

MINUTES OF THE SENATE ASSESSMENT AND TAXATION COMMITTEE.

The meeting was called to order by Chairperson David Corbin at 10:50 a.m. on February 28, 2001, in Room 519-S of the Capitol.

All members were present except:

Committee staff present: Chris Courtwright, Legislative Research Department
April Holman, Legislative Research Department
Don Hayward, Revisor of Statutes Office
Shirley Higgins, Committee Secretary

Conferees appearing before the committee: Calvin T. Roberts
Chris Smith, Ph.D, Assistive Technology for Kansans
Project, University of Kansas
Deborah Page-Aams, Ph.D, School of Social Welfare,
University of Kansas
Brenda Eddy, Assistive Technology for Kansans
Mary Ellen O'Brien Wright, Kansas Assistive Technology
Cooperative
Marilyn L. Jacobson, Integrated Service Delivery Div., SRS

Others attending: See attached list.

The minutes of the February 15, 19, and 20, 2001, meetings were approved.

Confirmation Hearing: Calvin T. Roberts, Member, State Board of Tax Appeals, effective upon the date of confirmation by the Senate to fulfill an unexpired term ending January 15, 2004.

Mr. Roberts briefly outlined his background and qualifications. He described his thirty-five years of business experience and his training in the real estate valuation process which he feels qualifies him for his duties as a member of the Board of Tax Appeals. He believes that his experience will enable him to make a fair and unbiased observation of the situations that arise. (Attachment 1)

Chairman Corbin called the Committee's attention to copies of Mr. Roberts' Confirmation Information Summary prepared and submitted by the Office of Governor Bill Graves. (Attachment 2)

Senator Praeger moved to recommend Mr. Roberts for membership on the State Board of Tax Appeals to the full Senate, seconded by Senator Donovan. The motion carried.

SB 332—Establishing the individual development account program and individual development account reserve fund.

Chris Smith, Ph.D, Assistive Technology for Kansas Project, testified in support of **SB 332**. He began by defining individual development Accounts (IDAs) as similar to Individual Retirement Accounts (IRAs). In a typical IDA program, for every dollar a person saves for the identified purpose, matching funds are pledged from local, state, or federal sources. He noted that a wealth of research on IDA programs indicates that they are critical in helping people reach financial independence. Evaluation of IDA programs indicates that persons at the poverty level who participate in IDA programs actually save a higher percentage of their income than middle income persons save. He went on to explain that assistive technology is any device or service that helps a person with disability live, learn, or work more independently, and he emphasized that persons with disabilities need this legislation now. (Attachment 3)

CONTINUATION SHEET

Deborah Page-Adams, PH.D, University of Kansas School of Social Welfare, testified in support of **SB 332**. She believes the bill represents an especially innovative approach to using IDAs to help Kansans with disabilities save money to purchase assistive technology in order to secure their social and economic well being. She discussed the research on the effects of asset holding, particularly for low and moderate income families. Her findings from on going research and evaluation of Kansas IDA programs parallel those from other asset building initiatives in the United States in that low income and low wealth participants are saving for long-term social and economic well being, and the participants who have very low incomes are saving at a higher rate than participants who have slightly higher incomes. (Attachment 4) To illustrate the hope the IDA program brings to persons in need of assistive technology, Dr. Adams related personal stories about families she has encountered in her research.

Brenda Eddy, Assistive Technology for Kansans (ATK), testified in support of **SB 332**. She explained that ATK is a federal grant program funded through the Technology Related Assistance Act of 1988 and awarded to the University of Kansas. The assistive technology grant was written to be a consumer driven, partnership project. ATK's collaborative efforts with public agencies have resulted in systems changes that have increased access to technology for people with disabilities of all age groups. In spite of the independence assistive technology offers to people with disabilities, many people do not have access to the technology they need because the majority of assistive technology is quite expensive and must be replaced periodically. The IDA proposed in **SB 332** would provide a structured savings approach for low and moderate income people with disabilities to plan and save for assistive technology. (Attachment 5)

Mary Ellen O'Brien Wright, Kansas Assistive Technology Cooperative (KATCO), testified in support of **SB 332**. She explained that KATCO is a loan guarantee program that allows people with disabilities to obtain loans for assistive technology. The loans have proven particularly helpful for people with lower incomes and those who have no credit background or who have problems in their credit history, sometimes related to disability and medical expenses. Ms. Wright noted that President Bush recently announced his commitment to providing access to assistive technology through financial loan programs, and \$15 million in funding will be available this summer. KATCO believes that the chances of receiving a grant through this initiative is excellent if Kansas has the mechanism to allow people with disabilities to begin saving for assistive technology through IDAs. (Attachment 6)

Senator Jenkins commented that **SB 332** limits the total income tax credits to a maximum of \$4 million, and asked Ms. Wright if she could see a problem with amending that amount down. Ms. Wright answered that she had no problem with doing that, and said she was willing to consider a cap on the amount of tax credits as well as the number of accounts that could be set up.

Marilyn Jacobson, Integrated Service Delivery Division of SRS, explained that **SB 332** establishes an IDA program within the Kansas Department of SRS. The bill would allow a family or an individual whose household income is less than or equal to 400 percent of the federal poverty level to open an assistive technology IDA, and funds deposited and interest earned in the accounts would be exempt from Kansas income tax unless withdrawn for an unapproved purpose. Funds deposited and interest earned in such accounts would also be disregarded when determining eligibility to receive any public assistance or benefits. Ms. Jacobson noted that, for some assistance programs, this would be possible, while others might prohibit such asset exemptions in federal statute or regulation. She pointed out that, in addition, the bill directs SRS to prepare a Request for Proposals seeking a community-based organization to administer a reserve fund on a not-for-profit basis. She requested that **SB 332** be amended to clarify that SRS will have no contractual expense in recruiting or maintaining a community-based organization willing to administer the program and to clarify that SRS is under no obligation to provide matching funds if sufficient outside IDA reserve fund contributors are not found. (Attachment 7)

There being no others wishing to testify, the hearing on **SB 332** was closed.

