

**TOWN OF WINCHENDON
BOARD OF SELECTMEN MINUTES
JOINT MEETING WITH SCHOOL COMMITTEE AND FINANCE COMMITTEE
MONDAY, MARCH 2, 2015
Town Hall, 2nd Floor Auditorium
109 Front Street, Winchendon, Mass.**

Present Board of Selectmen:

Fedor Berndt, Chairman	James M. Kreidler, Jr., Town Manager
Elizabeth R. Hunt, Vice-Chair	Linda A. Daigle, Executive Assistant
Keith Barrows	Donna Allard, Town Accountant

Absent: Robert O'Keefe

Present School Committee:

Dawn Harris, Chairwoman	Dr. Salah Khelifaoui, Supt. of Schools
Susan Burdsall, Vice-Chair	Mark Chapulis, School Business Office
Mike Niles	David Lockewook, School Business Office
Mike Barbaro	Andy Paquette, Recording Secretary
Andrea Suchocki	Barrie Martin, Recording Secretary

Present Finance Committee:

Thomas Kane, Chairman	Ulysse Maillet
Christian Orobello	Ottmar Rau
Cyndi Leroy	Darlene Rossi
Deb Dennis, Recording Secretary	

Absent: Robert Guenther

List of Documents Presented at Meeting:

- Roselli, Clark and Associates FY14 Audit Management Letter (attached)
- Dept. of Revenue's Action Items and Recommendations excerpt from Town Manager's Report of Feb. 4, 2015 (attached)
- Maximum Useful Life of Aerial Tower Fire Truck Motion (attached)
- Minutes Approved: (filed)
 - o Wednesday, February 4, 2015 Regular Meeting (Rescheduled from snow storm)
 - o Thursday, February 12, 2015 Special Meeting
 - o Thursday, February 19, 2015 EMERGENCY MEETING

Chairman Berndt called the Board of Selectmen joint meeting to order at 6:30 p.m. with the Pledge of Allegiance to the Flag of the United States of America. The meeting aired live on local cable access channel 8.

Chairwoman Harris called the joint School Committee meeting to order at 6:30 p.m.

Chairman Tom Kane called the joint Finance Committee meeting to order at 6:30 p.m.

Chairman Berndt moved directly to the Joint Meeting with a brief explanation of the process in the review of the FY14 Audit with the auditor present tonight. He said if anyone in the public had any questions after the review, to please submit in writing and it would be addressed at a future meeting.

BOARDS/COMMITTEES:

JOINT MEETING - BOARD OF SELECTMEN / SCHOOL COMMITTEE / FINANCE COMMITTEE

FY14 Audit

Mr. Tony Roselli of Roselli, Clark and Associates was introduced. He began explaining they had done something different than what they did in the past with the Management Letter by having two weeks ago a workshop with all the Department Heads the Management Letter relates to; a member of the Finance Committee, a member of the Board of Selectmen and a member of the School Committee. They went through each comment and worked in how it is impacting Winchendon and what were the solutions going forward. He thought it was very productive and hopefully the momentum gained through that workshop will continue. He gave a bit of a backdrop of the chronology of the report. The comments relate to the audit that was performed in October of the Fiscal Year ending June 30, 2014. The reasons the comments are coming out now is because we had to wait for the deficit legislation to get approved not being allowed to issue any reports publicly until that had happened. If the legislation had not gone through we would have to drastically change what to report on. The audit was done towards the end of January and they have been working back and forth to get the end product they have now with snow events delaying this end product. These issues are as they existed in October. The numbers in here are what have been worked with the Town, the Dept. of Revenue and the legislature to get to the deficit legislation. There are no new numbers. They are all numbers that were in place at the end of June of 2014.

Mr. Roselli recapped the numbers. Appropriation deficits were \$1.2 million; \$1.8 million were health insurance claim deficits related to a self-insured program and lastly there was a myriad of several other deficits in grant and other special revenue accounts amounting to nearly \$300,000. Some of these were because the grant funding hadn't been reimbursed yet, some were due to coding errors and some were deficits that just needed to be funded. He explained \$200,000 of the appropriation deficit was related to the snow and ice deficit and not part of the deficit legislation.

Deficits of this magnitude have to be funded somewhere. Actual money has been spent to get to these deficits. Money available through your general funds was not enough to cover the deficit. In the Town's pool cash, money was being spent from other funds. Your special revenue funds, your capital projects funds. This becomes a cash overdraft which amounted to almost \$1.9 million at the end of June 30, 2014. Kreidler clarified that the \$1.9 cash overdraft isn't an amount added to the deficits already discussed but that the \$1.9 cash overdraft resulted from the deficits. Mr. Roselli confirmed.

Mr. Roselli wanted to emphasize that they have done two audits since last May. The FY12 audit got done in September of 2012. We didn't come back to do the FY13 audit until May of 2014, eighteen to nineteen months later. Since last May, he said his firm has spent about 1,300 to 1,400 hours on this town. They have gone through much detail and so many things that are not normally done in an audit. In addition, the Town engaged a CPA consultant who probably spent another 300 to 400 hours working with the Town. In addition to that, there were three or four people from the Dept. of Revenue that probably spent another 200 to 300 hours on this. A lot of time has been invested in this entire process. One of the things they unanimously concur with is to gaining an appreciation of the software system and the inefficiencies in the system itself. Munis is a very, very powerful system and when setup properly and used properly, it can be your best friend. If it is not updated every year and the users are not familiar, not trained, it can be your

worst enemy giving you information you don't know what to do with. What they found, but not in previous audits didn't see, was the amount of work the Town Accountant needs to do just to understand the balance. In the past, the previous Accountant use to give them spreadsheets that gave them the revenues, expenses and balances. They would tie it into the system reviewing it. By doing that they never got an appreciation for the amount of work that was going in to those spreadsheets that the new Town Accountant is doing right now because the system wasn't giving good information. He wanted to emphasize getting the information is a long process. One of his concerns is that we are into March of FY15 now with the fiscal year ending in four months. The amount of work trying to be accomplished now out of the Town Accountant's office is very time consuming to get to the balances and to meet all of these new DOR mandates and new requirements that you have and financial statements have to be done by a certain date, free cash, your Schedule A and tax recap. Everything has a deadline on it. One of the things he'd like to take away from this meeting is to fix the system starting immediately. This system caused a lot of the problems the school ran into, some of the budget problems were caused by this system's balances and needs to be fixed. If you talk to anyone in the Dept. of Revenue that dealt with this, or Eric Kinsharf, the CPA that helped you, or anyone in his firm, they will all come to the same conclusion. There is a huge effort here that normally shouldn't take this long.

