Rowe Finance Committee
January 25, 2021
6:00 P.M. via Remote Participation

Present: Chair Wayne Zavotka, Vice-Chair Loretta Dionne (left at 8:25), Christopher "Selmi" Hyytinen, Paul McLatchy III, Laurie Pike (left at 7:00)

Other Attendees: Joanne Semanie — Board of Selectmen Vice-Chair
Charles Sokol — Board of Selectmen Chair

Audience of Citizens: None

Note: Due to the national COVID-19 pandemic, this meeting was held via remote participation as authorized by executive order of the governor. All votes are taken via roll-call vote.

Call to Order: Chair Zavotka called the Finance Committee meeting to order at 6:00 P.M., a quorum of the committee present.

Meeting Purpose: This meeting was called by Chair Zavotka to devote adequate time to the discussion of how employee benefits should be presented in the budget at town meeting. All following topics are part of the overall benefit discussion.

Benefits Overview: Currently one line covers all employees and retirees. The Selectmen would like to see this broken down and made part of departmental budgets. The Finance Committee will make the final decision as they submit the budget lines to town meeting. Chair Zavotka stated that he wanted this process to be objective and free of emotion.

Prior to the meeting, documents were sent out by administrative staff on behalf of the Selectmen that included information about why this was being proposed, the benefits/downsides, and what the actual costs were by department. Chair Zavotka came up with a list of questions/topics to discuss in response (both sets of documents attached), and it was agreed to take it point by point during discussion.

Chair Sokol began by referring to the write-ups, which he said explains a lot of the information. There is a cost for employees beyond their wages, sometimes close to or equal to their wages. Operating costs in budgets typically cover wages, but do not include any of the benefits. Some of the costs are therefore elsewhere in the budget. This has been a concern raised by citizens at town meeting. He said that it will be the responsibility of the Finance Committee to weigh the benefits and drawbacks to splitting it up. Ultimately there is no change to the bottom line but provides transparency.

The two boards walked through the spreadsheet that detailed departmental budgets, the cost for benefits, and what portion of the budget this "hidden" portion represents. Selectman Semanie pointed out that the cost for benefits is often dismissed by departments as it's not in their budget.

It was clarified before substantive discussion that no matter which option or options were chosen (to keep budgeting benefits the same way, break it up, etc.) there would be no change to the type of benefits, how much the town pays for benefits, or who is eligible.

Purpose: The Selectmen explained that the reason why they would like to see this change made is two-fold: to increase transparency and to require departments to take these extra costs into consideration when making staffing choices. They argued that by breaking it out by department, it's giving voters a more accurate cost to run each department. Also, by shifting the cost to departments, they are more likely to take the benefit costs into consideration when adding a new position or increasing hours for an existing employee.

A question was raised about whether this could cause hiring discrimination- i.e., intentionally hiring a single person to avoid paying for a family plan. Vice-Chair Dionne said she hoped that this wouldn't be taken into consideration when selecting employees. Mr. McLatchy said that he hoped it wouldn't occur, but didn't think that how it's budgeted would affect the hiring process and that if discrimination *were* to occur, it would happen regardless.

Chair Zavotka asked how the current budget amount is determined. As of now, it's based on the expected costs for the coming fiscal year and an additional two "full" plans (highest cost plans in health, dental, and life).

Shift vs. Show: Chair Zavotka questioned whether this would be a shift of moneys to departmental budgets, or just an informational campaign. He felt that if it's just informational, a white paper detailing this information could be presented to the public rather than changing budgets. It was then asked whether the public should be seeing this breakdown of information, which Selectman Semanie felt strongly in favor of. Mr. Hyytinen agreed, saying it was a great idea to break this out. Vice-Chair Dionne also felt detailing this information was important.

Retirement Costs: Mr. Hyytinen asked whether this should be done about other employee benefits, such as the regional retirement assessment. Mr. McLatchy answered that it was a fair question, but the numbers could not be broken down as easily as insurances. For example, an employee hired in 2020 would not have any charges until FY23, based on 2020 calendar year wages, at a certain percent determined by the regional retirement system that will increase for a certain number of years. This may be researched in the future.

Wage/Benefit Packages: All members of both committees agreed that it wasn't just important for department heads to have this information, but the employees themselves. Perhaps a letter detailing the total wage/benefit packages are for each employee might help to educate people about the costs of benefits.

