



Town of Rowe

Financial Management Review

Division of Local Services / Technical Assistance Section

December 2007



Introduction

At the request of the board of selectmen, the Department of Revenue's Division of Local Services (DLS) has completed a financial management review of the Town of Rowe.

We have based our findings and recommendations on an analysis and site visit conducted by staff from the Division's Bureau of Local Assessment (BLA) and Municipal Data Management & Technical Assistance Bureau (MDM/TAB). During our visit and subsequent communications, DLS interviewed and received information from the members of the board of selectmen, chair of the finance committee, chair of the board of assessors, the town coordinator/accountant, town treasurer and tax collector.

DLS staff examined such documents as the tax recapitulation sheet, warrants, annual budgets, balance sheets, the town by-laws as well as other assorted financial records. Other documents reviewed included the independent audits for FY2005, FY2006 and FY2007 completed by Scott M. Sawyer, CPA.

In reviewing the town's financial management practices, we have focused on: (1) town government structure in the context of the duties and responsibilities of financial officers; (2) the town's budget, warrant and capital planning processes; (3) the degree of coordination and communication that exists between and among boards, officials and staff involved in the financial management function; and (4) the general efficiency of financial operations measured by the town's success in maximizing resources and minimizing costs.

We encourage the members of the board and others, when formulating overall strategies for improving the town's financial management, to consider the observations, analyses and recommendations contained in this report. These are recommendations only and can be implemented, at the town's option, provided there is sufficient cooperation among the various town boards, committees and officials.

Overview

The Division of Local Services typically conducts financial management reviews in instances where help is sought to resolve a particular problem, or where an overall evaluation of government operations is desired. In Rowe, the board of selectmen made a formal request that the Division conduct a “review and analysis of the accounting, bookkeeping and financial management practices and procedures in the town.” In particular, we were asked to review the town’s accounting function in search of ways to maximize effectiveness in that area.

Accordingly, we examined the accounting process as well as operations in the offices of the town coordinator, treasurer, tax collector and assessors. We reviewed the town’s technology status and the software in use. We reviewed overall financial management practices and procedures in the context of state laws and DOR regulations. Here, in this report, we present our observations, conclusions and recommendations.

The Town of Rowe, with a population of 353 (2006 estimate) and a FY2008 budget of \$4.4 million, is located in the mountainous region of northwestern Massachusetts. From the early 1960’s until 1992, the town was home to the Yankee Nuclear Power Station, known commonly as “Yankee Rowe.” The plant, which was the first nuclear plant in New England, is now decommissioned and currently serves as a storage facility for spent fuel. Rowe also boasts the presence of the Bear Swamp Project, a twin turbine, pumped storage hydroelectric power plant with a generating capacity of 625 megawatts. Today, as in the past, the tax payment agreements on these properties have a striking economic impact on the town and are likely to continue for the foreseeable future.

Rowe’s residential property tax burden accounted for only \$195,320 of its \$2.52 million levy (or 7.75 percent) in FY2007.

Of the 15 highest ranked towns in Equalized Valuation (EQV) per capita, Rowe (10th) is the only town without oceanfront property.

In FY2007, Rowe at \$9,123 had the 3rd highest operating budget per capita in Massachusetts behind Gosnold (\$14,670) and Nantucket (\$9,717).

At \$780, Rowe had the lowest average single family tax bill of any city or town in the Commonwealth in FY2007.

In this fiscal environment, the town levies near the maximum allowed under Proposition 2½, making an override the likely prerequisite to any substantial growth in town spending. At the same time, decision makers have prudently provided for fiscal stability by maintaining unusually robust financial reserves. The town also has no outstanding debt obligations.

According to FY2007 data tracked by DLS, the town had a combined reserve level of over \$2.2 million (\$2,063,154 stabilization funds; \$182,640 free cash), which amounted to 69.7 percent of the FY2007 budget (\$3.2 million). To help meet the ongoing need to maintain

equipment, buildings and infrastructure, a municipal capital stabilization fund has since been established using \$1.1 million from the general stabilization fund. Rowe also passed a Proposition 2½ override which is intended to provide an annual supplement of \$150,000 to the capital stabilization fund.

In addition, the town budget supports the financial offices, and funds municipal services such as public safety, code enforcement and highway maintenance. The town operates a K-6 elementary school, while Rowe students attend schools in the Mohawk Trail Regional School District for grades 7-12. However, despite a relatively light burden on residential property owners and strong reserves, town officials and townspeople annually debate whether community needs are being met and whether the town has the capacity to spend more.