The meeting was adjourned at 11:40 a.m.

The next meeting is scheduled for March 1, 2001.

SENATE ASSESSMENT AND TAXATION COMMITTEE GUEST LIST

DATE: February 28, 2001

NAME	REPRESENTING
Brenda Eddy	ATK
Chris Smith	ATK
Maryellen O'Brien Wright	KATCO
Deb Page-Adams	Univ of KS School of Social Welfare
Peg Spencer	SRS
Dore Barrow	SRS
Marilyn Jacobs	SRS
Linda Kerin Long	KDHR
Sara Jack	ATK
Iredy Racine	SRS
Juan Saltsa	BOTA
Paul	BOTA
PHILIP KEEN	BOTA
Tommy Flynn	BOTA
Sharon Duffner	KCDC / KDHR
Miles McCreary	Spiced
Scott Brunner	DOB
Judy Krueger	Governor's Off.
Kathy Markham	Gov's office

Assessment & Taxation Committee
February 28, 2001

Calvin (Cal) Roberts

Background: I'm a native Kansan that grew up on a farm near Emporia, Ks. and Graduated from Emporia State University with a B S in Business. The first three years after college were spent with General Adjustment Bureau as an insurance adjuster. The next sixteen years were spent at Travelers Insurance Company Real Estate Department in Kansas City and Hartford Connecticut where I rose to the office of Secretary. After Travelers I remained on the east coast for about eighteen months and returned to Kansas in 1982. The next ten years were spent managing the Mortgage Banking Department for Jones and Company. We represented several insurance companies as their correspondent in the Kansas City Region. I became Chairman and CEO of Jones and Company in 1989 and sold my interest in 1992.

Cal Roberts & Associates was formed in 1992, a small company providing financing and real estate services on a brokerage or consulting basis. During the past eight years I also spent three years with Columbian Trust Co. in the commercial financing department.

Qualifications: For the past thirty-five years I've had a great deal of training and experience in the real estate valuation process. MAI (Member Appraisal Institute) Courses I and II were attended at Indiana University. I also attended several Mortgage Bankers courses. Travelers Insurance also had ongoing real estate valuation training during my sixteen years with them. We completed our own appraisals for loans, purchases and joint venturing. During the ten years of employment at Jones & Company Metropolitan Life, Ohio National, Woodman Life & Accident, Royal Neighbors, New England and John Hancock Life Insurance Companies accepted my appraisals on real estate.

I would like to be a Member of The Board of Tax Appeals as I feel my thirty-five years of experience and training should qualify me for the required duties. Their mission to ensure that all property in the State is assessed in accordance with the Constitution and statutes in an equal and uniform manner is a position I embrace. I feel that I can make a fair and unbiased observation of the situations that arise.

Senate Assessment & Taxation
2-28-01
Attachment 1

Senate Confirmation Information Summary
Prepared and Submitted by the Office of Governor Bill Graves

Appointee: Calvin T. Roberts

Position: Member, Board of Tax Appeals

Appointment Date: Upon confirmation by Senate Expiration Date 1/15/04 Term fulfill term

Statutory Authority: KSA 74-2433 Party Affiliation: Republican

- Statutory geographic representation requirements (*indicate any that apply*):
- Congressional District: Third District
 - County: _____
 - Size requirement (*if any*): _____
 - Other, specify: _____

➤ Statutory party affiliation requirement: No more than 3 members from the same political party.

➤ Statutory industry or occupation requirements The members of the board shall be selected with special reference to training and experience for duties imposed by this act and shall be individuals with legal, accounting or appraisal training and experience.

Salary \$94,437 Predecessor: Stephen Richards

Board Composition Prior to Confirmation of New Appointee:

(SEE ATTACHED LIST)

*Senate Assessment + Taxation
2-28-01
Attachment 2*

State Board of Tax Appeals

Member Name		County	Party	CD	Occupational Industry	Expiration Date
Jenkins	Jill	Leavenworth	R	2	Second District; Attorney	01/15/2003
Keen	Dwight	Cowley	R	4	Fourth District Appointee; Attorney	01/15/2004
Patton	David	Ford	D	1	First District Appointee; Attorney	01/15/2005
* Richards	Stephen	Johnson	R	3	Third District Appointee; member with accounting experience	01/15/2004
Seltsam	Susan	Shawnee	D	2	Second District, Member with accounting experience	01/15/2003

* Indicates member being replaced

GOVERNOR'S APPOINTEES ONLY

APPOINTMENTS QUESTIONNAIRE

Office of Governor Bill Graves

Please complete and return this form to the Governor's Appointments Office. Attach additional sheets if necessary.

Name: CALVIN THOMAS ROBERTS

Home Address: 8024 WEST 115TH ST.

City, State, Zip: OVERLAND PARK, KS. 66210

Business Address: 8024 WEST 115TH ST.

City, State, Zip: OVERLAND PARK, KS. 66210

Home Phone: 913-451-5670 Business Phone: 913-451-9022

Date of Birth: 9-2-37 Place of Birth: EMPORIA, KS

Party Affiliation: REPUBLICAN KBI Check: NA In Process Complete

BACKGROUND

1. List high school, college, or other education institutions attended along with the date attended and degree conferred.

