

INSIDE IPERS

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From the Desk of IPERS' Chief Executive Officer, Donna Mueller

Dear Members:



I am pleased to take this opportunity to introduce myself as the new Chief Executive Officer of IPERS. While new to Iowa, I am not new to the public pension field having spent the past six plus years as the Executive Officer of the City of Boston Retirement System in Boston, Massachusetts. I'm also not new to the Midwest. I am a Minnesota native with a Bachelor of Arts in Political Science from the University of Minnesota and a law degree from Washington & Lee University. I practiced law in northern Wisconsin for 10 years before moving to Boston. I am honored to accept this position to serve the public employees and employers of Iowa.

When I interviewed for this position last fall, I was impressed with the quality of the staff of IPERS and of the soundness of the retirement plan. Recently, several outside rating agencies validated my initial impression that IPERS is a quality pension plan. As further explained in a related article in this issue, Cost Effectiveness Measurement, Inc. (CEM) concluded that IPERS is a low cost, high-value provider of pension services.

In addition to the high rankings in the area of service delivery, IPERS' investment unit also continues to outperform other public funds. According to the Trust Universe Comparison Service (TUCS), IPERS has produced top quartile investment returns when compared to other large public funds. This top performance was reported for the fiscal year ending 6/30/02, but it is important to note that IPERS has continued to outperform other public funds through end of the calendar year of 2002.

While IPERS is recognized as a top performing public pension plan, we are also facing the same challenges as our colleagues in the pension field: to ensure secure funding for future benefit payments. Our funding status of approximately 93% places IPERS in a much better position than many in approaching the long-term funding challenges. What is at the basis of our challenges? Changing membership demographics (new entrants are older and members are living longer), static contribution rates and a long running bear market have converged at the same time to what some in the field have described as the pension "perfect storm." Please review the articles in this issue which speak to the studies that are underway to see us through the "storm."

I also want to take this opportunity to share with our members an invitation to participate in celebrating the 50th "Golden" Anniversary of IPERS. The conference celebrating IPERS' longevity is a great opportunity to connect with our members; the employers, active members and retirees. I feel especially privileged that in my first year with IPERS I am given the opportunity to explore the history and future of our public pension plan. In establishing IPERS, the legislature codified the purpose and goal of IPERS. In recognizing the Golden Anniversary of IPERS, I want to share with you this codified purpose statement found at §97B.2 of the Iowa Code:

"...to promote economy and efficiency in the public service by providing an orderly means for employees, without hardship or prejudice, to have a retirement system which will provide for the payment of annuities, enabling the employees to care for themselves in retirement, and which will improve public employment within the state, reduce excessive personnel turnover, and offer suitable attraction to high-grade men and women to enter public service in the state."

This purpose is as true today as it was 50 years ago.

On a closing note, I want to thank everyone for the welcoming reception I've received from staff, board members and the many retirees and members in the communities. Thank you. Together we can weather the "Perfect Pension Storm."

Sincerely,

Donna Mueller, Chief Executive Officer

IPERS' Response to the Need for Additional Contributions from Employers and Members

By Greg Cusack, Chief Benefits Officer

A Pension "Perfect Storm"

Whether you are an elected or appointed official, a teacher or a police officer, or the Governor or a nurse's aide, this is a very challenging time to be in public employment and/or involved in setting public policy. The most prolonged bear market since the Great Depression of the previous century, coupled with an economy struggling to emerge from (and not slip back into) recession and the tumultuous world events following September 11, have all created a "perfect storm" for government budgets at all levels. Not surprisingly, pension plans, whether private or public, have been adversely affected, too, at the very time they are already struggling to deal with the oncoming wave of "baby boomer" retirements. IPERS' situation is aggravated by the important fact that we have not had an increase in contribution rates for over 24 years!

