

KSGFOA Newsletter

Kansas Government Finance Officers Association



Quarterly Newsletter of the Kansas Government Finance Officers Association • 2004, No. 1

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President's Message

Ross VanderHamm • Finance Director, City of Hutchinson

2004 begins the Kansas Government Finance Officers Association's 5th year in existence. The association has quickly developed into an excellent opportunity to network with other government finance individuals, as well as keeping track of those issues that most affect our jobs on a daily basis. I appreciate the opportunity to serve as your President for 2004, but I admit, it is only the participation of our members, and the contribution and leadership from our Board that will allow this organization to move forward and address the professional approach to government finance in the years to come.

A survey was sent out asking for your opinion on KSGFOA. I received an excellent response and appreciate you taking the time to let me know how you feel about this organization. In essence, the survey results showed the following (the chart below):

1. Is KSGFOA meeting your needs in the following areas:
 - a. Training Opportunities.** Do the 2-day annual conference in October and the 1-day seminars in April and September provide adequate training opportunities?
Yes: 30 No: 2
 - b. Training Topics.**
Yes: 23 No: 1
 - c. Training Locations.** Should we continue holding the 1-day seminars around the state? Should the Annual Conference stay in the KC area or be moved?
Yes: 22 No: 5
2. Has KSGFOA been helpful in connecting you to a peer network?
Yes: 31 No: 3
3. Do you use the KSGFOA Web Site?
Yes: 21 No: 12
How often do you visit the web site?
Weekly: 4 Monthly: 10 Other: 5
Have you ever downloaded any policies or procedures?
Yes: 17 No: 12
4. Is the KSGFOA newsletter worthwhile?
Yes: 30 No: 3
5. Is KSGFOA's membership fee (\$30 for Full Membership and \$150 for Association Membership):
too high 1 just right 28 too low 4?
6. Are you currently complying or are you planning to comply with GASB 34?
Yes: 24 No: 7
9. What was your average interest rate in 2003 for idle funds?
.75 – 2.93%
10. What was your primary instrument?
CD's: 18; Govt. Sec: 8; Muni Pool: 6; Other: 5
11. Who manages your investments?
In-house: 31 Investment Manager: 2

As I noted in my remarks to the association at the Annual Conference last November, I believe it is imperative that we all take a careful look at what constitutes professional ethics. I have contacted 15 other state GFOA groups and asked if they have adopted a Code of Ethics separate from GFOA. The vast majority has accepted the GFOA Code. A few, like KSGFOA, haven't addressed the issue. One of my goals this year is to have KSGFOA consider adopting a Code of Ethics, and to develop an awareness of the effect it has on our own individual organizations. A thorough and inclusive discussion in this area will hopefully make us all better public servants. Your input will be greatly appreciated!

The legislative session is upon us, and there are several issues that will directly impact our jobs and government finances in general. A few examples include the streamlined sales tax issue, investment opportunities, the vehicle sales tax situs issue (for more information contact Maureen Rogers, Finance Director Merriam, 9000 W. 62nd Terrace, Merriam, KS 66202, (913) 722-7700 ext. 125, maureenr@merriam.org) and a possible spending lid. Many KSGFOA members are directly involved with these issues and would be happy to discuss them with you. Unfortunately, at this point in time, there is no easy way to know whom to contact within our organization, but development of a list-serve or web site link is being considered.

Finally, I want to welcome several new Board members for 2004: Ron Ahsmuhs (Newton Finance Director); Linda Wood (Topeka Controller), and Robert Reece (Pottawatomie County Administrator). I appreciate their willingness to serve. If you are interested in getting more involved with KSGFOA, either as a Board member or on a committee, please contact me at rossvh@hutchgov.com or call me at 620-694-2613.

Ross VanderHamm is the 2004 President for KSGFOA & Finance Director for the City of Hutchinson. Ross can be contacted by phone at (620) 294-2613 or email at rossvh@hutchgov.com.

Did you know?

On the Kansas Government Finance Officers Association (KSGFOA) website (<http://www.ksgfoa.com>) you can:

- Download a list of current KSGFOA members;
- Access written policies adopted by other municipalities on everything from investments to purchasing;
- View requests for proposals prepared by other municipalities;
- Find job opportunities;
- Advertise (*for free*) for an employee;
- Browse a virtual library of resource documents;
- Link to information about future conferences and training opportunities?

The KSGFOA website, which was developed and is currently maintained by Gena Schallehn, Budget Manager of the City of Overland Park, is a valuable resource created for our members. Please check it out—you'll be glad you did.