<i>Education Institution</i>	<i>Dates</i>	<i>Degree</i>
<u>EMPORIA HIGH SCHOOL</u>	<u>9-51 To 5-55</u>	<u>DIPLOMA</u>
<u>EMPORIA STATE UNIVERSITY</u>	<u>9-57 To 5-61</u>	<u>B.S. BUSINESS</u>

2. List memberships in business, trade and professional organizations for the past 10 years.

<i>Organization</i>	<i>Dates</i>
<u>KANSAS CHAMBER OF COMMERCE & INDUSTRY</u>	<u>1985 To 12-31-00</u>
<u>OVERLAND PARK CHAMBER OF COMMERCE</u>	<u>1982 To 12-31-00</u>
<u>ENTERPRISE CENTER OF JOHNSON COUNTY</u>	<u>1997 To 1-31-01</u>
<u>KANSAS CAVALRY</u>	<u>1995 To 1-31-01</u>
<u>OVERLAND PARK CONVENTION & VISITORS BUREAU</u>	<u>1998 To 2001</u>

3. List any public offices you have been elected or appointed to, along with the dates of service.

<i>Office Held</i>	<i>Dates</i>
<u>PRECINCT COMMITTEEMAN</u>	<u>1999 & 2000</u>

4. List any positions held with a foreign, federal or local government entity along with the dates of service.

Position	Government Entity	Dates
<u>N/A</u>		

5. List any lobbying activities you have been involved in during the past five years. This includes activities as a registered lobbyist activities for which you were compensated.

Group	Compensation (yes/no)	Dates
<u>N/A</u>		

6. List experience or interest which qualify you for the position to which you have been appointed.

36 YEARS OF EXPERIENCE DEALING WITH REAL ESTATE VALUES AND NEGOTIATIONS, ACTIVE ON LOCAL BOARD OF ADVISORS FOR JOHNSON COUNTY APPRAISERS OFFICE AND A GOOD UNDERSTANDING OF OUR TAX STRUCTURE.

7. Summarize business and professional experience.

16 YEARS WITH TRAVELERS INSURANCE COMPANY INVOLVED WITH REAL ESTATE LENDING, EQUITIES & JOINT VENTURES ON A NATIONAL LEVEL. 10 YEARS WITH JONES & COMPANY INVOLVED WITH REAL ESTATE DEVELOPMENT AND MORTGAGE BANKING, APPRAISING PROPERTIES FOR LOANS AND 10 ADDITIONAL YEARS DEALING WITH REAL ESTATE VALUES. MAI COURSES I & II PLUS OTHER VARIOUS VALUATION TRAINING SEMINARS.

8. List any service in the United State military. Include dates of service, branch, date and type of discharge.

Branch	Discharge	Dates
<u>ARMY NATIONAL GUARD</u>	<u>HONORABLE</u>	<u>8-30-61 To 8-29-67</u>

9. Provide details of any arrest, charge or questioning by a federal, state or other law enforcement authority for violation of any federal, state, county or municipal law, regulation or ordinance (excluding traffic violations for which a fine of \$100 or less was imposed).

N/A

10. List and provide details of any interests that may present a conflict of interest for this position.

MEMBER OF A BANK BOARD THAT I PLAN TO RESIGN FROM.
BOARD MEMBERSHIPS IN VARIOUS BUSINESS ORGANIZATIONS
FROM WHICH I WILL ALSO RESIGN.

I, CALVIN T. ROBERTS, declare that this questionnaire is true, correct and complete to the best of my knowledge.

Calvin T. Roberts
Signature

Jan. 11, 2001
Date

Return completed questionnaire to Judy Krueger, Secretary of Appointments, State Capitol, Rm 226-S, Topeka, Kansas 66612.
If you have questions, please call 913/296-4052.

KANSAS GOVERNMENTAL ETHICS COMMISSION

STATEMENT OF SUBSTANTIAL INTERESTS FOR INDIVIDUALS WHOSE

APPOINTMENT TO STATE OFFICE IS SUBJECT TO SENATE CONFIRMATION

INSTRUCTIONS. This statement (pages 1 through 4) must be completed by each person whose appointment to a state position is subject to Senate confirmation (K.S.A. 46-247 and 46-248). Failure to complete and return this statement may result in a fine of \$10 per day for each day it remains unfiled. Also, any individual who intentionally fails to file as required by law, or intentionally files a false statement, is subject to prosecution for a class B misdemeanor.

Please read the "Guide" and "Definition" section provided with this form for additional assistance in completing sections C" through "G". If you have questions or wish assistance, please contact the Commission office at 109 West 9th, Topeka, KS or call 785-296-4219.

A. IDENTIFICATION:

PLEASE TYPE OR PRINT

ROBERTS CALVIN T. Last Name First Name MI

ROBERTS NORMA K. Spouse's Name

8024 WEST 115TH STREET Number & Street Name, Apartment Number, Rural Route, or P.O. Box Number

OVERLAND PARK KANSAS 66210 City, State, Zip Code

913-451-5670 Home Phone Number

913-451-9022 Business Phone Number

B. APPOINTED POSITION SUBJECT TO SENATE CONFIRMATION:

BOARD OF TAX APPEALS List Name of Agency, Commission or Board

MEMBER Position

The last four digits of your social security number will aid in identifying you from others with the same name on the computer list. This information is optional.

3495

C. OWNERSHIP INTERESTS: List any corporation, partnership, proprietorship, trust, joint venture and every other business interest, including land used for income, and specific stocks or mutual funds in which either you or your spouse has owned within the preceding 12 months a legal or equitable interest exceeding \$5,000 or 5%, whichever is less. If you or your spouse own more than 5% of a business, you must disclose the percentage held. Please insert additional page if necessary to complete this section.

