



# *Town of Winthrop*

## *Financial Management Review*

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*January 2005*

## INTRODUCTION

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At the request of the Board of Selectmen, the Department of Revenue's Division of Local Services (DLS) has completed this financial management review of the town.

We have based our findings and recommendations on site visits by Municipal Data Management & Technical Assistance Bureau (MDM/TAB), Bureau of Accounts (BOA), and Bureau of Local Assessment (BLA) staff members. During these visits, the staff interviewed members of the board of selectmen and advisory committee, the executive secretary, accountant, treasurer/collector, MIS director, deputy assessor and other municipal office staff and committees. DLS staff examined such documents as the tax rate recapitulation sheet, town reports, annual budgets, balance sheets, cash reconciliation reports, statements of indebtedness and other assorted financial documents.

The purpose of this review is to assist town officials and boards as they evaluate the town's financial management. In reviewing the existing financial management, we have focused on: (1) the town government structure in the context of the duties and responsibilities of financial officers; (2) the degree of coordination and communication among relevant boards and officials, (3) the performance of financial operations in such a way as to maximize resources and minimize costs.

The board of selectmen should consider the recommendations contained in this report in formulating overall strategies for improving the town's financial management. Many recommendations in this report can be implemented without a major change in the current structure of town government given sufficient cooperation among town boards and officials. However, our most important recommendation involves restructuring Winthrop's administrative governmental structure. Winthrop's recently elected charter commission has proposed creating a strong town manager's position, which we fully support.

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## EXECUTIVE SUMMARY

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Bordered by the cities of Revere and Boston, Winthrop is a seacoast town with a population of about 18,230 people located on a peninsula extending into Boston Harbor. Winthrop consists of less than two square miles of land and, as a result, is the eighth most densely populated community in the Commonwealth. The town's property wealth and tax base is highly concentrated in the residential property class, with the residential class comprising 94.6 percent of the total assessed value and the commercial, industrial and personal property classes only 5.4 percent. Due to the small land area and the fact that much of the land has already been improved, the town has limited opportunities for development. As a consequence, Winthrop receives little benefit from new growth to expand the tax base and add to the levy limit under Proposition 2½.

Since the implementation of Proposition 2½, Winthrop's budget has grown from about \$14 million (FY81) to \$38.3 million (FY05), or an increase of over 170 percent. During this same time period, the town's population has decreased from 19,294 persons (1980 U S Census) to an estimated 18,230 persons. While some of Winthrop's budget growth is the result of additional services being provided to residents, it is mostly reflective of the increased cost and growing complexity of government operations, including public safety, education, debt service, and fixed (i.e., insurance and retirement) costs.

In FY05, the largest revenue source for the town is its tax levy (\$16.9 million or 44.2 percent). The second largest revenue source is the town's state aid (\$10.5 million or 27 percent), which historically on average has been about one-third of Winthrop's total revenues. The remaining budget is funded with a combination of local receipts (\$8.2 million) and available funds (\$2.68 million).

Because of the town's limited annual tax levy growth and recently declining state aid, Winthrop annually reviews its local charges to make sure the town is recovering costs<sup>1</sup> associated with providing services. The town also constantly explores potential new revenue sources in order to provide additional resources that may assist in establishing financial stability.

As for other available funds, Winthrop does not make a practice of setting funds aside annually into a stabilization fund or other reserve that may be used to bridge periodic budgetary shortfalls or fund unexpected costs. Instead, the town makes appropriations to the stabilization fund only when funds are available; the current balance is about \$291,000 (12/31/04) or less than a percent of the operating budget. Winthrop officials do, however, budget conservatively in order to generate annual yearend operating surpluses that contribute to the town's certified free cash. Unfortunately, instead of setting this non-recurring revenue source aside for capital or one-time expenditures, Winthrop historically uses its certified free cash to fund the subsequent year's operating budget. Local officials admit that this budget practice is dangerous because they have become reliant on this revenue to balance the budget annually. Consequently, given its limited revenues and lack of reserves, Winthrop has little flexibility to address emergencies, unanticipated expenditures, and impacts of economic downturns (i.e., taxpayers not paying timely and state aid cuts). For example, in FY03 when its state aid was

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<sup>1</sup> This includes the full cost recover of water and sewer costs, which have been accounted for in enterprise funds since FY01.

reduced by almost \$500,000, Winthrop used some stabilization funds to offset these cuts, but the vast majority was handled with reductions in operating budgets.

Adding to its financial problems, Winthrop has experienced significant turnover in its accountant's and treasurer/collector's<sup>2</sup> offices. Since 1995, each office has had five different department heads, often with vacancies of up to six months in between appointments. As a result of these personnel changes, the town struggled to perform financial responsibilities. For example, in a couple years, the accountant's books were not closed timely resulting in delayed annual audits and late filing of the Schedule A to DOR. In another example, no tax takings were initiated during this time period and the town's receivable balances grew significantly, reaching over \$3.1 million at the end of FY01. The numerous problems and deficiencies of these two offices were raised annually in the town's audit management letter, which concluded that Winthrop had material weaknesses. A material weakness is a reportable condition of such magnitude that it could potentially result in material misstatements of financial condition.

Local speculation attributes the constant turnover in these offices to the growing backlog of work that each appointment was left by his predecessor and the generally low salary budgeted for each position. The current accountant and treasurer/collector were both appointed in 2001 and have worked diligently to eliminate inherited backlogs. Each has worked on improving the town's financial operations and fiscal stability, addressing the numerous deficiencies cited by the auditor and reducing the management letter findings to a few comments. Yet, Winthrop continues to struggle financially.

Winthrop has tried six times since FY00 to pass an override question, succeeding once in FY02 for \$2.5 million. With each failed override, the town struggled to put its budget together, often reducing operating budgets and staff as well as deferring capital expenditures. Because the impact of budget and staff reductions happened over a couple years, department operations are feeling the accumulated strain but generally the citizenry has not felt impacts and so it believes there still are areas that could be trimmed rather than raising property taxes. Without the additional taxing capacity, Winthrop began looking towards other ways to improve its financial and administrative management.