Those decisions are made within a legal framework established in town by-laws, and a financial management structure best characterized by saying that several individuals wear multiple hats. The selectmen collectively act as the head of the executive branch of government and appoint a town coordinator to handle day-to-day administration in the selectmen's office. There is an elected finance committee which annually reviews the budget and recommends action to an open town meeting.

However, the town coordinator also serves as the town accountant and is one of three elected members of the board of assessors. The elected tax collector serves as assistant town accountant and is clerk to the board of assessors. The town treasurer is also elected, serves as the town clerk and is an elected member of the board of assessors. Additional accounting support is received from the independent auditor who, as well as performing the town's annual audit, prepares several state-required reports for the town, and is the town's financial management software vendor.

While those who serve in multiple capacities may devote full-time hours to town business, all of the finance-related positions are part-time. Cumulatively, however, the accounting function appears to receive the most attention. The town coordinator/accountant reports that accounting duties require approximately 20-25 hours per week. She further indicates that, of this total, the assistant accountant works 10 hours per week preparing payroll and accounts payable warrants, budget reports and related duties. In addition, the outside auditor receives \$5,000 per year in part to prepare documents and reports typically completed by municipal accountants.

Conclusion – Rowe's financial position is unique within the Commonwealth. There is an enormous source of non-residential tax revenue that bears the bulk of the tax burden; there is no debt; and there is both a plan and a funding source for the maintenance of capital assets. Residential property owners on average enjoy the lowest tax bill statewide. Furthermore, there are substantial financial reserves, though reliance on tax revenue from Yankee Rowe and Bear Swamp justifies the need for such reserves in light of the town's exposure should one or both experience a sudden loss in value.

Notwithstanding an advantageous financial position, it is understood that a municipal government that is supported by and serves a population of 353, operates according to a different dynamic than other larger and less fiscally stable communities. In particular, the number of residents willing and able to volunteer in government is limited, which leads to the multiple roles current office holders fulfill. We acknowledge, in Rowe, the team effort currently exhibited at town hall, the effort made to actively manage programs and services, and the substantial time dedicated to performing those tasks needed to run a municipal government. However, whether in a city of 100,000 residents or a town of 300, financial checks and balances are important for maintaining proper control over money and to preserve resident confidence in government.

In this context, the single greatest deficiency observed in Rowe is a lack of segregated duties among finance-related officers and the subsequent weakening of internal controls it causes. To be clear, this is a comment about government structure and not employee performance. Accordingly, among our recommendations, we suggest the town gradually move toward separating and re-assigning certain financial functions to protect against lapses in accountability.

Concerning the time allotted to the accounting function, we are of the opinion that, given the size of the budget and based on experiences in other small towns, accountant responsibilities can be fulfilled on something less than a full-time basis. We offer recommendations on how the question of what constitutes an appropriate time commitment can be addressed. We also recommend strongly that access to the town's financial data of record be restricted and that the scope of work performed by the outside auditor be objectively scrutinized.

Other recommendations relative to overall financial management issues address the need for timely reconciliations of cash and receivables; and point out the cash flow benefits to be gained by changing the real estate billing schedule. We also recommend that the town consider converting the treasurer and tax collector from elected to appointed positions. Finally, we encourage staff to take advantage of training opportunities and to participate in professional organizations.

Accounting

The accountant has a legal obligation to oversee all financial activity of a municipality. Through the maintenance of independent records and by following well-defined procedures, the office documents the flow of money into and out of municipal accounts and plays a role in the system of checks and balances established by statute to monitor and protect local assets. To fulfill this responsibility, the office prepares warrants; maintains a general ledger where receipts, expenditures and all other town financial activity are recorded; reconciles cash and debt with the treasurer and receivables with the collector monthly; produces a monthly expenditure report and reports annually on the town's liability for accrued sick leave and vacation time. The accountant also tracks revenue and should typically be involved in the annual budget process.

Among required submissions to DOR, the accountant is responsible for producing the town's annual Schedule A by October 31 and its year-end Balance Sheet (for Free Cash certification). Finally, the accountant works with the assessors and town clerk in the preparation of the town's Tax Recap Sheet (for tax rate approval).

