

Introduction

Cremers, Holtzbauer & Nearmyer is not an ordinary CPA firm. We are extraordinary. You probably think that all CPA firms are about the same and for the most part you would be right. Most offer very similar professional services, depending on the size of the firm and the make-up of the staff. So, what makes **CH&N** different?

The answer is our absolute commitment to your success.

At **CH&N** we offer our clients professional services at the Partner level. We are large enough to offer you the resources you need and small enough that you will receive services from someone you know and trust.

Our professional team is ready to go to work for you, whether you require traditional accounting services or our highly regarded forensic accounting expertise.

We are guided by a fundamental set of beliefs. These beliefs are the foundation of our company and guide us each and every day. They define how we approach the work we do for our clients and how we measure success in the relationship.

We invite you to spend a few minutes learning more about why **CH&N** is an extraordinary CPA firm.

Absolutely... not an ordinary accounting firm!

Leadership leadership

At **Cremers, Holtzbauer & Nearmyer**, Certified Public Accountants, we believe that **LEADERSHIP** is an attribute that is earned by applying a dedication to the task, vision for the future, insights gained through years of experience and plain old-fashioned hard work.

Our clients tell us time and time again how much they appreciate the **LEADERSHIP** we provide in helping them achieve their financial goals. **CH&N** clients have come to expect this high level of performance and we keep this expectation clearly in mind everyday.

CH&N LEADERSHIP extends beyond traditional accounting practices. As a founding member of the Forensic Accountants Society of North America, we've committed ourselves to assisting legal and insurance professionals in the resolution of claims utilizing top-level accounting skills in an objective investigative framework.

With dynamic business cycles taking place every few years, running the gamut from a vibrant and robust economy to an uncertain economic environment, you need a CPA firm that will step up and help you not just survive, but prosper.

If you believe that **LEADERSHIP** should be a critical component of your CPA relationship, then **CH&N** might be the right fit for you and your business.

Absolutely... not an ordinary accounting firm!

Partnership

partnership

At **Cremers, Holtzbauer & Nearmyer**, Certified Public Accountants, we believe in developing long-term business **PARTNERSHIPS** that give us the opportunity to know you and your business well. That's how your modest investment in our services gets paid off in long-term returns.

CH&N believes good **PARTNERSHIPS** between a CPA firm and client should deliver two things: topnotch review and analysis of your financial transactions and, meaningful communication to help you put the right numbers to work.

The formation of strategic **PARTNERSHIPS** is critical in any company seeking flexibility, a fluid work force, the ability to develop unique products and services quickly, and the speed of response needed to compete in constantly expanding markets.

At **CH&N**, our client relationships have developed into strong **PARTNERSHIPS** focused on building our client's business. We believe it is the cornerstone to insuring the success of our clients.

Absolutely... not an ordinary accounting firm!

Success **success**

At **Cremers, Holtzbauer & Nearmyer**, Certified Public Accountants, **SUCCESS** is measured by our ability to create a working relationship based on mutual trust and delivery on the promises we make.

Today, it's harder to be successful than ever before. Business has become much more complicated, from basic financial reports to regulatory compliance. At **CH&N** we believe that straight-forward and honest communication with our clients, in addition to having the technical expertise, helps us understand a client's business at a level beyond most CPA firms.

Recognizing that **SUCCESS** is more elusive in the current business climate, **CH&N** also offers clients access to its forensic accounting services for those challenges which may extend beyond the bounds of traditional accounting practices.

Our clients tell us that we are able to provide a high level of value to them because we are an ideal size. We are large enough to be experienced in providing broad accounting and consulting to a wide variety of businesses . . . yet small enough to give personal attention at the Partner level. These clients understand that the level of **SUCCESS** they've achieved is due, in large part, to their positive and proactive relationship with **CH&N**.

SUCCESS does not need to be just a dream. It can become a reality with the help of the professionals at **CH&N**.

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Professionalism professionalism

PROFESSIONALISM is the term that best describes the **CH&N** team, from top to bottom. Each and every member of the team works together, meshing their capabilities in an effort to give our clients the quality of work they deserve.