Barbaro asked if the Munis system could be installed properly for the town or should we scrap it. Roselli said it can be but there is a cost to that. The town would need to evaluate what the cost of bringing Munis in to fix the problems, get it to where it should be and compare that to the cost of going to other systems. Munis works well in other communities. One of the things that happened here was that it wasn't set up properly originally in 1999 or 2000. All your special revenue accounts, hundreds of them here, closed to one control account. The Accountant had to keep an excel spreadsheet that is timely and inefficient. You can fix Munis to get the accounts in properly but you have to evaluate the cost. By July 1st, the town needs to know what it's doing in FY16 so the fiscal year can look like a normal year for the town. You either need a new company in here to put a new system in or you need Munis in here and get the system fixed. Hunt's concern was doing a cost analysis with no money today. We can't go to DOR right now to add overhead. How are we going to get the help we need for FY16? This hit list is a fulltime job. Town government doesn't have two people to give up to this and the school side doesn't have two people to give up to this. We might not have a qualified individual to manage this big program. She hoped the DOR would come in and help control and manage for us giving us guidance and direction. What do we do today with the struggles we currently have? Roselli replied trying to fix this takes away from your normal daily duties that you get behind in. Hunt said our Accountant is trying to learn and fix problems struggling with the system meanwhile she has to work with the day to day issues as well. This will continue until somehow we as a group can figure out how to help, alleviate or add to the Accounting Dept. Kreidler said the DOR, Mr. Perry, has required that we have an article this spring at Town Meeting to fund a solution. We will have an article to either reconfigure Munis with a figure estimated at \$60,000 and running concurrence systems whichever way we go or another program out there with an example of SoftRight. For the amount of money we currently are budgeting for maintenance alone, we may be able to fund the licensing, leasing and implementation of that system without missing a beat. A Request For Information would likely be out soon in the Goods and Services bulletin seeking vendors in the marketplace to provide us what you offer a community for a financial software package and what your expenses are. We can't go that far though for a bid without an appropriation. From there we would develop a Request for Proposal but we can't go that far yet because we don't have an appropriation.

The second big issue that became very, very obvious while they were doing the audit, Mr. Roselli continued, was the desegregation of the process with the Town Accountant reporting to the Board of Selectmen, a Treasurer that reports to the Town Manager, a School Business Manager that reports to the Superintendent's office that reports to the School Committee. Your three biggest financial pieces all report to different bodies. The town doesn't have a Finance Director that can pull that all together. A lot of times there are different philosophies, different ways to do things that has led to some of the issues that they have seen here, one hand not knowing what the other hand is doing in the financial arena. They recommend later in the report a Audit Committee in the town. It works very well in other towns that have had problems and thinks it could help here. They meet month after month, going over the Management Letter, going over what's happened, going over what the next steps are and bringing all the groups together did really well with another town in the same situation and he feels it could do very well here. It's an important item bringing groups together. He believes the Legislation required the Town Accountant to be put under the Town Manager so now the Town Treasurer and Town Accountant are under the Town Manager. He is seeing the groups working much better now than when they were here in October. There has been a lot of improvement with the lines of communication and it seems like we have learned to work through the problems together and come to a solution rather than just the argumentive processes that we were seeing happening before. Hunt asked if having a Finance Director is a rare case for Towns. Roselli replied that it wasn't a rare case. In a town of this size it's not uncommon saying the size of this town is misleading. This town has a lot of things happening. We are like a small city. We have a self-insurance fund, a CDBG grant. Towns of this size usually don't have these sorts of things. We have a lot of inner issues that cities have. He feels in this situation a Finance Director would work but didn't know if the town would be able to afford it going forward. Mr. Maillet offered that some years ago the Finance Committee did recommend the town adopt a Finance Director position that didn't go anyplace. He feels it would be beneficial to the community and would hope the School Committee would buy into this as it would help everybody. We would not be looking to control the finances of the School Dept. but yet we need a mechanism in order to have better communication because right now it's broken. He feels Mr. Roselli's recommendation is right on point. Ms. Rossi asked who made up the Audit Committee. Mr. Roselli replied typically a member of the Finance Committee, a Board of Selectmen member and a School Committee member chosen by each group. Some towns have volunteers from the public who have financial experience and are appointed by the other three members. It can be a three or five member Board and it can be set up at Town Meeting with a bylaw having it be a committee that has a lot of substance to it. Kreidler offered that there is a draft bylaw in the folder for Annual Town Meeting to do exactly that with one member of each of three boards. It can be altered to add two more members from the public with finance experience.

Barrows asked about the Finance Director position not having seen it in a community of this size in Winchendon and wondered if it was a position that required an additional body or through organizational structuring. Roselli replied, yes, a lot of places the Town Accountant or the Town Treasurer becomes the Finance Director. Even though that person is serving two functions, it brings the financial functions under one body. Efficiencies would be gained restructuring the organization. Kreidler explained this issue lit some fires earlier in the deficit process when we had the Deficit Legislation Plan because that position was recommended when submitted by the Dept. of Revenue. It contemplated one person that had jurisdiction over the General Government side of the budget as well as the education side of the budget. That is not common. He gave an example of the Town of Harvard where one person that has the position of the Finance Director for the town side as well as the school side. Roselli said there are three in the state, Barnstable, Town of Winthrop and the Town of Harvard. Kreidler offered they do an incremental

way moving towards that. We can keep things the way they are with this desegregation, or we can have a Finance Director that could be the person of the Town Accountant whose responsibility begins and ends with the general government side of the budget and the autonomy of the School Dept. is left untouched. Then, when it becomes the wish of the parties, the School Dept. comes under the Director as well. Roselli said yes, baby steps. Hunt is concerned that all three parties agree up front and make the commitment. Burdsall said there are many good reasons why there are only three communities that have moved towards this or used this in some way. A lot of times a control, management, and oversight of school finances rest with, as recommended through the Mass. Association of School Committees, Superintendents, trained and certified business administrators to stay within the jurisdiction of the school Dept. There are times that instead of actually having an oversight type of management responsibility that is directing or controlling anything within a school department budget, it is just more a reporting and oversight as part of the function. The responsibility of what happens within a school department budget still remains with the school's business office with the Superintendent and School Committee. Barrows commented that this would be more of a functional oversight than a direct oversight. Burdsall said a Finance Director would help everyone working together, be on the same page who also reports to the joint committees. Mr. Orbello said of these solutions what can work or not work is based on our sensitivities and what we bring to it by working together and by letting go of some things that have happened in the past and move forward. He wondered if it was useful to stop on every single note and have discussion and try to solve the problems tonight thinking they would be there all night. We need to absorb all of this and reconvene. He asked to keep note and be conscious that there are many pages to get through and we are only on page 2.

