

Opinion

Put Iowa first by keeping funds local

By Abram Tubbs and Doug Benjamin

A debate that could impact the direction of our economy for decades is brewing at the Iowa Capitol.

A recent study by the Common Sense Institute revealed that public entities like schools, cities and counties are holding nearly \$2.5 billion of taxpayer dollars outside of Iowa financial institutions through vehicles called joint investment trusts. In doing so, they're denying

their communities the positive benefits that come when money is reinvested in the local economy.

In community banking, the dollars in an account don't sit idle — they fuel local lending and build wealth. Deposits in your local bank help fund home mortgages, finance small businesses and provide credit for the agriculture industry.

This cycle of local deposits and local lending keeps money where it

matters most — in our communities, helping it grow and thrive.

When these dollars leave our state through these investment trusts, it shrinks our economy and tax base — making it even more difficult to fund local governments.

Unfortunately, billions of dollars in deposits have already left our hometown banks, and there's a real risk of losing billions more. In turn, that could cost Iowa billions in lending capacity and the

economic growth that would result.

Even worse, joint investment trusts paid kickbacks of nearly \$2 million to private associations in Iowa in 2025 to incentivize the removal of these deposits from community banks and the communities they serve.

The good news is, there are relatively simple solutions to this issue. The Iowa Legislature should place explicit limitations on the amount of local gov-

ernment funds that can be invested outside their community. This will help ensure these taxpayer dollars are available to support lending by local institutions, further strengthening our small-town economies.

I also encourage school board members, city councilors and county supervisors to consider the broader impact of their decisions. Let's keep taxpayer money local and give our communities a better chance to thrive.

Through action on this issue, our elected officials can put Iowa first — keeping funds local and fueling our economy.

Abram Tubbs is CEO and chairman of the board at Ohnward Bank & Trust in Monticello and Co-CEO of the parent company, Ohnward Bancshares in Maquoketa. He is also the current chairman of the Iowa Bankers Association.

Doug Benjamin is CEO of Keystone Savings Bank in Marengo.

Opinion

Find purpose, encourage those around you

By J.O. Parker, Poweshiek County Chronicle Republican

Debbie and I watched Hollywood Week on American Idol on Monday night.

As we watched the various performers and listened to the judge's comments, I started thinking about how hard that would be to be a judge on show of that caliber.

Some of the performers knocked it out of the park while others struggled and faltered. What I noticed is some performers make too many excuses and then beat themselves up for missing it or not going on to the next round.

Folks, that is life.

Sometimes you have to try again.

Sometimes you have to go back to the drawing board and reevaluate and give it another shot.

I pray for those folks, that they find their purpose and fit in life.

Anyway, I judge 4-H photography. I don't begin to claim that my judging skills are on the same level as American Idol judges, because they are not.

But they are important to the young people I judge.

My goal in being a judge is to help young people improve.

Some years ago I was asked to meet with 4-H'ers at the Grinnell Drake Library for a pre-county fair photo judging session.

I worked with extension staff to give 4-H'ers tips on making better photos.

This young 4-H member from Jasper County, who was in a Grinnell 4-H Club, brought me a photo of a herd of cows next to a barn.

I scanned the photo with my eyes before turning to the young man and asking, "What is your focal point or subject?"

I explained that he had a photo of all these beautiful cattle, but what makes it a good photo? What draws your attention to the cattle?

I asked a little more about the cows and where he took the photo. Then I asked him to return to the barn and get close up of one of the cows and focus on that animal.

I could see that a light bulb went off.

He returned and brought home a beautiful photo of a cow chewing its cud, almost with grace.

That photo won a blue ribbon at the county fair and then went on to win blue at the Iowa State Fair.

It was a proud moment for me as a photography judge.

Sometimes the key isn't being the best or having the best, but giving your best in everything you do.

It may not make the final cut, but what a proud feeling it is to know that you gave it your all.

Moving on I've been struggling with a number of health issues for almost a year now.

To be honest, I'm getting kind of tired of it all.

First, it was colon cancer, and then I had a blood clot in my right leg during the summer months. And since last fall, I've been dealing with some back issues.

Somehow I developed a

bulging disk in my lower back, and that has put pressure on my sciatic nerve. I've had a couple cortisone shots, and I am currently going to physical therapy in Grinnell.

It's been slow going, and I'm doing my best to push through the pain.

I know that this too will pass. Better days are ahead.

I encourage you this week to go out and give your best. Don't settle for second. Learn from your experience and challenges and make the best of every day of your life.

And while you are at it, smile and encourage those around you. And if you have a few extra dollars, do something nice for someone else.

Have a great week, and always remember that "Good Things are Happening" every day.

Opinion

Final agreement sets school funding increase at 2%

By State Rep. Judd Lawler

Neighbors: This week was the "first funnel." If a House bill didn't get through a committee this week, it is now dead.

I ran some bills through committees this week that are now "funnel-proof." In the future, if they move to the House floor, I will write more on these topics, but here is the gist of a few of them:

•Require data centers to submit reports on water and energy usage.

•Regulate the use of license plate readers by law enforcement to ensure that we maintain a great crime-fighting tool while protecting the privacy rights of law-abiding citizens.

•Require "Integrated Resource Plans" when approving future energy generation and transmission to make sure ratepayers — not just utilities — participate in the planning process.

