

INSIDE IPERS

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

My first year as IPERS' CEO has been one of celebration and challenges. Last summer we celebrated IPERS' 50 years of service to Iowa public employees. Obviously, this recognizes the stability and support for IPERS. The public employees served by IPERS can be found throughout our state. Of the payments made to over 74,000 retirees, 86% goes to Iowa residents and covers every county in the State. Likewise, over 159,000 active members cover the entire state – from people who serve in our public libraries and public schools to our neighbors providing the local and state services that we rely on, including many of the police and firefighters protecting our public safety.

During its first 50 years, IPERS established a retirement benefit that provided a core source of income for the postretirement years. The challenge is to continue to provide a stable, sufficient core retirement plan for the thousands of current and future retirees. As is the case with most public pension plans and many private pension plans, IPERS is facing a long-term funding shortfall.

When I introduced myself in this column a year ago, I alerted our members to the growing long-term funding shortfall. IPERS' funding ratio (comparison of assets to liabilities) had fallen from a high of 97.7% at the end of fiscal year 2000 to 93% as of fiscal year end 2002. By fiscal year end 2003, this funding ratio had fallen further to 89.6%.

To address this shortfall, the Benefit Advisory Committee advised the legislature to preserve the core benefit plan by incrementally raising contribution rates. The Benefit Advisory Committee and staff did not lightly make the recommendation for increased contribution rates. Only once before

have contribution rates been raised in IPERS' 50 year existence. The last rate increase was phased in from 1977 to 1979.

Contribution rates for the general IPERS membership can be changed only through legislative action. Unfortunately, IPERS' request for a contribution rate increase was denied.

The longer we wait to address this problem, the more expensive the solution will be. I fully expect that the actuarial valuation for fiscal year 2004 will see a further decline in the funding ratio. The lower the funding ratio drops, the greater the solution must be to fill the shortfall.

As further explained within this issue, investment returns alone cannot realistically be expected to solve the funding shortfall. Benefit cuts would not have an impact on the funding for years to come. Benefit cuts would be contrary to our statutory charge of providing a retirement plan that would enable the public employees to care for themselves in retirement and providing a retirement plan that will attract qualified individuals to public employment. IPERS currently has a plan that meets this charge, without being over generous. Please see the article on Myths vs. Facts.

While there was no action taken on the contribution rate issue, legislative action was taken on a number of issues advanced by IPERS that will institute various efficiencies and standards in the industry. Please see the summary that follows. However, these actions will have no impact on the growing need for an increase in the contribution rate.

As we look to the 2005 legislative session, I invite the membership to become engaged in preserving a sound retirement system for our future.



Summary of Law Changes Affecting IPERS Members and Their Employers

Changes effective July 1, 2004

Lower pension due to reduced hours or layoff can be avoided

A member whose wages are reduced due to a reduction in hours or lay-off may replace contributions to IPERS that would have been paid on the higher wages. This provision, first adopted several years ago when public employers began reducing their workforces, was extended through June 30, 2005. Affected members in the final years of employment avoid lower lifetime benefits by taking this action.

Retroactive benefits payments end

IPERS will no longer pay benefits retroactive to a date that precedes the application date. This change does not affect disability benefits.

Members on unpaid leave may purchase, but not earn, IPERS service credit

A member on an unpaid leave of absence, other than under the Family Medical Leave Act (FMLA), cannot earn IPERS service credit. This is true even if you temporarily return to work during the unpaid leave of absence. Service credit may be purchased for period of the unpaid leave.

Mandatory lump sum payment replaces small monthly benefits

New retirees and beneficiaries must receive a lump sum payment if their monthly benefit payments would be less than \$50 (or \$600 a year). They no longer have the option to receive a monthly benefit payment. This change will not affect those currently receiving benefit payments of less than \$50 a month.

Mandatory lump sum payment for second retirement

Retired members who return to work, earn additional benefits, and then retire again must decide what to do with the additional benefits if they are less than \$600 a year. Members may increase their monthly payment or receive a lump sum payment. IPERS will make payment and close the accounts for anyone who does not take action within one year from the last quarter of covered wages. Members have sixty days to restore the account after the mandatory payment is made.

Sheriffs and deputy sheriffs get early retirement benefit paid for by higher contributions

The Iowa State Sheriffs' and Deputies' Association asked the Legislature for an early retirement benefit. Contribution rates must be increased to pay for this additional benefit.