In Rowe, the town coordinator also functions as the town accountant. She receives support from the tax collector, who as assistant town accountant, data enters weekly payroll and accounts payable information in preparation of warrants. She also receives substantial support from the town's independent auditor, who is the purveyor of the town's financial software (City and Town) and prepares a number of required annual reports to the state including portions of the Tax Recap Sheet and the Schedule A.

The town coordinator/accountant occupies office space on the first floor of town hall. Her workspace is equipped with a desktop computer with Microsoft Office installed, Word and Excel being the primary applications in use. Also installed is the City and Town financial software, which includes the town's general ledger. When running payroll or accounts payable warrants, the tax collector (assistant town accountant) utilizes a desktop computer with City and Town software in an adjacent office. Financial information is housed on one of four servers in town hall, all of which are backed-up on tape every night and stored in the town safe.

As relates to electronic financial records, there are no security measures in place with the City and Town software segregating access to various areas within the financial system. The tax collector, when she is performing her duties as assistant town accountant, has access to the general ledger. Similarly, the treasurer has access to the accountant's area of the software and vice versa without being prompted to use a password or other security device.

The town coordinator/accountant maintains the general ledger using the Uniform Massachusetts Accounting System (UMAS). Though cash reconciliations between the treasurer and the accountant are on a monthly schedule, as recommended, delays and backlogs are the norm. Furthermore, reconciliations of receivables between the accountant and the tax collector are only occurring annually, at the year-end close. Departments and committees receive monthly

budget reports, as required by statute. The town coordinator integrates accounting information and other materials into presentations for the board of selectmen and finance committee.

Conclusion - There are serious short-comings inherent in the current arrangement where the town coordinator (as accountant), tax collector (as assistant accountant) and outside auditor all have access to the town's financial records. Further concerns about the independence of town financial data arise when the town's outside auditor prepares town reports that he will later audit, and provides, maintains and supports the town's financial software. While convenient, and seemingly workable, these circumstances should be a red flag that raises concerns about whether checks and balances and other internal controls are adequate.

With specific reference to hours needed to perform the accounting function, there is no precise number or general government standard. On balance, given the size of municipal operations in Rowe, we envision that no more than part-time hours would be sufficient to fulfill the accounting responsibilities. However, as noted, the town accountant has suggested that demands of her town coordinator position increasingly consume greater hours and draw from those normally reserved for accounting functions. She further indicates that the assistant accountant spends approximately 10 hours each week on duties such as processing vendor and payroll warrants.

In any event, we encourage the town to retain one person to fulfill accounting responsibilities. While it is not uncommon for a person, other than the accountant, to data enter payroll and vendor warrant information into financial software programs, it is unusual and inappropriate for any person, other than the accountant, to access the general ledger or other financial records to post information or transactions.

In our recommendations, we offer alternatives to the current structure and allocation of accounting responsibilities. These, together with other recommendations, are intended to provide the town with a roadmap for implementing minimal internal controls as well as enhancing efficiency in the accounting operation.

Recommendation 1: Explore Alternatives to the Current Accounting Function

We recommend that the town consider alternatives to the current accounting structure. Accounting in Rowe currently relies on the work of three people, i.e. the town coordinator/accountant, the tax collector/assistant accountant, and the independent auditor.

The job description of the town accountant states that she devotes 20-25 hours per week to her duties. However, she has indicated that this allotment of hours includes time dedicated by the tax collector on accounting activities (10 hours). Furthermore, she has advised us that her role as town coordinator has begun to consume a greater part of her time and that interruptions related to these obligations are frequent.

On balance, we do not feel that the volume of work needed to fulfill accounting responsibilities requires full-time hours, and may not justify the total number of hours currently

expended. Based on information provided by DLS Bureau of Accounts field representatives, of 24 towns in western Massachusetts with budgets within \$1 million of Rowe's (\$3.2 million in FY2007), none employ full-time town accountants. Like Rowe, most are to some degree part of a regional school district, which impacts the workload. Rowe operates its own elementary school, but is part of a regional middle and high school district.

The Rowe selectmen conducted a survey of 26 towns. Of the 13 towns with a population less than 2,000, hours assigned to the accounting function ranged from 5-to-15 and averaged 11.2 per week. Among seven of the 13 towns, one town devoted five hours to accounting, and six towns devoted eight hours. Therefore, it is clear that hiring a full-time town accountant in Rowe would establish the town as an outlier among its peers.