An Abbreviated How-To For Bond Refundings

by Linda Wood, City Controller for the City of Topeka

In the current economy, many municipalities find themselves in a position to capture some cost savings by refinancing outstanding bonds at lower interest rates. There are scores of finance professionals eager to assist in this process, so we do not have to be technically proficient, but it is to our advantage to have a basic understanding of what happens in a refunding situation. This synopsis does not cover everything, but it may provide enough information to enable the reader to ask intelligent questions.

A Few Basic Terms

“Advance Refunding” means the bonds being called ahead of their scheduled maturities will not be redeemed until longer than ninety (90) days after their call date.

“Call Date” means the date specified in a formal *Notice of Call* document, which has been distributed to the bond holders, notifying them that the issuer intends to pay bonds ahead of their scheduled maturity date(s).

“Current Refunding” means the bonds being called ahead of their scheduled maturities will be redeemed within ninety (90) days of the date of the call date.

“Defeasance Obligations” mean cash and other acceptable securities, according to the terms of the authorizing documents for the bonds to be defeased.

“Defeased” means provision has been made to pay the bondholders, but the bonds have not yet been redeemed, and so are still outstanding. *Note: sometimes the term “refunded” is used interchangeably with this term.*

• In an **“economic defeasance”** sufficient funds have been made available to pay the bonds when due or called, and the provisions of the original bond documents allow the issuer to remove the obligation of the refunded bonds from its financial statements.

• In an **“in-substance defeasance,”** sufficient funds have been made available to pay the bonds when due or called, but the provisions of the original bond documents allow no mechanism for the issuer to remove the obligation of the refunded bonds from its financial statements.

“Escrow” means a fund, usually held by the paying agent of the refunded bonds in a current refunding, and usually held by an independent financial entity in an advance refunding, that is held in trust on behalf of the bondholders until the defeasance obligations are released in payment of the called bonds.

“Onerous covenants” refer to provisions in the original bond documents with which the issuer no longer can comply without hardship. Examples are extremely narrow and restrictive limits on how the bond reserve can be invested, an unreasonably high debt service coverage requirement for revenue bonds, etc.

“Redeemed” means the bondholders have been paid, and the bonds are no longer outstanding.

“SLGS” (pronounced “slugs”) means State and Local Government Series securities, which can yield a designated interest rate within parameters specified by the U.S. Treasury. SLGS are often used to fund an escrow for an advance refunding.

The Process

1. Determine that there are sufficient projected cost savings or that there is a compelling reason to change onerous bond covenants. Many jurisdictions have independent financial advisors, who keep them informed about possible refunding opportunities. Most municipalities have a policy to call bonds only if it is estimated that a threshold level of net present value interest cost savings can be achieved. Such a threshold can be as low as 2%, but is usually set at 3% or higher.

2. Consider whether the refunding should be a competitive or negotiated transaction. Kansas law allows for negotiated bond sales for refunding bonds. In some instances, the flexibility of a negotiated sale works better in a refunding bond issue. The governing body of your jurisdiction may require its authorization for any negotiated bond sale.

3. If the refunding bonds will be sold in a negotiated transaction, requests for proposals (RFPs) for an underwriter are issued, and an acceptable firm is selected.

4. Notify selected bond counsel to prepare documents for the refunding.

5. Write and mail a letter to the paying agent (usually the State Treasurer), authorizing early, optional redemption of the bonds, specifying the optional call date, and directing the paying agent to issue the *Notice of Call for Redemption* according to the terms of the bond documents that authorized the bonds being called.

a. Generally, the paying agent has to receive this authorization and direction fifteen (15) days prior to the date when the paying agent is required to distribute notice to the bond owners. This usually means the letter to the paying agent is sent forty-five (45) days prior to the call date specified, but you *must* check the bond resolution for specifics on each bond issue to be refunded. Sometimes, but rarely, publication in a newspaper is also required.

b. In the case of redemption of all the currently outstanding bonds, the call date can usually be any date after the first optional call date specified in the bond documents; but in the case of a partial redemption, the call date is usually required to be on an interest payment date only.

6. There are differences between current and advance refundings in terms of establishing escrows and requiring escrow verifications. Generally speaking, bond counsel can provide guidance with this. Unless the bond documents specifically require it, and when the paying agent is the State Treasurer, you usually are not required to get an escrow verification report on a current refunding.

7. For an advance refunding, you may need to select and engage a firm to deliver an escrow verification report and opinion. When selecting an escrow verification agent, it is crucial to find one who can quickly complete the verification report.