Established through the adoption of MGL Chapter 41 §23A, Winthrop has had an executive secretary position since the 1970s. For many years, the executive secretary was a part-time position that was clerical in nature. Over time, it evolved into a full-time professional position. According to the job description, the executive secretary<sup>3</sup> negotiates contracts, serves as chief procurement officer, oversees the preparation of all grant applications, and coordinates the town's workers' compensation and health insurance policies. She supervises departments under the selectmen's control, oversees the employee performance reviews, conducts regular department staff meetings<sup>4</sup>, and facilitates communication and coordination among departments. She also participates in the budget process and keeps the selectmen informed of all administrative and fiscal matters. While the duties and

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<sup>2</sup> Historically, the offices of treasurer and collector were separately elected positions with no reporting relationship to the selectmen's office. In 1995, the offices were combined and the treasurer/collector was appointed by the selectmen.

<sup>3</sup> The title was changed to executive secretary/chief administrative officer in 2001.

<sup>4</sup> Some department heads reporting to separately elected boards do not regularly attend.

responsibilities are numerous, this position has no administrative decision-making power, does not oversee independent boards and their staff, and is not codified in the town's bylaws.

According to town officials, there is a general sense of dissatisfaction with town government because it lacks accountability and coordination. Over the last five years, the town has had two different studies of its town government. In 1999, with grant funding, the town hired a consultant to review its operations. In the strategic plan and management assessment final report, the consultant provided a five-year plan to improve operations with specific goals and objectives for virtually every town department. Central among these was a recommendation for a stronger and more centralized government structure to meet Winthrop's financial and administrative needs. The report recommended that the town adopt and codify a strong administrative or town manager position and develop a consolidated finance department. Subsequently, Winthrop created a town management study committee, which after three years of work concurred with the consultant's report. In 2003, this committee recommended to town meeting that Winthrop expand the selectmen to five members and create a strong administrative position, but this proposal was not pursued.

In the spring of 2004, however, in addition to a \$2.1 million override question (which failed 1,864 votes to 3,384), five proposals to alter the structure of town government were presented to the voters. Two questions sought to change the selection of the planning board and cemetery commission from elected to appointed, but they both failed by more than a 60 percent margin. Two additional questions sought to create a finance department and an inspection department under the provisions of MGL Chapter 43C. But, these also failed by over a 26 percent margin. The one question that was approved overwhelmingly—4,379 votes to 745—was the election of a charter commission (MGL Chapter 43B). Based on these voting results, it was clear to the town officials that band-aid solutions for selected areas of town government were not acceptable and the time had come to consider a wholesale change in the way Winthrop was managed.

Since May, the elected nine-member commission has interviewed staff and reviewed current town operations. They also studied various forms of government, interviewing officials from communities throughout the Commonwealth. After months of work, the Winthrop Charter Commission released a preliminary report in December 2004. In this report, they concurred with previous studies in the need for strong central administration that will aid in the most efficient and effective delivery of services to Winthrop's citizens. The commission unanimously proposed establishing a town manager position, which will have day-to-day control of the town's administrative and financial operations, will have departmental appointment (and removal) powers, and will work to ensure the town's long-term fiscal health.

Also in the preliminary charter report, the number of separately elected boards is reduced to four—the school committee, library trustees, housing authority, and a new town council. The proposed nine-member town council would serve as the town's legislative body, replacing representative town meeting. According to the proposal, six councilors are to be elected by precinct and two are to be elected at-large. All eight councilors serve four year terms though half (one at-large and three precinct members) are up for election biennially. The ninth member, the council president (who also would serve on the school committee), is elected separately at-large for a term of two-years, similar to

a mayor. As council president, this person would serve as a member of the legislative body as well as the chief executive, replacing the current board of selectmen. As reported on its website ([www.winthropchartercommission.org](http://www.winthropchartercommission.org)), the majority of the commission favors the council form of government but it is not in full agreement. The commission has been conducting public hearings on its preliminary proposal. Based on the comments received, the commission will prepare the best governmental model that has support from the community, submitting the final plan to the voters in May 2005.

As a part of this government restructuring-movement, the selectmen also contacted the Division of Local Services to perform a management review of the town's operations. In view of Winthrop's historical budgeting practices, turnover in personnel, operational problems and limited resources, we have provided a series of recommendations that are designed to help departments handle activities more efficiently as well as manage the challenging years ahead. Our most important recommendation is the need for strong, central administration. We fully support the charter commission's proposal to create a town manager position that would be responsible for Winthrop's financial and administrative management. A town manager would have the power and authority to reorganize, consolidate or streamline operations, thereby eliminating duplication of services and improving accountability. A manager also would be responsible for developing financial planning tools (i.e., revenue and expenditure forecast, capital improvement plan, and reserve policies) that would inform citizens of competing demands on available resources and the future needs of the town.

As to the proposed change in Winthrop's executive and legislative bodies, the town needs to identify the best form that will address its future needs. As proposed in the preliminary report, a council president would replace the selectmen in a role similar to the mayor's role in a city. A town council would replace the representative town meeting. Currently, only four communities have the town council form of government and, while Winthrop's proposal closely mirrors the structure of one, it is unique because the council president serves as the executive branch with appointment powers and a policy development role. Based on our discussions with officials and residents, some see this as an efficient model that allows the legislative body to meet frequently to transfer funds and address matters. Others, however, feel a council is too radical and resembles a city form of government that is not compatible with the small, close-knit town image of Winthrop. As some speakers pointed out during the commission's meetings, the trend of most approved charters is a more centralized government that adds a strong administrative position and retains town meeting and that the town council form of government is not very popular in Massachusetts.

The commission should carefully consider whether sweeping changes to the legislative and executive branches of government might diminish the chances that voters will approve a charter containing a strong town manager. We strongly believe that a strong administrative position should be the focus of the charter proposal to be presented to the voters at this time. Due to the lack of clear preference of the citizens with regards to the executive and legislative bodies, the commission could propose options such as retaining the board of selectmen or expanding it to five members, and creating a smaller representative town meeting. The town would have five years to review the effectiveness of this governmental structure before being required to review it under Section 8-6 (Periodic Review of Charter) of the charter. At that time, the town may propose modifications where necessary.

During the charter commission's comment period, the citizenry needs to support the proposal, to suggest changes, or to voice its objections to it. Winthrop needs to build consensus on the best executive and legislative structures that will complement the town manager position and win voter approval in May. If approved, the town can begin to work on improving the management, accountability, and efficiencies that Winthrop residents deserve. If the charter proposal fails, the town will be back to where it started, requiring the election of another charter commission or the creation of a special act to pursue the establishment of a strong central management.