In Rowe, the town coordinator estimates that 10-15 hours, or 25-37.5 percent of her time, (based on 40 hours per week according to job description) are dedicated to the accounting function. This range corresponds to between \$13,327 and \$19,991 of her FY2008 budgeted salary (\$53,308). The town budget also appropriates \$9,800 to the assistant accountant's salary line item. Based on these numbers, it appears that the town has budgeted between \$23,127 and \$29,791 for accounting services in FY2008, not including any share of employee benefits attributable to the two positions. In addition, the town pays \$5,000 annually to contract with the independent auditor, an unknown portion of whose time is spent doing accounting work.

A potential alternative to the present accounting arrangement is to employ the services of an outside professional accountant or accounting firm. Doing so would eliminate our previously stated concerns about the integrity of checks and balances by creating separation between accounting, auditing and tax collection functions. It might also produce cost savings.

Particularly in Franklin County, several communities near Rowe have found success contracting with the Franklin Regional Council of Governments (FRCOG) which offers various municipal services including certified governmental accountants and trained clerks. Typically, the towns contracting for their accountant services currently spend \$16,524 annually for eight hours of work per week, some of which is time in town hall. However, depending on FRCOG's assessment of on-going service demands, charges may vary. A client town must also agree to allow the FRCOG web access, from a town hall office, to its own remotely located servers and software for maintaining, storing and back-up town financial data.

Therefore, we recommend as a next step that the selectmen and town coordinator contact FRCOG and explore this avenue as an alternative to other, in-house options.

Should the town conclude that the FRCOG is not practical alternative, engaging the services of an outside professional accountant or private accounting firm remains an option. However, as a necessary departure from current practice, any individual or firm hired to provide accounting services should not have a professional connection to the town's independent auditor. Keeping accounting and auditing functions separate will help to enhance checks and balances in the management of town funds (See Recommendation 3).

Recommendation 2: Restrict Access to Financial System Modules

We recommend that the town coordinator/accountant, treasurer and tax collector/assistant accountant have restricted access to their areas of the City and Town software. When logged into her computer, the treasurer at our request attempted to access the accountant's area of the software and make updates – which she successfully did. In a subsequent conversation with the town coordinator/accountant, it was clear that she, likewise, had access to the treasurer's financial records. Furthermore, when the tax collector is entering accounts payable or payroll information into the computer, she has the same access rights as the accountant and could, hypothetically, make changes. In short, it appears that any person with log-on rights to the City and Town software has access to all books and accounts, and could alter data that ought to be in the sole custody and control of another town official.¹

Therefore, we strongly recommend that password protections be established to allow finance officers access only to data and records needed to perform their respective responsibilities. If the City and Town system cannot be programmed to restrict access accordingly, it should be replaced with a system capable of doing so.

Recommendation 3: Reduce Reliance on Auditor for Accounting Services

We recommend that the town stop relying on its independent auditor to restate and close the town's books. This is a core duty of the town accountant. However, the town coordinator/accountant does not handle the closing. Instead, the outside auditor sorts through all of the financial data, adjusts entries, and closes the books for the accountant every year. In addition, the auditor prepares portions of the town's Tax Recap Sheet and Schedule A, which are submitted to DOR. As a result, it is the outside auditor's work, and not the accountant's, that constitutes the town's statement of its financial position. Later when he completes the year-end, "independent" audit of the town's financial statements, he is auditing his own work. The auditor should only be providing an opinion attesting to the accuracy of the town accountant's records.

The outside auditor also provides and supports the financial software the town uses to house the accountant's general and subsidiary ledgers. This raises questions, as well, about the ability of the outside auditor to provide an independent review of the town's financial statements. This situation should be reviewed and corrected as soon as possible. At a minimum, the accountant needs to produce reports that, with minor end of year adjustments by the auditor, accurately reflect the financial position of the town.

¹ The only exception to this statement is the receivable control module, which is run on the Point software package and only accessible by the tax collector.

Overall Financial Management

A review of the town's overall financial management practices focuses on the procedures in place to accomplish tasks that typically cross over various municipal departments, as well as those that tend to impact town government on a global basis. Accordingly, we examined the annual budget and the decision-making process leading up to town meeting. We looked at long-term planning, financial monitoring practices and financial policies, as well as the effect of the town's organizational structure on the operation of government. We studied the town's current operations in contrast with "best practices" recommended by the Department of Revenue (DOR) and observed in other communities. We considered the roles and relationships among individuals together with the level of communication and cooperation that exists among offices. Finally, we reviewed local compliance with state laws and regulations relating to finance issues, adherence to acceptable form, and to timetables for the submission of periodic reports to DOR.