8. Create pertinent schedules for the *Escrow Agreement*. Generally, you will need four schedules. Bond counsel and the paying agent will want these schedules for attachment to the *Escrow Agreement*, and the escrow verification agent will also want to see them. Obviously, the schedules described in (c) and (d) below cannot be finalized until the bonds are priced.

a. Existing Bonds Payment Schedule

i. The originally scheduled payment dates of the refunded bonds
ii. The proposed payment dates under the refunding
iii. The principal maturity amounts, coupon interest rates, and interest payment amounts of the refunded bonds on the proposed payment dates
iv. The redemption premium applicable to each maturity of the refunded bonds

v. The total dollar amount required to redeem the refunded bonds.

b. Schedule of Existing Bonds Eligible for Redemption

i. Maturity dates of refunded bonds which are to be redeemed
ii. Applicable redemption dates
iii. Redemption price (100%, 101%, etc.)

c. Schedule of Escrowed Securities

i. The type of security. You'll always have some cash. Generally the other securities will be State and Local Government Series ("SLGS") securities, but occasionally you may purchase an open market U.S. Treasury security. Again, you must read the documents to ensure that what you're using in the escrow is allowed.

ii. The purchase date of the securities (generally they're all purchased on the same day, and it's the day you close on the refunding bonds)

iii. The maturity dates of the securities. In an advance refunding, these will vary, and they are usually timed to mature one day ahead of the day on which the refunded bonds' payments are due.

iv. The principal maturity amount of the securities. For cash and SLGS, this will be equal to whatever you deposit and purchase initially.

v. The coupon rate of the securities. Obviously, this does not apply to cash, and with SLGS, you set the coupon rate (within Treasury parameters) necessary for your escrow to work.

vi. The purchased yield on the securities. For cash and SLGS, this is the same as the coupon rate.

vii. The price of the securities. For cash and SLGS, this is 100%.

viii. The security cost. For cash and SLGS, it will equal the principal maturity amount.

ix. The amount of accrued interest purchased. For cash and SLGS this is zero.

x. The total cost of the securities—equals security cost plus accrued interest purchased.

d. Schedule of Escrow Account Transactions

i. The date of the transaction; for instance, the day you establish the escrow is the first date, maturity dates of your escrowed securities, and payment dates on the refunded bonds will also be listed.

ii. The source or use of escrow funds. Just a narrative description, such as "Escrow cash deposit," "Maturing SLGS security, principal amount," "Interest on U.S. Treasury security to May 1, 2004," or "Interest payment on refunded bonds."

iii. Escrow account receipts. Obviously, this column records deposits into the escrow account, such as the original dollar amount from bond proceeds, and then the interest payments and maturing principal of escrowed securities.

iv. Escrow account disbursements. Obviously, records all payments from the escrow account, from the purchase of securities to the redemption of the called bonds.

v. Escrow balance. This is a running cash balance in the escrow account.

9. When building a costs of issuance budget for the refunding bonds, include estimates from the paying agent on the fees that will still be required for the refunded bonds to their date(s) of redemption, as well as the fees for the new bonds. You will also need to include an estimate

of the escrow verification fee; bond counsel's additional fee, if any, to create the *Escrow Agreement*; and the fees paid to the selected escrow agent (usually the State Treasurer).

10. Calculate an estimated amount of final arbitrage rebate amounts due, if any, on the refunded bonds, and deposit the required total in the related rebate account.

11. Make all necessary preparations to liquidate any investment of the refunded bonds' bond reserve and to transfer the balances from the bond reserve and any other bond accounts into the escrow account at or prior to closing on the new bonds, to be used to purchase escrow securities.

12. If you intend to contribute other funds to the payment of the refunded bonds, also make arrangements for those amounts to be transferred into the escrow account at or prior to closing on the new bonds.

13. If your escrow is being structured with SLGS, prepare the initial subscription document and deliver it to the U.S. Bureau of the Public Debt.

14. On the day of pricing on the new bonds, transmit the final SLGS subscription letter to the U.S. Bureau of the Public Debt.

15. Prepare a letter to the escrow agent setting forth the mechanics of all sources of deposits into the escrow and providing detail about and authorizing and directing the purchase of all escrow securities.

16. Prepare a schedule that compares new debt service requirements to old ones, by fiscal year, and identifying the net present value of interest cost savings. Distribute this to your Budget Director, the governing body, and the relevant finance staff.