The age at which sheriffs and deputy sheriffs with 22 or more years of eligible service first qualify for a retirement benefit is reduced over a five-year period. The age is reduced to 54 effective July 1, 2004, and by one year each subsequent fiscal year through July 1, 2008, when the age will be 50.

The amount of the monthly benefit continues to be based on 22 years of service. There was no change to the formula used to determine the amount. Both the employee and employer will pay 50% of the contribution. Employees currently pay 40% and employers pay 60%.

Effective July 1, 2004, the combined contribution rate increases to 17.07%. A rate of 12.76% would have been in place without the additional benefit. Employee contributions increase to 8.535%. Employer contributions increase to 8.535%.

Airport firefighters move to protection occupations

Airport firefighters move to the protection occupation group because of the changes in the plan for sheriffs and deputy sheriffs. Contribution rates increase, but the increase is less than that for sheriffs and deputy sheriffs. The portion of the contribution paid by employees and employers remains the same. The employee pays 40% and the employer pays 60%.

Effective July 1, 2004, the combined contribution rate increases to 15.39% instead of 12.76% that was planned for sheriffs, deputy sheriffs, and airport firefighters. Employee contributions increase to 6.16%. Employer contributions increase to 9.23%.

Return to work time reduced for licensed health care professionals in some public hospitals

From July 1, 2004 – June 30, 2006, licensed health care professionals in some public hospitals may return to an IPERS-covered employer after one month of separation rather than the four months currently required for a bona fide retirement. The Iowa Hospital Association proposed the change to

Summary of Law Changes Continued from page 1

address staffing needs. IPERS and the Iowa Hospital Association will report to the Legislature on the use, costs, and benefits of the provision by December 1, 2006.

Increased monitoring so that you get the benefits you deserve – but no more

IPERS is stepping up efforts to identify when wages are being manipulated to make members eligible for more benefits than they should get. Wage manipulation hurts all members and employers who fairly report wages. A change in the schedule of when wages are paid or an increase in wages of 10% or more for any two consecutive years may trigger a review. IPERS may refer cases of wage manipulation to the state auditor and to law enforcement for prosecution.

Changes effective July 1, 2005

Electronic deposits free; charge for paper checks

IPERS will charge processing fees to cover the administrative costs of issuing paper benefit checks. Electronic deposits will continue to be free.

Inactive members must have four years of service to be vested

Inactive members can no longer become eligible for vested member benefits merely by reaching the age of 55. Inactive members who are not vested remain eligible for a death benefit.

Beneficiaries of inactive members may receive a lump sum determined by a formula that includes how much the member contributed to IPERS, years of service, highest year's salary, and other factors. Beneficiaries no longer have the option of receiving a benefit based on the present value of the member's accrued benefits at death.

Changes effective no later than July 1, 2006*

Account maintenance and cleanup returns funds to Iowans

IPERS will close accounts with balances of less than \$3,000 that have been inactive for more than 5 years by making payments to members or their beneficiaries. Members and beneficiaries have 60 days to restore the account. In addition to reducing administrative costs, up to \$15 million could be returned to former members, many who live in Iowa.

*IPERS may adopt administrative rules to implement the change before this date.

Questions and Answers About the 2004 IPERS Legislation

Q: How did the Legislature change IPERS during the 2004 Session?

A: Many changes affect internal work at IPERS and help us be more efficient. Only a few changes affect members and their employers. Those most affected by changes are sheriffs and deputy sheriffs, airport firefighters, licensed health care professionals in some public hospitals, and members planning to retire and seeking retroactive benefits.

Q: Why didn't the Legislature increase contribution rates as recommended?

A: The reasons vary. Some legislators are concerned about increasing contribution rates for employers. Some would rather have employees pay 50% of the total contribution. Most IPERS members now pay 40% and employers pay 60%.

Some legislators would like to see IPERS offer a defined contribution plan. A defined contribution plan collects a percentage of wages and relies on investments to determine the amount available at retirement. The amount available to a member is not predictable or guaranteed.

IPERS is a defined benefit plan which guarantees a monthly pension amount based on a formula that includes years of service, salary, and other factors. The amount is paid regardless of what happens to investments.

