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# MCTA eNews

sponsored by...



Hello, Treasurers -

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

## MCTA eNews

Summer 2017

## Pack Your Bags! Start Your Engines!

MCTA Treasurers and Collector/Treasurers, pack your bags and start your engines! Get ready to head down the highway for MCTA's 2017 Annual Conference,



**Holiday Inn Executive Center**

starting tomorrow, September 13-15. This year's destination is the Holiday Inn Executive Center in Columbia, Missouri. Before you get your much-anticipated "Certificate of Training" this Friday,



you'll meet and hear from the mayor of Columbia, the

Missouri State Auditor, and the State Treasurer; you'll learn about TIFs, investment policies, the latest under the dome in Jefferson City,

interesting and useful legal insight from MAC's General Counsel (the guy with the beard), and the latest with CERF. You'll enjoy a silent auction, and you'll sit back and take in two fascinating presentations: "Unknown Tales of the State Capitol" by Robert Priddy, and "The Power of Words" by Brian Powers.

As MCTA President Lori Smith said recently, "As with so many of our conferences, this year's MCTA conference will be one our members will be the better for." And don't forget Columbia offers plenty of activities after hours and, for spouses, lots of friendly distractions.



**Brian Powers**

## MCTA Welcomes New County Treasurers

When MCTA holds its 2017 Annual Conference (starting tomorrow!), there will be some new faces and some new voices. They will receive a warm welcome from their fellow



MCTA members and will be encouraged to become a vital part of our vibrant association. Indeed, through the vigilant emails of our own Roger Hudson (Cape

Girardeau County), many of us have already greeted our new colleagues. Let's introduce them, in no particular order: Ann Julian of Henry County, Jessica Lee of DeKalb County, Brent Banes of Vernon County, Janice Hundley of

(Continued on page 2)

## Welcome New Treasurers (*continued*)



*"Their are many challenges that come with this position. The delinquent tax sale is one of them."*

**-Brent Banes**  
(Vernon County)

(Continued from page 1)

Carroll County, Jennifer Heidenwith of Putnam County, Paula Wagner of Jefferson County, and Pamela McNeel of Daviess County.

Mentoring new officeholders has become a defining characteristic of our association members. Past efforts by MCTA members who were paired with a new officeholder in providing needed advice and troubleshooting have been met with success and praise by both parties. This year should be no different so, new Treasurers, we encourage you to ask for any help you need in the coming months and years...we all began exactly where you are!

One new Treasurer, Brent Banes of Vernon County, already understands

what he bargained for. "For the few months that I have been here I have experienced what seems like a lot but I know that it is very little," he said. Now that's an approach we can all understand. Brent is the successor to Phil Couch who served 32 years (see Phil's MCTA Interview on page 10), and he is up to the job. Brent says about the learning curve ahead, "There are many challenges that come with this position. The delinquent tax sale is one of them. There are many things that go into the tax sale. I survived the first one and I believe that it actually went rather smooth. Tax season is fast approaching and I look forward to it as well." Brent is up and running! Welcome new members!

## Profile: Warren County's Jeff Hoelscher



**Jeff Hoelscher**  
Warren County

**Years serving as County Treasurer:** Two and a half years.

**How I came to run for office:** Gene Cornell was retiring and I thought I was the best person to hold the office after Gene left and the voters of Warren County thought so, too.

**My favorite politician is:** None.

**What I like most about being a treasurer is:** The people I work with.

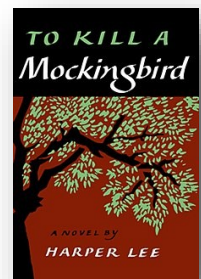
**Most difficult thing about being a treasurer is:** Trying to find out why checks are not cashed.

**Away from office, my favorite pastime is:** Working with my model train layout.

**My favorite book is:** To Kill a Mockingbird.

**Something most people don't know about me is:** I do not need the limelight; I work better in the background.

**Other things you might like to know:** I post videos of my trains on YouTube at "jeff Hoelscher" and live shows on Facebook, "Jeff's Train Corner" at facebook.com/jeffhoelscher1.



