

SilverLeaf



Raison d'être

"It's like a \$10 million hole in our budget. When you look countywide at our general fund, where all of the interest income goes, our budget was in the \$80 millions and now we are in the \$70 millions. You can pinpoint it (the decline) right at investment (interest) income...it has just blown a huge hole in the county's budget for sure. It has been staggering." Ohio County Treasurer¹

Beginning in 2008, and across the state of Ohio, severe local government budget declines placed taxpayers and their communities at risk, from reduced or eliminated government-provided services, while also increasing their tax burden.

What happened?

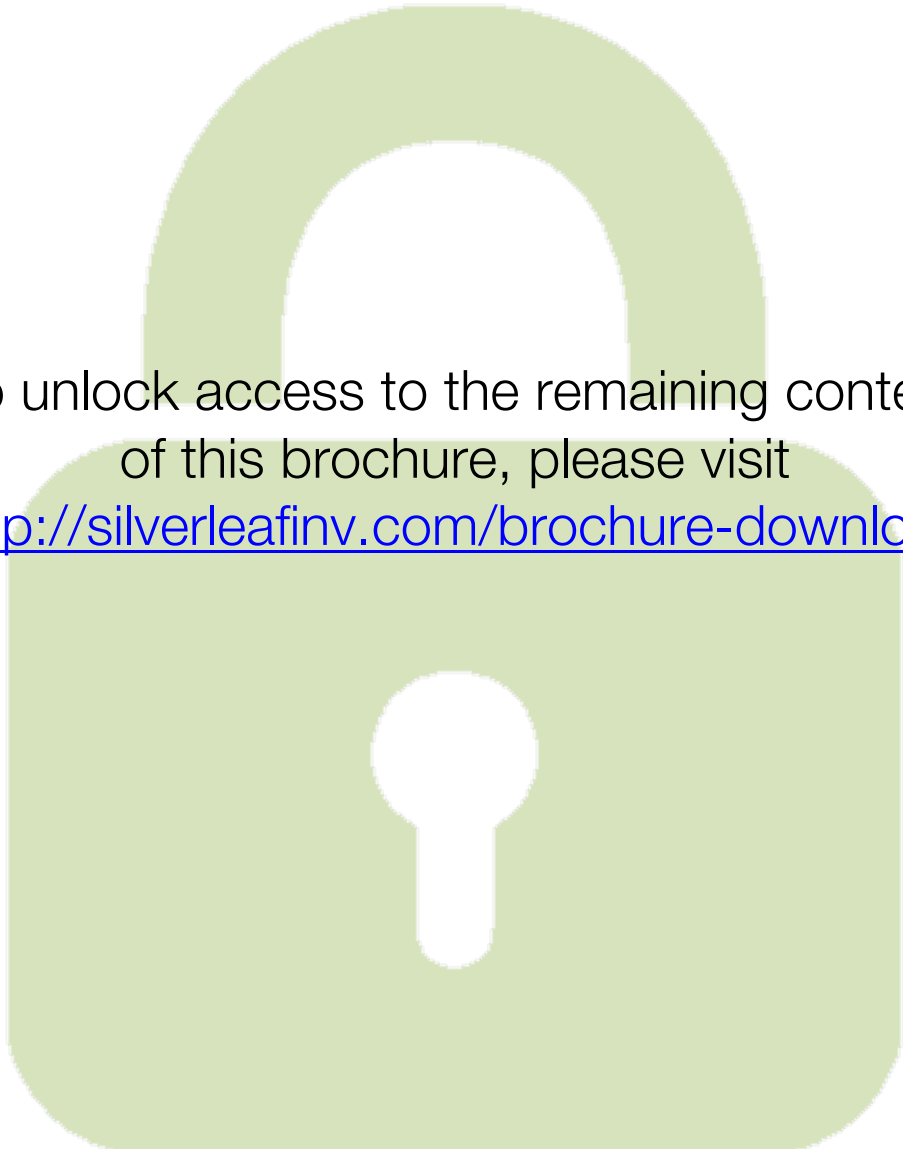
As community members and taxpayers, we viewed the budgetary impact from falling interest rates as more severe than it could have been.

As bond market professionals, we viewed the speed and magnitude of annual interest income declines as excessive.

Evidence in support of our following answer was gathered from reams of data on actual industry-recommended investment strategies, local government portfolios and their resulting returns:

Active investment strategies, that attempted to beat a market rate of return or a third-party index return, by trying to predict the direction of interest rates, exacerbated the negative impact to annual interest income earned (budgetary revenue) from falling interest rates, when bets went bad.

Our mission: to help reduce the negative consequences for taxpayers and their communities that continue to arise from speculative, industry-recommended public fund investment practices.



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