# Maria Pappas, Cook County Treasurer's Biography

Maria Pappas is Treasurer of Cook County, Illinois, a post she has held since 1998. She was elected to a fifth four-year term in November of 2014.

Pappas has remade the Office of Treasurer for Cook County, the world's 16th largest government, into a vibrant, service-oriented office that develops and uses the latest technological tools for greater efficiency and economy.

A lawyer with a degree in counseling psychology, her organizational and management skills have drawn the attention of foreign governments that have asked for her help with projects.

#### **Early Life and Education**

The granddaughter of Cretan immigrants, Pappas was born on June 7, 1949. She was raised in Warwood, West Virginia, a town of 2,000 near the coal-mining city of Wheeling. As a child, she studied the Greek language and music. She played the electronic pipe organ, directed the choir and traveled around the country with the all-state band as bass clarinetist. As a drum majorette, she won nine gold medals in baton-twirling competitions. Education is a life-long passion for Pappas. She earned a degree in Sociology from West Liberty State College, in West Liberty, West Virginia, in 1970, and a degree in Guidance and Counseling at West Virginia University in Morgantown in 1972. She earned a doctorate in Counseling and Psychology at Loyola University of Chicago in 1976, and a law degree at I.I.T. Chicago-Kent College of Law in 1982.

#### **Public Career**

Pappas' public career grew out of her studies at the Adler Institute of Psychology and a grant from the Illinois Attorney General's Office to work in Chicago's Altgeld Gardens public housing project. At Altgeld Gardens, she managed the Day One Drug Abuse Center, working to keep young people free of drugs. Testifying in related court cases involving young people led her to visit prisons and jails, which led her to go to law school, which led her to consider public service. In 1990, she ran for Cook County Commissioner, one of 17 such positions on the Cook County Board of Commissioners, which oversees health care, law enforcement and other matters for 5.4 million people. Pappas won, and for eight years represented constituents from Chicago's North Side and North Shore suburbs. As a county commissioner, she came prepared for every meeting and built a reputation as a budget guru, a fiscal hawk who supported tax cuts, open government and efficiencies in a government that wasn't efficient. She initiated and successfully fought for human rights ordinances and introduced measures to install reform in areas such as truth-in-lending budgeting, ending no-bid legal and bond-issue contracts, and status reports by outside consultants. She co-authored an extensive study on teenage pregnancy, outlining a program to combat a key societal issue.

In 1998, she ran for Cook County Treasurer and won.

#### Treasurer's Office

The Office of the Cook County Treasurer manages some \$18 billion yearly. It collects property taxes on almost 1.8 million parcels of property – homes, businesses and land – in two yearly installments. The office then distributes the revenue to about 2,200 local government agencies such as municipalities, school districts, police and fire districts, library districts and others that tax properties in their areas.

When Pappas was a commissioner, it was recognized that even in a technologically deficient government, the Treasurer's Office was especially archaic. The office had four working computers and six typewriters. It did have dozens of letter-openers – payment envelopes were opened by hand and sums written in ledger books. Pappas found that being Treasurer was not smooth sailing at the outset.

When Pappas walked into her new office, she saw piles of cardboard trays on the floor and asked what was in them. To her unpleasant surprise, the trays contained payment checks with a value of more than \$30 million. This money could not earn interest for the County until it had been deposited in proper bank accounts, and some of the checks had been there for 12 weeks. Newly elected officials were supposed to tread lightly and make no noise, Pappas disagreed. She made noise.

She immediately obtained a bank lockbox to deposit not only the checks on the floor but all future checks on the day they were received. In her first year, interest on deposits went from almost \$4.8 million to almost \$19 million. Pappas says the Treasurer's Office she walked into in 1998 reminded her of some Third World countries she has seen.

With a vision of making her office paperless, Pappas kept changing things, innovating, turning the office into a networked system of computers that integrated collections, deposits, earnings, distributions, refunds and other data previously logged manually. An integrated cashiering and general-ledger system resulted in speedier access to payment and other data for taxpayers and local government agencies.