### Schedule MCTA Training – Wednesday, September 13, 2017

- 11:30 Registration
- 1:00 Pledge of Allegiance  
Invocation – Justin Hill  
Welcome – Mayor of Columbia – Brian Treece
- 1:15 Introduction of Vendors - Rick Renno
- 1:30 Bill Sullivan, Managing Director, Trish Oppeau, Director and Jason Glidden, Senior Managing Consultant PFM Asset Management, LLC – Understanding Key Elements of an Investment Policy
- 2:20 Break/Vendors/Silent Auction – Break Sponsored by Gilmore and Bell
- 2:30 David Martin Gilmore and Bell – Tax Increment Financing and Special Districts
- 3:15 James Ellison, Communications Specialist – CERF
- 3:35 Robert Eastburn, Retirement Plan Advisor - Empower
- 4:00 Business Meeting  
Appoint Nominating Committee  
Appoint Audit Committee  
Professional Services Committee
- 4:30 Adjourn

### Schedule MCTA Training – Thursday, September 14, 2017

- 7:00 Breakfast – Sign In
- 8:15 Welcome  
Invocation – Justin Hill  
Announcements – Updates
- 8:30 Honorable Nicole Galloway, State Auditor – Lori Melton, Auditor's office – Audit Topics
- 9:30 Adam Rouse, Brown Smith Wallace LLP – Top Ten Audit Findings and Fraud
- 10:30 Break/Vendors/Silent Auction – Break Sponsored by Computer Information Concepts, Inc.
- 10:40 Travis Elliott – MAC General Counsel – Treasurer Topics/Things that make you go Hmmm!
- 12:00 Lunch
- 1:00 Rob Raymond, Zobrio – Bank Reconciliations Issues/Errors
- 1:30 Scott Harper, Director of Div. Unclaimed Property – Unclaimed Fees
- 2:00 Robert Priddy – State of MO Historical Society – Unknown Tales of the State Capitol
- 2:45 Honorable Eric Schmitt – State Treasurer – Office Updates
- 3:15 Break/Vendors/Silent Auction
- 3:30 Kayla Wilbers – Cyber Security Planning for Your Cyber Monday
- 4:15 Business Meeting  
Minutes 2016 – Elaine Gilley  
Treasurer's Report – Karen Matthews  
Reports Nominating Committee  
Reports Audit Committee
- 4:30 Adjourn
- 6:00 Banquet/Entertainment

### Schedule MCTA Training – Friday, September 15, 2017

- 7:00 Breakfast – Sign In
- 8:00 Welcome/Invocation  
Announcements – Finish Up Silent Auction
- 8:15 Brian Powers – The Power of Words
- 9:15 Fred Dreiling & Becky Schofield - Legislative Updates
- 9:45 Break
- 10:00 John Korasick Secretary of State Office, Director of Local Records and Lisa Janes, Field Archivist  
Record Retention & Storage
- 11:00 Jim Plattc CERF Rep. – CERF update
- 11:15 Business Meeting  
Unfinished Business  
Election of Officers  
Introduce 2017 – 2018 MCTA Officers and Board
- 11:30 Hand out Certificates
- 12:00 Adjourn





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"Let your creative side run again this year and let's have some fun!"

-Kathy Kiddoo

## Don't Forget Your Auction Items!

By Kathy Kiddoo (Scotland County)

With our Fall Training only a day or two away, I thought I would remind everyone that we are having a "Silent Auction" again this year.

*Each treasurer is asked to bring an item to be bid on, or go in with a few other treasurer's and put together an auction item.* There were so many great ideas last

year. Let your creative side run again this year and let's have some fun! On the following page of this newsletter is a bid sheet for your donated item. If you would fill in the item description, the county or counties donating, the estimated value and attach it to the auction item, it will make the pro-

cess a little smoother for checking them in. I will also have some extra bid sheets available conference day for those last minute donations. If you have any questions, please feel free to contact me ([sctreas@nemr.net](mailto:sctreas@nemr.net)).

## State Auditor's County Government Day Well-Received

Leaders and representatives from counties across Missouri attended State Auditor Nicole Galloway's County Government Day in Jefferson City July 26<sup>th</sup>. "As a former county official, I recognize the challenges that come with governing at the local level," Auditor Galloway said.