•REINS Act: cut red tape and hold bureaucrats accountable.

I try to focus my efforts on bills that affect every person in our district. These bills do that.

EDUCATION SPENDING

Education spending accounts for over half of the Iowa state budget. There is no question that all of us value education in Iowa. Supplemental State Aid for K-12 Schools is one of the biggest pieces of that spending, and this week we made a lot of progress on securing an agreement on SSA with the Senate.

On Monday (Feb. 16), the House Appropriations Committee met to pass the Senate's SSA bill with an amendment. While the Senate's bill originally called for setting SSA at 1.75%, our amendment set SSA at 2.25%. It also included \$14 million to increase pay for educational support staff.

Our goal this year and last year has been to raise the pay for our paraprofessionals who do essential, difficult work.

House and Senate leadership worked together this week to settle on an SSA bill that could pass both chambers. The final agreement includes

the following provisions:

Sets SSA at 2%. This amounts to \$8,148 per student, an increase of \$160 over last school year.

Makes changes to the enrollment count process to ensure schools are funded accurately based on their actual student numbers.

Shifts the funding source for the budget guarantee to the state, ensuring local property taxes don't rise to meet the budget guarantee requirement.

House Republicans also secured \$7 million of the \$14 million we originally proposed to increase pay for paraprofessionals. We will continue to fight for the other \$7 million in the appropriations negotiations later in session.

In short, the House pushed for 2.25% and \$14 million for paraprofessionals. This moved the Senate to 2% (from 1.75%) and \$7 million (from zero).

We sometimes hear that public schools need to be "fully funded." I have yet to hear a clear answer of what that means. When someone raises the issue, I ask, "How much?" The an-

swer is usually just, "More."

And I have never received an answer about where the additional money should come from. What funding should we cut so that we can divert more to public schools? Health care? Law enforcement? Roads? Also, whose taxes should we raise?

I'll just present some numbers below.

According to the most recent Certified Annual Report related to Iowa school funding, Iowa public schools spent \$23,711.08 per K-12 student during the 2023-2024 school year.

The total number of students that school year was 484,000. The average class size in Iowa is roughly 20 students. That means Iowa is spending almost \$474,000 per classroom.

The average teacher salary in Iowa is about \$63,500. With benefits included, it is about \$85,000. That means roughly \$389,000 of non-teacher salary spending per classroom.

Iowa's K-12 public schools receive funding from three levels of government. Local, state and federal governments all

provide various amounts of tax dollars for K-12 school districts. Across all three levels of funding plus various other financing sources, the total amount of taxpayer funding in the 2023-2024 school year for public schools was about \$11.6 billion.

And keep in mind that the student population is dropping due to declining birth rates. So education funding will continue to involve challenging questions.

RIGHT TO REPAIR

I also wanted to let you know about a couple of interesting right-to-repair bills that moved through the House Agriculture Committee this week. House Study Bill 751 and House File 2529 are intended to reduce the skyrocketing repair costs that are hurting Iowa farm families.

Farmers are problem-solvers. They are self-reliant. When something breaks, farmers prefer to fix it for themselves.

Unfortunately, as farm equipment has become more technologically advanced, some companies have retained information that is essential to repairing farm equip-

ment.

In the middle of harvest, every hour a tractor sits idle is money lost. When something breaks in the field, farmers don't want to wait for a technician — they want the freedom to fix it.

HSB 751 generally requires farm equipment manufacturers to give farmers the same diagnostic and repair information, including technical updates and software updates, that they make available to authorized repair providers.

HF 2529 secures the right to repair Diesel Exhaust Fluid systems.

A common view is that farmers shouldn't be forced to pay premium dealership rates for simple fixes. By opening up the "Right to Repair," the goal is to put money back into the pockets of Iowa farm families.

These bills raise some challenging questions about what we can or should compel a private manufacturer to do. But I applaud the intent to give back to farmers the ability to work on their own machines.

I am proud of the people of our district, and I remain honored to represent you in Des Moines.

Iowa Ag Department offers specialty crop grants

DES MOINES — The Iowa Department of Agriculture and Land Stewardship is accepting applications for the 2026 Specialty Crop Block Grant Program, said Iowa Secretary of Agriculture Mike Naig in a press release.

The grant program is designed to support

projects that enhance the competitiveness of specialty crops grown in Iowa by increasing demand, yields or awareness.

The Specialty Crop Block Grant Program is a Farm Bill-funded initiative through the United States Department of Agriculture Agricultural

Marketing Service that provides each state with funding to sub-award to eligible applicants.

In Iowa, projects must enhance the competitiveness of Iowa-grown specialty crops in ways that benefit the entire industry. Eligible specialty crops include fresh and processed fruits and

vegetables, tree nuts, dried fruits, horticulture and nursery crops, and floriculture. Livestock and poultry are not considered specialty crops under the program.

The maximum amount of a sub-award is \$30,000. Iowa agencies, universities, institutions, producers, industry asso-

ciations, and community-based organizations are eligible to apply.

Single organizations, institutions, and individuals are encouraged to participate as project partners. Eligible applicants must reside in Iowa and/or conduct their business or organizational activities in

Iowa and must be in good standing.

Grant proposals must be received by IDEALS before 4 p.m. March 27. For more information, including application materials and full program details, visit the IDEALS' Specialty Crop Block Grant Program webpage.