17. Prepare a footnote for your financial statements with pertinent details about the refunding. It's easier to do this when the refunding bonds are issued than at the end of the fiscal year, when you've forgotten the details.

18. Notify the NRMSIRS, the bond insurer, and the rating agencies on the refunded bonds, AFTER the bonds are refunded. A final rebate calculation must also be prepared after the bonds are defeased.

19. For revenue bonds, provide the related enterprise and the finance staff with information about how the new debt service requirement impacts the debt service coverage ratio on outstanding parity debt.

20. Notify the staff member(s) responsible to make bond payments that the called bonds have been refunded, because sometimes you will still receive a payment notice, even though the escrow agent will be making the payment, and you don't want to risk paying again.

21. If a refunding achieved substantial savings, ask your Public Information Officer to help you prepare a media release—too often financial staff fails to “crow” about our successes. Take this opportunity to give the media some good news!

The Power of the Positive

by Linda Wood, City Controller for the City of Topeka

When I was putting together materials for this newsletter, I was amazed at the enormous numbers of articles, books, studies, consulting businesses, websites, and other forums available concerning positive thinking. Over 50 years ago Dr. Norman Vincent Peale published a book titled The Power of Positive Thinking, which has been translated into forty-two languages and has sold over 22 million copies. The ideas he presented continue to be relevant, perhaps more so in our faster-paced, more technological society.

There are literally millions of resources out there, if you're interested in learning more about the power of the positive. Go to the web and key in “positive thinking,” or go to a bookstore and peruse the titles in the “self-help” section. You'll be amazed, I think.

The basis of my topic today is the idea that a positive attitude, a positive demeanor, a positive environment makes people, workplaces, and cultures happier and healthier. For the most part, personal motivation is an “inside job.” As Abe Lincoln reportedly said, “People are about as happy as they make up their mind to be.” But I am convinced that once a person chooses to be positive, they wield enormous influence over everyone they encounter.

In an article by Human Resources professional Susan M. Heathfield, I read these sentences, and I ask you to reflect on them as they apply to those you supervise and those you live with: “You can make their day or break their day...By your words, your body language, and the expression on your face...you telegraph your opinion of their value to the people you [encounter].”

Think about arriving at work. Are you frowning or smiling? Does your body language say, “I'm overworked and anxious”? Or does it telegraph that you're glad to be alive, glad to be at work, glad to see your fellow employees? Your arrival and the first few minutes you spend with staff have an incredible impact on their attitudes and motivation. Start the day right—smile, take time to walk around and greet others, let your employees know what your plans and expectations for the day are, let them know you're available to hear their concerns and questions. Be positive!

Many studies have shown that a huge factor in motivating employees is spending one-on-one, positive interaction time with the supervisor. Don't forget or neglect to facilitate and recognize the positive.

An article I read talks about coping with negativity in the workplace, and challenges supervisors to recognize their potential part in a negative environment. Know yourself well enough to recognize when you are becoming negative. To turn that around, the article offers some good strategies:

- Spend some time alone every day, thinking about positive aspects of your work and life. If you think there is nothing positive, examine the life you are choosing to create.
- Treat yourself with care. Don't beat yourself up or second-guess yourself over decisions you've made or actions you've taken. You're human. You learn and grow, so focus on the lesson or the future and find the positive.
- Recognize that the only thing you truly are in charge of is how you choose to react to and in any situation.

Motivational speaker David Granirer suggests that in situations where we have little or no control over our external circumstances, our only control lies in how we react to them. We can choose either to laugh or to despair. Being able to choose the positive—laughter—

helps us relieve stress, regain perspective, and accept the things we cannot change.

Researchers are discovering that laughter also “does a body good.” According to Dr. Lee Berk of the Loma Linda School of Public Health in California, laughing makes the immune system grow stronger with the body’s T-cells, natural killer cells, and antibodies all showing signs of increased activity. Dr. William Fry of Stanford University found that laughing 200 times burns off the same amount of calories as 10 minutes on a rowing machine. Another study found that after a bout of laughter, blood pressure drops to a lower, healthier level than before the laughter began. Laughter oxygenates your blood, increasing energy levels. It also relaxes your muscles and gives your major internal systems, like the cardiovascular and respiratory systems, a workout. A recent study at Canadian financial institutions found that managers whose staff achieved the highest performance levels used humor more often than those with less productive employees. Positive attitude does affect the “bottom line.”