If you have nothing to report in Section "C", check here

BUSINESS NAME AND ADDRESS	TYPE OF BUSINESS	DESCRIPTION OF INTERESTS HELD	HELD BY WHOM	PERCENT OF OWNERSHIP INTERESTS
1. CAL ROBERTS & ASSOCIATES, INC. 8024 WEST 115TH ST. OVERLAND PARK, KS 66210	MORTGAGE AND BROKERAGE OF COMMERCIAL REAL ESTATE	100%	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly	<input checked="" type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly
2. HALLMARK DENTAL CARE, LLC 8700 MONROVIA, LENEXA, KS 66225-5847 P.O. BOX 66225-5847 25847	PROVIDE DENTAL CARE TO NURSING HOME PATIENTS	7.5%	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input checked="" type="checkbox"/> Jointly
3. AMERICAN FUNDS P.O. BOX 659522 SAN ANTONIO, TX, 78265-9522	MUTUAL FUNDS	9582 SHARES	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input checked="" type="checkbox"/> Jointly
4. FIRST TRUST UNIT TR. 292 910 STIFEL NICOLAUS 3101 BROADWAY STE. 500 KANSAS CITY, MO, 64111	GROWTH FUND TRUST	4005 SHARES	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly
5. LIMITED, INC. 910 STIFEL NICOLAUS 3101 BROADWAY STE. 500 KANSAS CITY, MO, 64111	STOCK	300 SHARES	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input checked="" type="checkbox"/> Jointly
6. FIRST UNIT TRUST 292, WORLD WIDE WIRELESS 910 STIFEL NICOLAUS 3101 BROADWAY STE. 500 KANSAS CITY, MO, 64111	MUTUAL TRUST - FUND	1216 SHARES	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input checked="" type="checkbox"/> Jointly
7. AIM FUNDS 910 FIRST UNION SECURITIES 4400 POST OAK PKWY STE. 2400 HOUSTON, TX, 77027	MUTUAL FUNDS	881 SHARES	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly	<input checked="" type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly
8. CANADA LIFE INSURANCE CO 330 UNIVERSITY AVE TORONTO, CANADA M5G 1R8	STOCK	680 SHARES	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly	<input checked="" type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly
9.			<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly
10.			<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly	<input type="checkbox"/> You <input type="checkbox"/> Spouse <input type="checkbox"/> Jointly

D. GIFTS OR HONORARIA: List any person or business from whom you or your spouse either individually or collectively, have received gifts or honoraria having an aggregate value of \$500 or more in the preceding 12 months. If you have nothing to report in Section "D", check here NONE

NAME OF PERSON OR BUSINESS FROM WHOM GIFT RECEIVED	ADDRESS	RECEIVED BY:
1.		
2.		
3.		

RECEIPT OF COMPENSATION: List all places of employment in the last calendar year, and any other businesses from which you or your spouse received \$2,000 or more in compensation (salary, thing of value, or economic benefit conferred on in return for services rendered, or to be rendered), which was reportable as taxable income on your federal income tax returns.

1. YOUR PLACE(S) OF EMPLOYMENT OR OTHER BUSINESS IN THE PRECEDING CALENDAR YEAR. IF SAME AS SECTION "B", CHECK HERE ____.

If you have nothing to report in Section "E"1, check here ____.

	NAME OF BUSINESS	ADDRESS	TYPE OF BUSINESS
1.	CAL ROBERTS & ASSOCIATES INC.	8024 WEST 115TH ST. OVERLAND PARK, KS. 66210	COMMERCIAL REAL ESTATE MORTGAGE & BROKERAGE
2.	BROTHERHOOD BANK & TRUST	756 MINNESOTA - AVE, K.C., KS, 66101	BANKING.

2. SPOUSE'S PLACE(S) OF EMPLOYMENT OR OTHER BUSINESS IN THE PRECEDING CALENDAR YEAR.

If you have nothing to report in Section "E"2, check here ____.

	NAME OF BUSINESS	ADDRESS	TYPE OF BUSINESS
1.	NOT APPLICABLE		
2.			

OFFICER OR DIRECTOR OF AN ORGANIZATION OR BUSINESS: List any organization or business in which you or your spouse hold a position of officer, director, associate, partner or proprietor at the time of filing, irrespective of the amount of compensation received for holding such position. Please insert additional page if necessary to complete this section.

If you have nothing to report in Section "F", check here ____.

	BUSINESS NAME AND ADDRESS	POSITION HELD	HELD BY WHOM
1.	BROTHERHOOD BANK & TRUST 756 MINNESOTA, AVE., KANSAS CITY, KS 66101	DIRECTOR	CAL ROBERTS
2.	ENTERPRISE CENTER OF JOHNSON COUNTY 9875 WIDMER LEXEN, KS 66215	VICE CHAIRMAN	CAL ROBERTS
3.	OVERLAND PARK RESEARCH, EDUCATION & INFORMATION FOUNDATION 9001 WEST 110TH ST. OVERLAND PARK, KS 66210	DIRECTOR & TREASURER	CAL ROBERTS
4.	COUNTY ECONOMIC RESEARCH INSTITUTE 11111 W. 95TH ST. OVERLAND PARK, KS. 66214	BOARD OF DIRECTOR	CAL ROBERTS
5.	OVERLAND PARK CONVENTION & BUSINESS BUREAU 9001 W. 95TH ST. OVERLAND PARK, KS 66210	VICE CHAIRMAN OF BOARD	CAL ROBERTS
6.	JOHNSON COUNTY COMMUNITY COLLEGE FOUNDATION 12345 COLLEGE BLVD. OVERLAND PARK, KS. 66210-1299	BOARD MEMBER	CAL ROBERTS
7.	ASSOCIATION OF CARING ENTREPRENEURS 6400 GLENWOOD OVERLAND PARK, KS 66202 STE. 309	BOARD MEMBER TREASURER	CAL ROBERTS
8.			

I. RECEIPT OF FEES AND COMMISSIONS: List each client or customer who pays fees or commissions to a business or combination of businesses from which fees or commissions you or your spouse received an aggregate of \$2,000 or more in the preceding calendar year. The phrase "client or customer" relates only to businesses or combination of businesses. In the case of a partnership, it is the partner's proportionate share of the business, and hence of the fee, which is significant, without regard to expenses of the partnership. An individual who receives a salary as opposed to portions of fees or commissions is generally not required to report under this provision. Please insert additional page if necessary to complete this section. If you have nothing to report in Section "G", check here ____.