IPERS' Contribution Rates

Even though IPERS' funds are among the most diversified and best risk adjusted in the nation, your system has also been effected by these interrelated events. In her report for the fiscal year which ended June 30, 2002, our actuary concluded that, "the current statutory contribution rate of 9.45% will not be sufficient to provide all of the future benefits promised to current members." Therefore, "we believe some type of additional contributions will be necessary in the future."

Key Choices for the Future

These words from our actuary are cause for action; they are not, however, a reason for panic or worry. As we move forward together, it is vital that our members keep in mind the following:

1. There is **no** reason for a hasty or ill-considered response.
2. Current retirees' benefits are safe.
3. Current accrued benefits by nonretired members are safe.
4. The central issue (and dilemma) – looking at future benefit rate accruals for current nonretired members and/or benefit levels for younger or not yet hired persons many decades in the future – contains three policy options:
 - a. Raise contribution rates for both employers and employees sufficiently to bring the System back into full actuarial balance;
 - b. Reduce various components of the retirement benefit plan (including such matters as refund and death benefit amounts, early retirement allowances, and even the benefit accrual rate itself) so that no contribution increase is necessary;
 - c. Some combination of "a" and "b".

Finding the right choices among them is a task that will require good judgment, healthy ethics, inter-generational balance, and the courage to continue to plan sound public retirement policy into the future.

Some Perspectives

1. IPERS has weathered various crises during the past 50 years – and survived stronger than ever. We must work together so that the outcome of this challenge is the same.
2. IPERS matters to one heck of a lot of people – over 320,000 members, of whom over 73,000 are currently retired and another 50,000 will be retired within ten years.
3. IPERS' pension payouts mean a boost to the Iowa economy of \$700,000,000 each year. This amount continues to grow.
4. We run a "tight ship" with responsible management, very low administrative costs, and member valued, quality services.
5. Our current contribution rates have been unchanged for **24 years!**
6. IPERS' contribution rate of 9.45% compares favorably to the national average of 13.90%.
7. We must keep our balance, and our wits about us! Just as we did not allow the excessive returns of the "boom" years in the late 1990s to distort our investment or program planning, neither must we allow these "bust" years to panic us – or the policy makers responsible ultimately for our welfare – into choices which will penalize future generations of Iowa public employees.

IPERS' Response to Date

1. Our actuary, in cooperation with our principal investment consultant,

Continued on page 2

IPERS' Response

Continued from page 1

- began a long-range asset-liability study in December 2002, which should be completed by mid-summer 2003. From this complex model, we will learn both what contribution rate increase we will need in total, as well as how various benefit curtailments for future accrual would reduce some or all of that needed contribution rate.
- The Benefits Advisory Committee has been working for months on two major areas: First, which benefit curtailments are the "fairest" should we have to consider such; and Second, what kind of long-range cost of living program should we consider to replace the *Favorable Experience Dividend* (which, without additional funding, will certainly run out of money to pay January dividends within the next 8-10 years).
 - Collectively, we have been doing our best to keep key policy makers informed of our steps, precisely in order to aid them in attaining perspective.

IPERS' Planned Responses through December 2003

Once we receive the results of the asset-liability study, matters will move relatively quickly.

- Working with the Benefits Advisory Committee, we will attempt to inform and receive comment and advice from our members and participating employers. This will be through survey instruments, focus groups, and appearances before larger audiences. *We need to know how you feel about the choices before us.*
- We will assemble an array of choices for consideration by the Governor and Legislature, accompanied by "pro" and "con" arguments for each.
- We will recommend those action steps that we believe will achieve the dual goal of *fairness for members and employers* and *fiscal soundness of the System*.
- We anticipate that all of our principal recommendations will be made to become effective July 1, 2004.

What Can You Do?

- Stay informed, calm, and thoughtful.
- Visit our website (www.ipers.org) often, review the material there, and think through the choices as you understand them.
- Provide us with your opinion.
- Send us emails via that same website, or letters by post. Tell us what you would prefer and why.
- As the choices become clearer, let your state senators and representatives know of your opinions.
- However imperfect it may seem to us at times, we do live in a viable democracy. Policy makers want and listen to your input. As the choices become clearer later this year, it will be invaluable if our members express themselves – individually and through their membership associations.