How can you accentuate the positive? I found these tips on the Internet:

- Provide opportunities for people to make decisions about and control or influence their own job. Almost any decision that excludes the input of the people doing the work is perceived as negative.
- Make opportunities available for people to express their opinions about workplace policies and procedures. Provide timely and proactive responses to the questions and concerns that come out of these conversations, but don’t allow them to deteriorate into negative gripe sessions.
- Treat people as adults with fairness and consistency.
- Help people feel like they are members of the “in crowd.” Each person wants to have the same information as quickly as everyone else.
- Afford people the opportunity to grow and develop. Training is important.
- Provide appropriate leadership and a strategic framework. Let people know they are part of the mission, vision, values, and goals of the organization.
- Provide appropriate rewards and recognition, so people know their contributions are valued.

One current book on the topic is Scott Ventrella’s *The Power of Positive Thinking in Business*. Ventrella has adapted the concepts of Peale’s half-century old book into a systematic program for people in business to achieve greater levels of personal and professional performance. The book suggests ways to develop and strengthen the ten traits of a positive thinker: optimism, enthusiasm, belief, integrity, courage, confidence, determination, patience, calmness, and focus. Ventrella urges us to concentrate on objective, rational thinking instead of self-limiting beliefs and negative self-talk.

Even at play, being positive can be our “assist.” The famous golfer Tiger Woods uses positive thinking to hone his “mental game.” In his instruction book *How I Play the Game II*, he states that “the road to failure is paved with negativity....Conversely, the power of positive thinking can turn an adverse situation into a prime opportunity for heroism.” He credits positive thinking with his many golf wins.

According to author Lisa Lindeman, “Positive thinking begins with an effort to let go of the protection gained from negative thoughts. Negativity, in a way, is a kind of defense against things that go wrong or people that treat you badly. It is a way to fight back and probably

underlies anger and fear. Letting go of negative thoughts is difficult, because it feels like you must let the other win...Positive thinking is not necessarily the denial of unpleasant, unacceptable, or bad things in the world; it’s another way of seeing things...an alternative perspective that puts these bad things in their place.”

Many things I read while putting together this topic suggested that we easily fall into the habit of looking at things negatively. We do not have to pretend everything is wonderful, but we do have to choose to embrace the positive. Avoid complaining when you don’t need to, practice thinking positively every day, accept that you will never find a solution to every problem and that you don’t have to solve every problem to be happy. Allow yourself to be positive!

Dr. Paul Stoltz is the author of a book titled Adversity Quotient: Turning Obstacles Into Opportunities. Stoltz talks about preserving psychological health in negative situations using the CORE acronym. “C” is for Control—recognize your own power in a situation. “O” is for Ownership—what part of the problem do you take responsibility for solving? “R” is for Reach—don’t catastrophize, and don’t let the problem leak into other parts of your life. “E” is for Endurance—don’t let adversity get you down for long. His work is part of a growing body of philosophy and treatment called “Positive Psychology.”

According to Dr. Martin Seligman, former president of the American Psychological Association, “There is a misguided emphasis in psychology on finding the problem and correcting it.” Seligman suggests a new school of psychology that seeks to understand and build on human strengths—the positive. The overall goal of positive psychology is to enhance our experiences of love, work, and play. Seligman says, “It is a psychologist’s birthright to explore optimism, love, perseverance, originality, responsibility, good parenting, altruism, civility, moderation and tolerance...This is a revelation for a group that has focused on dysfunction, illness, healing and coping strategies...Maybe, what looks like a symptom of depression—negative thinking—is itself the disease.”

Dr. Barbara Fredrickson advises people to focus on something positive when irritated or terrified. Her studies at the University of Michigan prove that positive thinking and exposure to positive stimuli reduce tension by measurable amounts.

A twenty-three-year study funded by the National Institute on Aging has found that thinking positively about getting older extends one’s life by 7.6 years, which is more than the longevity gained from low blood pressure, low cholesterol, a healthy weight, not smoking, and regular exercise! “Our study carries two messages,” the authors said: “The discouraging one is that negative self perceptions can diminish life expectancy; the encouraging one is that positive self-perceptions can prolong life expectancy.”

I’ve ranged from the workplace to recreation to personal health. I think it’s clear that being positive is powerful, affecting everything from attitude, to productivity, to physical health. I challenge you to be a “cheerleader.” Set a positive tone at work, in your self-image, and in your life—it is POWERFUL!

You Say “Tomato”

by Linda Wood, City Controller for the City of Topeka

With the spread of electronic mail, we all find ourselves communicating more directly and more instantaneously than ever before. Unfortunately, this form of communication often lacks the polish and professionalism we want to convey. Too often we see e-mails with no capitalization, no punctuation, no paragraphs. Beyond that, e-mail seems to be an open invitation to be informal to the point of sloppiness.