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## SUMMARY OF REPORT FINDINGS AND RECOMMENDATIONS

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1. Overall Financial Management & Budgeting: Adopt a more accountable government structure
2. Overall Financial Management & Budgeting: Establish a financial team
3. Overall Financial Management & Budgeting: Adopt central purchasing and purchase order system
4. Management Information Systems: Centralize technology responsibilities in MIS department
5. Management Information Systems: Survey current operations and provide training
6. Management Information Systems: Provide remote access to Munis system
7. Accountant's Office: Custody of all contracts
8. Accountant's Office: Process of encumbering funds
9. Assessing Office: Perform full field review
10. Assessing Office: Seek permission to assess to owners unknown
11. Treasurer/Collector's Office: Maintain the cashbook and reconcile cash timely
12. Treasurer/Collector's Office: Standardize departmental receipts reporting and post timely
13. Treasurer/Collector's Office: Obtain authorization prior to billing
14. Treasurer/Collector's Office: Attend professional classes and provide cross-training

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## OVERALL FINANCIAL MANAGEMENT & BUDGETING

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### FINDING 1: ADOPT A MORE ACCOUNTABLE GOVERNMENT STRUCTURE

Winthrop's government is organized under a combination of state statutes and local bylaws. The selectmen are a part-time, three-member board, which as the primary policymaking board, is ultimately responsible for the town's financial well-being. As previously mentioned, the town employs a full-time, executive secretary/chief administrative officer to oversee daily operations and keep the selectmen informed. The town also has an appointed eighteen-member advisory committee, the size of which is unusually large. The advisory committee is responsible for considering and making recommendations on all warrant articles presented to town meeting. The most important of these articles is the annual town budget.

The town's budget process generally begins in the fall. The accountant prepares the preliminary revenue estimates, which are updated as new information becomes available. Based on this information, the executive secretary and accountant develop and distribute budget guidelines and instructions to the departments. Budget requests are due to the accountant's office in early January. The budget requests are data entered in an Excel spreadsheet. The executive secretary and accountant meet and discuss the budget request with each department. The accountant then prepares his budget recommendations for the selectmen. The selectmen review the recommendations and the board meets with a department if there are questions about a request. The selectmen vote on the final balanced budget proposal and submit it to the advisory committee. The accountant and executive secretary provide information upon request and attend advisory committee meetings when asked. The advisory committee holds departmental hearings between January–April and submits the selectmen's budget with the committee's recommendations by May.

Historically, Winthrop budgets on a year-to-year basis with no long-term financial planning. Due to conservative revenue estimating practices, Winthrop has had free cash certified and, as previously mentioned, traditionally uses it to fund recurring operating costs each year. Winthrop also has a small stabilization fund and only makes appropriations into it when resources are available. For the last decade, the town also has had a capital planning committee, which is an ad-hoc committee of the selectmen. They prepare a biennial report of town structures that identifies capital improvements and needs for the selectmen, but no formal plan or report is provided to town meeting. As a result, the advisory committee handles capital requests on an ad-hoc basis as funding becomes available.

As previously mentioned, Winthrop elected a charter commission. The commission's preliminary proposal has been issued and the commission is seeking public comments. Based on citizen remarks, the commission will issue a final report for the voters to act on in May 2005.

### RECOMMENDATION 1: ADOPT A MORE ACCOUNTABLE GOVERNMENT STRUCTURE

We recommend that the town establish a town manager position. Recognizing the success many communities have in providing coordinated financial management with a town manager, we support this recommendation of the charter commission. A manager position would be responsible for



coordinating financial management and overseeing town operations to insure that they are performed in an efficient manner. This role should include, but not be limited to, the following:

- Town operations – The manager should oversee town operations to ensure all services are provided in a coordinated manner and are as cost effective as possible. The manager should also be responsible for appointing, supervising, and evaluating all department heads, except in the school department, to create a more accountable town government.
- Budget process – The manager should administer the budget process. The manager should solicit technical and financial information from financial team members (see below), prepare a balanced budget proposal, and present it to the town's policymakers. The manager should provide updated revenue and budgetary information as it becomes available and provide managerial and analytical support to the advisory committee so they may review proposals and focus on decisions and planning that will impact future budgets. The advisory committee would continue to make budget recommendations to town meeting.
- Revenue and expenditure forecast – The manager, with the assistance of the financial team, should prepare multi-year forecasts, including analysis of labor and service contracts or other expenditures with multi-year impacts. Commonly used in many communities, a multi-year forecast generally spans between three and five years and is updated routinely as new information becomes available. It is a financial planning tool that can be useful in revealing budget problems and formulating long-range plans such as capital funding decisions and developing reserves.
- Financial reserves and other financial policies – The manager should be responsible for recommending to policymakers methods of building up reserves such as free cash and stabilization funds for emergencies and unanticipated expenditures. The manager should prepare financial analyses or scenarios for resolving issues with the goal of assisting policymakers in developing cohesive policies. Reserves and other financial policies should be reviewed annually as a part of the budget proposal.
- Capital planning – The manager should be responsible for directing and coordinating the capital planning process. The manager, with the assistance of the financial team, should develop and maintain a multi-year capital plan for all town departments, which is annually presented to the town's policymakers and legislative body. This plan should: (1) prioritize the various proposed capital projects; (2) estimate project costs; and (3) list the proposed method of payment (i.e., current revenue, debt or debt excluded from the limits of Proposition 2½ for each project). Regardless of funding ability, annual presentation of a capital budget to town meeting has merit. It serves to inform citizens of the community's capital needs and makes them aware of essential capital needs that may be deferred due to financial constraints.

## FINDING 2: ESTABLISH A FINANCIAL TEAM

The executive secretary monitors daily activities, participates in the budget process, and provides assistance upon request. She also coordinates town activities and communicates with all officials, often informally or by memorandum, as new information becomes available. The accountant assists the executive secretary by monitoring departmental expenses and helping prepare a balanced budget

proposal, including analyzing requests, preparing financial analyses, and revising revenue projections. The input from other financial officials and department heads is sporadic.

## RECOMMENDATION 2: ESTABLISH A FINANCIAL TEAM

We recommend that the town establish a financial team through the adoption of a bylaw. It should be chaired by the executive secretary (or town manager) and meet on a regular basis throughout the year. Its membership should include at least the accountant, treasurer/collector, deputy assessor and school superintendent. A bylaw would formalize the participation of the above officials in the financial team process; however, the bylaw would not be necessary if the manager form of government is adopted.