The future course of IPERS will be determined soon. You, our members, have the greatest stake in the eventual resolution. Let your thoughts and voices be heard!

Comparing IPERS' Costs and Services to Those of Other Major Pension Plans

By Greg Cusack, Chief Benefits Officer

Last year, IPERS engaged *Cost Effectiveness Measurement, Inc. (CEM)* to conduct a Benefit Administration Benchmarking Analysis whereby our services – their variety, quality and cost – would be assessed against those offered by our "peer group" of public employees' retirement systems around the United States. We have recently received their *draft* report – an inch thick, double-sided compendium of detailed analyses – and are very pleased overall with their findings.

At a time when we know that every penny we expend in administering this plan for you is under (appropriately) close scrutiny, it is affirming to have experts confirm that we are, indeed, very low cost providers of high quality services to our active, inactive, and retired members. After reviewing some of the salient information which follows, we hope you will be pleased and proud of us, too! We take very seriously our obligation to expend Trust Fund monies in a manner which is both measured and efficient. Ultimately, it is your confidence and trust in us that allows IPERS to function as smoothly as we do.

Here are some of CEM's key findings (Note: Except where otherwise noted, all quotes are from the report's *Executive Summary*):

- And just whom were we compared with? "The most relevant comparisons are to systems that are similar to you. Thus, your peer group is comprised of U.S. systems that administer multiple plans ... with fewer than 500,000 members (14), and remaining U.S. systems closest to you in membership (6)." (p. 2)
- IPERS' "Total Cost of \$26 per active member and annuitant is third lowest of the peers. The peer median cost is \$50." (p. 4)

- The IPERS "below median cost is surprising given your higher relative work, close to median service and close to median complexity." (p. 17)
- More specifically, our per activity costs rank either "very low" or "lowest" for most of our major service functions (initiating retirements, providing estimates of future pensions, paying death benefits and processing service purchase applications). The two exceptions are in counseling of members preparing for retirement (a person to person, relatively intensive activity) and in processing refund and death benefit claims (high complexity).
- By contrast (but consistent with our "low-cost, high-value" overall ranking), our service level scores rank generally "very high" or "highest." Those areas where this is not true – service levels for employers, more frequent and informative communication with our members (excluding newsletters), the flexibility of our website (currency of information and availability of all forms for convenient downloading), and our lack of widespread and frequent feedback sampling from our members – are places where we already knew we were not measuring up to our desired levels.
- We administer more members per administration employee than our peers. (See *Peer Characteristics*, p. 20). We have twice as many members per IPERS' member service employee (4,060) than does the average peer plan (2,056). Moreover, we have among the fewest total staff of all of our peer systems (81), wherein the median size staff is 147.

Taken together, we believe this is proof positive that we are one of the best multiple-employer public pension plans in the country, delivering high quality services for rock bottom costs. As our members, I hope you are pleased to know that we are behaving as good stewards of your money. We remain dedicated to providing ever improving and member-responsive services for the same cost effective dollar as in the past!

IPERS 50TH Anniversary Celebration And Conference "Serving our Members and Iowa since 1953"

The agenda for the IPERS 50th Anniversary Celebration and Conference scheduled for July 30 and 31 has been finalized, and other activities are moving along on schedule. The program has something to offer for active members, retirees, and employers, and all are encouraged to register early for the event. You are reminded that the cost for registration before the conference is \$20.00 and registration at the door (if space is available) is \$25.00. Information will be available on Des Moines restaurants and information on events will be posted on the website within a few weeks of the conference. Below are the agenda and the registration form:

| | |
|----------------------|---|
| July 30, 2003 | |
| 5:00–6:00 PM | "Get Acquainted" Reception at Four Points Sheraton Hotel – Registration |
| 6:00 PM | Dinner and Attractions Around Des Moines on Your Own |
| July 31, 2003 | |
| 08:00–09:00 AM | Registration and Networking |
| 09:00–09:30 AM | Welcome and Introductions – Donna Mueller, IPERS CEO |
| 09:30–10:00 AM | IPERS' Investments: Yesterday, Today and Tomorrow – Kathy Comito, Chief Investments Officer |
| 10:15–11:00 AM | Keynote Address: Defined Benefits vs Defined Contribution Plans – Anna Sullivan, Executive Director, Nebraska PERS |
| 11:00–11:30 AM | The Road Ahead: Challenges Facing IPERS – Donna Mueller, CEO |
| 11:45–01:00 PM | Recognition Luncheon: Remarks by Governor Thomas Vilsack (Invited) |
| 01:00–01:30 PM | Legislative Update – Lowell Dauenbaugh, Chair, IPERS Benefits Advisory Committee (Associate Executive Director, ISEA) |
| 01:45–02:30 PM | Workshops (Tour of IPERS Building will run concurrently with workshops) <ul style="list-style-type: none"> • Preretirement Planning (Active Members) • Stretching Scarce Financial Resources in Retirement (Retirees) • Employer Compliance Review (Employers) |
| 02:45–03:30 PM | Workshops Repeated (Tour of IPERS Building) |

IPERS 50th Anniversary Celebration Registration

Name: _____

Street Address: _____

City: _____ State: _____ Zip: _____

____ Registration fee of \$20.00 per person is enclosed*.
Return no later than July 7, 2003

____ I will attend Reception

Send to: IPERS 50th Anniversary
Attention: Kim Pinegar
P.O. Box 9117
Des Moines, IA 50306-9117

*For groups, provide list of participants with above information.

The Benefits Advisory Committee Is Working to “Solve” IPERS’ Fiscal Problems

By Lowell Dauenbaugh, Chairman
IPERS’ Benefits Advisory Committee

The Benefits Advisory Committee (BAC) assumed its formal duties at its initial meeting of July 5, 2002. According to the Code of Iowa, our core responsibility is to “consider and make recommendations to [IPERS] and the general assembly concerning the provision of benefits and services to members of the system.”

The Actuary’s Report of June 30, 2002

In her annual report on the status of the Fund at the end of the fiscal year ending June 30, 2002, IPERS’ actuary – Patrice Beckham of Milliman USA – commented that IPERS is well funded at approximately 93%. However, she cautioned that, “given the current [state of the Fund], we believe some type of additional contributions will be necessary in the future.” She went on to say:

The fact that the System is not in actuarial balance does not create an immediate funding concern for the System. System assets are sufficient to make future projected benefit payments for many years. The shortfall between assets and liabilities that is indicated by this year’s valuation is a long term funding issue.

Because of her findings, the workload of the BAC in recent months has been focused on weighing some hard choices involving various levels of future contribution rate increases and/or reductions in future benefits. We hope that you will also be involved in helping us determine the shape of IPERS’ future.

An Overview of IPERS’ Contribution Rate History

IPERS’ existing combined contribution rate of 9.45% (for regular service members) has been remarkably stable for 24 years, a record few other public pension plans come close to matching. Unfortunately, like all pension plans (public and private), IPERS has been negatively impacted by the battering of the longest running bear market since that of the Great Depression. If benefits are to remain stable and attractive for our younger members decades into the future, we believe that employees and employers alike must be willing to step up to the plate in order to raise the contribution rates paid to IPERS.

Our Challenge: Defining IPERS’ Future

The BAC, and its preceding organization, the Constituent Group, worked for many years to improve the long inadequate benefit structure of IPERS. We did so through a well-planned, consensus-building, multi-year manner, utilizing a close alliance with IPERS’ staff and supportive members of the Legislature. It would be nothing short of a tragedy if IPERS’ present financial situation became the occasion for the start of a rollback of these same benefits.