Departure: Ms. Pike left the meeting at 7:00.

Unexpected Changes: Mr. McLatchy said one thing that needs to be figured out is how to handle mid-year cost changes, such as when a new employee is hired or if someone experiences a qualifying event (marriage, birth of a child, etc.). Currently there are two "cushions" budgeted

into the overall budget line for benefits to help absorb any cost overages. How would this be handled if broken out into departments? Two suggestions were proposed by the Selectmen that included upping the reserve fund to be able to cover unexpected costs, or to continue spending out of the line and replenish using a transfer at the end of the year.

School Budget: While all other departments would be bound by line item, the school's budget is not. It was suggested that perhaps the school might be able to benefit by having this line in their budget. If, for example, money was budgeted for a new teacher, but they elected not to enroll in benefits, that excess amount of money could be spent elsewhere. Chairman Zavotka expressed his understanding that such an action could not be done legally. However, this will need to be confirmed.

Impact on Budgets: The Selectmen indicated that this would have no negative effect on departmental budgets as the funds would not have to come from their existing lines. Mr. McLatchy said that he would not support this if departments were required to absorb future increases into their budget, and that the benefits line should not be considered part of the typical 2.5% increase limit.

"Attack" on Departments: Once concern brought up by the Selectmen was that this could be seen as an "attack" on the two largest departments- the school and retiree benefits. These two departments make up approximately 68% of the total budgeted amount. Chair Zavotka wanted to be cautious about potentially reopening a discussion on whether the town should have a school or not, as this seems to be a topic that has been settled for the time being.

Privacy: Chair Zavotka echoed the point written by the Selectmen that in smaller departments there may only be one benefited position. Therefore, the amount budgeted would be clear for an identifiable employee versus mixed in with other employees. This information is not legally confidential, but a broader discussion about whether this was a good idea or not ensued. Some felt that the public may "target" individual employees, while others opined that it's all public record anyway, so there was no issue with releasing the information.

Maximum Liability: A portion of the "hidden costs" spreadsheet included a theoretical maximum that each department could be responsible for based on the number of employees. Conversation followed about whether the budgeted amount should be for the maximum liability or by using expected costs. Chair Sokol supported the maximum liability as it assigns it to a position rather than a person (and would eliminate the identifiable costs for a particular employee), but was opposed by Selectman Semanie and Mr. McLatchy, who supported using expected costs. The town budgeted $634,000 in FY21, which included two "cushions", whereas the total maximum cost would be closer to $681,000.

Appearance of Increase: Chair Sokol asked about whether this could cause problems as departments would appear to have large increases over their FY21 budgets. Mr. McLatchy felt that as long as adequate information was provided, the increases shouldn't be controversial. He said that budget information is sent to all voters showing them year-to-year changes and an explanation could follow detailing the reasons for larger-than-expected changes. Members agreed that, in general, more information was better.

Administrative Work: Chair Zavotka reported that he had spoken with the town treasurer and town accountant regarding what work would be required to implement this change. He said that the treasurer informed him it would be substantially more work, and the accountant had concerns about identifying individual employees. However, he did note both employees said they would do whatever the town decided.

> Mr. McLatchy replied that he had had a conversation with the two individuals with different answers. In his conversation with the treasurer, she said that there would be additional work, but it would be minimal. The accountant had told Mr. McLatchy and Selectman Semanie that it would only require setting up a few more accounts. Mr. McLatchy is the assistant treasurer and handles the current bills, and said the work would be minimal and likely a one-time change to reformat the bill schedules. This was supported by Selectman Semanie, who is a former treasurer.

Multi-Departmental Employees: Another question that the Selectmen posed was how to split the costs of employees that work for multiple departments. Three options were proposed: the department that the employee works for the most takes the full responsibility, the costs are evenly split between the departments based on hours worked, or the department that pushed an employee into full-time status would take the full cost. It was reported that of the three multi-departmental employees, two of them were full-time employees through one of their jobs (i.e. one job is already 20+ hours). Only one employee was benefitted solely due to holding multiple positions.

Shift vs. Show, Revisited: The topic of whether this would be an informational change or an actual budget change was revisited. Mr. McLatchy argued that if the goal is to show information, then a white paper would suffice detailing this information. If the hope was to also effect departmental thinking in employment practices, then in his opinion the costs would need to be shifted to the department itself. While no determination was made about the intent, this logic seemed to be supported by other members.