The day-long training and conference included sessions focused on

routine audit findings and ways to correct and prevent common issues. One session focused on requirements of local taxing districts, including tracking of financial activity, while another session covered common types of fraud, including ways to identify it and tips for working with law enforcement and the State Auditor's Office if fraud is

suspected. Also discussed is a resource for Missourians who suspect waste, fraud and mismanagement of public finances or resources – the can report such activity to the Whistleblower Hotline anonymously. July's event included about 120 leaders and representatives from more than 50 county governments across the state.



## Randolph County Enjoying New Building Since May

Penny Henry (Randolph County) has nothing but nice things to say about their new administration building. Before completion of their new facility, Randolph County

officials had been somewhat scattered over the last eight decades. A fire in the 1950's destroyed the 2<sup>nd</sup> Floor of the Randolph County Courthouse. The ground floor of the old 1880's building was salvaged and a small addition allowed most of the county officials to



remain in Huntsville, the county seat. However, the Prosecuting Attorney, the Juvenile Department and the Public Administrator moved to an abandoned post office building in Moberly, six miles away. Tragedy struck June 22, 2000 when two deputies lost their lives in a jail break-out. Voters decided it was time to have a secure jail and the Justice Center was built in 2006. It housed the Circuit Clerk, the Sheriff and the Jail. Then, approximately ten years ago, the basement flooded in the Moberly building and caused the Prosecuting Attorney to lease an office

separately. Needless to say having offices scattered between the two towns was inconvenient. Voters ultimately passed a bond issue to be paid off in approximately ten years with a quarter cent sales tax. But the new building wasn't flawless, as Penny noted, "At first, a water pressure glitch in the sprinkler system caused deafening fire alarms to go off when certain toilets were flushed! It was both comical and chaotic. It is fixed now and the comfort of new and the convenience of having all county offices on the same campus is great." Enjoy, Penny!



## Silent Auction Bid Sheet

Item# \_\_\_\_\_ Item: \_\_\_\_\_

Donor: \_\_\_\_\_

Est. Value \$ \_\_\_\_\_

*(\$1 increments)*

County: \_\_\_\_\_ Name: \_\_\_\_\_ \$ Bid: \_\_\_\_\_

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## Have Interest Rates Plateaued Already?



When the Federal Reserve's Federal Open Market Committee (FOMC) meets next week (September 19-20) most County Treasurer eyes may not be watching. But they might want to. If the monthly yield of your county's bank deposits earn is based on the fluctuating rate of a particular U.S. Treasury Bill then next week's FOMC rate decision might have a noticeable effect on your monthly yields in the rest of 2017. And if you invest in Certificates of Deposit or in U.S. Treasuries or Agencies then, again, you might want to find out what happens next week. The effect of a rising Fed Funds target rate on Treasury yields is not always direct and immediate, but it is a link and, over time, an ever-increasing Fed Funds rate will typically result in rising Treasury yields. Which makes County Treasurers look pretty smart, right? So what's happened so far in 2017? The Fed has increased its rate twice and the result has been a noticeable increase in bond yields, though recent turn of events (think crazy North Korean and gargantuan hurricanes) have sent investors temporarily into government bonds which makes prices go up but

yields go down. All in all, it's reasonable to believe if the Fed moves forward next week and "pens" in the third of the three increases they "penciled" in for 2017 then the impact on Treasuries and Agencies would be a positive one (if you're in the market for higher yields, not lower prices).

But despite the possibility of a third increase in one year of the Fed Funds rate, bets against the



Fed doing so have increased dramatically in just the past couple of months (yes, there's a market where people can gamble over the likelihood of rates

going up or down!). Consider that in July the federal-funds futures market had a 60% chance of a rate increase in September while by August that chance was down to 47% and dropping. Why the quick drop in faith the Fed will raise rates? The principal culprit is the lack of inflation. The Fed has set a 2% annual target rate and yet inflation remains much softer just has it has for the past 5 years. This despite solid economic growth and very low unemployment. And this is the confusing part. Historically, as unemployment levels drop, inflation normally increases as

employers chase workers by increasing their wages. Since increasing consumer prices are still thought to be a key component to a healthy economy, the lack of increasing prices worries the Fed. Why tighten monetary policy (i.e., increase the Fed Funds rate) if the economy is not showing signs of overheating?