It is understandable that policy makers would be sensitive to fiscal realities. But there are *other* realities of equal importance:

- Fewer public employees are constantly being called upon – by their employers and the public – to do more with reduced resources.
- Many public employees, including a growing number of teachers, find themselves at risk of insult and even injury at the hands of the very public they are charged with serving.
- The great majority of public servants make relatively modest salaries when compared with their private counterparts.
- Like most Iowans of modest means, public servants find it difficult to set aside additional money for retirement when faced with the pressing immediate needs of housing, education, and health care.
- Once retired, Iowans are living longer. We are convinced that without an adequate defined benefit plan as the core of their retirement income, a growing number will find themselves outliving their scant savings. At that point, every dollar “saved” today by crafting a less adequate retirement program will cost future taxpayers as we will have no choice but to support these persons through increased funding of state-sponsored welfare programs.
- IPERS provides a secure, core retirement benefit for its members and it also pumps significant money into the Iowa economy every month. IPERS pension payments are approaching \$1 billion annually. As almost 90% of IPERS’ retirees stay in Iowa, most of this money is spent in Iowa, helping to sustain the livelihoods of other Iowans and builds the Iowa economy. IPERS is an investment that provides dividends for all of Iowa’s future.

As always, we believe the larger picture must frame our response to IPERS’ present financial situation. If you are interested in helping, here are some suggestions for how you can make a difference:

1. **Become better informed:** There is excellent educational material on IPERS’ website(www.ipers.org). Visit it and take time to better understand your program and some of the major issues facing all of us.

2. **Make your voice heard:** Write us c/o IPERS, or via the IPERS website, and let your legislators know how you feel about preserving IPERS’ retirement program.
3. **Attend the 50th Anniversary Celebration in Des Moines this July:** This will mark the formal beginning of our efforts to set forth the challenges and options before us.
4. **Become more involved with your member or employer association:** There is strength, wisdom, and energy in working together with others on a common cause. Few issues are more important than retaining a sound retirement plan for Iowa’s public workers?
5. **Keep the Benefits Advisory Committee and IPERS informed of your efforts and ideas:** As we are all truly “in this together,” we rely upon your feedback and action reports to assist and guide us.

IPERS marks its 50th anniversary this year! Let us ensure that through our hard work it will be around for public employers and employees for the next 50 years!

IPERS’ 2002 Investment Portfolio Returns

By Kathy Comito, Chief Investment Officer

IPERS ended calendar year 2002 with investment portfolio assets with total market value of \$14.3 billion.

Like most institutional and individual investors, IPERS has experienced lower investment returns since early calendar year 2000. While we want to keep you informed about our returns, we caution you to remember that since IPERS is a “defined benefit” pension plan, ***your level of retirement benefit is set in Iowa law.*** This is in contrast to “defined contribution” pension plans, where the actual investment returns earned on your own and your employer’s contributions directly determine the dollar amount of your eventual retirement benefit.

The table below shows IPERS’ annualized investment returns for various time periods as of 12/31/02, and compares these to the median returns of two commonly-cited public pension fund peer universes. We are pleased to report that IPERS not only beat the median return of the public pension fund universes for all time periods shown, but ***IPERS’ return ranked in the upper 25% of these peer groups for the one, five and ten year periods!***

| | One Year | Three Years* | Five Years* | Ten Years* |
|---|---------------|---------------|--------------|--------------|
| IPERS’ Returns | -5.72% | -3.14% | 4.56% | 8.81% |
| Median Return for Universe of Large Public Pension Funds ¹ | -8.98% | -4.31% | 2.95% | 8.15% |
| Median Return for Universe of All Public Pension Funds ² | -9.01% | -4.26% | 2.95% | 8.12% |

*Annualized returns shown

¹Trust Universe Comparison Service’s “Public Funds > \$1 Billion” Universe

²Trust Universe Comparison Service’s “All Public Funds” Universe

For the last three years, IPERS’ investment losses have been controlled by the portfolio’s diversification across several asset classes. For calendar year 2002, strongly positive investment returns were achieved by the System’s bond, real estate and cash portfolios. Negative returns came from the System’s U.S. and international stock portfolios, and from the global tactical and private equity portfolios.