Informational Items: (Pg. 6) - One thing Mr. Roselli wanted to point out here and was very important under Policies and Procedures is to codify what the Town does, and how it acts in writing for key financial transactions. He understands it is being started and will be beneficial and productive.

Risk Assessment (Pg. 7) – Roselli said it is important to really understand what each department is doing with cash and other assets and go through all its departments to understand what the risks are for fraud and theft. This is a function of the Accountant's office that is already at full capacity. This is something to consider. They can't cover this in their audits. Barrows asked him to point them in the direction of where there might be checklist or templates we could use. Roselli replied yes, he could send to the Town Accountant. The Town has a Fraud Policy that designates the Town Manager as the Risk Assessment Manager.

Material Weaknesses: (Pg. 10) – Mr. Roselli pointed out there are six material weaknesses with some being the function of the operating system and some are functions of other issues.

Budget Management: The bottom of Page 10 lists the appropriation deficits for 2012, 2013 and 2014. In 2012, we had a deficit of \$176,657. There was Snow and Ice deficit that is not controllable, Health and Human Services which is Veteran's Benefits in the small amount of \$24,968 and Administration, Finance and Benefits deficit of \$95,173. Most of that is our health insurance appropriation, not the Trust, but the amount the town moves into the Trust. Those three items have been deficits a lot in previous years. The Town normally goes to November Town Meeting and gets authorization from the voters to fund the deficits from either free cash or to raise it on the recap and then they are placed on the tax recap and approved by the DOR. Those have been pretty transparent and you would expect those. In 2013, you had similar items with an additional issue with Public Safety regarding overtime and another small amount in

education with the total deficit equaling \$283,930. In 2014, it got bigger totaling \$1,161,683. What happened here is that there is a sense when you talk to the Fire Chief or Police Chief in April or May he may know he is going over his budget but because he is in a public safety bucket, the Fire Chief will bail him out. It seems that level of thinking has caused people to not be as cautious of their budgets knowing there would be a way out of it for the year. In 2014, there wasn't an amount available for bail out. When he spoke with Department Heads, four or five of them knew they had deficits but knew it would be taken care of at the end of the year as in the past. The Education deficits were a result of the software due to faulty reports from Munis. Munis was giving bad beginning balances in the multi-year funds. That happened to the Circuit Breaker and Murdock Trust accounts with the School spending more than they had in those funds. The DOR said you can't do that so they had to move that back over to the School budget resulting in a \$595,578 deficit balance. Other things that impacted this that were outside of the normal process was two, three years ago the DOR required a payroll accrual at the end of the year splitting payroll falling within two fiscal years putting the right days in the right fiscal year. They gave a one year time period for the town to catch up. This should have happened in 2012 and was being planned to do so in 2013. The Accountant wasn't there the end of the fiscal year and the new Town Accountant didn't know what that accrual there was related to so it didn't get done. In 2014, it ended up being a bigger hit of about \$110,000/\$120,000 in payroll items. He understands this has been corrected and at the end of FY15 your budgeting 52.4 weeks and this will not be a surprise at the end of 2015. These are some of the reasons that contributed to why there are deficits here. Mr. Roselli asked if there were any questions or comments. Barbaro asked about the snow and ice removal with every year going over wondering if when forecasting shouldn't we bump it up in the next budget. Roselli replied that out of the 351 communities in Massachusetts, 340 do it this exact same way. They know they can overspend it legally and take that opportunity. A lot will fund it before the end of year through free cash or stabilization or other mechanisms so they don't have the deficit and a lot just put it on the tax rate and raise it. He said it's happening everywhere, he doesn't really like it that way because voters don't have the opportunity at town meeting to allocate those expenses, instead its going on the tax recap. Kreidler informed the group that in Massachusetts if you increase what the amount you budget in snow and ice, you are never allowed to go back down in subsequent years essentially locking up those dollars. In Winchendon over the last couple years, we have sometimes seen a \$150,000 overage and others \$30,000. The calculus has always been, do you want to tie up those dollars guaranteed or do you want to leave them open with the prospect of doing something else and come back and revisit only if you have to. Moving forward the Board of Selectmen have taken a vote for FY16 that the snow and ice budget be calculated using the lowest of the snow and ice actuals over the last five years. It will probably be going up \$60,000 or \$70,000 next Fiscal Year.

Bottom line, Roselli said, is the Town Accountant is the person who says if she approves this or not. The town has now gone to line item budgeting. Going forward she is not allowed to process a bill that will bring a line item in the red. She has been charged by the DOR. This will be a change to the Town of Winchendon and people may think she is not doing her job or working with them but if there is a red balance there she cannot overspend that. Kane asked about the software program difficulties and was it fair to say that Dept. Heads weren't getting balances and perhaps running blind not knowing what their balances were. If entries were made late, people were running blind. Mr. Roselli said the expense side is done immediately; the side lagging is the revenue side. The collection module is a different module than Munis. It's a Point system. The Point System records all your collections and commitments which have to go into Munis. That is the part that is getting delayed and getting done towards the end of the year. The Treasurer system itself, which is part of Munis, the revenue module is not integrated with the General Ledger and the Accountant has to make manual entries which is delayed. The revenue side is woefully

behind. The expense side, the only area where there can be confusion, is where there are miscoding's. If some of the entries being made were not coded correctly that could lead to balances not being reported correctly. Kreidler followed up saying what Mr. Kane said however did impact the FY14 general government budget because there were significant expenses that didn't hit until after the close of the fiscal year. Very specifically, roughly \$300,000 in health insurance didn't hit until the close of the fiscal year the appropriation and the accrual \$112,475 didn't hit until after the close of the fiscal year. To Tom's point, looking at the budget printout for the last week of June, knowing we had snow and ice and we had veterans, if those were pulled out, we should have been roughly \$80,000 to the good. Then we had the \$300,000 hit in health insurance post year and the \$112,000 accrual. Legitimate charges that should have been made but they were not on the radar screen. Some of what he was saying did impact the general government budget after the close of the fiscal year. Kane expressed part of his concerns that these things were not on the radar screen. Mr. Roselli explained that on those two parts you are correct because those are the journal entries. He said the way the health insurance system works is you take what is withheld, the withholding is 40% so you gross it up 60% and you make a journal entry. That's the part the revenue impacted the withholdings because that wasn't being posted so it caused in this scenario for the expense to not be posted on the health insurance. He said payroll is more of a onetime item. DOR is monitoring monthly now and requiring monthly budget reports from the Accountant. Kreidler informed them that the Town Accountant has implemented a Purchase Order system where funds are locked for future known expenses.

