first few months I have found the two trainings and my first board meeting to be intense. The CERF Board and staff hold each other to a very high degree of accountability. I can say as a new comer with no preconceived notions that the 11,000+ active members should be very proud of their retirement system. The fund is currently within 24 percentage points of being considered fully-funded which is quite an accomplishment for a 20-

year old pension fund that started out in the hole (as it provided full retirement benefits for those who bought back years and retired in the early years of the fund).

I am very proud to be the MCTA's representative to the CERF Board of Directors, and when we reach the point at which the board can offer an enhancement to its members (80% funded), I will do my best to see that any enhancement is fair and benefits all our members."



**COUNTY EMPLOYEES
RETIREMENT FUND**



Conference Goers: Bring Your Membership Directories!

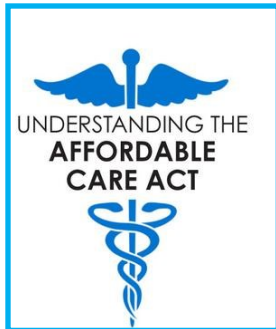
Besides your swimming trunks and that cool green shirt, MCTA annual conference attendees need to pack something else...your MCTA Membership Directory. President Steve Cheslik has indicated MCTA by-laws will be

addressed during the conference and so having your membership directory in hand during discussions will prevent having to clear cut a hillside to make copies for everyone. And for those of you who would like an additional

2015 MCTA Membership Directory, extra copies will be available at the registration desk until the last one is taken!

The Affordable Care Act And Government Offices

...a Zobrio Update



It's the question that has been repeated by nearly every one of Zobrio's government accounting support clients - "How does the Affordable Care Act (ACA) affect my office?" If we had to guess, you're probably wondering the same thing. While the short answer to that question is "it depends" what is definitely going to affect everyone is an increased amount of time to prepare reports for your year-end close out.

Before beginning any reports you obviously need to determine if the ACA applies to your organization. In almost all cases it will. The main factors include:

- 50 or more Full-time Employees including Full-time Equivalent (FTE) Employees
 - o Determined on calendar year basis
 - o Uses employee headcounts from the preceding calendar year
- Full-time employees defined as those working an average of 30 hours of service per week for the month or 130 per month

If that applied to you (it probably does) the next step would be to begin gathering information to include in your reports to the IRS. The ACA has a formula to show a specific standard of healthcare that employers should be providing. When filing with the IRS, employers will be required to meet a 'minimum value' of coverage, and ensure that coverage is not 'unaffordable' i.e. no more than 9.5% of total income. So other than the background information on the employee, the following must be reported:

- Health Coverage offered
- Employee Share of the Monthly Premium (for lowest-cost self-only minimum coverage)
- Months the employee was enrolled in employer coverage
- Affordability Safe Harbor Information

Now where this gets tricky is the determination of some of these numbers. The IRS is expected to provide more instructions as the end of the year gets closer, but as of this writing there are assumptions allowed to nail down some of the required information in the report. It may be best to contact your chosen accounting software provider to get support for creating the reports.

As for the forms and reports themselves, they are available in somewhat of a draft form on the IRS website now. To ascertain what forms you'll file as well as the deadlines see the following charts:

	Fully Insured		Self-Funded	
	< 50 FTE's	> 50 FTE's	< 50 FTE's	> 50 FTE's
Form(s) to employ-	No reporting requirements for 2015	1095-C (Parts I & II only)	1095-B	<u>1095-C</u> (All Parts)
Form(s) to IRS	No reporting requirements for 2015	1094-C (with copies of all forms 1095)	1094-B (with copies of all forms 1095)	1094-C (with copies of all forms 1095)

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DEADLINES FOR SUBMITTAL

Due Date	Requirements
February 1, 2016	1095-B / 1095-C due to recipients / employees
February 29, 2016	1095-B / 1095-C and 1094-B / 1094-C paper filing due to IRS
March 31, 2016	1095-B / 1095-C and 1094-B / 1094-C eFile due to IRS

Finally, why not just ignore everything associated with the ACA? Well, the IRS has already thought of that... One of two consequences will occur:

- An Excise Tax would be assessed if coverage is not offered
 - o \$2,000 per year times the number of full-time employees minus the first 30 employees
- If coverage is offered, but does not meet the minimum value (cover 60% of the health insurance premium) and affordability, there may be an Excise Tax of \$3,000 times the number of full-time employees who purchase insurance on an exchange and receive a premium tax credit.



Don't worry. You're not the only Treasurers office confused by all this. The ACA has a lot of organizations scrambling to ensure deadlines are met and proper reporting is followed. Add to that the fact that much of this may change as the IRS simplifies processes or realizes that some of this information may be hard to come by for employers. That said, Zobrio is recommending that all Missouri Treasurers contact their accounting software support provider to reserve year-end closeout help as early as possible this year. We're expecting 2015 reporting to take twice as long as usual and will begin booking support time as early as October. If you don't have dedicated accounting support, consider reaching out to your favorite government accounting support service that is providing ACA help.