IPERS’ objectives for investment returns, as adopted by the IPERS Investment Board, are established for the System’s long-term investment performance. Since a pension plan’s ***liabilities*** (obligations to pay retirement benefits and refunds) are very long term in nature, its ***investment goals*** need to also be set for average annualized performance over long time periods. Below is a table showing several of IPERS’ official long-term investment objectives and our outperformance of these objectives.

| | Ten-Year Annualized Results as of 12/31/02 |
|--------------------------------------|--|
| IPERS’ Total Fund Return | 8.81% |
| Consumer Price Index + 3% | 5.49% |
| Actuary’s Assumed Investment Return | 7.50% |
| IPERS’ Policy Benchmark ³ | 7.85% |

³Policy Benchmark is comprised of “passive” or index returns of the asset classes, and in the weights of those classes, in which IPERS invests.

Military Leave

By Kelly Lovell, Deputy General Counsel

Many IPERS members are also serving or have served their country in the National Guard or Army/Navy/Air Force Reserves. As these individuals are called upon to fulfill their military duties, questions will undoubtedly arise about what effect a military leave will have upon such members' IPERS benefits. You should encourage such individuals to contact IPERS directly for detailed information, but here is some basic information for your use.

First, IPERS is subject to the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), and complies with the terms of that Act.

Second, if a member is called into active military duty from a covered position and returns to a covered position in Iowa within 12 months of being released from active duty, the individual will receive free IPERS service credit for the military leave.

Third, a member who returns to covered employment may, but is not required, to make IPERS contributions for the period of military leave. and to have the employer make the appropriate matching contributions. Generally, making the employee contributions and having the employer make their matching contributions will **not** increase the retirement benefit available to members, but will increase the amount of a refund and may have an effect on the amount of the member's death benefits. The member must sign an irrevocable agreement to make such contributions, and the payment period cannot exceed 5 years.

Fourth, even if a member does not return to IPERS covered employment within 12 months after being released from active duty, the period of military service can still be purchased if the member is vested or returns to covered employment at a later date.

Finally, IPERS wishes to emphasize that the rights, requirements, and limitations described in this article are solely limited to IPERS benefits. For example, Individual employers may have more strict return to employment policies with respect to other fringe benefits or entitlements.

For on-line general information about special benefits for members of the U.S. Armed Forces, such as Combat Zone Tax Provisions, Combat Zone e-mail addresses, and an Armed Forces Tax Guide, go to www.irs.gov and click on the link "Armed Forces Tax Benefits."

Summer 2003
Inside IPERS
A Newsletter for the
Active Members of IPERS

Iowa Public Employees' Retirement System
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IPERS RETIREMENT PLANNING SESSIONS AVAILABLE

IPERS WILL BE HOLDING THE FOLLOWING GROUP PRESENTATIONS AS WELL AS INDIVIDUAL RETIREMENT PLANNING SESSIONS THROUGHOUT IOWA OVER THE NEXT SEVERAL MONTHS. GROUP PRESENTATIONS PROVIDE A GENERAL OVERVIEW OF IPERS ALONG WITH ANSWERS TO GENERAL QUESTIONS. INDIVIDUAL SESSIONS PROVIDE MEMBERS WITH THEIR PROJECTED RETIREMENT BENEFITS AS WELL AS OTHER PLAN PROVISIONS. THESE SESSIONS FILL QUICKLY. THOSE INTERESTED IN INDIVIDUAL COUNSELING SESSIONS SHOULD CALL IPERS AT 1-800-622-3849 TO RESERVE AN APPOINTMENT TIME. LOCATIONS AND TIMES ARE LISTED BELOW.