## **Helping Foreign Governments**

Pappas has taught psychology and family relations across the United States and in eight European countries and Israel. Despite holding what is a local government office, Pappas has built a reputation of technological savvy and understanding of local sensitivities that has caught the attention of foreign governments. She has shown China how to develop a property tax system and to network hospitals. On a pro bono basis, she has worked with Greece on issues involving criminal justice, taxation and general automation.

### **Accomplishments as Treasurer**

Treasurers' offices from around the country and from foreign lands have visited the Cook County Treasurer's Office to study Pappas' increasingly paperless operations. With a strategy of achieving efficiency via technology, and a total commitment to transparency for voters, Pappas' achievements include:

- Reduced staff from 250 employees in 1998 to 89 employees in Fiscal Year 2015, a reduction of almost 65 percent.
- Submitted 14 consecutive reduced budgets.
- By fiscal year 2015, offset nearly 90 percent of the County's annual budget allocation to the Treasurer's
  Office, using non-tax revenues to upgrade technology, streamline processes and reduce staffing costs.
- Closed five of her own satellite offices but opened payment facilities at some 600 banks (400 at Chase facilities and 200 at community banks).
- Inaugurated online payments, via cookcountytreasurer.com, so payment of current and prior years' taxes owed can be paid online from any computer anywhere at any time of any day.
- Established an online system for mortgage companies and banks (third-party agents) to pay in bulk via wire payments.
- Created outreach materials in English and 23 other languages.
- Initiated the County's Debt Disclosure Ordinance (DDO) which requires taxing districts to publicly report their finances, including long-term debt. The Treasurer's Office puts the information, tailored to each Property Index Number, on property tax bills and on Pappas' website.

Pappas is especially proud of the Debt Disclosure Ordinance (DDO), an unprecedented step for transparency in government. The DDO came out of questions she encountered from taxpayers about rising taxes. Recognizing that taxpayers needed to actually see how much of their taxes were going to which local governments (taxing districts), Pappas oversaw design of a system that shows how much each taxing district is billing taxpayers and how much each taxing district owes in debt for pensions, operations and other costs. The information is on both her website and on property tax bills mailed to taxpayers. Pappas urges citizens to use the information to monitor local-government spending.

Pappas' website has enormous amounts of information about the property tax system, and her office designed cookcountytreasurer.com to be interactive and informative. Not only can taxpayers pay current and prior-year taxes online, they also can check payment status, search for refunds and check on exemptions. The website offers downloadable forms and applications, information on mortgage escrow, and answers to frequently asked questions, and the entire website can be translated into 88 languages.

The office's phone system, 312.443.5100, gives assistance in English, Polish and Spanish. Taxpayers can determine payment status, search for refunds, and order applications to be faxed or mailed.

Cook County is one of the nation's most diverse counties and Pappas' website addresses that diversity with brochures in print and on the website in Albanian, Arabic, Assyrian, Bulgarian, Chinese, Croatian, Czech, English, German, Greek, Hindi, Italian, Japanese, Korean, Lithuanian, Polish, Romanian, Russian, Serbian, Slovakian, Spanish, Thai, Ukrainian and Urdu.

Pappas remains active in seminars and think-tank sessions. She has participated in Symi Symposiums on world economic matters in Greece, and has attended the prestigious Aspen Institute Executive Seminar.

An avid bicyclist, runner and swimmer, Pappas has participated in about 100 rides, marathons, triathlons and long-distance rides for charity, including: 500-mile Midwest AIDS Ride from Minneapolis to Chicago; Cowalunga Tour to benefit the American Lung Association; and two Ground Zero-to-Pentagon rides to commemorate the September 11 terrorist attacks.

Pappas currently is studying French. She is a skilled chef who is dedicated to healthful food and can fire up as many as six pressure cookers for meals that she prepares nightly.