When you need it, convenient access to partner-level expertise is important. Other times, you may appreciate equally easy access to the other members of your **CH&N** team. In either case, your accounting team offers a relevant and capable combination of experience and expertise for your business challenges.

At **CH&N**, you will be working with a team of dedicated **PROFESSIONALS** whose considerable experience, technical expertise and broad range of skills is put to work everyday. These skills also include an added dimension; access to our experts in the field of forensic accounting.

Our teamwork approach coordinates partner-level account management and other experienced staff. The result is that you get the **PROFESSIONAL** expertise you need at an affordable cost.

Our clients tell us that our **PROFESSIONALISM** truly inspires confidence. And at the end of the day, this is the compliment of which we are most proud.

Absolutely... not an ordinary accounting firm!

Services

At **Cremers, Holtzbauer & Nearmyer**, Certified Public Accountants, we serve a diverse range of clients. And because no two clients are the same, we offer each client a package of services **designed to help them achieve their specific goals**. We identify these services by first meeting with our clients to review their situation. We then define the questions that need to be answered and we then identify those services which will help us in finding a positive solution.

We serve business clients as independent accountants and advisors on a wide range of traditional finance and tax-related areas:

- Audits, reviews and compilations of financial statements
- Tax advice and return preparation
- Budget and forecast development and analysis of operating results
- Accounting systems review, training and recommendations
- Forensic accounting and litigation support
- Assistance in lender selection and preparation of financing and information requirements
- Other assurance services

We also assist individual clients in income tax-related issues and we provide advice in areas such as retirement and estate planning

But there is more to the **CH&N** story than just traditional accounting services. We take **finely tuned technical skills** and expand their application to even more specialized areas of service. **CH&N** clients have come to expect fresh and more creative ways of problem solving.

Many CPA firms provide litigation support services but few are skilled and experienced in true **forensic accounting**. **CH&N** takes a unique balance of skill, experience and the intuitive and creative application of knowledge and information and transforms the resulting information into clear and concise answers. We are nationally known and respected for our dedication to this ever expanding field.

If you are looking for traditional accounting services with the added benefit of specialized accounting expertise, **CH&N** may just be the answer you've been seeking.

Absolutely... not an ordinary accounting firm!

Forensic Accounting

forensic accounting

When your organization needs the expertise and skills of a **forensic accountant** to unravel a loss or financial fraud, you can rely on **CH&N** to help. We have been involved in a wide range of projects from business income loss and fraud analysis to documentation of transactions used in litigation and expert witness testimony.

Forensic accounting is based on information – in many cases a great deal of information. The key is to separate the good information from the bad information and this is where **CH&N's** approach really pays dividends. There are various information sources utilized when we're called on to provide **forensic analysis**. These sources generally are in three categories and we call them, "**The Three 'O's'**".

- **Organizational** – documentation from financial records, sales reports, etc. that companies keep to track their business.
- **Observational** – information that we gather from ground zero such as physical inventory, interviews with personnel, site inspections, etc.
- **Outside Experience** – information that is brought in based on experience and intuitive judgment. This could include an understanding of market conditions to include the competitive environment as well as anything else outside the immediate realm of the insured.

The key to analyzing and determining which pieces of information can help determine loss or valuation is to bring together "**The Three 'O's'**" to get the best picture of what the **actual economic loss** was.

As a founding member of the Forensic Accountants Society of North America (FASNA), we have a strong and proven track record in forensic analysis and reporting. **CH&N** is proud to be recognized as a **leader** in this area. With over twelve years of active practice in forensic accounting, we can offer an unparalleled level of experience in our forensic services area.

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Forensic Services

A **forensic accountant** is to accounting what a forensic medical expert is to a medical doctor. The **forensic accountant** goes beyond the numbers, or behind the numbers, to unravel and explain for others the implications and truths about specific financial transactions or situations.

Some of the services we provide are;

Insurance Industry

Claim Settlements for business income losses from a covered loss to third-party claims, subrogation and inflated claims.

Fraud Investigations caused by employee dishonesty, theft, outside frauds and financial motivation.

Inventory Loss Calculations to ensure proper valuation of manufactured or purchased inventory.