New Policies: Chair Zavotka would like to see a few new policies or guidelines in place to help mitigate some of the problems that have been observed with benefits and hiring:

- No new positions will be created mid-year.
- All new positions that are proposed must also include the potential benefit costs for that position, not just the salary/wages.
- All new positions over 20 hours per week must be approved by the Selectmen and/or Finance Committee prior to hiring.

These suggestions were well-received by other members.

Town Report: Members discussed the merits of reporting information that could potentially be identified to one person. It was suggested that perhaps Rowe should do what many other towns do and include a list of all employees in the town and how much they were paid in the annual town report. Perhaps benefit costs could even be included. While some expressed concern over whether this could cause some problems in the community, others argued that it's public record and promoted transparency.

Request: Realizing that the Committee was not ready to make a decision tonight, Chair Zavotka asked if the Selectmen could put together some additional information and present it at another meeting specifically for this topic:

1. What the budget would look like if no changes were made from current practices.
2. What the budget would look like if costs were split by department, including a mechanism to cover unexpected changes (i.e. a cushion).
3. What the budget would look like if this information was made public during the budgeting process and at town meeting, but still left as a single line item.

The Selectmen agreed to compile this information and bring it back to a future meeting. They will also reach out to legal to figure out what authority this may give departments and whether the school would be bound to pay the benefits if given the extra amount of money.

Departure: Vice-Chair Dionne left the meeting at 8:25.

Next Meeting: The two committees will meet jointly on Thursday, January 28th at 6:00 PM to continue the budget hearings. Hearings will be held each Thursday after that through February. An additional meeting to discuss the benefits budget will be scheduled.

Adjourn: A motion was made by Mr. McLatchy and seconded by Mr. Hyytinen to adjourn the meeting at 8:27 P.M. The roll-call vote was unanimous in favor:

Wayne Zavotka	Aye	Christopher Hyytinen	Aye
Paul McLatchy III	Aye		

Respectfully Submitted,
Paul McLatchy III, Secretary

Approved: February 9, 2021

Paul McLatchy III, Secretary

Unable to be signed by entire committee due to COVID-19 pandemic.

Attachments:

- Agenda
- Benefit Costs by Department
- Benefit "Hidden" Costs
- Benefit Q&A
- Wayne Zavotka Responses

Rowe Finance Committee
Proposed Agenda
January 25, 2021
Virtual Meeting @ 6:00pm

REMOTE PARTICIPATION INFORMATION:

Meeting Host: zoom.us
Meeting ID: 288-065-7034
URL: https://zoom.us/j/2880657034
Telephone: 312-626-6799

1. Call to Order
2. Announcement of visitors online
3. Agenda Approval
4. Secretary's Minutes
5. Placement of Benefits in Departmental Budgets
6. Review of newly submitted budgets
7. Any unforeseen business from the last 48 hours.
8. Audience of Citizens
9. Adjournment