We should all be aware that e-mail is still *business* communication. With this in mind, here are some tips to make your e-mail writing more professional. These tips include common mistakes in word choice. So if you are one of those people who isn't sure when to use “affect” instead of “effect,” please keep reading.

• **Avoid being too casual.** – Don't lose capital letters, especially in names. Try to separate your thoughts with appropriate paragraphing. Remember periods and commas; they help the reader make sense the first time through. Not many of us read well in “stream of consciousness” mode!

• **Consider your audience (AND your potential audience).** – We all know how easy it is to forward those e-mails. Never forget that when you click the “Send” icon, what you write is loose in cyberspace. It may or may not stay at the person's computer you intended. There is the chance that it will continue to fly through the air to others.

• **Be aware of your tone.** In face-to-face conversations, we all convey meaning through body language and voice inflection. When you communicate in e-mail, your words are all the other person has to interpret your attitude. Choose those words carefully, and then re-read what you write before you send it. Do you “sound” abrupt or dictatorial? Are your sentences conveying a whine? Can you change a word here or there to do a better job of getting across your point?

• **Turn on your spellchecker!** The spell check feature is such a simple-to-use tool, and it can be invaluable. If you don't know how to activate this resource, talk to your support staff. Misspelled words make people wince.

• **Finally, watch your choice of words.** None of us wants to appear to be uneducated, but that is the impression we give when we use the wrong word. Here are some really common problems.

• **Your vs. You're**

When you intend to say “you are,” you should be using the contraction “you're” and not the possessive “your.”

• **Their vs. They're**

When you intend to say “they are,” you should be using the contraction “they're” and not the possessive “their.”

• **There vs. Their**

When you intend to indicate that something belongs to more than one person, please use “their,” because if you use “there,” you're indicating a geographic location, not a possessive. (EXAMPLE: Their house is over there, and they're going to be home this afternoon.)

• **To and Too and Two.**

“To” has **sixteen** different, possible meanings according to one dictionary. Frequently it is used as a preposition, which needs a noun or pronoun as its object. “To” is often used in conjunction with a verb to indicate the infinitive tense of the verb. “Too” has only five meanings, the most common indicates “also,” but “too” can also mean “more than enough.” And of course “two” is a word indicating a number. (EXAMPLE: You can lead two horses to water, but that may be too many to drink at once.)

• **Led vs. Lead** (no, not the one pronounced “lead.”)

The word “lead” when pronounced “led” means a type of metal. The word “led” means that you were the head of the line, with others following you.

• **Its vs. It's**

When you intend to indicate that something belongs to an entity, you say “that is its process” to show possessiveness. On the other hand, if you use “it's” you're indicating that you mean “it is.”

• **Affect vs. Effect**

When you intend to show the result brought about because of the action of one thing on another, use the word “effect.” For instance, “That had no effect on me.” When you intend to show the influence of one thing on another, use the word “affect.” For instance, “It doesn't affect me.” In most instances, if you substitute the word “result” for “effect” and the word “influence” for “affect,” you'll know which word it's appropriate to use. This one is admittedly trickier. When in doubt, try the substitutions, and if that doesn't help, look in the dictionary for examples.

• **Use vs. Utilize**

In most cases, the word “use” is less pretentious (and shorter!) than the word “utilize.” “Use” has a number of meanings. “Utilize” means “To put to use, especially to find a profitable or practical use for.” So, you might think it's okay to use “utilize” instead of “use,” but before you make that substitution, consider this, from Bartlett's on-line dictionary site: *Usage Note: A number of critics have remarked that utilize is an unnecessary substitute for use. It is true that many occurrences of utilize could be replaced by use with no loss to anything but pretentiousness...*

Finally, we offer a few words about our friend, or foe, the **APOSTROPHE**. Frequently an apostrophe is used where none should be. Usually it's a case of **plural versus possessive**.

For instance, “several city's had jobs”—NO, NO, NO!! We're not indicating the possessive here, but a plural...it should be “several cities had jobs.” One of my personal, biggest pet peeves in this area is in reference to a span of years, like the 1960s. If you were spelling that out, it would be the “nineteen sixties” and not the “nineteen sixty's,” so the numeric plural also does **not** need an apostrophe.

If you have some similar tips for improving written communications, especially when using e-mail, please send them to Lwood@topeka.org for inclusion in a future article.