Loss of Earnings Determinations for individuals resulting from accidents, workers compensation and wrongful acts.

Legal Profession

Client Defenses ranging from financial analysis to critiquing opposing expert's reports.

Fraud in all forms, including corporate fraud and illegal acts.

Bankruptcy Proceedings to ensure proper accounting for activities and evaluation of tax issues.

Department of Labor Litigation investigations and expert witness testimony.

Shareholder Disagreements involving detail analysis to quantify disagreement.

Expert Witness able to communicate the results of our work with judges, juries and the insured.

Matrimonial Disputes tracing, locating and evaluating assets.

Accountants' Malpractice approached from technical and loss quantification.

So, the next time you turn on your television to watch one of the currently popular programs such as *CSI* or *The History Detectives*, think about what value **forensic accounting** will have for your case.

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Forensic Clients

forensic clients

We have provided professional forensic accounting services to a broad range of professionals in the legal and insurance claim industry. Below is a sample of the companies who have requested and received our services.

Insurance Companies

Allied Insurance
Allstate Insurance
American Family Insurance Company
American States Insurance Company
Cincinnati Insurance Companies
Continental Western Group
EMC Insurance Companies
Farm & City Insurance Company
Farm Bureau Mutual Insurance Company
Federated Insurance Company
General Casualty Companies
GuideOne Insurance
Hartford Fire Insurance Company
Hawkeye-Security Insurance
Highlands Insurance Company
IMT Insurance Company
Milwaukee Insurance Company
Northbrook Property & Casualty
Ohio Casualty Group
One Beacon Insurance Company
Pekin Insurance Company
Principal Financial Group
Prudential Property & Casualty
Rain and Hail Insurance Company
Secura Insurance
Shelter Insurance Companies

St. Paul Fire & Marine Insurance Company
State Farm Insurance
St. Paul Travelers Insurance
United Fire & Casualty Company
West Bend Mutual Insurance

Independent Adjusters

Crawford & Company
GAB Robins, Inc.
Eastern Iowa Claims
Leuwerke & Associates, Inc.

Attorneys

Coppola, Sandre, McConville & Carroll, P.C.
Cousineau, McGuire & Anderson
Dutton Law Firm
Grefe & Sidney Law Firm
Hansen, Bjork & Russell, LLP
Kutak Rock LLP
McEnroe, McCarthy & Gotsdiner, P.C.
McGuire Law Firm
Pappajohn, Shriver, Eide & Nichola
Sullivan & Ward
Whitefield & Eddy

Why do these attorneys and insurance professionals value forensic accounting? They say our work helps fill in critical knowledge gaps, providing credible information so that they can resolve cases or claims in the most fair and timely manner. They view us as advocates for accuracy, regardless of which side of a question they're on.

Absolutely... not an ordinary accounting firm!

Biography

Biography – Dale E. Cremers, CPA



Dale has more than thirty-four years of experience as a Certified Public Accountant, and he is responsible for **CH&N's** management advisory service department. In this capacity, Dale works closely with **CH&N's** clients in financial and capital analysis, business expansion, acquisitions and sales, risk management, information and EDP systems and business succession, as well as the traditional accounting and tax services provided by **CH&N**.

He has worked extensively with attorneys and insurance professionals in their litigation, investigative and settlement processes. He is also an experienced expert witness and has rendered advice and testified in a variety of areas including bankruptcy proceedings, Department of Labor litigation, damage claims, client defenses, shareholder disagreements, matrimonial disputes, and a variety of closely held business issues.

Dale received a Bachelor of Business Administration degree from the University of Iowa. He holds certificates to practice in Iowa and Nebraska and is a member of the American Institute of Certified Public Accountants. He is a member of the Iowa Society of Certified Public Accountants and has served as Chair of its Quality Review Executive Committee and on several of its other committees. He has also served on an Iowa Board of Accounting Task Force, as well as several community not-for-profit boards.

Absolutely... not an ordinary accounting firm!

Biography

Biography – Robert W. Holtzbauer, CPA



Bob has over thirty years of experience in public accounting. He is responsible for CH&N's audit and accounting practice compliance with authoritative standards. In addition, he is responsible for CH&N's compliance with the American Institute of Certified Public Accountants membership requirements of the Private Practice Section, which requires adherence to quality control standards and a peer review every three years.