Add to that conundrum is the Fed signaling its intention to steadily reduce its very significant balance sheet. How significant? Approximately \$4.5 trillion! As the Fed simply allows its various investments to mature and not reinvest, that will have a yet unknown impact on investors' willingness to purchase federal debt which, in turn, may impact the stock market and bond yields. Still, there's the possibility inflation data between today and next week might show inflation increasing and that could be persuasive to at least some members of the FOMC. All of this is to say the future of your monthly bank interest is undeniably dependent, in part, on what the Fed does next week. Stay tuned!

*Information for this article comes from numerous 2017 sources including WSJ, NYTimes, Federal Reserve Website, et al.*

## CERF Representative Upbeat on Future Yields



I have been asked many questions this year about our CERF retirement as to where it is and where it is headed. In this piece I'll try to provide my insight and I hope it provides some satisfaction to our MCTA members. Please bear with me as I would like to elaborate chronologically. Upon being seated on the CERF Board in mid-2015, I was asked and made known that I would be more comfortable with the Investment Committee and would have

little interest in the Administrative Committee which oversees the CERF day-to-day operations. I have been very happy in investments and I have concentrated on fixed income (bond trading) which makes up 30% of CERF's portfolio. In late summer 2016 I was told that our actuary would be retiring and that the Administrative Committee was in the process of picking another investment firm. About that time a gentleman started showing up at our

board meetings. I asked who he was and was told that he was from the Joint Committee on Retirement. While we were at 71% funding we were not on their watch list but they wanted to monitor our meetings for informational purposes. About that time we contracted a new actuary who came well recommended with several other public retirement institutions as clients. At our first meeting with our new actuary he informed us that he disagreed with the data



## CERF Representative Upbeat... (continued)



*"I have been, as you can probably tell, at odds with the assessment of our current actuary."*

**-Jim Platt**

MCTA CERF Representative

(Continued from page 7)

and methods used to calculate our funding ratio. He brought up several points for instance that our fee income was flat and not increasing, that we had gone from 7,000 participants to over 11,000 and that we were using an 8% gain in long term income projections to the fund while his other clients were using 7%.

When asked for comments I countered that in past years that our investment strategies had brought in a much higher rate than 8% and that the past few years should be treated as outliers. The Board, after much debate, voted to lower the long-term investment projections to 7.5%, which kept us above the 70% watch list threshold.

All the while the Joint Committee representative was reporting back to the committee and then decided to put us on the watch list.

They notified the Board that we would need to present ideas to them to increase funding for the fund.

The Board was now faced with few options since we are a fee-based

fund - we would need to either raise fees, do away with the match, raise payroll deductions or some combination of all three. We presented this to the Joint Committee in what we thought was opening a dialog and to our total surprise on the following Mon-

day the committee chair had filed a bill.

The bill was written to increase fund to CERF by \$10 million per year which would put us on track (using current data and formulas) to be 100% funded in 20 years. But after the bill had passed the Senate and was brought to the House floor as an amendment it was, much to our surprise, opposed by the Missouri Association of Realtors. As I say, we were surprised since they didn't testify against it in the committee phase of the process. It seems that their heartburn was over the \$3

increase to Recorder filing fees. I was there that day and somehow the legislators were getting a lot of misinformation like "some big counties were paying in

to CERF but were not in CERF" which, of course, was totally false. Well the

bill failed even though the House speaker voted for it which further confused the legislators who didn't know they were being given inaccurate information. We had one more chance so we removed the Recorder fees. It then passed overwhelmingly but we lost \$2 million of our projected \$10 million per year increase. Now, for the where-are-we headed portion of this article. I have been, as you can probably tell, at odds with the assessment of our current actuary. Here is my

argument (which, by the way, is quite moot at this point): In 2007 our fund was worth \$255 million; at the end of 2008 we were at \$205 million - a loss of \$50 million. At the end of May of this year we stand at \$471 million. This means that in the first ten years of the fund we put away roughly \$200 million and in the decade following we more than doubled that.

Included in those years is the dot-com collapse in 2000, the 9/11 collapse, and the mega bank collapse of 2008.

In spite of everything we have shown 10% average gains over time...not

7%. Meanwhile our fixed income (bonds) portfolio has had dismal performance at around 2% over the past several years (which means the 70% equity portion of our fund has dragged the 30% fixed income portion to the \$471 million we currently have). But it still important because if the equity markets were to drop our bonds would suddenly become very valuable and possibly offset any losses (insurance). We have recently retained BlackRock, one of the biggest financial investment firms in the world to assist us in managing a substantial portion of our fixed income portfolio.