	NAME OF CLIENT / CUSTOMER	ADDRESS	RECEIVED BY
1.	OVERLAND PARK RESEARCH, EDUCATION & INFORMATION FOUNDATION	9001 WEST 110TH ST. OVERLAND PARK KS	CAL ROBERTS
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			

I. DECLARATION:

I, Calvin T. Roberts, declare that this statement of substantial interests (including any accompanying pages and statements) has been examined by me and to the best of my knowledge and belief is a true, correct and complete statement of all of my substantial interests and other matters required by law. I understand that the intentional failure to file this statement as required by law or intentionally filing a false statement is a class B misdemeanor.

1-11-2001

Date

Calvin T. Roberts

Signature of Person Making Statement

NUMBER OF ADDITIONAL PAGES ____

Return your completed statement to the Secretary of State, Memorial Hall, First Floor, 120 SW 10th Ave., Topeka, Kansas 66612-1594.

CALVIN T. ROBERTS
8024 West 115th Street
Overland Park, Kansas 66210
Tele. 913-451-5670 * E-Mail rcrafin@cs.com

SUMMARY OF QUALIFICATIONS

- Senior executive with finance and real estate expertise
- Excellent comprehension and experience in financial controls
- Sixteen years real estate experience in performing appraisals, loan reviews, negotiations and portfolio management with The Travelers Insurance Company; negotiating joint ventures, purchases, sales, loans and underwriting the investment activities of field offices and correspondents in the United States and Canada

PROFESSIONAL EXPERIENCE

Cal Roberts & Associates, Inc., Overland Park, Kansas 1991 - Present
Present

- Provide commercial real estate financing, brokerage and consulting.
- Secure financing for start up companies
- During 1996 provided financial guidance for a medical products manufacturer to set up financial controls, including budgeting, established communications channels for all departments, implemented a standard operating policy for Account Receivable/Collections and started a financial plan for future growth.

Columbian Trust Company, Overland Park, Kansas 4/92 - 12/95
Senior Vice President, Commercial Real Estate Mortgage Banking Department

- Established new operation from the ground up, serving as local Correspondent for The New England Mutual Life Insurance Company

Jones & Company Real Estate and Mortgages, Overland Park, Kansas 10/81 - 12/91
Chief Executive Officer/President/Chairman 1990 - 1991

- Responsible for the overall activities of the company until I sold my interest in the company.

Senior Vice President, Real Estate Investment and Finance Department

- Served as mortgage correspondent for the New England Mutual Life Insurance Company, Royal Neighbors Of America, The Ohio National Life Insurance Company, Woodmen Accident & Life Company
- Brokered loans to additional national life insurance and credit companies
- Originated and produced commercial loans
- Developed departmental plans and projections
- Oversaw loan servicing activities and supervised personnel

National Capital Corporation, Hamden, Connecticut 4/80 - 10/81
President

- Launched a new company formed to broker mortgages, equities and joint ventures

Calvin T. Roberts

Page Two

The Travelers Insurance Company, Hartford, Connecticut 1964 - 1980

Secretary of the Real Estate Investment Department 1975 - 1980

- Oversaw real estate regional offices and correspondents in the United States and Canada
- Managed a loan and equity portfolio in excess of \$5 billion
- Instructed regions regarding The Travelers' investment philosophy
- Negotiated large transactions
- Supervised the purchase and management of real estate equities and joint ventures
- Prepared departmental budgets and short and long range plans

Assistant Secretary 1972 - 1974

Field Supervisor 1969 - 1971

Field Rep 1964 - 1968

EDUCATION and LICENSES

Bachelor of Science, Business Administration, Emporia State University, Emporia, Kansas

Real Estate Broker, Kansas and Missouri

Real Estate Training

- MAI courses I and II, Indiana University
- Mortgage Bankers Course, Southern Methodist University
- Attended many real estate seminars and schools conducted by The Travelers Insurance Company
- Instructor, various real estate seminars, Travelers Insurance Company

CIVIC and PROFESSIONAL ACTIVITIES

- Vision 21st Century Workforce Development Task Force, Chairman
- Overland Park, Kansas Chamber of Commerce, Past Chairman
- Overland Park Research, Education and Information Foundation, Board Member and Treasurer
- Brotherhood Bank and Trust, Board Member and Vice Chairman Audit Committee
- Kansas Chamber of Commerce and Industry, Board Member and Past Chairman
- County Economic Research Institute, Board Member and Past Chairman
- Overland Park South Rotary, Past Chairman (Paul Harris Fellow)
- Emporia State University, School of Business Council of Advisors
- Emporia State University, Distinguished Alumni
- Kansas Business Hall of Fame, Board Member and Past Chairman
- Enterprise Center of Johnson County, Board Member and Vice Chairman

Calvin T. Roberts

Page Three

- Overland Park Convention and Visitors Bureau, Board Member and Vice Chairman
- Kansas Cavalry, Regional Commander
- Association of Caring Entrepreneurs, Board Member and Treasurer
- Johnson County Community College Foundation, Board Member

74-2433. State board of tax appeals; membership, qualifications, appointment and confirmation, terms, continuing education requirements; executive director; publication of decisions; no capacity to sue or be sued. (a) There is hereby created a state board of tax appeals, referred to in this act as the board. The board shall be composed of five members who shall be appointed by the governor, subject to confirmation by the senate as provided in K.S.A. 75-4315b, and amendments thereto. After January 15, 1999, three of such members shall: (1) Have been regularly admitted to practice law in the state of Kansas; and (2) for a period of at least five years, have engaged in the active practice of law as a lawyer, judge of a court of record or any other court in this state, or as a certified public accountant who has maintained registration as an active attorney with the Kansas supreme court, or any combination thereof. Except as provided by K.S.A. 1999 Supp. 46-2601, no person appointed to the board shall exercise any power, duty or function as a member of the board until confirmed by the senate. Not more than three members of the board shall be of the same political party. Members of the board shall be residents of the state. Subject to the provisions of K.S.A. 75-4315c, and amendments thereto, one shall be appointed from each of the congressional districts of Kansas and the remainder from the state at large. The members of the board shall be selected with special reference to training and experience for duties imposed by this act and shall be individuals with legal, accounting or appraisal training and experience. Members shall be subject to the supreme court rules of judicial conduct applicable to all judges of the district court. The board shall be bound by the doctrine of *stare decisis* limited to published decisions of an appellate court other than a district court. Members shall hold office for terms of four years and until their successors are appointed and confirmed. Such terms of office shall expire on January 15 of the last year of such term. If a vacancy occurs on the board, the governor shall appoint a successor to fill the vacancy for the unexpired term. The governor shall select one of its members to serve as chairperson. The votes of three members shall be required for any action to be taken by the board. Meetings may be called by the chairperson and shall be called on request of a majority of the members of the board and when otherwise prescribed by statute.