The Town of Rowe was established by an act of the legislature in 1785 and operates under by-laws setting-up the structure of town government. The board of selectmen functions as the executive and town meeting is the legislative branch of government. A town coordinator, whose duties are established in a written job description, oversees the day-to-day activities at town hall on behalf of the board. There is a finance committee, which reviews the operating budget requests of each department as proposed by the board of selectmen.

Considering the size of the operating budget and its small population, the town conducts a very involved budget development process. During the budget season, the board of selectmen and finance committee meet jointly and frequently to develop the budget in advance of town meeting. A 20 year capital improvement program is developed through a similar process and is funded from a "targeted" capital stabilization fund. Furthermore, the town has made a conscious decision to maintain high levels of reserves through transfers from Free Cash to its general stabilization fund.

During our review, we examined the various responsibilities of the three main financial employees at town hall in their multiple roles (town coordinator/accountant, treasurer/town clerk, tax collector/ assistant accountant/assessing clerk). Of note, we found that the monthly process of reconciling cash between the treasurer and accountant is problematic, as variances are frequent and substantial time is expended to resolve the areas of discrepancy. Meanwhile, the reconciliation of receivables between the tax collector and accountant is only happening at year-end.

Conclusion - In performing our analysis, we recognize and maintain sensitivity toward the resource limitations of a small town such as Rowe. Nonetheless, we advise the town to consider the wisdom of separating some of the various financial roles and responsibilities and minimizing the number of multiple appointments in a reasonable and cost effective way. Otherwise, the revenue benefits derived from payment agreements with Yankee Rowe and Bear

Swamp provide the town with a firm foundation upon which to conduct financial activities. In our recommendations, we have identified further opportunities to improve financial practices and offer the recommendations below to help improve controls, elevate the skills of the various financial officers, and generally enhance efficiency.

Recommendation 4: Reallocate Financial Responsibilities

We recommend that the town plan to reallocate the responsibilities of finance-related staff. There are a number of short-comings inherent in town government, and checks and balance are weakened, when few individuals perform multiple financial functions. Therefore, whether by re-assigning responsibilities among existing personnel, or creating new positions, we encourage the town to move toward greater compliance with state laws and sound practice relative to the roles of its finance-related staff, and to consider the following:

- State law prohibits an executive secretary or town administrator from simultaneously holding elective office. The same rule should apply, as well, to a town coordinator.
- State law does not permit the same person to serve as both an assessor and collector. Though not specifically stated, neither should the collector serve as staff to the assessors, as is the case in Rowe. The intent of the law is to keep separation between those who commit taxes from those who collect the payments.
- By law, accountants are not permitted to serve as collectors or treasurers. Accordingly, sound financial practice would normally prohibit a collector or treasurer from performing accounting responsibilities. Because the accountant maintains the official financial records of the town, only the accountant, or staff serving solely in the accounting office, should have open access to data.
- The outside auditor should be independent of the town's financial operation. It is generally regarded as inappropriate for an outside auditor to prepare town financial statements, or other official documents, and later review and audit his own work. To maintain independence, an outside auditor should not have access to the town's financial management software in a technology support capacity.

Recommendation 5: Conduct Timely Reconciliations

We recommend that the treasurer complete internal reconciliations. The auditor's management letter indicates that the monthly reconciliation of cash between the treasurer and the accountant is hindered by the failure of the treasurer to reconcile her cashbook to bank statements. It is our understanding, as well, that this process is lagging several months behind.

The procedure involves adjustments to monthly bank statements for each of the town's accounts for deposits not recorded, checks not cleared as well as for interest earned, returned checks, or bank charges and fees. Each reconciled bank balance is then compared to the

indicated balance in the treasurer's cash book for the account. The cash book reflects a beginning monthly cash balance adjusted for receipts (reflected by turnovers received, wire transfers, etc.), and disbursements (reflected by payroll and vender warrants). If the cash book totals do not match the adjusted bank statements, the treasurer should search through source documents to ensure that cash book entries were correct. Only when the treasurer has completed this internal reconciliation are her balances ready for comparison to the accountant's general ledger.

Detailed procedures for cash reconciliations can be found in Chapter 4 of the *Treasurers Manual* published by the Massachusetts Collectors and Treasurers Association, which can be downloaded from the association's website at www.masscta.com.