The purpose of the financial team is to assist the executive secretary in compiling comprehensive financial information from a variety of sources to aid the town's policymakers in their decision-making process. The team can help develop financial analyses, explore the financial impact of future events, and offer early strategies to deal with anticipated problems. Meeting at least monthly, it will provide input into the town's cash flow analysis, including the timing of major purchases and the issuance of new debt. Collectively, this committee reviews financial documents (e.g., revenue and expenditure reports, balance sheet, audits, tax recapitulation sheet and town share costs for the schools) for completeness and accuracy. This information would provide a comprehensive picture of the town's financial health at any point in time. More importantly, the financial team's participation in general financial and budget activities will ensure that more than one person knows all facets that need to be gathered, analyzed, and monitored continually. Hence, the financial team will provide institutional continuity in the event any one of the town's financial officials left.

We recommend that the town's policymaking boards meet periodically throughout the year to discuss financial issues. On a quarterly basis, the executive secretary should present updates jointly to the selectmen, finance committee and school committee on topics such as the prior year's performance, year-to-date activities and issues as they come up. These policymakers should use these meetings to discuss information presented and to plan for future needs. If a manager form of government is adopted, the manager would present these quarterly updates.

## FINDING 3: ADOPT CENTRAL PURCHASING AND PURCHASE ORDER SYSTEM

Local governments constantly face the challenge of providing an increasing number of goods and services to the citizens or customers on a limited budget. One money-saving option for communities is to centralize purchasing. Currently, Winthrop's town departments do not have a centralized purchasing system. While there is a procurement administrator, she handles only larger purchases, complying with MGL Chapter 30B and various construction laws. Departments do all other purchasing independently, which can be costly. In addition, the non-school departments do not use requisitions or purchase orders. A requisition is a formal written request that is submitted to the procurement and/or accounting offices when products and services from outside vendors are needed. When approved, a purchase order (PO) is generated and the funding encumbered from the departmental budget, providing greater control on spending decisions and future planning opportunities.

**RECOMMENDATION 3: ADOPT CENTRAL PURCHASING AND PURCHASE ORDER SYSTEM**

We recommend that the town adopt centralized purchasing, including a requisition/purchase order system. The town should review past expenditures for supplies and services, identifying which may be acquired centrally in bulk to reduce costs. Based on its review of past spending practices, the town should establish a uniform purchasing policy for both the town and school departments. Within this policy, the town should establish a requisition/purchase order process<sup>5</sup> and a threshold, the minimum dollar amount that should be reviewed by the procurement administrator and/or accountant. Winthrop should also provide provisions to by-pass the purchase order system in case of emergencies with the approval of the chief procurement officer, which at present is the executive secretary.

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<sup>5</sup> In the MUNIS system, there is a purchase order module that, if granted remote access, departments may enter requisition information to produce purchase orders electronically.

## MANAGEMENT INFORMATION SYSTEMS (MIS)

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Up until 1999, Winthrop had a joint town and school computer department. Since then, the town has had its own management information systems (MIS) department. Under the supervision of the executive secretary, the department has a director and an assistant. MIS is responsible for overseeing the town's central computer, phone and electronic mail systems and provides assistance to independent departments, including the programming, networking, maintenance, hardware, development, and user support. The MIS director also serves as Winthrop's parking clerk: recording, processing, and collecting fines; and conducting hearings as necessary.

The town's financial offices use Munis, an integrated financial system, and have access to Microsoft Office applications. The Munis system modules used include the general ledger; accounts payable; purchasing, and tax, excise, and utility billing and collections. The town has historically done payroll production in-house using Munis, but transferred activity to an outside vendor in January 2005. The treasurer uses Quicken for the cashbook and Excel spreadsheets to reconcile cash and receivables with the accountant. The assessing office uses a computer assisted mass appraisal system to value and manage property accounts, which resides on a server in the assessing department. The school department has remote access to the Munis system, entering payables and payroll that are reviewed before payments are placed on the warrant. Town employees, with permission of their department head, have Internet access and e-mail service<sup>6</sup>. Winthrop also has a website with limited information that is being redesigned and expanded through the services of an outside vendor.

### FINDING 4: CENTRALIZE TECHNOLOGY RESPONSIBILITIES IN MIS DEPARTMENT

Currently, all the town buildings are networked with the town hall for Internet and electronic mail services as well as access to a central file server. However, some departments<sup>7</sup> operate, maintain, purchase applications and supplies, and backed-up their own systems with limited input or assistance of the MIS department. Upon request, the MIS director provides assistance. However, because the MIS director has no formal training and limited operating knowledge of the independent systems, she generally reviews application manuals to resolve issues. She also contacts the vendors to relay any problems she is unable to resolve, which may be covered under the service contract of the application or it could be an additional service cost incurred by the affected department. Slowly, departments have been using the MIS department more and allowing her some remote access. In addition, because MIS has a staff of two, conducting site visits to the various town buildings where servers are located generally is time consuming and therefore difficult given the small staff and other responsibilities of the MIS office.

### RECOMMENDATION 4: CENTRALIZE TECHNOLOGY RESPONSIBILITIES IN MIS DEPARTMENT

We recommend that the town centralize all non-school computerized systems under the MIS department. Similar to centralized purchasing, organizing Winthrop's technology under the direction and management of the MIS department will improve coordination and hopefully reduce costs. The

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<sup>6</sup> The town has written policies on the proper and allowable use of Internet and electronic mail applications for employees.

<sup>7</sup> Besides the school department, this includes the fire, police, assessors, library, public works, and senior center departments.

MIS department would monitor systems, provide network and software support, and purchase supplies. MIS would be responsible for analyzing, purchasing and installing equipment and technology for departments; and be the single point of contact with vendors. This may require that all applications are transferred to the MIS office and accessible by departments through the central file server, or remain on current servers and but have secure firewalls installed so MIS staff may access them remotely. It also would require that the MIS staff receive formal training on all applications currently used by the town departments in order to better serve staff. With formal working knowledge, the MIS department would be able to provide internal training (see below) and may discover potential additional uses or opportunities to share data with other departments.

We also recommend that the parking clerk responsibilities be transferred to another office. With the additional workload and responsibilities, this office would better serve the town if it concentrated its attention on computer-related issues and have another office (i.e., treasurer/collector or town clerk) oversee parking issues.