Burdson ask about line items in the school dept. budget that will normally show up in the red at the beginning because they are grant funds and not received until later. Roselli said as long as there is authorization, an award letter that is given to the accountant's office. Some of the costs are reimbursement base grants. And some of that money doesn't come in for 60-90 days after year end. Those are the only exceptions. You will have Chapter 90, the Public Work's grant, where you don't get that money until you have the whole project done usually having a deficit balance for that reason. The DOR is looking at the general government line item budgets, not the grants so to speak. Hunt had issues with line items having expenditures in them without an appropriation to begin with. Allard said she needs the award letters in order to input the grants. Mr. Paquette said they are sending them over and they are all in now but one and some will be just an email.

Accounts Receivable Reconciliation (Pg. 12) - Mr. Roselli said accounts receivable and cash need to be done every month with the collector and accountant sitting down and verifying cash balances each month. That's one of the strongest controls out there. In FY13 and FY14 that was not being performed and we found end of year with reports that there were variances with both the accounts receivable and the cash that were subsequently resolved with the help of the CPA. There is nothing missing and it has been resolved but we had reported it a material weakness. Ms. Allard said the receivables are currently all proved up to the half of year point, Dec. 30th. She mentioned problems she has run into with payroll issues getting all in and documented in the general ledger so she can proceed with the cash reconciling. Mr. Roselli offered the best a town can do is two months in arrears because of the way it's processed and because of bank statements. In a normal situation, Mr. Roselli said in March, he would expect December to be done. Closing out a fiscal year is typically in September because of the rolling two months. When you are five/six months behind is when you need to start thinking about what is happening and what needs to be done to help with this.

Circuit Breaker Overdraft (Pg. 14 -) Roselli said we've talked about this already by there was about an \$800,000 charged against the account and that there was a deficit in the prior year that no one was aware of until the audit was completed late in the year for FY13 compounding the FY14 problem. Then there was the issue of the multi-year fund in Munis. At the end of the year, you ended up with a deficit that the DOR forced the Town Accountant to journalize back (\$595,203) to the School Dept. He said he went to the School Dept. in October and sat down in an afternoon and reconciled circuit breaker and Murdock Trust. It's important that there is a process between the school and town to do these reconciliations so you don't have these crazy issues at the end of year.

Overdraft (Pg. 14) – Roselli said we've talked about this already. This is where the Town had deficits and had to reach into the other funds. The Treasurer is now maintaining a cash flow forecast and maintaining a separate account for anything relating to Bond proceeds, BAN, anything related to building is a separate account. When you have pooled cash, it can happen accidentally; you have to separate that out. Fortunately, the BAN didn't issue any sort of calling for the BAN.

Health Insurance Trust Fund – (Pg. 15) Roselli said this area took a lot of time, way and above beyond to really understand going through each transaction why and what happened and why the town is where it's at. Listed in the Management letter are the eight things that can happen in an Insurance Trust. The Town was under the impression that we could view the appropriation and as long as we do not spend over that appropriation we are in good shape. That is wrong because there are eight other items that impact this. They listed it out to help people understand the debits and credits. If your debits on the left side is higher than your credits, you have a problem. That's what happened here. He went through the eight items listed on Page 16 for the viewing audience. They are listed below along with the Debits and Credits:

1. Withholdings from employees are reported as revenues to the Trust.
2. Matching contributions from the Town are reported as revenues to the Trust.
3. Reinsurance reimbursements are recorded as revenues to the Trust.
4. Medical claims are recorded as expenses of the Trust.
5. Administrative costs are recorded as expenses of the Trust.
6. Medical claims incurred but not reported (IBNR) are required to be accrued at the close of the year.
7. Payments for medical claims paid subsequent to year-end that relate to the target year are posted as accounts payable of the trust.
8. Reinsurance reimbursements received subsequent to year-end that relate to the target year are posted as accounts receivable of the trust.

The following illustration reflects the above components in accounting terms:

Health Insurance Trust Fund	
Debits	Credits
4 Processed claims	1 Employee withholdings
5 Administrative costs	2 Town Contribution
6 Claims incurred but not reported (IBNR)	3 Reinsurance receipts
7 Subsequent year processed claims	8 Subsequent year reinsurance receipts

If debits exceed credits, the fund is in deficit; if credits exceed debits, the fund is in surplus.

Roselli explained reinsurance receipts. If a claim is \$130,000, the town pays that and then gets the \$50,000 back; the amount over \$70,000. At the end of the year, you process a lot of claims but you haven't received reinsurance receipts; you have a receivable to recognize.

On the expense side, he explained the administrative costs and the medical claims. In June you have a medical claim but it doesn't come to you until August or September; that is called an Incurred But Not Reported (IBNR). That is an expense.