They are promising upwards of 6% return in the near future, which would be rocket fuel to our bottom line. There are a lot of ifs and buts between here and there and in my opinion we are on a very good track but bear in mind I don't have a degree in actuarial science!





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## Interview with Phil Couch (Vernon County)



**Phil Couch**

Former Vernon County Collector/Treasurer may be happily retired, but the 32 years he served Vernon County is always part of his thoughts. How did he get started all those years ago? Well, look to his parents and that is a good part of the answer. His parents were active in local politics all of Phil's growing up years and onward. They talked about politics, and most every evening Phil's father hosted friends around their kitchen table. "People would show up with coffee and beer in the afternoon," Phil said.

His father was a farmer and his home served, you could say, as the local grand central station. But this exposure to politics goes back even further. Phil's grandfather, Clyde "Jinx" Vernon, was state representative during 1948-52. And Phil's uncle was a prosecuting attorney in the 1940s and 50s. Well move forward a bit. Phil farmed himself in 1970's and 80's. Phil said, "I had three kids to feed and I said at one point this

is not working for me... I've got to do something different." Luck and fortune would have it that the Vernon County Incumbent about that time said to Phil he should run for county collector/treasurer. Phil had an advantage. He was on the School Board. But, still, there were 7 contestants and so it wasn't handed to him. Phil was the victor in 1984 and his fortunes changed. And he's been fortunate when it came to election campaigns in subsequent years, saying,

was looking forward to retirement. Phil thought, "I have a large cow herd and I have 24 grandchildren." It was an easy decision. Now he enjoys spending his time with all those grandchildren who range from 1-11 years of age and they all live all within 15 minutes of each other. And the other loves of his life...his cattle. Most of his cattle are Black Angus and Mixed Angus. Phil has three daughters from a previous marriage and his wife has three sons as well. All are grown and doing well. Phil attends Bronaugh Christian Church 15 miles south of Nevada which is where his parents attended. He watches football and basketball when time allows. And what does he say about how he has spent his time all these years? Phil said, "I thank my family for their support. I would not have been able to do the things I have without their love and support." Well said.

And what does he think of retirement? "Retirement is great! You are all going to love it someday. The best part is you don't have to show up at the courthouse and CERF just puts money in the bank for you the first of the month!"



**Bronaugh Christian Church**

"I've only had opposition about half the time in the eight 4-year terms I sought." Fortunate indeed!

What Phil enjoyed the most serving Vernon County was meeting the people and, in particular, feeling like he'd made a difference at the end of the day. And the most challenging? Being both a collector and a treasurer and being able to juggle the two workloads at the end of the year. Before retiring people kept asking if he



**Phil's grandfather  
Clyde "Jinx" Vernon  
MO State Rep.  
1948-52**



**Representative Patricia Pike (R-126th) presents Phil, wife Peggy, grown children and grandchildren with retirement plaque**