We recommend that the tax collector and the town accountant meet monthly to reconcile the receivables control with the general ledger. Currently, the collector and the accountant perform this process once, at year-end. While the collector is diligent in reconciling her receivable accounts, it is imperative that she also compare her monthly balances with those of the accountant. Frequent reconciliation will make it easier to locate and correct any posting or reporting errors and will help ensure that the town's financial records are accurate. Unadjusted variances in receivables (or cash) can have a negative impact on the town's free cash when certified by DOR.

The collector and the accountant should agree on a day each month when they will meet to compare receivable balances. In advance, the tax collector should internally reconcile her receivable control to her source documents (turnover sheets or deposit slips, warrants for refunds, abatement and exemption certificates). If variances occur, source documents should be revisited. Reconciliations should not be limited to real estate receivables, but should include personal property, motor vehicle, ambulance and trust fund balances, as well.

Recommendation 6: Convert Treasurer and Tax Collector from Elected to Appointed Positions

We recommend that the town convert the offices of both the treasurer and collector to appointed positions. A clear trend has emerged among Massachusetts communities in favor of appointed positions for a number of compelling reasons. Most relate to ensuring that office holders possess the experience and qualifications for the position and to expanding the pool of potential candidates for the job. Often mentioned is the prevailing theory of government practice that policy makers should be elected, but operational positions, where a certain skill set is required, such as the treasurer, collector, accountant, assistant assessor, etc., should be appointed. Some municipalities see value in placing all town hall positions on equal footing and subject to the same review structure.

In Rowe's case, should either the treasurer or tax collector resign or choose to not pursue reelection, there is no guarantee that those possessing the necessary knowledge and capabilities will, in the end, seek and win election.

Under the provisions of M.G.L. Ch. 41 §1B, the treasurer and collector can be made appointed positions by majority vote of town meeting and subsequent acceptance by the voters at a town election.

Recommendation 7: Alter Billing Cycle to Enhance Cash Flow

We recommend that the town seek to alter the property tax billing cycle to avoid internal borrowing from the stabilization fund. Currently, Rowe bills property taxes on a semi-annual basis, but often misses the DLS recommended September 30th date for the first of two mailings. As a result, the late mailing of tax bills (between November and February in recent years) delays the receipt of cash to fund government operations and requires the town to borrow internally from the stabilization fund. While this saves the town from interest costs associated with borrowing revenue anticipation notes (RANs), less interest income accrues to the town through the treasurer's cash management portfolio. The treasurer reports that the town borrowed \$1.2 million from the general stabilization fund in FY2007. The latest figure made available to DLS for FY2008 was \$875,000 in mid-November.

There are two potential solutions to this problem. The first is for Rowe to convert, through a town meeting vote, to quarterly tax billing. With an infusion of cash every three months, rather than six, the town can avoid temporary borrowing to pay its bills. Because a quarterly billing schedule requires DOR approval of the town's tax rate by the end of December, rather than September under semi-annual billing, the town has more time to complete its Tax Recap Sheet. As another potential benefit, property owners might also prefer to receive a smaller tax bill every three months than the tax bill they now pay twice a year.

The second option is for Rowe to prepare and submit its tax Recap Sheet to DLS sooner for approval of its tax rate. By meeting the September 30th guideline, the town can receive half the property tax commitment several months earlier, which will help cash flow and generate additional interest earnings.

Recommendation 8: Encourage Staff Participation in Training and Professional Organizations

We recommend that all staff seek, and the town encourage, active participation in professional organizations. The administration of local government is a constantly changing field. Staff in Rowe need to keep abreast of the new ideas and approaches developing both within Massachusetts and nationwide. Participation in professional organizations offers an opportunity for town employees to interact with their peers, to exchange information and experiences, and to learn of innovations in their respective field of interest. Attending formal

professional training and refresher courses (e.g., workshops and/or the four-day annual schools provided by the Massachusetts Collectors and Treasurers Association or the Massachusetts Accountants and Auditors Association) will provide useful information and opportunities to learn about alternative professional practices conducted in other municipalities. There are also numerous training opportunities offered by various consulting firms.

For a complete list of municipal officer associations, please visit the Massachusetts Municipal Association website at www.mma.org. The organizations listed offer regular meetings complete with workshops and other training opportunities.

Acknowledgements

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