TRAVEL SCHEDULE FOR SUMMER/FALL 2003

FORT MADISON

LEE COUNTY OFFICES
933 AVE H

JULY 7-10, 2003

INDIVIDUAL CONSULTATIONS
4:00PM-7:00PM JULY 7
8:00AM-12:00 PM
4:00PM-7:00 PM July 8
8:00AM-6:30 PM July 9-10

DAVENPORT

SCOTT COUNTY OFFICES
428 WESTERN AVE 6th FLOOR

SEPTEMBER 23-25, 2003

INDIVIDUAL CONSULTATIONS
8:30 AM-6:30 PM SEPT 23-24
8:30 AM-6:00 PM SEPT 25

CEDAR RAPIDS

KIRKWOOD COMM COLLEGE
MARLAND RM

JULY 21-24, 2003

GROUP PRESENTATION JULY 21
IOWA HALL RMS A-D 6:30 PM
INDIVIDUAL CONSULTATION
8:30AM-6:30 PM July 22-24

CALMAR

NORTHEAST IA CC
WILDER AUDITORIUM
Wilder Rms 101 & 105

OCTOBER 6-9, 2003

GROUP PRESENTATION
6:30 PM Oct 6
INDIVIDUAL CONSULTATIONS
8:00 AM- 6:30 PM OCT 7-9

SIoux CITY

WESTERN IA TECH

AUGUST 18-21, 2003

GROUP PRESENTATION AUGUST 18
BLDG A RM 920 7:00PM
INDIVIDUAL CONSULTATIONS
BLDG B RMS 127A & 151
8:30 AM-6:30 PM AUGUST 19-21

DUBUQUE

THE FORUM
2300 CHANEY RD

OCTOBER 20-23, 2003

GROUP PRESENTATION
7:00 PM OCT 20
INDIVIDUAL CONSULTATIONS
2:00 PM-5:00 PM OCT 20
8:30 AM-6:30 PM OCT 21-23

ORANGE CITY

PUBLIC LIBRARY
112 ALBANY AVE SE

AUGUST 25-26, 2003

INDIVIDUAL CONSULTATIONS
2:00 PM-6:30 PM AUGUST 25
8:30 AM-6:30 PM AUGUST 26

COUNCIL BLUFFS

PUBLIC LIBRARY
400 WILLOW ST

NOVEMBER 3-6, 2003

GROUP PRESENTATION
7:00 PM NOV 3
INDIVIDUAL CONSULTATIONS
1:30 PM-4:30 PM NOV 3
8:30 AM-6:30 PM NOV 4-6

SPIRIT LAKE

CITY HALL
1803 HILL AVE

AUGUST 27-28, 2003

INDIVIDUAL CONSULTATIONS
2:00 PM-6:30 PM AUGUST 27
8:30 AM-6:30 PM AUGUST 28

WATERLOO

HAWKEYE COMM COLLEGE
TAMA HALL RM 107
TAMA HALL RMS 103 & 104

NOVEMBER 17-20, 2003

GROUP PRESENTATION
6:30 PM NOV 17
INDIVIDUAL CONSULTATIONS
8:00 AM-6:30 PM NOV 18-20

IOWA CITY

REC CENTER
220 S GILBERT
CONFERENCE CENTER
410 E WASHINGTON

SEPTEMBER 8-11, 2003

GROUP PRESENTATION
6:30 PM SEPTEMBER 8
INDIVIDUAL CONSULTATIONS
8:00 AM-6:30 PM SEPT 9-11

MASON CITY

NIACC
500 COLLEGE AVE
ACTIVITY RMS 212 & 213

DECEMBER 1-4, 2003

GROUP PRESENTATION
ACTIVITY RM 101 6:30PM DEC 1
INDIVIDUAL CONSULTATIONS
8:30-6:30 PM DEC 2-4