**Phil's real love!**

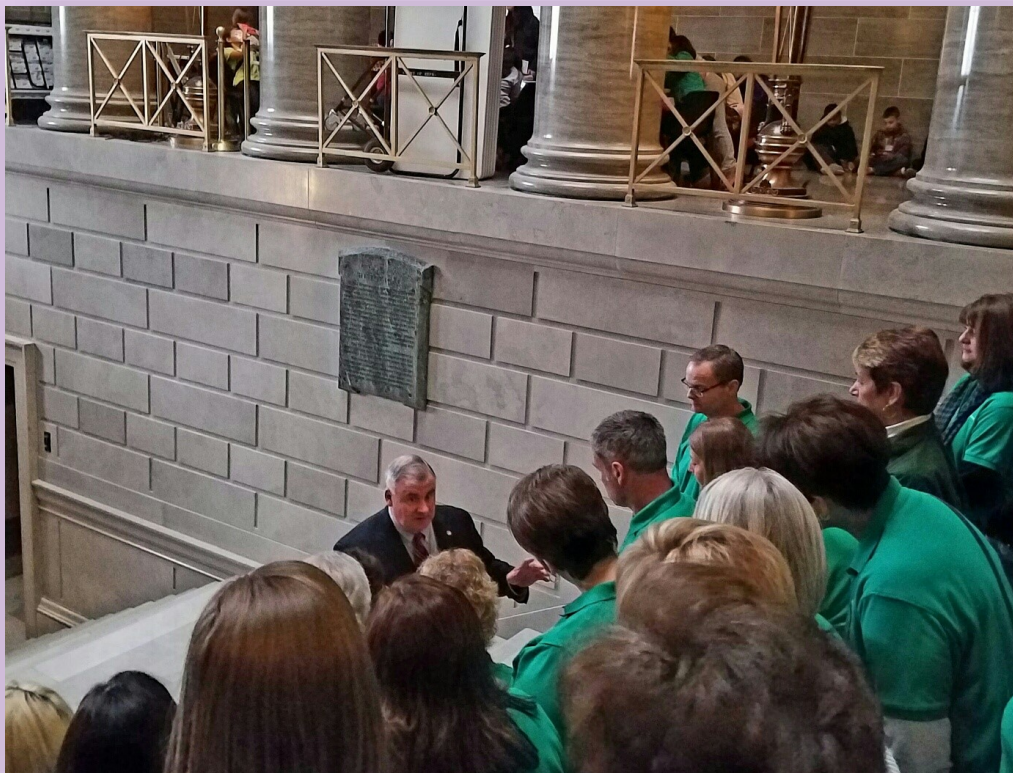


## Pie Day 2017...over but not forgotten!



Thank you for another successful Legislative “Pie Day” at the capitol! Representative Walker contacted me last night and said there was positive feedback again on our pies! He said when we see those green shirts and pies they know the Treasurers’ are in the Capitol. He commented it is your “signature” activity that everyone recognizes. I have attached the two group pictures his legislative aide took, which I thought was hilarious how the young man was pretty picky to get everyone’s faces in the pic! I really do enjoy “Pie Day” and appreciate all of the help everyone provided. Thanks to Tom for ordering and bringing the pies, thanks to Becky and Fred for setting up the day and getting us a room to organize and do our prep work, and thanks to everyone who attended and brought the now famous “31” bags! J Senator Munzlinger’s office aide commented on what a good group of people we are and a very enjoyable group of people! That is something we all already knew! Thanks again!

***-Lori Smith***  
MCTA President



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## 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 Smith



As things wind down for me in my two year presidency of the MCTA, it has been such a blessing at a trying time in my life. I truly believe that we are part of an organization that is made up of some of the most wonderful elected officials across the state of Missouri. When I look at our organization I don't see Democrats or Republicans; I see a group of caring individuals who always asked "What can I do for you?" or "How are you getting along?" You all have lifted me up and cheered me on these last two years and it has been an honor to serve as your president.

As I went about planning for the 2016 and 2017 annual training, I had certain goals in mind. First, that you would all learn something different about our positions. Second, that you would be uplifted/motivated/inspired during training and would feel better after training than before it started. Third, you would actually be entertained and laugh. Sometimes in our lives we forget to laugh and enjoy our jobs, co-workers and life in general on a day to day basis. We need more laughter because I truly believe if we can laugh we can relieve stress. Fourth and finally, that when you left the conference you were glad you attended and would actually look forward to the next time we would meet. I hope I have met these goals.

I enjoyed attending the MAC Board meeting as our affiliate President and I hope that I represented you well. It is kind of bitter sweet because I am glad to move on to past president, but I will also miss the meetings and planning that went along with serving as president.

We have such a gifted group of individuals who are diverse in their skills and individuals who are willing to serve and share those skills. I truly believe that serving as a Treasurer for my county and being a part of the MCTA is an awesome honor and you all have added and contributed to that feeling. A sincere thank you from me to you, for being such an awesome group of people.

**-Lori Smith** (Adair County)


## Sympathies



Dear Fellow Treasurers: I want to sincerely thank you for the outpouring of love and support when my sister Beth passed away. I have always known what a special group this is - and continues to be. *Thank you.*

**-Becky Schofield** (Dallas County)

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Our agency was established in 1951, becoming Teeple Insurance Agency in 1985. Our staff has over 75 years combined experience in the insurance industry.

As an independent agency, representing many companies, we offer coverage with top-rated companies at competitive rates. Our high level of customer satisfaction is accomplished through product knowledge, specialized marketing, and personal service after the policy is sold.



**Call Us for a quote...**

**573.378.4246**

**Toll Free: 888.999.4246**

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