#### FINDING 5: SURVEY CURRENT OPERATIONS AND PROVIDE TRAINING

Offices with specialized software received training on the applications when the systems were acquired. With changes in personnel, staff may not be well-versed in each of the applications and could benefit from additional training. For example, the lockbox and Internet payment services deposit collections to a town bank account and provide the town with computer files of collection information electronically. Currently, the MIS director retrieves the files over the Internet, creates a batch in Munis that is posted against the receivable detail, and then notifies the collector's staff. In turn, the staff reviews a paper report (received in the mail a day or so later) and bank deposit slip against the batch. In the MIS director's absence—whether it is brief (i.e., training class) or extended (i.e., vacation)—no one is trained or authorized to retrieve and post this collection data. Consequently, the town's records may not be current and it creates a backlog of work that is addressed when the data eventually is retrieved.

Similarly, all offices have access to Microsoft Office applications but most staff have had little or no training on these applications, so they continue to keep manual records. An example of this is the building department. This office issues hand-written permits. Monthly, carbon copies of permits issued are sent to the assessors who manually key the information into the CAMA system for inspection and tax levy growth purposes. If building inspection data were kept in spreadsheets, the data could be imported electronically into the CAMA system, saving staff time.

#### RECOMMENDATION 5: SURVEY CURRENT OPERATIONS AND PROVIDE TRAINING

We recommend that the collector's office be trained to retrieve and post electronic data to the Munis system. With training and practice, the staff will be able to perform these activities, thereby freeing up the time of the MIS director and ensuring the town's records are timely.

We recommend that the town hall staff receive formal Microsoft Office training. With formal training along with ongoing refresher courses, staff will become more familiar with applications and will be able to organize records, automate report data, and share information without the need to re-key it.

We recommend the town survey office staff on the data that is shared or repetitively entered and explore ways to transfer this information more efficiently. The town should review data transferability between software applications or develop a database available to more than one office. Given the limited staff and resources, exploring ways to operate more efficiently can free up valuable staff time.

#### FINDING 6: PROVIDE REMOTE ACCESS TO MUNIS SYSTEM

The Munis system is a fully integrated financial system, which allows information to be entered once and electronically transferred through the various modules. In addition, this system has a design feature that allows remote entry to view the status of a departmental budget and the available balance rather than requesting a printout from the accountant. With proper training, authorized departmental staff may enter information (i.e., payroll, purchase order, and vendor payables), which would be forwarded to the accountant's office for review and posting. Currently, only a few departments have remote viewing access and/or entry rights.

#### RECOMMENDATION 6: PROVIDE REMOTE ACCESS TO MUNIS SYSTEM

We recommend that remote entry be given to all departments currently on the town's computer network. With proper training, full-time departments that regularly submit payroll and/or vendor payment requests would be responsible for data entering these requests for the accounting department. The accountant's office would review the requests against the backup documentation, and if acceptable, add them to the warrant for the selectmen's approval. For departments not on the network or with infrequent submissions, the accountant's office would continue the current process of manually entering payment requests. Once established, the electronic transmission of financial data will greatly reduce the amount of manual entry the accountant's office is performing.

## ACCOUNTANT'S OFFICE

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An accountant and assistant accountant staff the office. The accountant's office is responsible for maintaining the town's general ledger and performing accounting functions, including preparing warrants, producing trial balances, and reconciling cash and receivables with the collector/treasurer. The accountant's office has been responsible for managing and producing the town's payroll in-house, but recently out-sourced this activity in January 2005. In addition, the accountant has management oversight of the town's retirement system. The accountant prepares and submits annual reports required by DLS including the Schedule A and balance sheet.

The accountant's office produces expenditure reports for department heads at least monthly as well as for the selectmen and the advisory committee (generally during the budget process) upon request. These reports show the expenditures to date and any encumbrances versus the budget appropriations. The accountant reviews these reports and reports potential shortfalls to the selectmen via the executive secretary. This information is extensive and useful as a management tool. In addition, the accountant's office prepares revenue reports, generally during the budget process or upon request.

The current accountant took office in January 2001. Upon taking office, the accounting staff was busy performing the daily activities of the office as well as completing activities not completed by the accountant's predecessor. This included making general journal entries for FY00, closing the books, and preparing and submitting the Schedule A and balance sheet to DOR. Generally completed in the fall, the FY00 audit was completed in March 2001. Because of the lateness of FY00, the closing of the FY01 books also was delayed and the audit was completed by February 2002. Now, the accountant closes his ledgers in the fall and the town's annual audit generally is completed by the end of the calendar year.

### FINDING 7: CUSTODY OF ALL CONTRACTS

According to MGL Chapter 41 §57, the accountant's office shall have copies of all town and school department contracts (and grant agreements). According to the accountant, his office does not have all contracts and grant agreements on file.

### RECOMMENDATION 7: CUSTODY OF ALL CONTRACTS

We recommend that copies of all contracts and grant agreements be submitted to the accountant's office in compliance with MGL Chapter 41 §57. All departments (including the schools), boards and commissions that enter into a contract or grant must submit it to the accountant's office. With a valid contract/grant on file, the accountant will be able to review it and verify that the terms are met when reviewing payment requests. If a bill is submitted for payment and the contract/grant that contains information relating to payment terms is not on file, the accounting office should not process the payment request until said contract/grant is presented.

## FINDING 8: PROCESS OF ENCUMBERING FUNDS

Annually, the accountant distributes a letter to all departments requesting that all encumbrances be submitted by June 30 (MGL Chapter 41 §58). An encumbrance is a reservation of the appropriation balance to cover any purchase or service commitment initiated but not completed by a fiscal year's end. Any request for an encumbrance should be supported by a current purchase order or contractual agreement executed prior to the end of the fiscal year. While most departments comply with the accountant's procedures for encumbrances, the school department has not.

Based on documentation presented, the school department submits its request for encumbrances, which includes budgetary account numbers, a purchase order number, the vendor's name, the amount of the encumbrance and the purpose, generally in August. The accountant reviews the requests and the supporting purchase order before approving or denying them. In the last two years, the requests have included purchase orders that were over a year old. For example, the schools requested a FY03 encumbrance for \$17,000 for electrical work that was supported with a purchase order issued in FY02. As a general practice, purchase orders expire at the close of a fiscal year. The fact that this and twelve other purchase orders from FY02 and FY01 were open still is contrary to generally accepted accounting principals. More importantly, due to the lateness of the encumbrance request, the accountant has been delayed in closing his financial books. This problem was repeated after the end of FY04; the school department again submitted encumbrance requests at the end of August and a few were supported with FY03 purchase orders. In our review, we also found that when an encumbrance was completed, the associated purchase orders may have had a residual balance that was reallocated to a new purpose when it should have been closed.