He said there is a lot that goes into all of this. The Treasurer handles the revenue side and she reports to the Town Accountant. In Winchendon they go into an Agency Account first before they go into the trust fund. At that point, the Treasurer should be telling the Accountant, we've withheld and we should be making those contributions. The withholdings were not made for the entire year into the Trust Funds. So the Trust Fund did not have reported in it over \$1.5 million in revenue for the entire fiscal year. The contribution to the Trust Fund was way behind, three or four months at times. The claims were coming in 60-90 days late into the Accounting office. Even if you had someone assigned to review this process to see if we have deficits, they couldn't possibly do it because it was incomplete. Most towns have a Human Resource Dept. that is assigned this or a committee that is assigned this or the Accountant looks at this which is what happened with the previous Town Accountant here. That didn't happen in 2013/2014. The new Town Accountant had no self- health insurance experience at all. She was going to be taught to do this and for reasons outside the control of the Town, that did not happen. At that same time, if this had happened three years ago, it wouldn't have mattered because the trust was performing. You would have had an accounting mess but someone would have come in and corrected the credits and debits and you would have had surpluses. Unfortunately, beginning in May of 2013 your claims spiked up to \$390,000 from \$260,000 the month before and \$220,000 the month before that. This spike happened right at the time the prior Town Accountant went on vacation and never came back for the training. This went unnoticed for 5, 6, 7 months until the new Town Accountant called him and stated she didn't understand self-health insurance trust and that she didn't get the training for it. She wasn't sure if there was an issue or not but asked for his help. His firm couldn't assist so to not violate the independent audit but recommended a consultant to help sort this out. The consultant started in December. Coincidentally, that's when the spike stopped. You had 8 or 9 months not knowing your claims were about \$120,000 to \$130,000 more. You had thirteen people with catastrophic medical situations in this Town. When the smoke cleared, the consultant said we have a big problem here, all these claims. That's where you ended up. Not sure how else to evaluate this but for the nine month period there was no one looking at this. The Town Manager was looking at the appropriation and not the seven other pieces. The Treasurer handled just the revenue side. The Town Accountant handled the accounting entries but they were not getting to the general ledger. There was a complete desegregation, a complete process that happened at a very unfortunate time that caused this catastrophic event. In the statute that creates Trusts, it says it's the Treasurer who is responsible for sufficient funds being there. He said he doesn't know of any Treasurer in the State who understands these eight items. He thinks the statute is faulty in this. There is so much accounting here that the Treasurer's aren't schooled or trained on this when there is a problem. Barbaro asked if we should look at our catastrophic claims and audit to see if we got reimbursed accurately. Roselli thought it was a great idea but we would need a health insurance specialist to come in here. Finance Committee Chairman Kane said this has been an issue of the Finance Com. Audit Subcommittee who has been studying the Management

Letter and reports. It's common knowledge that DOR has suggested we didn't need to do a forensic audit on all the town's funds and financial businesses. The Finance Committee has recognized in FY13 the same concern to see if the Town has received all of the stop loss reimbursements. They have done some research on firms that do some audits on this and believes the Audit Committee will be looking at that. Roselli thought that would be a great idea. Kreidler said the 13 catastrophic claims at \$70,000 is \$910,000 and asked for him to explain the accounting change in how the liabilities are recognized, the 12 in and 12 out versus the 14 and how that \$700,000 additional hit impacted this. Roselli explained the prior Town Accountant, prior to 2011, would never record the Blue Cross deposits to the DOR. That's usually around a half million dollars. That started in 2012. The payables coming in late, an accounts payable was not booked. It seemed when he looked at it, it seemed like an offset. What happened in FY12, the Blue Cross Blue Shield deposit was reported. There were two accounts payables that were not reported that totaled about \$616,000. However, in that year, the Town Accountant reported to DOR but did not make an entry on the books an IBNR of \$479,000. The real IBNR which had been forwarded to him from the Town Manager through BCBS was \$190,000. The prior town Accountant reported to DOR a IBNR that was \$289,000 higher than it should have been which left the town with \$300,000 of accounts payable that was not reported in the end of '12. One month is typically normal statewide in going to the next year. What the new Town Accountant did with the expertise of Eric Kinsherf, CPA, booked this exactly how the state statute says to book it. This had roughly a \$300,000/\$400,000 impact to change the accounting method. Both methods are acceptable. Standard practice is that June bill you don't get until middle of July and pay in August, goes into the next fiscal year. This was how this impacted the end of FY12. Suchocki asked if we should have an insurance committee still if we will no longer be self-insured. Roselli said town's still have consultants even if they are not self-insured. It is still important to have someone with more qualifications to be watching this and preparing you in case you might have to increase the rates. He would also dovetail that with a very active insurance committee. Kreidler said there is a consultant that transitioned us from self-insurance to the premium that is on the town's staff now moving forward. Even though we are out of the self-insured, that company will still be on hand looking for a renewal. What we got was a six month rate, so coming up in July, there will be another renewal and they will be going back out to bid again. They are the ones that put the Request for Proposals on the street soliciting quotes from Harvard Pilgrim, Tufts, Fallon, Blue Cross all against the GIC. We do have that person in place. Also there is a placeholder in the folder for Town Meeting in May to put an article for an Insurance Commission. Historically we have relied on the Insurance Advisory Commission which statutorily is required to use with the Union discussion.

Pg. 21 – Trust Accounts – The Town has about \$4.8 million in trust accounts. It's important to reconcile with the ledger. In total, everything agreed but between allocations, it didn't and needs to be cleaned up by the Treasurer and Accountant. Most significant was the Murdock Trust of \$245,055 when only \$40,000 existed on the general ledger and a balance of \$153,937 in the Health Insurance Trust when the balance had been negative on the Town's general ledger for two years. Processes were discussed. Niles mentioned Munis showed wrong account balances and with transitions of people in the school department, they had no idea it's incorrect. Roselli said that's on the equity side but you have to take it to the next step and look at the bank side too. There is a whole set of books in the Treasurer's office too. They have a whole bank account on the Murdock Trust, on the cemeteries, etc. They all have to agree. The Town Accountant, the School, the Treasurer, all have to have the same number. Kreidler mentioned the transitions which is in the report but not spoken out loud is noteworthy to the extent the transitions that have taken place in the last three years in each of the finance seats in the organization. You have had

two Town Accountants, two Treasurers, three Assistant Treasurers, two Business Managers and a Business Manager firm. We've had a new Assessor. All the seats that had a hand in this during this time period were all new. Roselli said there has been a lot of turnover. In fact there has been a couple of Accounting Clerks as well and at one time there was no Accounting Clerk and the Accountant was doing both functions. A lot of this was led to why what seemed like routine tasks not being performed and not having knowledge of what should be there. Barrows said to Mr. Roselli that he said something that has resonated with him, what seems like routine task not being completed. If he's following correctly, what may be lacking as an elementary tie in is lack of policies and procedures when new individuals come in they know what the tasks are just because of their prior education and background. There are uniqueness's and nuances with each community. Roselli agreed, in a place like Winchendon when there is a lot of turnover, this would have been very beneficial to have a road map of what gets done, why it gets done and when it gets done.

Roselli pointed out a minor issue that investment accounts gains or losses be recorded within financial statements at their fair value. This is an easy fix.

