

The act also establishes procedures for review of the licenses and lists grounds for disciplinary sanctions.

Savings and Loan Division

James Tabor, superintendent; 200 E. Grand Ave., Des Moines 50319; 515/281-8432

This division supervises the activities of state-chartered savings and loan associations in Iowa. Division staff conducts annual examinations into the financial conditions of each association, and monitors the activities of the association to assure compliance with state laws and regulations. The division also licenses, registers, and regulates mortgage bankers, mortgage brokers, and mortgage loan services in Iowa.

Utilities Division

Dennis J. Nagel, chair; Lucas State Office Building, Des Moines 50319; 515/281-5979

DENNIS J. NAGEL, chair, Polk County; term expires 1995
 NANCY SHIMANEK BOYD, Polk County; term expires 1993
 PAUL FRANZENBURG, Polk County; term expires 1991
Raymond K. Vawter, executive secretary

The Utilities Division operates under an array of statutes which assign the responsibility of regulating certain public utilities operating in Iowa. The executive secretary is appointed by the board members.

The three-member board is a quasi-judicial body which presides over contested cases and directs long-term regulatory policy. The chairperson is the chief executive of the agency and is responsible for the administration of departmental programs and services.

Five bureaus make up the agency's organizational structure: Public Information; Board Members' Staff; General Counsel; Conservation; Auditing and Research Bureau; and Bureau of Rates and Safety Evaluation.

Board Members' Staff

Raymond K. Vawter, bureau chief and executive secretary

This bureau prepares material for Utilities Board decisions and meetings and coordinates scheduling and tracking of formal filings and cases before the board. The bureau also assists in research analysis and preparation of material for testimony before Congress, various federal agencies, and other interested groups.

The bureau is responsible for receiving and processing all filings with the board and assists in the administration of the division.

Energy Efficiency, Auditing, and Research Bureau

Stephen Brown, bureau chief

This division conducts analyses of various rate allocations. Experimental projects, conducted with the cooperation of the Iowa utility companies, measure the effect of various rate design alternatives on customer usage. Such analyses of price changes and the effects on customer usage with an eye toward policy development and rate design research are crucial to the long-range planning of the Utilities Board.

The I-SAVE and other energy conservation programs are also developed and implemented by staff of this bureau.

The bureau is responsible for reviewing utility operations and recommending policies that meet customer utility needs at the lowest cost to ratepayers. Staff specialists in telephone, electric, and gas/water utilize a variety of investigations to achieve this.

General Counsel

Susan Allender, general counsel

The General Counsel's Office provides legal information and advice to the Utilities Board and division staff. It defends board actions which are appealed to the courts. The General Counsel's Office also intervenes, on behalf of the board, in federal actions affecting Iowa utility ratepayers.

Public Information/Consumer Services Bureau

Twila Morris, bureau chief

This bureau maintains contact with media representatives, with the Iowa legislature, and with customers who have questions or disputes with their local utility company.