Q: What happens if contribution rates are not increased?

A: IPERS' unfunded actuarial liability will continue to grow until greater contribution increases, reductions in benefits, or both are necessary.

Q: What should I do?

A: Encourage your state senator and representative to take action. If you support the current defined benefit plan and do not want to lose benefits, let them know you are willing to contribute more. If you would like to see other changes, let them know that too.

Q: Are my retirement benefits safe?

A: As a defined benefit plan, IPERS is one of the safest ways to prepare for your retirement. A defined benefit plan guarantees a monthly payment for life based on a formula, regardless of what happens to investments. The benefits that are included in the plan and how employers and employees will pay for the benefits are set in law. The Legislature and Governor must change the law for benefits to change. New members and members who are not yet receiving benefits are most likely to be affected by law changes. Retirees receiving monthly benefits typically are not affected.

Myth vs. Facts

by Greg Cusack, Chief Benefits Officer

Over the years, we at IPERS have worked very hard to both make fact-based decisions and to accurately portray them to our members, to the Governor, and to the Legislature. In the following several paragraphs, I wish to present some crucial facts in response to a few of the more prominent "myths" we occasionally hear involving this retirement system.

Myth: IPERS' unfunded actuarial liability is disproportionately large, and IPERS is in "greater trouble" than most other public systems.

Facts: Not True!

- IPERS' **funded status** – unfunded actuarial liability compared to its total fund asset size – is the highest of all Iowa statewide public pension plans. [Source: Annual reports of other systems for FY 2003.]
- IPERS' **funded status**, when compared to those reported by other states' systems, is in the upper ranks of all systems – 43rd out of 123. [Source: 2004 Wilshire Report on State Retirement Systems: Funding Levels and Asset Allocation, March 12, 2004.]

Myth: IPERS' unfunded actuarial liability is not of a size requiring legislative action at this time.

Facts: Not True!

- IPERS' actuary has stated that it is imperative that the System seek contribution rate increases so that the size of this unfunded liability remains manageable. Without contribution rate increases the unfunded actuarial liability will continue to grow. [Source: Actuary's annual report for FY 2003.]

Myth: IPERS' contribution rates are already too high!

Facts: Not by Comparison!

- Compared to all other Iowa statewide public pension plans, IPERS' combined rate is the absolute lowest and has not changed for regular employees since 1979! [Source: Statute and annual reports of other systems for FY 2003.]
- Compared to comparable public pension plans nationally, IPERS' current rates are actually 2.55% **below** the national average. [Source: 2003 Survey of the National Association of State Retirement Administrators. Exact average of 72 systems (those which, like IPERS, include Social Security coverage for their members): 12.0.]

Myth: IPERS' covered employees are not paying their "fair share" towards the contributions needed to sustain the System.

Facts: Not by Comparison! IPERS' employees already pay a higher share of the combined employer/employee contribution rate than do the members of any other Iowa statewide public retirement system! [Source: Statute and annual reports of other systems for FY 2003.]

- IPERS' 60%/40% employer-employee sharing ratio (mathematically, closer to 61%/39%) is right on the average mark of all other public employee retirement systems in the United States. [Source: 2003 Survey of the National Association of State Retirement Administrators. Exact average of 72 systems (those which, like IPERS, include Social Security coverage for their members): 59.93% for employers; 40.07% for employees.]

Myth: IPERS' benefit program is "too rich."

Facts: Not by Comparison! Compared to just whom is this statement made?

- The 50% of all Americans who have no pension plan available to them?
- Iowans who work for small, start-up companies struggling to get on their feet?
- Iowans who work for businesses that provide minimum wages and other benefits accordingly?
- Iowans who work for successful, established, larger businesses which frequently have their own defined benefit plans?
- Iowans who are public employees covered by any of the other public retirement plans in the State?

Actually, regular IPERS members receive the **lowest** retirement benefits compared with those of the other statewide public retirement systems in Iowa. Compared to our peer public pension plans nationwide, IPERS benefit program is solidly in the middle, whether using:

- Years used in computing final average salary – IPERS: 3; nationally: 3.67
- Earliest "normal" retirement year – IPERS: 62; nationally: 62.05
- Earliest possible retirement (disability aside) – IPERS: 55; nationally: 54.37
- Value of each year of active service – IPERS: 2.0%; nationally: 1.86% [Source: 2003 Survey of the National Association of State Retirement Administrators.]