Revolving Funds (Pg. 22) - Roselli said there are six Revolving Funds that don't have a lot of activity but over the years have generated funds. Three relate to the school that should be student activity accounts. The other three should either be authorized or transferred to the general fund. Not big dollars here but items that should be cleaned up. These are not new and have been around awhile.

School Rental – MGL is specific about renting out a school. The proceeds can only be used for expenses of that school. To override that you could through Town Meeting allow the Town or School to spend the rental on anything maintenance or custodial wise within the school district itself. This fund built up a \$40,000/\$50,000 balance because the expenses related to it were minimal. In 2014 there was \$46,000 charged to the fund without any authorization. The School and Town were reminded this needs to be done annually.

School Special Revenue Funds - Roselli said they did an analysis of FY12, FY13 and FY14 and saw funds outside the operating fund that are available to the school happen to diminish quite a bit. There was \$1.7 million charged in FY13 and FY14 and there was \$1.6 million available at the end of FY12 , \$1.1 million at the end of 2013 and only \$250,000 left at the end of 2014 of these so called side funds . This is just a reminder that it appears in the past the school has operated the district with the help of these funds and these funds are no longer available. It is important to recognize this as you plan your FY16 budget.

Revenue Postings – Roselli stated this has already been talked about but this is the actual comment itself indicating the revenues are not being processed timely and that process needs to improve. The Town has made a big improvement with it being down to 30-45 days.

Ambulance Receivables – Roselli said these are starting to increase going up to almost a half million dollars at the end of the year. These receivables are charges for people that have used the ambulance, either the insurance company owes or the individual owes. They have spiked. He understands the Fire Chief is now working with an outside vendor to see what can be collected. Some receivables might be people that have died. It's important to go through the list and clean it up getting it to a manageable list. The Fire Chief will be working on this. Hunt asked about putting a lien on for those that owe. Kreidler replied we could and said we work with Coastal billing and it is a bunch of old collectibles and without

the Selectmen as the Ambulance Commissioners having a policy in place to abate these, they will sit there. We've abated some in the past that have come to a Selectmen's meeting, a one shot deal, but there is a full scale look at it now.

Compensated Absences – Roselli said they have to book a liability at the end of the financial year. Basically, who hasn't taken their vacation time and who do we owe. There was some difficulty in the town giving them this information and hope that is cleaned up in FY15. Kreidler spoke about the moving to Harper's payroll and expects this to be addressed.

Indirect Cost Accounting – Roselli said the Indirect Costs are water, sewer and Transfer Station enterprise funds to pay the general fund basically administrative costs and insurance costs. This should be shown as authorized transfers instead of revenue and expenses. The town has been reporting this way for years and both DOR and we haven't said it was wrong in the past. The DOR, in their workshop, thought it would be a better way to do it. Kreidler said we are doing that now.

Murdock Education Trust – This has been discussed already.

Transfer Station – Roselli reported this has had a deficit for three or four straight years and questioned what is happening there. Is there not enough volume? Is there something wrong with the bags being sold at different locations, are the controls sound? They felt the risks should be reviewed. The DPW Director had brought this up as a concern of his and said he will be making some recommendations for the FY16 budget. Hunt said more people using the transfer station can help the town bring in more money.

Police Details – Roselli reported there was a \$31,000 deficit from \$15,000 the prior year. The Town is out money until they are reimbursed from the establishment as detail is paid through payroll. It had doubled and is a bit of concern. The Town Accountant should be made available the amount that's owed. Maillet asked if a contractor could be made to pay in advance of the service. Sometimes it's hard to tell what will be owed but a deposit could be asked. Kreidler said the Chief is looking at policies in other departments and how they do it. He isn't aware of many communities that pre-pay. You end up with a balance of public safety and public finance.

Accrued Payroll - This has been talked about already.

Agency Accounts (Pg. 27) The Fire Arms license liability is up to \$54,000. He understands the Commonwealth gets a piece and that they haven't billed the Town yet. It's not a separate deficit, it's in the bank and ready to go. Kreidler said he has in writing from the Commonwealth thanking us for trying to pay the bill and that they will get to us.

One Bond Account has a \$28,000 deficit. It's a small amount and a minor item but the Town needs to clean up. These can't be in deficit. A contractor gives you money for faithful performance and you give the money back when they are done. By default it can't go in deficit and is most likely a coding error. This is an item to research.

Like the Police Dept. the Fire Dept. also has a deficit \$1,500. Not a big item, but let's look at controls.

The cash areas we talked about earlier were related to duplicate withholdings and deposits made in error. Those go hand in hand and have been corrected.

Special Revenue Deficits (Pg. 28) – We’ve talked about deficits in the amount of \$300,000. Here is the list. The good news is the town has figured out why some of these deficits have occurred since then and the balance is now \$111,084. They related to coding errors, or the money has come in, or the benefactors have paid the town. Kreidler noted the general government deficits that have been taken care of by grants that have now been received or coding errors that have been corrected. The only general government deficit left is the Urban Self Help Grant of \$23,980 which goes back to expenditures close to five years ago that were disallowed for timing. That one will be funded by deficit legislation but all the other general government deficits have been taken care of.

Mr. Paquette addressed the School deficits. The School Lunch Program is uncollected balances from families for school lunch. The amount is \$37,487 and is accumulative balances. The other ones are grants attributed to the transitions in the business office or the recording of the way things were done, either transfers intending to be done to reclass expenses that never did occur. They are working continuously on collecting the balances of the school lunch program.

Tax Collection Process – Real Estate tax collections were \$154,000 under budget. Mr. Roselli said demand letters are sent too late in the fiscal year so revenues not coming in before June 30th but in July and August so the DOR is not giving us credit for that. He understands the Town is looking at all ways of collecting taxes including assigning to a third party. He asked the Town Manager if he would like to speak on this. Kreidler said a number of things have happened. The culture of tax collection has changed from a more neighborly, small town friendly to a more stringent policy. A third party tax title company is coming in to look at what properties may be of interest to them if a decision is made to go out on the market this Spring. He noted the Collector has been working and she has seen the previously reported FY13 accumulated real estate and personal property taxes receivable reduced by 66% in the last five months due to this being talked about and reported in the paper. People have come in and paid. He also reported a 72% reduction in the accumulated motor vehicle excise receivables. This is fortunate for the budget but unfortunate for the community. Mr. Roselli followed up that this is an important year and you will see a benefit from this in this fiscal year.