(b) Any member of the state board of tax appeals may be removed by the governor for cause, after public hearing conducted in accordance with the provisions of the Kansas administrative procedure act.

(c) The state board of tax appeals shall appoint, subject to approval by the governor, an executive director of the board, to serve at the pleasure of the board. The executive director shall: (1) Be in the unclassified service under the Kansas civil service act; (2) devote full time to the executive director's assigned duties; (3) receive such compensation as determined by the board, subject to the limitations of appropriations thereof; and (4) have familiarity with the tax appeals process sufficient to fulfill the duties of the office of executive director. The executive director shall perform such duties as directed by the board.

(d) Appeals decided by the state board of tax appeals which are deemed of sufficient importance to be published shall be prepared and delivered to the director of printing, who shall as speedily as possible print and publish such number of copies as shall be specified by the board.

(e) After appointment, members of the state board of tax appeals shall complete the following course requirements: (1) A tested appraisal course of not less than 30 clock hours of instruction consisting of the fundamentals of real property appraisal with an emphasis on the cost and sales approaches to value; (2) a tested appraisal course of not less than 30 clock hours of instruction consisting of the fundamentals of real property appraisal with an emphasis on the income approach to value; (3) a tested appraisal course of not less than 30 clock hours of instruction with an emphasis on mass appraisal; (4) an appraisal course with an emphasis on Kansas property tax laws and; (5) an appraisal course on the techniques and procedures for the valuation of state assessed properties with an emphasis on unit valuation; and (6) a tested appraisal course on the techniques and procedures for the valuation of land devoted to agricultural use pursuant to K.S.A. 79-1476, and amendments thereto. The executive director shall adopt rules and regulations prescribing a timetable for the completion of the course requirements and prescribing continued education requirements for members of the board.

(f) The state board of tax appeals shall have no capacity or power to sue or be sued.

History: L. 1957, ch. 429, § 1; L. 1959, ch. 317, § 2; L. 1969, ch. 369, § 1; L. 1972, ch. 342,

Testimony to the Senate Sub-Committee on Taxation
In Support of Bill 332
Christopher L. Smith, Ph.D
Assistive Technology for Kansans Project
Kansas University Affiliated Program-Parsons
2/28/01

Mr. Chairman and Members of the Committee:

Good Morning, and thank you for the opportunity to speak today. My name is Chris Smith, and I work for the Assistive Technology for Kansans project. This project is coordinated by the University of Kansas and is directed by individuals who have disabilities. Over 60 agencies and organizations that provide services to persons with disabilities are actively involved with the efforts of the Project.

I am here today on the direction of the Project's Executive Advisory Board to speak about the importance of Individual Development Accounts and their potential for funding assistive technology. As I'm sure many of you are aware, Individual Development Accounts are matched savings accounts that are similar to Individual Retirement Accounts or IRA's. In a typical IDA program, for every dollar a person saves for the identified purpose of home ownership, education, or small business; matching funds are pledged from local, state or federal sources.

Match amounts are determined by a coordinating entity but generally range from 2:1 to 5:1. The funds for matching the saver's contribution are raised from private and/or public sources. As of August 2000, 29 states had passed legislation allowing Individual Development Accounts, including Kansas. Nationally, over 400 non-profit organizations are involved in managing IDA programs. A wealth of research on IDA programs indicates that they are critical in helping people to reach financial independence. Evaluation of IDA programs over the last four years indicates, for example, that persons in poverty who participate in IDA programs actually save more as a percentage of their income than do middle income persons.

For persons with a disability, IDA's represent a critical path to economic independence. Data are startling in their portrait of how persons with disabilities struggle to achieve economic and personal independence. For instance, persons with disabilities make up as much as a third of all persons on state welfare rolls. According to a 1998 Harris Poll, as many as 75% of persons with disabilities are unemployed, though 75% of those want to be employed. One out of five persons with a disability has not graduated from high school, compared with one out of ten

adults without a disability. In 1997, over one-third of adults with disabilities lived in a household with an annual income of less than \$15,000, compared with only 12% of those without disabilities. Home ownership rates for people with disabilities is in the single digits, while it is about 71% for those without disabilities.

For many people with disabilities, however, assistive technology is the key to accessing the home ownership, education, and small business opportunities offered by IDA programs. Assistive technology is any device or service that helps a person live, learn, or work more independently. Assistive technology devices may include such items as powered wheelchairs and scooters, communication devices that help people speak, and digital hearing aids. Creating opportunities for persons with disabilities to use IDA funds for assistive technology will greatly enhance the chances that they will maximize the economic benefits available from the accumulation of assets like homes, education and small businesses.

Persons with disabilities need this legislation now. Passing Senate Bill 332 will be an important and wise step in a public policy that recognizes that building assets is a crucial and necessary step in creating economic independence. Senate Bill 332 creates an opportunity to fund assistive technology as an approved expenditure for IDA's, and will establish Kansas as a leader in recognizing how important accessibility is to enjoying the fruits of owning a home, going to college, or owning a small business.

Thank you.