As of this writing, the FY04 encumbrances are not resolved and the two departments are at a standstill. To help resolve these FY04 outstanding issues, the town and school department have agreed to engage the services of the private auditor, at an estimated cost of \$5,000, to review the encumbrance requests and determine which are allowable.

## RECOMMENDATION 8: PROCESS OF ENCUMBERING FUNDS

We recommend that the town adopt a written encumbrance policy. The policy should clearly state the process (i.e., all requests are due by June 30) and any required documentation (e.g., appropriation information, date ordered, purchase order/contract number, payable to whom, purpose, amount, and signatures of department head and/or majority of committee membership). Based on the requests submitted timely, the accountant would approve or deny them, encumbering funds sufficient to carry forward into the next fiscal year. Once the purpose as requested is completed, the purchase order and/or reservation of funds would expire and close to the general fund at the next June 30 without exception.

We also recommend that the town close all purchase orders at the end of each fiscal year. Unless tied to an authorized encumbrance, all purchase orders should be closed at the end of each fiscal year without exception. As for the purchase orders that remain open due to an encumbrance, once the stated purpose is completed and the encumbrance is paid, the purchase order should be closed and any remaining balance closed to fund balance.



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## ASSESSING OFFICE

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A deputy assessor and two full-time clerks staff the assessing office. The staff reports to an elected, part-time, three-member board of assessors. The assessing office is responsible for maintaining assessment data on approximately 5,250 real property parcels, 350 personal property accounts, 14,000 motor vehicle excise accounts, and 1,000 boat excise accounts. In addition, the office processes approximately 400 building permits, 260 deed changes, 225 exemptions, 25 abatements (100 in recertification year), and six tax deferrals annually. The assessing office prepares timely reports for DOR, including new growth, taxable parcel count and recertification of value reports.

Acquired in 2000, the town uses a CAMA system to manage its property database. There are four personal computers connected to the CAMA server for staff use. An additional stand-alone computer located on the counter also has property data information for public viewing. The personal computers have Microsoft software products installed and these computers are connected to the Munis system for transferring exemption and abatement information.

Prior to 2002, Winthrop had no in-house professional staff to maintain and update the town's assessment data. Instead, the town relied on appraisal consultants to collect new growth, determine values, and perform triennial revaluations. According to the town, it generally spent \$7,500 annually for new growth work and between \$50,000-60,000 for a revaluation update program once every three years during the 1990s. However, because the town did not have a cyclical inspection program, Winthrop had a full measure and listing of all parcels completed in FY00, which cost the town about \$230,000.

In an effort to improve control and quality of its assessment data and resulting values, the town created a new professional position, deputy assessor. The deputy assessor performs fieldwork, measuring and listing improved properties<sup>8</sup> and inspecting all sale properties; conducts in-house revaluations for all properties; and maintains the town's assessment records. The deputy assessor determines property values and compiles property tax commitments. The clerks maintain all records, update tax maps, process deed transfers, handle exemption and abatement applications, data-enter property and legal information on the CAMA system, handle the motor vehicle and boat excise accounts and respond to public inquiries.

Upon taking office in February 2002, the deputy assessor performed Winthrop's FY03 revaluation, which he completed by November 2002 and enabled the town to set its FY03 tax rate timely. Following the FY03 revaluation, the deputy assessor developed a cyclical re-inspection program. A cyclical re-inspection program involves completing an interior and exterior inspection of all town property over a specific time period, not exceeding nine years. This program enables the town to maintain the most current property database and spread the cost over a multiyear period. Because only permit and abatement request inspections were done between FY00-FY02, the deputy assessor developed a six-year program to inspect all parcel by FY09, complying with DOR's guidelines. As of

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<sup>8</sup> By bylaw, the deputy assessor accompanies the building inspector on all final inspections to ensure the property record card information is accurate.

this writing, the deputy assessor has re-inspected roughly 2,600 real parcels, almost half of Winthrop's inventory, updating data and taking a digital photo, in less than three years.

Because communities are required to maintain full and fair cash values annually for all real and personal property (MGL Chapter 59 §38), the deputy assessor has begun making interim year adjustments to values during FY05. This requires preparing detailed analysis of sales data and income & expense statements, which the deputy did in-house. Also in FY05, the assessing office will be compiling its first supplemental assessment on new construction (MGL Chapter 59 §2D). This is a pro rata assessment on the value of improvements that are greater than 50 percent of the billed value when an occupancy permit is issued after January 1. In the first year of adoption (FY04), no properties qualified, but at least one will in FY05.

#### FINDING 9: PERFORM FULL FIELD REVIEW

In a letter to the assessor following the completion of the FY03 revaluation, the Bureau of Local Assessment recommended that Winthrop conduct a full field review as a part of the FY06 revaluation. A full field review is an exterior visual inspection, which is done by driving by all town properties once the valuation tables are set. This process is essential to make sure grading, depreciation and various adjustments listed on the property record card are consistent and uniform. During this review process, he may discover data errors, such as incorrect grading or measurements that result in incorrect base values, or he may discover inconsistencies, such as different neighborhood codes for a similar cluster of houses. To ensure uniformity in the application of the appraisal methodology, the assessors should make the necessary changes that render the appropriate values.

#### RECOMMENDATION 9: PERFORM FULL FIELD REVIEW

We recommend that the town conduct a full field review as a part of the FY06 revaluation. Given the changes in the CAMA systems and the different people (contractor and deputy assessor) collecting data over the last decade, this review will enable the deputy assessor to visually review property record cards against properties. This will help Winthrop ensure that property record information is correct and all properties are treated consistently.

#### FINDING 10: SEEK PERMISSION TO ASSESS TO OWNERS UNKNOWN

From time to time, assessors may discover a parcel for which – despite a diligent search of deeds, planning documents and assessment records – they cannot determine the owner of record. In this case, MGL Ch. 59 §11 provides that an assessment on the property may be made to persons unknown with authorization from the Commissioner of Revenue. According to the treasurer/collector, the listed owner of record for five parcels is deceased or long gone, resulting in the bills being returned to town hall. The treasurer is using legal council to help determine the rightful owner.