Audit Committee – This has already been talked about.

Mr. Roselli said this concludes the review and asked if there were any questions.

Kreidler wanted to point out that in large part the FY13 and FY14 reports have come closely together, September and March. What you are seeing in this FY14 document is the same stuff we have been talking about in September and October. As it becomes known real time, through you or DOR involvement, it’s been reported out to the Town Accountant, reported out to the Boards and Committees and we have been dealing with these things. What we have just heard in terms of substance is nothing new from what we have been dealing with in the fall. More importantly, the number has not changed. There is a lot of talk on the street that the number is \$5.7 million dollars; that its \$7 million dollars, that we advanced local aid from the state from next year’s and brought it back to this year which means that’s another \$2 million dollar deficit. That’s all hogwash and nonsense. The number is what the number has been since the fall. The number is, the real deficit is, \$2.972 million dollars. There is an additional

\$500,000 that the DOR expects we are going to be in deficit for this fiscal year that is where we get the \$3.472 million dollars and what we have talked about since the fall. We have chosen to not borrow that \$500,000 that DOR believes may be the deficit in FY15 to see how we come out. We've borrowed the \$2.972; the DOR rounded it up to \$3,000,000. That's the \$3,000,000 note that you hear we have borrowed. This is not a small number and not meant to downplay the significance of the number but it's meant to drive home the fact that it is the number. On that point, staff from the Town Hall did go in to the state auditor's office a week ago as part of the deficit borrowing and had to explain where we are and to do so to their satisfaction. They are the ultimate and deciding vote on whether to authorize the bond. They unanimously voted to authorize the bond. It was put on the street and it was sold, most importantly, at .5 of 1 % interest rate.

Hunt thanked Mr. Roselli for this deeper audit and said they did a heck of a job. She thanked them in helping us and views it as opportunities for improvements. We know what needs to be fixed. She is confident the three groups here tonight can work as a team and do it. She will be looking for timelines behind the steps needed.

Mr. Roselli was thanked by all for his time. A brief recess was taken at 9:00 p.m. The meeting reconvened at 9:10 p.m.

Berndt said he just had a conversation with the Superintendent and said a couple items listed on the agenda has already been corrected and actions taken place.

School Payroll into System - This has already been resolved with the Town Accountant noting up through January.

Streamlining School Payroll – Berndt reported the Town Accountant and Superintendent are looking at it.

Dr. Khelfaoui would like to see ideas and or proposals brought to the business office first to look at it and not something to decide in five minutes in a meeting. He'd be happy to look at any proposals and make a recommendation to the School Committee. Kreidler said perhaps if we had spoken a little bit more about it tonight, you would understand what was intended. This is what the Town Accountant already came to the School Committee meeting and talked about. The agreement that night was to take it up at a Joint Meeting. What was discussed before getting off track was the need to streamline payroll, specifically to bring it into this building. Initially you have said you support it and that is what this is meant to be. Niles asked if this meant the consolidation of services; Kreidler replied yes. Khelfaoui would like to see the topic ironed out more. He would like his office to sit with the Town Accountant and look at what is it exactly they can do. He's not understanding right now how this is going to be any benefit to the school and the town and recommending it to the school committee. The proper way to do this, and he apologized if he had not made himself clear, that if you had any thoughts or specifics you need to run them first with the business office. Any consolidations that we can do to save the town will be looked at and agree with it. They just need details so they can decide to recommend to the School Committee. It will be their decision not ours. Allard said it was planned to talk about this at the Admin meetings but with all the snow, they have been cancelled. Hunt asked by moving our payroll to Harpers how much are we saving. Kreidler explained this was to take a workload off an already taxed office. Allard added that the auditors made it very clear that moving to a payroll company was not intended to save the town money but intended to save procedures.

Deficit Spending/Warrant Processing - Kreidler asked if the School Committee members received the addendum to the agenda which gave notes on the topics. He read under this item “The Selectmen have requested that there will be no spending from an account that’s in deficit (town side); that money will be moved from one account to another prior to paying an invoice to cover the deficit. If that is not possible at the time, a written statement should be included on how it will be covered.” The Selectboard on the general government side have taken that stand. They don’t have the same authority on the School Dept. side because it’s a bottom line budget. Niles was concerned hearing at another meeting that a particular vendor would not be paid if in deficit. He pointed out that they have the ability to take care of overages. There could be an emergency. Hunt said if they could give them a written statement or put something in the comments that you are going to transfer. Niles said when three board members sign a warrant and then if there is a problem at town hall, it should be communicated to get resolved. Kreidler pointed out that this hasn’t been happening. Allard said this will be communicated more at joint meetings. Barbaro explained the negatives in the budget and line item transfers will correct it. He said they encumber the money for school salaries. They have instructed TMS to do transfers. Mr. Paquette said payroll is not formerly encumbered in Munis system but in their personnel control ledgers they do the internal tracking. They are exploring their relationship with Harpers to encumber. Ms. Allard said the DOR has asked us to present the year to date reports monthly which they are now doing for both the town and school. There is plenty of space they have no budget that’s what Selectwoman Hunt saw and led to that discussion. Once we have those meetings there will be clarity. Dr. Khelfaoui discussed the need to talk to the professional staff that knows more and has the experience. How did the Selectmen evaluate nonperformance? It’s wrong to take what is professional and very detailed, they don’t have expertise, and start making decisions out of the hands of the professionals and discuss it. Discussions should be had at meetings and then come back to us and we go back to the boards and say this is what the professionals are saying is his suggestion of what to do and stop using politics. Kreidler said he was glad to hear Dr. Khelfaoui say that because when all of this issue of the deficit broke, there has been extraordinary amount of that behavior that has taken place, where things that should have taken place at staff level, were politicized, were brought to board meetings, were thrown out across the public airways, reported in papers county wide that we know have seen weren’t even true and he is glad he has come to the understanding that’s how we should behave. Dr. Khelfaoui agreed and said he is still waiting for a retraction from the newspapers that the school is in a \$2 million dollar deficit.

Invitation to School Business office to Attend Monthly Selectmen’s Meeting along with the Town Accountant – The School agrees with this.

Expectations of Communications – Ms. Burdsall, who requested this item, had left the meeting. This will be addressed at a future joint meeting.