Please note that Zobrio specifically supports Fundware, Financial Edge or Abila MIP. To reach out to us for software or support, call Dave Penrod at 618-210-7865 or david.penrod@zobrio.com



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2015 MCTA Conference Speakers Announced

Travis Elliott is a shareholder at the Springfield, Missouri law firm of Ellis, Ellis, Hammons & Johnson, P.C. and is General Counsel for the Missouri Association of Counties. He received his undergraduate and law degrees from the University of Missouri. His practice consists primarily of representing public entities, including counties, school districts, municipalities, and fire and ambulance districts, and businesses. Travis will address various issues including tax surplus monies, School Building Revolving Fund, and bond forfeitures.



Nicole Galloway is the 38th State Auditor of Missouri. She is a certified public accountant and certified fraud examiner. She took the oath of office on April 27, 2015. Previously she served as the Boone County Treasurer (we're pretty sure she misses being a MCTA member!).



Todd Goffoy is a managing director in the public finance investment banking group at PiperJaffray. Todd has been with PiperJaffray for 20 years and currently focuses his public finance efforts on Missouri municipalities, school districts, counties and water districts. He will be speaking on the basics of public finance, including obligation bonds and annual appropriation financing.



Nicole Hackman is the Director of Banking and Investments for the Missouri State Treasurer's Office. She is responsible for managing the State's approximately \$3.5 billion investment portfolio. Nicole is a CPA, a Certified Treasury Professional (CTP), and a Certified Government Financial Manager (CGFM). She received a B.S. degree in Accounting from Missouri State University. She will be covering "Investing 101."



Scott Harper is the Director of Unclaimed Property for the Office of the Missouri State Treasurer. Scott has a B.S. in Finance and Economics from Southeast Missouri State University and a M.B.A. from Lincoln University. He has over 27 years of unclaimed property experience. He will give an overview of completing the annual Unclaimed Fees form.



Justin Hill is Greene County Treasurer and serves as MCTA's Chaplain. Prior to becoming Treasurer, he worked for the Greene County Auditor. He specializes in procedural efficiencies, often utilizing custom built spreadsheet solutions. He has created many comprehensive workbooks for various offices throughout Greene County. Justin will be speaking on special FDIC rules for governments.



Rob Willard is Platte County Treasurer. He graduated from the University of Missouri, with honors, and earned his law degree from UMKC. Rob's postgraduate studies include Public Financial Management through the University of London's Centre for Financial and Management Studies, and Banking through the American Bankers Institute. Prior to graduating from law school, Rob worked for the international business and technology consulting firm Accenture and, previously, was an Assistant Prosecutor for Platte County. Rob will address the local use tax.



Remember to write down your questions for our knowledgeable speakers and pack them in your suitcase!

Conference Dress Code

Here are the Annual Conference guidelines for dress as announced by President Steve Cheslik:



Wednesday is what I would call "casual dress".

On Thursday morning and afternoon we should all wear our green MCTA polo shirts with jeans or slacks. Make sure you have comfortable shoes on for the field trip to the Steamboat Arabia Thursday afternoon.

On Thursday night for the banquet let's dress up a bit... We have a very special speaker lined up so we will want to look nice for him. Ladies- dresses or skirts or whatever makes you look more incredible than you already are. Gentlemen- jackets and or ties would be great and appropriate, but let's at least have slacks and a button up shirt.

Friday morning is all about comfort as most of us will have a long drive home when the conference is adjourned.

One final note... If you tend to get cold easily at meetings and in public places, you may want to bring a sweater along. I have learned that pleasing 105 people with temperature control is next to impossible!

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Dining

88 at The Elms boasts a rustic American dining experience. Our menu is built around quality produce featuring seasonal, locally grown and procured ingredients, many from the grounds of The Elms.

Spa & Fitness

The newly renovated Spa at the Elms offers a place you can spend your days in serenity with pampering spa treatments and a wide variety of amenities.



Guest Rooms

The Elms Hotel and Spa offers the finest in accommodations from Signature Suites to classic guest rooms and everything in between. The Elms provides a renowned experience for all who visit.

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Preventing Credit Card Fraud

by Emily Kampeter, Central Bank in Jefferson City (573.634.1145, Emily_kampeter@centralbank.net)

You, your employees and your members use them and accept them. Credit cards are how we conduct business online, over the phone, through the mail and in person.

In light of recent data breaches, you may be wondering what you can do to prevent card fraud. Awareness is the key to combating any type of scheme, so use these tips to keep you and your staff armed with the latest fraud prevention knowledge.

Using Your Card

- Don't give your account number to anyone on the phone or online unless you know the company is reputable.
- If possible, only carry the cards you need for your outing.
- Save receipts and compare them with your billing statement or better yet, compare them to your online history before you even get a statement.
- Report questionable charges to the card issuer. Visa, MasterCard, Discover and American Express have zero liability policies in place. If you find charges on your statement that you didn't authorize, you won't have to pay for them.
- Notify your card issuer of your address changes or if you will be traveling, so they'll understand the change in your spending patterns without having to call you or lock your account.
- If your card goes missing, contact your card issuer immediately.
- Don't sign a blank receipt. Draw a line through any blank spaces above the total.
- Be aware of "skimming". This occurs when someone with a small, handheld electronic device scans and stores your card data from its magnetic stripe. This usually occurs in retail settings when your card leaves your sight. If you can help it, never let your card leave your presence.



