

# Dickinson County Newsletter # 43

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Produced by Mardi Allen, thanks for the information provided by participating departments

Picture supplied by JoLynn Harms

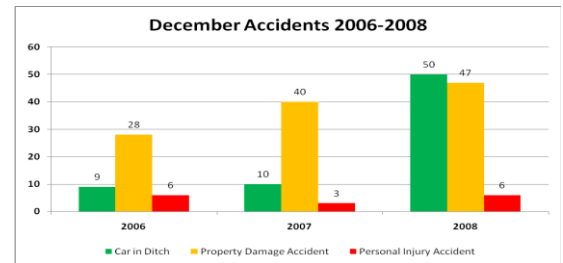


**Dickinson County Employee Parking Lot Update** (from Brad Beck): Beck Engineering has completed the preliminary layout of the courthouse parking lot. Brad Beck just received a 90% complete set of plans and specifications from Spirit Lake for the 19th Street project. He will review those plans to make sure the projects are properly coordinated. Brad is also reviewing the parking lot lighting proposal from Mueske Electric. He expects to come back to the Board of Supervisors in late January/early February to review the Employee parking 90% set of plans and specifications. This would provide for a late February or March bid letting. The construction could begin as early as April (depending on the schedule of the low bidder) and should be completed by late summer/early fall.

**Rough Winter** (from Mike Ehret): The rough winter so far has made for busy times in the Communications Center. In the month of December, Dickinson County had numerous snowfall events which led to several traffic accidents. For December, the Com Center had 50 calls for vehicles in the

ditch, compared to only 10 in Dec. 2007 and 9 in Dec. 2006. As for accidents where there was damage to vehicles and/or property, there were 47 this past December as opposed to 40 in 2007 and 28 in 2006. This also created a corresponding increase in volume of 911 calls taken during the month. In December 2008 we took 1,035 911 calls, compared to 856 in 2007 and 800 in 2006.

Most of these incidents, however, occur on the smaller-scale storms; and by that it means the storms where there are just a few inches of snow or it's just windy enough to blow some snow around and make the roads icy. Twice this winter the County has been in a Blizzard Warning. A blizzard is defined as having sustained winds over 35 mph or frequent gusts over 35 mph and considerable falling and/or blowing snow which reduces visibility to less than ¼ mile. On both occasions Dickinson County had winds gusts over 35 mph; and in fact, on Monday, Jan. 12, 2009, there were gusts measured to 50 mph. "Blizzards" draw a lot of media attention and usually will shut down schools and businesses. People here, so far this winter and with the blizzard we had in March of 2007, have been very good about just staying home and not traveling which in turn means the Com Center had very few calls of stranded motorists during these storms. It's the smaller, less "advertised" storms tend to catch people off-guard which, in turn, results in more accidents and 911 calls.



**Environmental Health** (from Dave Kohlhaase): Time of sale is to go into effect July 1, 2009. Time of sale is whenever a property is sold that is serviced by a private sewer system, that private sewer will be required to be inspected prior to the sale going through. If the inspection shows that the private sewer system is not up to code, then the system will be required to be replaced or repaired to bring the system to code, prior to the sale being completed.

**Troubling Financial Times** (from Kris Rowley): Right now the current state of financial affairs in our country is poised to test the mettle in us all. Plunging retirement accounts. Bottomed out interest rates. National bailouts. Disappearing motor vehicle sales. Mortgage companies going bust. Not the headlines expected back in 2007 when Kris took office and IPAIT rates were close to 5%. As of early January 2009, 25 American banks had failed in the past year. In this kind of environment, how can one be sure County's resources are protected? Kris made some phone calls and has shared some information she gleaned from talking to staff at the Federal Deposit Insurance Corporation (FDIC) and the Iowa Treasurer's Office about bank failures and the state's sinking funds.

First of all, it's very difficult to get information regarding a bank failure until after it actually happens. The FDIC and the Thrift regulators will not give out any information specific to a particular bank in advance of a failure so there's no way to know what banks they're suspecting will fail. But, if a bank does fail, it's likely to trigger the following scenario: The bank is closed by the charting authority (the State, the Comptroller of the Currency or the Office of Thrift Supervision), the FDIC is named the receiver of the failed bank's deposits, a notice is posted on the door and the press is notified. If the bank carries FDIC insurance (and it should), the county accounts – along with others – are insured up to \$250,000.00. For County entities, this is not per account held by the County; it's per depository. So, if a County does business with multiple banks, the FDIC will cover each bank upon failure up to \$250,000.00 of the deposits thanks to the new legislation in Washington DC that increased the FDIC insurance levels on October 3, 2008, up from \$100,000.00 through December 31, 2009.

Bank closings tend to happen on a Friday with a buyer for the bank being located over the weekend, and the bank opening under new ownership on Monday set up with the insured deposits and any assets quickly liquidated and released by the FDIC. This should be a seamless transaction with the County funds all transferring into the new bank. Problems arise if a buyer hasn't been found to take over the bank. The FDIC still insures up to \$250,000.00. For the amounts above that figure, the state of Iowa steps in and covers the remainder of the public deposits out of the state's sinking fund, which was originally set up during the prohibition era. If the state's sinking fund is not able to cover the full amount of the deposits, the sinking fund will work with the public entity to cover immediate cash flow, then the banks in the state will be assessed the dollar amount still needed to restore the public deposits. The sinking fund will become a creditor of the failed bank and eventually be paid back out of the liquidation of the bank. The sinking fund only comes into play if a failed bank is not able to be sold quickly, and the public deposits in a bank total more than \$250,000.00. These are troubling times as far as the financial world is concerned. The good news is that our federal and state systems are set up to keep our public deposits safe and secure. Hopefully, the U.S. Treasury Department's bailout will succeed in stabilizing the markets and bank accounts will begin to again generate the interest rates we all miss.

**IT update** (from Alissa Julius): The new website is now live. Much of the content is the same and in most cases it is possible to navigate to the content by clicking on the same links as before. If there are any additions or items you feel should be added please let me know.

The new servers have been ordered for the VMware project. Alissa will soon be working on transferring two of the County's old servers over to a **virtual** platform. She is will be putting the Trane programs that control the HVAC system on a server rather than a pc so they are fully backed up on a regular basis.

The new **HVAC software** is ready to be installed. Alissa is waiting for a time that works for both Dickinson County and the vendor to install the software and for Clark and Alissa to receive the appropriate training.