Myth: IPERS is "too expensive" and costs employers and employees too much for benefits received.

Facts: Not by Comparison! IPERS is one of the lowest cost, highest value in member service received of any system in the United States! For FY 2003, IPERS:

- Had a total administrative cost of \$33 per active and retired members, substantially below the average of \$57 for our peers (this places us second lowest among our peers, and fourth lowest among all participating systems worldwide);
- Enjoyed a member service score of "80," above the peer average of "73";

- Has a member (actives and retirees) to staff ratio of 2,975 members per staff person, much higher than the peer average of 1,938.
[Source: 2003 Benchmarking Analysis of Cost Effectiveness Measurement, Inc.]
As we move forward together in addressing the legitimate and important needs of IPERS – the System’s as well as the members’ – it is my hope that we can continue to do what we all do best: focus on facts, listen to each other, and work together for what is best for all of our members – now and for the decades to come!

A Retrospective on the 2004 Legislative Session – And a Call to Action for 2005

by Lowell Dauenbaugh, Chairman
Benefits Advisory Committee

From my perspective, the 2004 session of the Iowa General Assembly was a clear disappointment. Despite IPERS’ documented need for increased contribution rates in order to keep the System solvent into the future – a position required following reports by the System’s actuary – the Legislature ignored this important issue and instead acted on changes requested by special interests. Unless we act together, the 2005 session may be even grimmer.

Need for increased contributions – Like all pension funds:

1. IPERS relies upon two streams of income to fund its obligations to its members: a) Return on investments; and b) Contributions from employers and members.
2. IPERS’ return on investments fluctuates with market gains and losses.
3. IPERS suffered negative returns in the just-concluded bear market, despite having a very diversified and risk-averse portfolio. Because of this, the Fund’s five-year income from this important source has slipped below the long-term (and modest) projections of IPERS’ actuary for an average 7.5% return over time.

During the bear market, IPERS’ unfunded actuarial liability grew to the point that it cannot be reduced sufficiently through future positive investment returns alone and must be “paid for” by the System in some manner.

Accordingly, the System and the Benefits Advisory Committee (BAC) looked to increase its *other* source of income – the contributions received from employers and employees – to fully restore the System to fiscal soundness. IPERS’ current contribution rate on wages for regular (non-public safety) employees is 9.45% (5.75% paid by the employer, 3.7% by the employee), **unchanged since 1979!** Using IPERS’ actuary’s findings and recommendations, the System and the BAC asked the Legislature to begin phasing in higher contribution rates – at the rate of 1.0% per year – beginning July 1, 2005.

The 2004 Session – Only in the House was a genuine effort made to address the issue. I sincerely commend Representative Jeff Elgin, chairman of the House State Government Committee, together with his colleagues of both parties who tried to find a way to balance many competing interests. Ultimately, the Senate was unbending in its desire to avoid dealing with these issues in a substantive manner, and we lost another year in attempting to ensure IPERS’ long-term solvency.

2005 and Grim Times Ahead – What is likely to happen in 2005? The following is based upon proposals which the BAC resisted that were – at one time or another – actually part of this year’s proposed legislation:

1. A move to cut the benefits of future, and perhaps even current, IPERS’ members. (Benefit reductions do little to reduce the amount of needed contribution rates.)
2. An effort to make all employees shoulder 50% of the contribution rates, rather than their current 40%.
3. A move to create an alternative, and inferior, retirement structure into which future employees – and perhaps even current hires – will be compelled or nudged into joining instead of IPERS.

A Call to Understanding and Action – What is most disheartening is that these actions come despite overwhelming evidence that:

1. IPERS’ benefit structure is responsible, balanced, and competitive when compared to all other public retirement systems;
2. IPERS’ contribution rates, while among the lowest in the United States, have an employer and employee sharing ratio typical of the average public fund;
3. IPERS is one of the best managed, and lowest administrative cost, systems in the nation;
4. IPERS as a defined benefit plan is a clearly superior retirement vehicle – and excels in retaining hard-earned service value – for the vast majority of public employees.

Unfortunately, facts are not the drivers, nor are they even vaguely relevant for those who believe that: public employees have it “too good”; there is too much government; and that the answer to everything is to reference the compensation standards of public employees – their salaries, benefits, and retirement pensions – to an ever more desperate and demeaned private sector.