Developing Financial Policies - Mr. Kane commented a reoccurring message from Mr. Roselli tonight was the town needs to develop financial policies and procedures, a map so anyone walking into the position knows how to go about doing business. The Finance Committee has begun the business of developing some draft policies and looking at possibilities Mr. Kreidler had started to collect, researching policies other communities have been recognized for their financial work. They hoped prior to Town Meeting, they would have a proposed set of financial policies brought to the Board of Selectmen. They are looking for a commitment from the Board of Selectmen to take these proposals seriously and act on them. There is some frustration within the Finance Committee with work that has gone on sometime and brought to the Board of Selectmen and nothing seems to happen. He said after what we heard tonight, the

Board would be looking forward to act on a set of policies. They have doubled up their efforts, meeting twice a month to get this project done. Hunt asked if the joint committees should meet monthly instead of quarterly on these action items. Discussion was had on this with possibly alternating nights, having the Chair of either Board able to call a Joint meeting if they feel it to be necessary. Berndt noted there was a meeting coming up with the Finance Team consisting of the Town Manager, the Superintendent, the School Business Office, the Town Accountant and Town Treasurer along with the DOR. Kane said we have made a good effort and willingness for people to work together and confidence moving forward. He's disappointed they are into March and they haven't had this meeting yet. He understands we have had snow, if we don't schedule and specify a different day every month with a backup date, he's afraid it will become an occasional thing. These kinds of issues get resolved in those types of meetings and not political meetings as Dr. Khelifaoui pointed out. Kreidler said they did have that meeting and it took the form of the audit grouping that you also participated in. It's different but in the timeframe of a month that we've had and the snow that we've had the fact that we spent the day together...Kane stated, with all due respect, that meeting was to go over the Management letter and was good, but the importance of the professionals getting together and addressing the issues and then coming back to us with information is the piece that hasn't really been implemented yet. He knows there are reasons. If we cancel a meeting because of a snow day, we meet two days later. That needs to be on some sort of scheduled basis. We can't let it slide.

Mr. Maillet brought up the fiscal policy. He's been on the committee for a better part of twelve years and a recommendation for a strong five year financial plan by the Finance Committee goes back to 2008. For some reason, the Selectboard didn't grasp the importance of it. Businesses do this all the time; that's how they survive and plan. It's their responsibility to sound the alarm if things don't look right. They have done this and will continue to do this. He believes they have made some good sound recommendations in the year's past. In 2012 they put the frame work together for a fiscal policy and nothing has happened with that. Everyone needs to get on board with a good financial policy and work together as a team. Mr. Maillet was upset with a \$25,000 bonus paid to a school employee a year ago after 18 months of service wondering why that had happened. Dr. Khelifaoui said they can't control misinformation. There is nothing they can do. Harris said that is an employment issue and they have been instructed by their attorney that they can't discuss in public. This person was under contract and there was no proof of any wrongdoing. Mr. Maillet said we can't tell you how to spend your money but if we find something that is inappropriate, we have to bring it to your attention. Dr. Khelifaoui said we are not allowed to talk about personnel matters but he did say when the Admin. team first met with DOR they asked the question. The answer was given to them by the Business office and they were satisfied. If there was any wrong doing that the DOR, the Town Manager or the Town Accountant would have gotten on it by now. It was part of the employment agreement. He offered to Mr. Maillet to contact the attorney directly if he wanted to but assured them that the answer had been given and that no one is raising an issue, including the DOR. Berndt thanked the committees for coming.

The Finance Committee adjourned their meeting at 9:50 p.m.
The School committee adjourned their meeting at 9:50 p.m..

The Selectmen called for a quick recess at 9:50 p.m. and reconvened at 9:55 p.m.

SELECTMEN'S COMMENTS: None this evening.

PUBLIC COMMENTS AND ANNOUNCEMENTS: None this evening.

NEW BUSINESS:

Vote Maximum Useful Life of the Aerial Tower Fire Truck – Berndt read into record the vote to take (see attached). Hunt so moved; Barrows seconded. By a vote of all aye, the motion carried unanimously. Kreidler said the fire truck, the police station and ultimately the library are current authorized borrowing. Due to the success of having all those authorizations rolled into the deficit note, the interest rate will be .5% likely on all of these.

Town Accountant Supervisory Delegation – Kreidler said the Town Charter provides a firewall between the Town Accountant position and the Town Manager position. We now have a piece of deficit legislation that puts the Town Manager as a supervisory role which leads to a conflict now. He is looking for them to consider a vote saying their authority under the Charter to be the supervisor of the Town Accountant for day to day purposes you will delegate to him to be consistent with the deficit legislation and only to be run concurrently with the deficit legislation such that when the deficit legislation times out so too does this authorization. Hunt so moved; Barrows seconded. By a vote of all aye, the motion passed unanimously.

OLD BUSINESS:

MINUTES:

Wednesday, February 4, 2015 - Regular Meeting (Rescheduled from snow storm) - Hunt moved to accept as written; Barrows seconded. Hunt said there are a lot of items in the minutes to be put on a hit list out of this meeting and they already have some action items. Kreidler reported Linda has recently done a task list for him in Outlook to keep track of all of the things that come out of the minutes so they don't get lost. By a vote of all aye, the motion carried unanimously.

Thursday, February 12, 2015 Special Meeting - Barrows moved to approve; Hunt seconded. By a vote of all aye, the motion carried unanimously.

Thursday, February 19, 2015 - EMERGENCY MEETING – Hunt moved to approve; Barrows seconded the motion for the sole purpose of seconding as he will be abstaining as he was not present. By a vote of Hunt aye, Berndt aye and Barrows voting present as he was not in attendance, the motion carried. Hunt asked about helping families out (with frozen pipes). Two more came tonight, getting close to twenty. Berndt thanked the Dept. of Public Works for working really hard knowing this was added stress on their workload and asked people if they see the DPW workers to thank them. They have worked really hard this winter.

Kreidler wanted to say before the Board adjourned that the Town has had a lot of press regarding an incident that took place at the high school and Principal Romano's response to it. He called the Principal that day to congratulate him on the stand he took. Publicly he commends him for his actions. It's easy to take the soft approach or have a blind eye to what it was, bullying, and he wanted to publicly and be on record commending him. Berndt said he had the same conversation with him yesterday.

COMMUNICATIONS:

AGENDA ITEMS:

ADJOURNMENT: Barrows moved to adjourn; Hunt seconded. By a vote of all aye, the meeting adjourned at 10:06 p.m.

Respectfully submitted,

Linda Daigle
Executive Assistant