Accepting Cards Face to Face

- Examine the card. All cards have identifying security features, such as holograms and embossed features. Become familiar with various card designs and the unique features of each.
- Compare signatures on the back of the card to the receipt. Make sure the signature on the card is not mutilated, erased or altered.
- The magnetic stripe on the back of the card should appear smooth and straight with no signs of tampering.
- Each card issuer has procedures for what to do when you notice something suspicious – typically a phone number to call for help. Know those numbers so you're prepared when you see something out of the norm. You may also call your merchant services provider for assistance.

Accepting Cards Online, Over the Phone or by Mail

- Only accept cards from members with complete contact information, such as physical address and phone numbers.
- Collect the security code on the back of the card. Fraudsters are not likely to have this information.
- Check email addresses. Names that have no apparent connection to your member's name or include random characters could be suspicious.
- Watch for multiple failed order attempts from the same purchaser.
- Make sure your county has antivirus, malware and spyware detection software, and be sure to update it regularly.
- Limit downloads, software installations, the use of thumb drives and public Wi-Fi on computers used for card transactions.
- Change your passwords regularly and make them complex so they're difficult to guess.



The Future of Credit Cards

The U.S. credit card industry is making changes to address the latest fraud and breaches. Later this year, you'll no longer swipe your card but insert it into a slot. The machine will read a microchip (EMV chip) rather than a magnetic stripe to process your transaction.

You'll be getting these chip-enabled cards from your card provider if you haven't already. If you accept cards via a card terminal, you'll need to talk with your merchant services provider about getting a new one. If you don't get new equipment by October 2015, the liability of fraudulent transactions may shift to you.

Technology keeps evolving to protect consumers, but remember to remain diligent in monitoring your accounts to ensure everything is adding up for your county. If you need help, be sure to contact your financial institution, merchant services provider or card issuer immediately.

MCTA eNews

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Don't forget we're on the
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The purpose of the **Missouri County Treasurers' Association** is to bring about a closer and more cooperative relationship among Missouri's County Treasurers, and to afford opportunities for its members; to obtain a broader and more practical knowledge of the duties and powers of their offices; to study and discuss questions and laws relating to their offices; to thoroughly investigate any contemplated legislation that in any way affects the office of County Treasurer; and to strive at all times to give to the office of County Treasurer the high standing among the county offices of the State to which it belongs.

Message from President Cheslik

Last week I had the privilege of going fishing in Northern Minnesota with my youngest son, Samuel, and my parents. My parents are in their mid-eighties so fishing with them has taken on a whole new meaning. When I was a child my father took me fishing countless times in our 14 foot Alumacraft fishing boat. He taught me everything from preparing the fishing tackle to filleting the fish. My mother would come as well because she loved being able to peer over the side of the boat and entice the largest fish of the school that was circling her bait in the clear Minnesota lakes.

Well, last week, we fished off a pontoon boat because my parents are unable to get in and out of a regular fishing boat. For the first time ever, I had to tie my dad's hook to the fishing line because he is going blind with macular degeneration. My son had to tell him what species of fish we were catching because he could not see the fish very clearly. My mom, sitting in a boat chair due to severe back issues, could not see over the side of the pontoon nor could she stand up to lift the fish over the side of the pontoon. So, when she hooked one she would reel in the line up to the bobber, set her pole down, and grab the line hand over hand to bring in the fish. We would all watch with great anticipation to see the size of the fish that would appear over the pontoon wall.

In spite of the challenges, we had an absolute blast. The Lord blessed us with 72 keepers in 2 days of fishing, but more importantly He blessed us with a boat load of memories to cherish. Knowing that my days fishing with my parents are probably limited made the outing extra special.

"So, what does this have to do with being a treasurer?" you ask. First, in order to be a successful treasurer, never forget there are a lot more important things in this life than being a county treasurer. You have heard it before, but I will say again... make time for God, family, and the ones you love. Secondly, my dad taught me to fish, so I will be able to pass these skills on to my children. And that is another important lesson that applies to all of life, including work. If something were to happen to you, could somebody come in and pick up where you left off as treasurer? Do you have office procedures and protocol in written form? Would your successor be able to find important documents and keep operations running smoothly? Would they be able to "catch fish"?



Announcements

Former Polk County Treasurer Judy Mackey's daughter, Tera Lee Gaver, passed away July 2nd after a long battle with cancer. From Judy and her family comes this message for MCTA members: "Thank you all for the cards, prayers, and everything you did to comfort us during our time of loss. We will miss Tera so much, but know she is in a better place now."



Tera is survived by her husband Earl, and children Cody and Wyatt. She was known for her big smile and made many friends.

Please keep Rita Wilkerson (Monroe) in your prayers as she recovers from eye surgery. She is working from her home until her doctor approves returning to work. She thanks everyone for their prayers and concerns, and she hopes she can make the annual conference.

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