Bob provides audit, accounting, tax services and small business consulting to a variety of companies and organizations. He also provides consulting services and expert witness testimony in the areas of fraud, bankruptcy, business relations, the sale and purchase of businesses and specialized work with insurance companies.

Bob received Bachelor of Science Degrees in Accounting and Business Administration from Mount Mercy College. He is a member of the American Institute of Certified Public Accountants, the Iowa Society of Certified Public Accountants and has served on and chaired several Iowa Society of CPAs committees. Bob also is a Diplomat of the American Board of Forensic Accounting and a member of the American College of Forensic Examiners.

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Biography

Biography – Roger D. Nearmyer, CPA



Roger has over twenty-eight years of experience in the practice of public accounting. Prior to joining **CH&N** he practiced public accounting in Arizona. Roger is heavily involved in the forensic services area of CH&N, as well as provides significant levels of audit, accounting, tax and management advisory services.

Roger's experience is very broad-based and includes expertise in areas such as: insurance claim loss computations, litigation services including expert witness testimony, matrimonial disputes and settlements, management advisory services, audit, tax and general accounting.

Roger received a Bachelor of Science Degree in Accounting from Arizona State University. He holds certificates to practice in Iowa and Arizona. Roger is a member of The American Institute of Certified Public Accountants and the Iowa Society of Certified Public Accountants. He is also current President of FASNA (Forensic Accountants Society of North America), a nationwide organization of independent CPA firms specializing in investigative accounting services for the insurance and legal communities.

Absolutely... not an ordinary accounting firm!

Our Staff

our staff

At **Cremers, Holtzbauer & Nearmyer**, Certified Public Accountants, we believe in hiring the best staff personnel we can find. What this means for you is that each and every **CH&N** professional will work tirelessly to make sure you have the information and solutions you need to be successful. And these solutions are achieved on time and on budget.

Because we work in a “team” environment, **CH&N** staff members are assigned to you based on their area of expertise being matched to your needs. All work is supervised and approved by a Partner who functions as the Team leader. This approach allows us to give you the highest possible **value** at the most efficient cost.

The **CH&N** professional staff takes a proactive approach to enhancing skills through attendance at various industry conferences and educational opportunities. Our clients benefit from this approach because we are always at the leading edge of changes that might affect your business.

If you would like to have a team of dedicated financial professionals working for you, then **CH&N** may be a great addition to your team.

Absolutely... not an ordinary accounting firm!

Our Clients

our clients

CH&N clients include many different businesses and industries. Our clients are individuals, trusts, partnerships, closely held corporations and publicly traded corporations. We would be happy to provide the names of appropriate clients as references upon request. Below is a listing of client businesses served:

Retail

Dry cleaning and laundry
Hardware
Lawn and garden equipment
Art and graphic supplies
Auto parts
Computer sales and service
Heating and fireplace
Furniture and accessories
Software development and sales
Nursery and gardening products
Eyewear
Pharmacy and health care products
Automotive sales
Athletic equipment
Lighting products

Services

Insurance company
Insurance agencies
Trucking services
Beauty salons
Childcare centers
Janitorial services

Business-to-Business

Printing
Document processing
3rd party medical administrators
Computer programming

Construction

Paving
Printing press tower construction
Hardwood flooring
Masonry
Home builders
Commercial reconstruction
Redi-mix concrete
Electrical
Roofing

Manufacturing

Truck bodies
Plastic injection molding
Lighting and associated equipment
Chemicals

Wholesale

Marine parts and accessories
Auto parts

Entertainment

Coffee shop
Theater
Restaurants and bars

Real Estate

Developers
Partnerships and joint ventures

Agricultural

Farm implement dealer
Livestock and grain farmers
Livestock marketing and brokers
Livestock financing
Grain elevator and feed sales

Non-Profit Organizations

Rural water district
Homeowner's association
Religious organizations
Professional business associations
Fraternities
Farmer's union
Public radio stations

Professional Services

Law firms
Doctors
Dentists
Veterinary clinics
Business consultants
Engineering

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