To: Kansas Senate Committee on Taxation

From: Deborah Page-Adams, Ph.D.
University of Kansas
School of Social Welfare

Date: February 28, 2001

RE: **RESEARCH ON ASSET EFFECTS**

Thank you for your consideration of Individual Development Account (IDA) policies to help low-income and low-wealth families in Kansas. As you considered the first of two IDA bills last week, I provided a brief summary of research studies addressing the effects of home ownership and other tangible assets on the well-being of neighborhoods, children and families. As you may know, this kind of research has served as a foundation for the rapid growth of Individual Development Account (IDA) policies and programs across the country in recent years. In brief, a review of the research suggests positive effects of financial and property assets on:

- Children's well-being
- Marital stability
- Family health and
- Economic security.

The measure you are considering today represents an especially innovative approach to using IDAs to help citizens of Kansas who have disabilities and need help saving money to purchase assistive technology in order to better secure their social and economic well-being, and that of their families.

My findings from on-going research and evaluation of your IDA programs through Heart of America Family Services are parallel to those from other asset building initiatives in the United States in that: (1) low-income and low-wealth participants are saving for long term social and economic well-being through home ownership, small business development, and higher education and (2) the participants who have very low incomes are saving for these life goals at a higher rate than participants who have slightly higher incomes. When the research is completed, it will also be able to help us understand if and how asset building is associated with personal, household, and community well-being among the specific participants in two IDA programs.

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Research Findings from the First National IDA Demonstration

Key Findings on Participant Savings (N=1,326)

- Typical match rate 2:1
- Average net deposits: \$33 per month
- Average accumulation: about \$100 per month
- Average use of match eligibility: 71 cents / dollar
- Every group able to save
- Income not related to savings amount
- The participants who are living in the lowest income households save higher proportion of their income (about 8% of monthly income) than participants with slightly higher household incomes (who save about 2% of monthly income).

TESTIMONY PROVIDED BEFORE SENATE
ASSESSMENT AND TAXATION COMMITTEE
PRESENTED BY BRENDA EDDY
ASSISTIVE TECHNOLOGY FOR KANSANS (ATK)
FEBRUARY 28, 2001

Mr. Chairman and Members of the Committee:

Thank you for the opportunity to speak to you today. I represent the Assistive Technology for Kansans project (ATK). ATK is a federal grant program funded through the Technology Related Assistance Act of 1988 and awarded to the University of Kansas University Affiliated Programs at Parsons. Our purpose is to ensure that Kansans with disabilities have access to assistive technology and related services. Our program consists of five regional assistive technology access sites; a statewide interagency technology loan program, an annual statewide assistive technology conference, a policy and systems change initiative, and legal advocacy assistance.

The assistive technology grant was written to be a consumer-driven, partnership project. We sub-contract with nine organizations around the state for various components related to assistive technology. Our collaborative efforts with public agencies have resulted in systems change that have increased access to technology for people with disabilities of all age groups. In eight years, we have created an effective infrastructure of technology related support. Our state tech project is gaining national recognition as a frontrunner for innovative funding approaches for technology.

Assistive technology offers some of the most promising solutions today for people with disabilities. Manual and motorized wheelchairs enables many people the opportunity to be mobile, communication boards permit others to speak, hearing aids make speech and environmental sounds accessible to those who can't hear, and computers with specialized software enable those who are blind access to printed information. These are just a few examples of the wide variety of assistive technology used every day

In spite of the independence assistive technology offers to people with disabilities, many people don't have access to the technology they need due to funding barriers. The majority of "primary" assistive technology is quite expensive, has a limited life expectancy, and must be replaced periodically. Here are some examples:

- A power wheelchair – \$14,000 – life expectancy, 7 years
- A communication board – \$8,000 – life expectancy, 5 years
- Bi-lateral hearing aids – \$2,500 each – life expectancy, 5 years
- A motorized scooter – \$3,000, life expectancy, 7 years.
- An environmental control unit – \$10,000 – life expectancy, 5 years

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There are federal and state programs that help purchase assistive technology. Special education, Medicaid, Vocational Rehabilitation, and Veterans Administration are several examples of such programs. However, not everyone meets the eligibility guidelines for such programs. Additionally, most private health insurance policies offer limited or no coverage for assistive technology. Banks traditionally have not been very willing to extend loans for assistive technology due to the fact that this equipment is usually individualized to the person and most banks don't want these devices if the loan defaults. For obvious reasons, no one wants to repossess a hearing aid or wheelchair. Funding sources for people who do not qualify for public assistance programs are very limited.

Individual Development Accounts, as proposed in SB 332, would provide a structured savings approach for low and moderate-income people with disabilities to help plan and save for assistive technology. Their dollars would be matched on a dollar-for-dollar basis, or even three or four to one – depending on our success at securing match funds. Oftentimes, with the right assistive technology, the individuals' chances of becoming (or remaining) self-sufficient and in the economic mainstream are greatly enhanced. This self-sufficiency would, most likely, result in less dependency on public assistance.

I'm a good example of someone whose economic independence is greatly enhanced with assistive technology. About ten years ago I was offered a job requiring good communication skills. I was a state employee, married to a teacher in graduate school, and had two children in daycare full time. We had very limited discretionary income. I knew that success in my new job depended on my ability to communicate in a variety of situations and I needed new hearing aids for optimum functioning. I did not qualify for public assistance, nor did I want to apply for public assistance. Fortunately my mother-in-law offered to pay for my "state of the art" hearing aids. Four thousand dollars is a lot of money to put on a credit card at 18% - which would have been my only other option. Since then, I have had three more job changes with increasing responsibilities and pay. Technology plays an important role in my career success.

Individual development accounts for persons with disabilities are a creative and untapped resource that offers financial solutions in a dignified and empowering way. It offers the potential to develop new mindsets to enable people with disabilities to become more confident, long-term planners. It would also be a tremendous resource for families saddled with high medical costs that often accompany a child with a disability.