In the next several months before the fall elections and the convening of the 2005 session, our members MUST take the time to

inform themselves of the issues, and the possible negative implications for their valuable IPERS’ benefits, and then ACT to inform, persuade, and elect legislators sympathetic to both public employees as well as public employers. By 2006 it may be too late!

IPERS Investments Rebound Weaker Returns Ahead

by Kathy Comito, Chief Investment Officer

The rebound in U.S. and international stock markets is reflected in the stronger investment returns IPERS has achieved recently.

For the year ending 12/31/03, all of the asset classes in which IPERS invests provided positive investment returns. IPERS’ strongest performing asset classes for that year were International Equities at a 25.87% return and Domestic Equities at a 15.98% return.

Although IPERS’ 2003 returns were strong, the subsequent calendar quarter is expected to produce weaker returns. For the quarter ending March 31, 2004, the Wilshire 5000 Index (the broadest gauge of the overall U.S. stock market) returned just 2.60%, while the Lehman Universal Bond Index (reflecting global government and corporate bond performance) returned just 2.67%. Since 68% of IPERS’ assets are invested in these two markets, we expect our total fund return for the March 31 quarter to be low single-digit positive.

Longer term, IPERS’ investment consultant projects that over the next ten years IPERS’ portfolio will return an average annual 7.59%. This projected return is just 0.09% over the 7.50% IPERS must earn on average over the long term to avoid increasing our unfunded liability.

IPERS’ Investment Returns Through December 31, 2003 Vs. Official Return Benchmarks					
	Fiscal Year to Date ¹	One Year	Three Years ²	Five Years	Ten Years
IPERS’ Total Fund Return	10.92%	20.24%	2.77%	5.17%	9.73%
Actuary’s Return Assumption ³	3.68%	7.50%	7.50%	7.50%	7.50%
CPI + 3% ⁴	1.83%	4.88%	4.94%	5.37%	5.37%
¹ July 1, 2003 through December 31, 2003. ² Returns for periods longer than one year are annualized averages. ³ Actuary’s return assumption is the rate of return used in estimating IPERS’ future contribution rate needs. ⁴ CPI, or Consumer Price Index, is a measure of the price change for a constant market basket of goods and services from one period to the next within the same locality. The CPI cited above is the national rate for urban consumers.					

Increased Contributions Needed In Spite Of Improved Investment Returns

The 20.24% rate of return on investments made last year by IPERS does not alone preserve the system’s long-term financial health. That will take increased contribution rates, according to the Benefits Advisory Committee and IPERS CEO, Donna Mueller.

IPERS would need returns consistently above 11% for each year through 2014 to address the unfunded actuarial liability through investment returns alone. Mueller and the Committee told the Iowa Legislature that this investment return expectation is unrealistic and asked for increased contributions. The bill increasing contribution rates to address the unfunded actuarial liability died in the Senate.

IPERS’ unfunded actuarial liability, measuring the extent that future benefit obligations are projected to exceed the ability of the fund to meet them, has grown to an estimated \$1.867 billion. In addition to the downturn of the stock market, longer life expectancy, benefit changes, and contribution rates that have not changed since 1979 are all contributing to the unfunded actuarial liability.

Although current pensions are safe, Mueller has stressed that the increase in unfunded actuarial liability is an early warning sign that the IPERS fund needs maintenance. As with any type of maintenance, taking care of it early saves money in the end.

“We will return to the Legislature next year for increased contribution rates,” stated Mueller.

The Benefits Advisory Committee, which includes representatives from employers, employees, and retirees, is tasked by law to advise the legislature on IPERS’ benefits and contribution rates. The committee used an asset-liability study to conclude that a combined one-percentage point increase in the rates of employee and employer contributions was needed in each of the next four years to put IPERS back into actuarial balance.

FYI

- **Lost and Found** - Sometimes members or their beneficiaries do not receive money they deserve because IPERS has no current address for them on file. Anyone can now search for unclaimed funds on IPERS' Web site at www.ipers.org. Use the link on the home page or go directly to www.ipers.org/unclaimedfunds.htm

- **Handbooks To Include Recent Plan Changes** - The Member Handbook, *IPERS Retirement Planning Guidelines*, will be updated to include changes to IPERS made during the 2004 legislative session. The revised handbook will be posted on the IPERS Web site at www.ipers.org. The Web site will always include the most current version of the handbook that is available. Contact IPERS for a printed copy.

