

Exhibit 16
Description of Transaction

KZIA, Inc. is filing this application in connection with the buy-back of shares from a minority shareholder in KZIA, Inc, now deceased. Robert K. Norton, Jr., held a 30% voting interest in KZIA, Inc. His entire stock interest was subject to a buy-back agreement with KZIA, Inc. A copy of that agreement is attached to this exhibit.

The scheduling of a closing for the completion of the buy-back transaction has been delayed because of the loss of stock certificates representing two-thirds of Mr. Norton's interest. KZIA, Inc. has now been advised by its corporate counsel, however, that the transaction may be regarded as effectively completed with respect to extinguishment of voting rights, because of the obligations of the buy-back agreement.

Mr. Norton held only a minority interest in KZIA, Inc. No stockholder holds or has held a controlling interest in KZIA, Inc. and the stock of KZIA, Inc. continues to be held by founders and their family members. Nevertheless, the cumulative result of the above-described repurchase of Mr. Norton's interest, together with prior unrelated transfers of minority stock interests among family members, is that more than fifty percent of the voting rights in KZIA, Inc. could be deemed to be held by persons whose qualifications have not been specifically passed upon in a "long form" transfer or assignment application. Accordingly, in an abundance of caution and in the interest of full disclosure, KZIA, Inc. is filing this application to ensure that its present attributable shareholders will be regarded as specifically approved going forward. The attributable stockholders of KZIA, Inc. are set forth below with their respective percentage voting interests recomputed to reflect their holdings as of the completion of the stock-buy-back.

Robert N. Downer		1.35%
Robert N./Jane G. Downer		10.79%
Nicole M. Keller		28.11%
Sandy Kay Keller		36.87%
Non-Attributable		22.88%

All shareholders are citizens of the United States and may be reached c/o KZIA, Inc., 1110 26th Avenue, SW, Cedar Rapids, IA 52404.