#### RECOMMENDATION 10: SEEK PERMISSION TO ASSESS TO OWNERS UNKNOWN

We recommend that the deputy assessor work with the treasurer/collector to research the ownership of the parcels in question. The assessing office should perform a thorough review of its records and deed information to help identify the ownership of the parcels in question. If ownership is determined, the assessors should reassess all years' uncollected taxes to the correct owner. If no owner is found,

the assessors will have to request authorization of the Commissioner of Revenue to assess to owners unknown.

We recommend that the assessors seek permission to assess taxes to owners unknown. When assessors are unable to determine the identity of the owner of a parcel, they should write to the Commissioner of Revenue requesting his authority to make the assessment on that property to “owners unknown.” The assessors should provide with their request an account of all attempts to determine who the owner is. Once having received permission to assess to owners unknown, the assessors should reassess the prior years’ taxes that were improperly assessed. With clear authority to assess to owners unknown, the town may come to obtain title to the property through the foreclosure process.

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## TREASURER/COLLECTOR'S OFFICE

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Since 1995, Winthrop has had a combined treasurer's and collector's position, which is appointed by the selectmen. A treasurer/collector, assistant treasurer, assistant collector, and four clerks staff the office. On the treasurer's side, the office is responsible for employee benefits and cash management, including the investment, disbursement and borrowing of cash. The treasurer's staff makes bank deposits and prepares treasurer's receipts reports weekly.

On the collection side, the office is responsible for collecting approximately 5,600 property tax bills quarterly, 16,000 motor vehicle excise bills annually, 4,700 combined water and sewer bills quarterly, 1,000 mooring permits annually, and 1,000 boat excise bills annually. This office also prepares about 800 municipal lien certificates annually. Beginning in 2005, the town will be issuing overnight parking permits and the collector's office is estimating this will add another 14-15,000 bills annually to its collection responsibilities. Winthrop uses a contractor to print and mail the utility bills and the town's deputy collector prints and mails all the remaining bills. The town receives payments by escrow service, lockbox, Internet, mail, and at the counter. According to the treasurer/collector, about 70 percent of all bills are received from escrow companies, lockbox or Internet payment services.

The treasurer/collector's office uses the services of a deputy collector for past due motor vehicle excise bills. The town gives him a warrant and he completes online license and registration markings for non-renewal status with the Registry of Motor Vehicles. The deputy collector deposits all receipts into a town account and prepares biweekly turnover reports.

The current treasurer/collector was appointed in December 2001. When he took office, he found that Winthrop had over \$3.1 million in combined receivables, no real estate properties were in tax title, and his office did not reconcile the receivables regularly with the accountant. He immediately issued demand bills that resulted in some payments or formal payment plans. He also used the services of the deputy collector for the outstanding real estate and personal property, which rendered more payments. For any remaining outstanding real estate taxes, he sent two dunning letters. If payment still was not received, he took the properties into tax title. Winthrop currently has about 60 properties in tax title status.

Since 2002, the treasurer/collector's office reconciles receivables with the accountant's office monthly. The office also issues demand notices immediately after the bill becomes past due and, if the demand notice does not result in payment, the office initiates tax taking procedures within two weeks. For properties already in tax title, the new outstanding amount is added to the account before the close of the fiscal year. For new takings, the collector advertises and then makes a tax taking by September. For all properties currently in tax title, the town is using an outside attorney to pursue foreclosure remedies.

### FINDING 11: MAINTAIN THE CASHBOOK AND RECONCILE CASH TIMELY

The cashbook is the source of original entry for recording receipts and deposits, disbursements summarized by warrant, and the total cash position of the town. A cashbook provides control that enables the treasurer to reconcile with bank statements, cash on hand, and the general ledger

balance on a monthly basis. Since many of the accounting records flow from this source document, the cashbook is legally considered a permanent record.

Winthrop has about 40 bank accounts, including depository, checking and special accounts for various purposes. The treasurer's office keeps all of its bank activity<sup>9</sup> in Quicken. However, because it is not a bound ledger, the office still keeps a manual 6-column ledger. Upon inspection, we found the manual ledger did not include all the bank accounts, did not have running balances and was last posted August 11, 2004 (as of October 28, 2004).

Over the last two years, the treasurer's and accountant's offices have worked at improving cash reconciliations. Cash reconciliations are performed monthly and most accounts are reconciled easily, though a couple accounts contain non-reconciling items (e.g., returned or unclaimed checks) that remain constants but unresolved. During our review, however, we found that the treasurer and accountant last reconciled their cash and receivable records as of June 30, 2004. According to the town, the lack of cash reconciliations is due to a temporary vacancy in the treasurer's office. The staff position responsible for the maintenance of the manual ledger and the reconciliation of bank statements was refilled in November and the new staff member has been working on the backlog.

#### RECOMMENDATION 11: MAINTAIN THE CASHBOOK AND RECONCILE CASH TIMELY

We recommend that the town maintain the Quicken cashbook and discontinue the manual ledger.

The manual ledger is a duplicate record that is not timely and serves no purpose. The Quicken application, on the other hand, is kept timely, is used to reconcile accounts, and provides instant information on the cash balance of the town at any point in time. At the close of each fiscal year, the treasurer's office should printout the cashbook to be bound as a permanent record, complying with the Secretary of State's guidelines.

We recommend that the treasurer reduce the number of bank accounts. While a revenue source or fund type may need to be accounted for separately, there is no requirement to keep separate bank accounts for each. When fund balances are combined, the treasurer may improve the earnings on investments. More importantly, reducing the number of accounts may reduce the time required to maintain and reconcile them.

We recommend that the office research all non-reconciling items and balance variances, taking action to resolve them. The treasurer needs to research the returned or unclaimed checks, commonly referred to as tailings. The tailings may include checks issued to pay employees and vendors, refund municipal taxes or charges, or pay other municipal obligations. Any check that is not cashed within three years of issuance is deemed abandoned under MGL Chapter 200A §5. A municipal treasurer holding abandoned checks may turn them over to the state treasurer (Chapter 200A §7). Alternatively, the treasurer may advertise the unclaimed checks herself and hold hearings to settle any claims (Chapter 200A §9A). Having complied with all legal requirements of Chapter 200A, any remaining unclaimed monies are credited to the municipality's general fund.