- **State Fair Goers Can Meet With IPERS Staff** - IPERS retirement counselors will once again be at the Iowa State Fair Varied Industry Building to answer your questions and provide individualized estimates. During last year's fair, over 1,500 IPERS members talked with counselors. The State Fair runs August 12-22.

- **Support Iowa Veterans – Purchase an Iowa Veterans Medal** - A Message from Governor Vilsack and Lt. Governor Pederson - Commemorative Iowa Veterans Medals are for sale to the public. Proceeds will help establish an Iowa veterans cemetery.

Iowans can pay special tribute to our veterans by purchasing an Iowa Veterans Medal. We have a responsibility to honor the men and women who have served our country in uniform. They deserve tribute in life and in death.

You may view the medals and make a purchase online at www.IowaVetMedals.com or call toll-free 1-866-690-4636.

Summer 2004
Inside IPERS
A Newsletter for the
Active Members of IPERS

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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 JULY - DECEMBER 2004

Iowa City

City of Iowa City
410 Washington
Individual Consultations
July 13, 14, & 15, 2004
8:30 a.m. - 6:30 p.m.
Group Presentation
July 12, 2004 @ 6:30 p.m.

Sioux City

Western Iowa Tech
Individual Consultations
July 27, 28, & 29, 2004
8:00 a.m. - 6:00 p.m.
Bldg. B, Rm. 127A & 127B
Group Presentation
July 26, 2004 @ 6:30 p.m.
Bldg. A, Rm. 920

Sheldon

Northwest Iowa Community College
603 W Park
Individual Consultations
August 10, 11, & 12, 2004
8:30 a.m. - 6:30 p.m.
Group Presentation
August 9, 2004 @ 6:30 p.m.
Bldg. A, Rm. 116-119

Cedar Rapids

Kirkwood Community College
Individual Consultations
August 24 & 25, 2004
Iowa Hall - Marland Rm.
8:30 a.m. - 6:30 p.m.
Group Presentation
August 23, 2004 @ 6:30 p.m.
Iowa Hall - Marland Rm.

Cedar Rapids

Cedar Rapids CSD Admin.
346 2nd Ave SW
Individual Consultations
August 26, 2004
8:30 a.m. - 6:30 p.m.

Muscatine

Muscatine County
Individual Consultations
September 14, 2004
9:00 a.m. - 6:30 p.m.

Davenport

Scott County Offices
428 Western, 6th Floor
Individual Consultations
September 15 & 16, 2004
8:30 a.m. - 6:30 p.m.

Dubuque

The Forum
2300 Chaney Rd
Individual Consultations
September 27, 2004
2:00 p.m. - 6:30 p.m.
September 28, 29, & 30, 2004
8:00 a.m. - 6:30 p.m.

Calmar

Northeast Iowa Area Community College
Individual Consultations
October 12, 13, & 14, 2004
Wilder Hall, Rm. 101 & 105
8:00 a.m. - 6:30 p.m.
Group Presentation
October 11, 2004 @ 6:30 p.m.
Wilder Auditorium

Waterloo

Hawkeye Community College
Individual Consultations
October 26, 27, & 28, 2004
Tama Hall, Rm. 101 & 103
8:00 a.m. - 6:30 p.m.
Group Presentation
October 25, 2004 @ 6:30 p.m.
Tama Hall, Rm. 107

Council Bluffs

Council Bluffs Public Library
400 Willow
Individual Consultations
November 2, 3, & 4, 2004
8:30 a.m. - 6:30 p.m.
Group Presentation
November 1, 2004 @ 7:00 p.m.

Burlington

SE Community College
Individual Consultations
November 15, 2004
2:00 p.m. - 6:30 p.m.
November 16, 17, & 18, 2004
8:00 a.m. - 6:30 p.m.
Bldg. 400
Private Dining Rm. A/B

Mason City

NIACC Activity Center
Individual Consultations
December 7, 8, & 9, 2004
8:00 a.m. - 6:00 p.m.
Rm. 212 & 213
Group Presentation
December 6, 2004 @ 6:30 p.m.
Rm. 101