Wayne Zavotka, Chairman

Posted and filed at 11:30 AM on Friday, January 15, 2021 by Paul McLatchy III

As of: 1/15/2021

		Department							
		Admin	DPW	Health	Library	Park	School	Retiree	Totals
Health	HMO-S	1	0	0	0	0	1	0	2
	Per Plan	$6,459.12	$6,459.12	$6,459.12	$6,459.12	$6,459.12	$6,459.12	$6,459.12	$6,459.12
	Total	**$6,459.12**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$6,459.12**	**$0.00**	**$12,918.24**
	HMO+1	2	1	0	0	0	3	0	6
	Per Plan	$15,041.76	$15,041.76	$15,041.76	$15,041.76	$15,041.76	$15,041.76	$15,041.76	$15,041.76
	Total	**$30,083.52**	**$15,041.76**	**$0.00**	**$0.00**	**$0.00**	**$45,125.28**	**$0.00**	**$90,250.56**
	HMO-F	0	2	0	1	1	2	0	6
	Per Plan	$18,542.40	$18,542.40	$18,542.40	$18,542.40	$18,542.40	$18,542.40	$18,542.40	$18,542.40
	Total	**$0.00**	**$37,084.80**	**$0.00**	**$18,542.40**	**$18,542.40**	**$37,084.80**	**$0.00**	**$111,254.40**
	PPO-S	1	0	0	0	0	2	1	4
	Per Plan	$7,444.32	$7,444.32	$7,444.32	$7,444.32	$7,444.32	$7,444.32	$7,444.32	$7,444.32
	Total	**$7,444.32**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$14,888.64**	**$7,444.32**	**$29,777.28**
	PPO-F	0	0	0	0	0	8	2	10
	Per Plan	$20,331.12	$20,331.12	$20,331.12	$20,331.12	$20,331.12	$20,331.12	$20,331.12	$20,331.12
	Total	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$162,648.96**	**$40,662.24**	**$203,311.20**
	Medex	0	0	0	0	0	0	26	26
	Per Plan	$3,335.40	$3,335.40	$3,335.40	$3,335.40	$3,335.40	$3,335.40	$3,335.40	$3,335.40
	Total	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$86,720.40**	**$86,720.40**
	TOTAL	**$43,986.96**	**$52,126.56**	**$0.00**	**$18,542.40**	**$18,542.40**	**$266,206.80**	**$134,826.96**	**$534,232.08**
Dental	VAL-S	0	0	0	0	0	2	0	2
	Per Plan	$294.24	$294.24	$294.24	$294.24	$294.24	$294.24	$294.24	$294.24
	Total	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$588.48**	**$0.00**	**$588.48**
	VAL+1	0	0	0	0	0	2	1	3
	Per Plan	$580.80	$580.80	$580.80	$580.80	$580.80	$580.80	$580.80	$580.80
	Total	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$1,161.60**	**$580.80**	**$1,742.40**
	VAL-F	0	1	0	0	0	0	0	1
	Per Plan	$1,085.52	$1,085.52	$1,085.52	$1,085.52	$1,085.52	$1,085.52	$1,085.52	$1,085.52
	Total	**$0.00**	**$1,085.52**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$1,085.52**
	ADV-S	2	0	0	0	0	0	2	4
	Per Plan	$534.00	$534.00	$534.00	$534.00	$534.00	$534.00	$534.00	$534.00
	Total	**$1,068.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$1,068.00**	**$2,136.00**
	ADV+1	2	0	0	0	0	3	10	15
	Per Plan	$1,013.52	$1,013.52	$1,013.52	$1,013.52	$1,013.52	$1,013.52	$1,013.52	$1,013.52
	Total	**$2,027.04**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$3,040.56**	**$10,135.20**	**$15,202.80**
	ADV-F	0	0	0	1	1	6	1	9
	Per Plan	$1,569.36	$1,569.36	$1,569.36	$1,569.36	$1,569.36	$1,569.36	$1,569.36	$1,569.36
	Total	**$0.00**	**$0.00**	**$0.00**	**$1,569.36**	**$1,569.36**	**$9,416.16**	**$1,569.36**	**$14,124.24**
	TOTAL	**$3,095.04**	**$1,085.52**	**$0.00**	**$1,569.36**	**$1,569.36**	**$14,206.80**	**$13,353.36**	**$34,879.44**
Basic Life	Basic Life	4	2	1	1	1	8	17	34
	Per Plan	$72.48	$72.48	$72.48	$72.48	$72.48	$72.48	$72.48	$72.48
	Total	**$289.92**	**$144.96**	**$72.48**	**$72.48**	**$72.48**	**$579.84**	**$1,232.16**	**$2,464.32**
	Sub-Total	**$47,371.92**	**$53,357.04**	**$72.48**	**$20,184.24**	**$20,184.24**	**$280,993.44**	**$149,412.48**	**$571,575.84**
	5% Cushion	$2,368.60	$2,667.85	$3.62	$1,009.21	$1,009.21	$14,049.67	$7,470.62	$28,578.79
	TOTAL	**$49,740.52**	**$56,024.89**	**$76.10**	**$21,193.45**	**$21,193.45**	**$295,043.11**	**$156,883.10**	**$600,154.63**

What does it ACTUALLY cost to run each department?
Based on FY21 Appropriations and current staff levels.