With the establishment of IDAs, the potential to tap into American philanthropy is unlimited. In 1999, total charitable giving amounted to \$190 billion and foundation giving rose 17.2%. IDAs would provide a powerful opportunity to partner the private and public sectors to address some of the problems facing people with disabilities today. We hope you too will see the potential for IDAs and people with disabilities.

Thank you. I will be happy to try and answer any questions you may have.

**Testimony Before the Senate Subcommittee On Taxation
In Support of Senate Bill 332
By Mary Ellen O'Brien Wright
Kansas Assistive Technology Cooperative (KATCO)
February 28, 2001**

I am Mary Ellen O'Brien Wright, the Executive Director Of the Kansas Assistive Technology Cooperative or KATCO, and I am here today in support of Senate Bill 332.

KATCO is a loan guarantee program that allows people with disabilities to obtain financial loans for assistive technology. KATCO was established following an appropriation made several years ago by Governor Graves to provide funds for an assistive technology financial loan program. Last fall, the *Assistive Technology for Kansans* (ATK) project was awarded one of only six federal grants to develop and expand KATCO.

KATCO provides an alternative for people with disabilities to finance assistive technology. KATCO loans are available to any individual of any income level with a disability needing assistive technology. The loans have proven particularly helpful for people with lower incomes, and those who have no credit background or problems in their credit history, sometimes related to disability and medical expenses.

If you were to ask most users of assistive technology what the greatest problem they encounter when trying to obtain it, I believe they would say funding. While much assistive technology is not costly, some is very expensive and not always covered by third party payers. The term "expensive" is a relative term, and what may not be expensive for one person may be cost prohibitive for another. Yet the assistive technology is often essential for health and safety reasons, as well as to work, participate in education and training programs, and live independently.

The *ATK* project is always seeking new funding sources for assistive technology. The development of KATCO was one of the results of this endeavor. Now, the establishment of Individual Development Accounts (IDAs) may be another method. *ATK* has been interested in this concept for several years, however it has become particularly important this year because we feel that we have an opportunity that may not be available in the future. President Bush, in his recently announced *Freedom Initiative*, is committed to providing access to assistive technology to people with disabilities through financial loan programs. Approximately fifteen million dollars in funding for this part of his initiative will be available this summer.

Kansas is considered a leader in the area of assistive technology access. The concept of allowing people to save for assistive technology while matching these dollars, protecting their benefits and providing a tax credit is, we believe, an innovative idea. KATCO, partnering with the *ATK* project, believe that our chances of receiving a

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grant through this initiative is excellent if we have the mechanism to allow people with disabilities to begin saving for their assistive technology through IDAs. By allowing Kansans with disabilities to establish these accounts, you will put Kansas in an excellent position to access some of these funds. Eventually, KATCO will also seek matching dollars in the private sector, and partner with them to increase access to assistive technology.

KATCO asks for your positive consideration of Senate Bill 332. Thank you for your time and consideration.

Kansas Department of Social and Rehabilitation Services
Janet Schalansky, Secretary



Docking State Office Building
915 SW Harrison, 6th Floor North
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for additional information, contact:

Operations
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Senate Assessment and Taxation Committee, Room 519-S
10:30 a.m., February 28, 2001

SB 332

Integrated Service Delivery Division
Marilyn L. Jacobson, Special Assistant
785-296-6831

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Kansas Department of Social and Rehabilitation Services
Janet Schalansky, Secretary

Senate Assessment and Taxation Committee, Room 519-S
10:30 a.m., February 28, 2001

SB 332

Mr. Chairman and members of the committee, thank you for the opportunity to appear today regarding Senate Bill 332. My name is Marilyn Jacobson, Special Assistant to the Deputy Secretary of Integrated Service Delivery, SRS.

This bill establishes an "individual development account" (IDA) program within the Kansas Department of Social and Rehabilitation Services (SRS). Eligible families and individuals would have the opportunity to establish these special savings accounts to use in the purchase of assistive technology.

From calculators to computers, and televisions to telephones, technology has a great impact on the everyday life of most Kansans. Increasingly, the power of assistive technology is being used to help people with disabilities live and work independently. Assistive technology can be as simple as using an off-the shelf device, such as a magnifying glass to enable a person with visual impairments to read a document. At the other end of the continuum, assistive technology can be highly customized equipment designed to accommodate an individual's specific situation. Examples include specialized communications boards, programmable hearing aids, refresh able braille, voice recognition computers, and power wheelchairs.

This bill would allow a family or individual whose household income is less than or equal to 400% of the federal poverty level to open an assistive technology IDA. The total of all deposits by the account holder or family shall not exceed \$5,000 in a calendar year. The total balance at any time, including matching contributions, shall not exceed \$50,000. Funds deposited and interest earned in such accounts will be exempt from Kansas income tax unless withdrawn for an unapproved purpose.

Funds deposited and interest earned in such accounts would also be disregarded when determining eligibility to receive any public assistance or benefits in accordance with Section 7(d) of the bill. We would note that, for some assistance programs this would be possible, while others might prohibit such asset exemptions in federal statute or regulation. As a result, SRS would anticipate some increase in costs of public assistance programs due to the ability of families to shelter this resource. However, allowing such persons to accumulate resources for this specific purpose would not measurably effect caseload size.

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Additionally, the bill directs SRS to prepare a Request for Proposals seeking a community-based organization to administer a reserve fund on a not-for-profit basis. The reserve fund would be created to receive contributions, to fund administrative costs of the program, and to provide matching funds for moneys in individual development accounts. Financial contributions to the reserve fund could come from a variety of sources, including the federal government. No more than 20% of the funds in the reserve account may be used for administrative costs in the first and second years, and no more than 15% in subsequent years.

The Department requests that SB 332 be amended to clarify that:

- SRS will have no contractual expense in recruiting or maintaining a community-based organization or financial institutions willing to administer this program.
- SRS is under no obligation to provide matching funds, at any ratio, if sufficient outside IDA reserve fund contributors are not found.