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<sup>9</sup> The application contains all the accounts; reflects all deposits, disbursements, and transfers; is reconciled to bank statements; and is current.

We recommend that the treasurer and the accountant conduct prompt, monthly cash reconciliations.

Shortly after the end of each month, the treasurer's office should internally reconcile the cashbook to all bank statements. The treasurer should oversee this process to ensure the assigned person or the treasurer himself completes this activity timely. Once reconciled internally, the treasurer's office should reconcile with the accountant's general ledger, ensuring funds are not missing and financial records are correct. Prompt and frequent reconciliations are essential in order to maintain control over cash.

**FINDING 12: STANDARDIZE DEPARTMENTAL RECEIPTS REPORTING AND POST TIMELY**

Any money received by a department is turned over to the treasurer's office with a detailed turnover report. Turnover reports vary in format and often provide vague descriptions of the types of receipts reported. The treasurer reviews each turnover, verifies the revenue source, and deposits the funds. The departments provide a copy of the turnover to the accounting office. Based on the receipts deposited, the treasurer makes a weekly report to the accountant. While most departments turn over all receipts weekly, occasionally a department does not turn over and report funds timely. During our review, one department made a turn over that included checks dating back almost nine months, which were attributable to the prior fiscal year.

While the treasurer's office posts the tax, excise and utility-related receipts to the Munis system, the accountant's office posts the remaining revenues after comparing the treasurer's weekly reports with the accountant's copy of the departmental turnover. Generally, this activity is done after the close of the month when the accountant's staff has available time; so, consequently, the general ledger is not current. It should also be noted that the accountant's office periodically lacks sufficient information to post a receipt and must contact a department for clarification. For example, some state funds and grants earmarked for the school department do not include sufficient information (e.g., purpose, grant contract, or special revenue fund number) necessary to post it. Consequently, the town has established a practice of sending a memo with an attached check (for the amount of unknown revenues) drawn from the town's checking account to the school department requesting posting instructions. Eventually, the school department provides the requested information and the check is deposited back into the town's bank account.

The treasurer's office also periodically receives check payments that bounce. When notice of a returned or non-sufficient funds (NSFs) check is received, the amount is reversed immediately in Quicken and added to a collection file for identification and tracking purposes. For those amounts posted to the Munis system by the treasurer/collector's office, these are also reversed (reinstating the tax, excise or utility receivable). A letter is sent to the individual responsible notifying them that the payment did not clear and an additional \$25 insufficient funds fee has been added to the amount due. Unfortunately, the treasurer's office does not notify the accountant or affected department of the bounced check. As a result, the department's record of receipts is overstated and the accountant's general ledger is not accurate or up to date. Often the NSFs are discovered when the cash is reconciled, requiring journal entries to correct for them.

**RECOMMENDATION 12: STANDARDIZE DEPARTMENTAL RECEIPTS REPORTING AND POST TIMELY**

We recommend that the treasurer/collector post all revenues received to the Munis system.

Continuing the current practice results in wide unnecessary variances between the treasurer's cashbook and the accountant's general ledger. The treasurer's office should be responsible for data entering all receipts in the Munis system, and internally reconciling these postings with deposit records. For any unidentified state aid or grant receipts, the treasurer should check the state comptroller's VendorWeb site ([www.massfinance.state.ma.us](http://www.massfinance.state.ma.us)) to obtain the breakdown and basic funding descriptions. If further information or posting instructions are required, the treasurer should contact the department requesting clarification, but never forward a check.

We recommend that the treasurer, in cooperation with the accountant, standardize the departmental turnover reports. For each department, a turnover sheet should be created in an Excel spreadsheet that clearly lists all the revenues handled by that department or board, including a brief description, operating fund and the revenue account codes. These reports will enable the treasurer to process the information quickly without having to inquire with a department or board as to the source of the funds.

We recommend that all receipts be turned over to the treasurer upon their receipt as required by MGL Chapter 44 §53. The treasurer should issue a written statement to all departments informing them of the law and the need to turn over revenues received promptly.

We recommend that the accountant and affected departments be notified of NSF's. The treasurer should notify the affected department, which will adjust its internal records and may be able to assist in the eventual collection of the funds. The treasurer should also include the NSF's in the weekly report to the accountant. This will ensure that the net (receipts less NSF's) collections are reported (and resulting receivable balances are accurate) and the general ledger is accurate.

**FINDING 13: OBTAIN AUTHORIZATION PRIOR TO BILLING**

The treasurer/collector uses the services of its deputy collector to produce the motor vehicle excise bills. The deputy collector obtains the Registry of Motor Vehicles' information electronically, produces a commitment list and prints the bills. Generally, the commitment is forwarded to the town for the assessors' review (e.g., errors, wrong addresses and exempt vehicles) and approval before the deputy collector mails them. However, it has been reported that, on more than one occasion, bills have been mailed prior to the board's review and approval.

**RECOMMENDATION 13: OBTAIN AUTHORIZATION PRIOR TO BILLING**

We recommend that the collector instruct the deputy collector to mail the excise bills only after the assessors have given authorization. Once the assessors have reviewed the commitment and determined what should be assessed (MGL Chapter 60 §2), they commit the same to the collector with a warrant for collection. Prior to this written notification, no bills should be mailed.

**FINDING 14: ATTEND PROFESSIONAL CLASSES AND PROVIDE CROSS-TRAINING**

Since taking office, the treasurer/collector has attended training workshops and the annual school provided by the Massachusetts Collectors' and Treasurers' Association. Because of the status of

Winthrop's receivables, he predominantly has focused his attention on the collection activities. In addition, because of the historically separate offices and the limited space in town hall, the collector's and treasurer's functions are located in two different spaces. As such, little effort has been made to cross-train the staff on both functions.

#### RECOMMENDATION 14: ATTEND PROFESSIONAL CLASSES AND PROVIDE CROSS-TRAINING

We recommend that the treasurer/collector attend treasury-related professional training classes.

While he is familiar with the current operation, attending formal treasury's track training will provide useful information and opportunities to learn about alternative professional practices conducted in Massachusetts' municipalities.

We also recommend that the treasurer/collector cross train the staff on the operations performed in both offices. With adequate training, staff will be able to provide assistance during high-demand times and well as fill in during brief or extended absences of office staff.



## ACKNOWLEDGEMENTS

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This report was prepared by The Department of Revenue, Division of Local Services.

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