Administration (BOS)	
Gen. Admin	$139,788
Audit	$8,000
Executive Secretary	$49,238
Admin. Asst. to the Boards	$42,640
Custodian Wages	$18,948
Custodian Expenses	$3,775
Selectboard Stipends	$4,928
Legal	$8,000
Tax Collector Stipend	$8,528
Collector Operations	$7,997
Treasurer Stipend	$21,240
Treasurer Operations	$10,000
Goal Post Editor Wage	$6,150
Goal Post Operations	$4,500
Veterans Services	$23,948
Accountant Wages	$29,245
Accountant Expenses	$3,972
FRCOG Services	$23,948
Sub-Total	$414,845
Benefits	$47,372
True Cost	$462,217
"Hidden" Percentage	10.2%

Number of Benefitted Emp.	5
Maximum Cost Per Employee	$21,973
Maximum Liability*	$109,865
Current Costs	$47,372
Percent of Max. Liability	43.1%

**Note: One position is shared with Monroe, which covers 40% of costs.*

DPW	
Wages	$285,885
Mowing	$15,000
Operations	$210,178
Winter Roads	$68,612
Sub-Total	$579,675
Benefits	$53,357
True Cost	$633,032
"Hidden" Percentage	8.4%

Number of Benefitted Emp.	4
Maximum Cost Per Employee	$21,973
Maximum Liability	$87,892
Current Costs	$53,357
Percent of Max. Liability	60.7%

Health	
Wages/Stipends	$80,787
Operations	$68,300
Sub-Total	$149,087
Benefits	$73
True Cost	$149,160
"Hidden" Percentage	0.0%

Number of Benefitted Emp.	1
Maximum Cost Per Employee	$21,973
Maximum Liability	$21,973
Current Costs	$73
Percent of Max. Liability	0.3%

Library	
Wages	$42,902
Operations	$28,323
Sub-Total	$71,225
Benefits	$20,184
True Cost	$91,409
"Hidden" Percentage	22.1%

Number of Benefitted Emp.	1
Maximum Cost Per Employee	$21,973
Maximum Liability	$21,973
Current Costs	$20,184
Percent of Max. Liability	91.9%

Park	
Wages	$95,185
Operations	$19,700
Sub-Total	$114,885
Benefits	$20,184
True Cost	$135,069
"Hidden" Percentage	14.9%

Number of Benefitted Emp.	1
Maximum Cost Per Employee	$21,973
Maximum Liability	$21,973
Current Costs	$20,184
Percent of Max. Liability	91.9%

School	
Stipends	$4,564
School	$1,020,262
Mohawk	$552,675
Sub-Total	$1,577,501
Benefits	$280,993
True Cost	$1,858,494
"Hidden" Percentage	15.1%

Number of Benefitted Emp.	18
Maximum Cost Per Employee	$21,973
Maximum Liability	$395,514
Current Costs	$280,993
Percent of Max. Liability	71.0%

Retirees	
No Approp.	$0
Sub-Total	$0
Benefits	$149,412
True Cost	$149,412
"Hidden" Percentage	100.0%

Splitting the Benefits

Why is this being proposed?

This shift is being proposed to better reflect the true costs of departmental expenses and to encourage departments to take these costs into consideration when making personnel changes.

What are the benefits?

- The true cost of an employee is far more than just their salary. Health, dental, and basic life insurance are costs that are borne by the town and cannot be withheld due to budget constraints, lower-than-expected revenues, or other external factors. Employees have a legal right to these benefits and may not be influenced to limit or choose a less expensive option. By shifting these costs to the various departments, the true cost of the expense is clear not just to town officials, but the public at large.
- Departments who will now have benefits as part of their budget lines will now have to request additional funding for the benefits as well. For a new position, new hire, or changing an employee from part-time to full-time, the town must budget an additional $21,973 in benefits, as this is the cost for the most expensive plans for health, dental, and life. This means that these extra costs must be factored in before deciding whether to make personnel changes. As it currently stands, departments typically only have to weigh whether or not to approve the wages for a position, with the town having no choice but to raise additional funds for its benefits. A new 20-hour person making $25,000 a year may not sound that bad, but the total amount that actually has to be budgeted is almost $47,000, or almost double.
- The school, which would be receiving the largest share of the existing fund, is not bound by line item. This means that in years where costs are less than expected, the remaining funds can be shifted to other priorities within the building. For example, a new teacher is hired but needs no benefits. The $21,973 that was budgeted could instead be spent on other projects for that one year.
- Departments will not be expected to cover increased costs out of their budgets now or in the future. There will be no negative dollar effect on their budgets.

What are the downsides?

- This could be seen as an attack on the two largest expenses: the school and the retirees. However, these are the two largest expenses in town.
- Large premium increases could cause a budget increase to be perceived as unusually high- i.e. even though the rest of the budget is under 2.5%, the benefits could go up 10% and skew the bottom line.
- For the three departments with only one benefitted employee, it exposes the individual costs for that employee. While not protected information, people may be annoyed by this.

What questions need answering?

- How do we manage mid-year cost increases? (change in personnel, qualifying events, etc.)
    - Keep spending and replenish using a line-item transfer or town meeting transfer at the end of the year?
    - Increase reserve fund so that overruns can be covered by FinCom?
- How to split multi-departmental employees?
    - Largest department (most hours) takes full amount?
    - Split based on hours?

Splitting the Benefits

Why is this being proposed?

This shift is being proposed to better reflect the true costs of departmental expenses and to encourage departments to take these costs into consideration when making personnel changes.

What is the Issue?

What do we expect to happen as a result of this proposal? End result? Are we unable to cover the costs? Why have we never done this before? Does it result in discrimination as to who we hire (family vs. single, age)?

What are the benefits?

- The true cost of an employee is far more than just their salary. Health, dental, and basic life insurance are costs that are borne by the town and cannot be withheld due to budget constraints, lower-than-expected revenues, or other external factors. Employees have a legal right to these benefits and may not be influenced to limit or choose a less expensive option. By shifting these costs to the various departments, the true cost of the expense is clear not just to town officials, but the public at large.

  a. *Very important for department heads to understand the cost of employees!*
  b. *Are we "shifting" costs or reporting costs? If reporting, why not use a white paper that shows total costs rather than change accounting methods?*
  c. *Is it good for the public at large to have easy access to these figures? Open petty arguments?*

- Departments who will now have benefits as part of their budget lines will now have to request additional funding for the benefits as well. For a new position, new hire, or changing an employee from part-time to full-time, the town must budget an additional $21,973 in benefits, as this is the cost for the most expensive plans for health, dental, and life. This means that these extra costs must be factored in before deciding whether to make personnel changes. As it currently stands, departments typically only have to weigh whether or not to approve the wages for a position, with the town having no choice but to raise additional funds for its benefits. A new 20-hour person making $25,000 a year may not sound that bad, but the total amount that actually has to be budgeted is almost $47,000, or almost double.
  a. *When hiring the town cannot predetermine costs by asking intent of insurance costs. Also, cannot guarantee the person will continue the same plan.*

- The school, which would be receiving the largest share of the existing fund, is not bound by line item. This means that in years where costs are less than expected, the remaining funds can be shifted to other priorities within the building. For example, a new teacher is hired but needs no benefits. The $21,973 that was budgeted could instead be spent on other projects for that one year.
  a. *The school has no control over benefit monies. They cannot be repurposed*

- Departments will not be expected to cover increased costs out of their budgets now or in the future. There will be no negative dollar effect on their budgets.
  a. *The harassment that could result could be a negative effect on the departments work.*

What are the downsides?

- This could be seen as an attack on the two largest expenses: the school and the retirees. However, these <u>are</u> the two largest expenses in town.

- Large premium increases could cause a budget increase to be perceived as unusually high- i.e. even though the rest of the budget is under 2.5%, the benefits could go up 10% and skew the bottom line.
- For the three departments with only one benefitted employee, it exposes the individual costs for that employee. While not protected information, people may be annoyed by this.

  This is revealing confidential information which could result in harassment, not annoyance.

What questions need answering?

- How do we manage mid-year cost increases? (change in personnel, qualifying events, etc.)
    - Keep spending and replenish using a line-item transfer or town meeting transfer at the end of the year?
    - Increase reserve fund so that overruns can be covered by FinCom?
- How to split multi-departmental employees?
    - Largest department (most hours) takes full amount?
    - Split based on hours?

Why change an accounting system, when a white paper for public viewing will do the same?

Department heads should be all means know the actual cost of their employees.

Comments from Treasurer and accountant after informal discussion with Wayne Zavotka:

Treasurer: what ever the town requests we will do. It will add significant work and compicate the system. May not be a priority when there are other issues to be dealt with

Accountant: Whatever town requests we will do. Was concerned that it may show individual plans. ON detailed charge document it is broken out by name. Coding changes will be needed. Paul would do that. Currently there are four lines in the budget that deals with benefits. Now there will be many more per dept.