

QUESTIONS RE: BOS FY 2012 BUDGET

FT Employee Salaries

1. What is the average increase this year for Non-Union and Union employees?

Ans: 2.2%

BOS

1. Other Consulting Services – is the requested amount (\$26,000) targeted for anything specific or just a placeholder?

Ans: In past years funds totaled \$43-53,000. These contingency funds have been reduced to be more reasonable given the overall budget constraints. However, these funds address those items which are not budgeted in any other department and are used to address items such as Executive Searches, Senior Survey, support of the Go Green Festival and other consultant services as required.

HR

1. BOS made the decision to not hire the requested PT Asst ... I believe because it was felt that some of the routine work load could be assigned to other staff. How will that be accomplished?

Ans: Sarah Taffel has been asked to provide the First Selectman an outline of functional responsibilities to assist in reallocating selective non-personnel tasks to other staff.

2. Was the decision made to delay merging w/School medical insurance program? If so, I'd like to know the costs/savings by year.

Ans: No. The Town and School are proceeding with the planned merger. See attached letter from William Gallagher Associates (Attachment A).

Registrar

1. **Temporary Help – Why shouldn't the requested amount (\$21,000) be more like FY 2008 & FY 2010, e.g. around \$10,000?**

Ans: FY 2012 includes funds for the 2011 municipal election, 2012 Presidential Primaries, and the 2012 Annual Town Meeting.

Finance

1. **The total FT salary line in the "blue book" was \$521,734 but increased to \$531,514 in the budget submitted to BOF. What is the reason for the additional \$10,200 increase?**

Ans: Inclusion of 2.2% increase to all non-union personnel

Info Systems

1. **Goal 1 in Blue Book - What are the associated costs associated with this goal? What savings will this generate?**

Ans: This goal of integration will be achieved through the new application software suites (Innoprise, QDS, NexGen) and through enhancement of the GIS system (using existing capital funds). The new software packages were chosen in part for their ability to integrate with each other and with the Town's existing GIS system. The costs associated with the new software suites are detailed in the Finance, Tax, and Police Department budget proposals.

The savings associated with this goal include productive use of employee time through ease of access to information, one time data entry, and better management of process across departments

and secured cash management. For the public, it will mean enhanced access to information over the internet, and increased security through a better public safety system that shares information with the State Police and other communities.

2. Telephone expenses have been less than \$20,000 in the last 3 years and are currently running under \$20,000. What is the justification for the \$32,272 requested (over a 50% increase)?

Ans: The “Telephone” line item includes Internet service and point-to-point communications between Town Hall and Comstock. These services have been provided for many years by contracts with AT&T (which explains the name of the account). For the past few years, we have been able to supplement our Internet bandwidth by adding relatively inexpensive cable company services. This temporary measure saved the Town considerable expense by providing a transitional bridge that postponed the needed upgrade. By the end of this fiscal year, however, we will have increased our connectivity bandwidth using commercial-grade fiber-based services. This upgrade will provide a needed increase in bandwidth, increase the reliability of essential Internet connectivity, allow us to achieve a new level of disaster recovery using off-site backups and establish the infrastructure for converting our telephone services to Voice Over IP in FY 2014. In summary, those substantial benefits are more costly.

Environmental Affairs

1. In the Goals section of the Blue Book there is discussion about taking Mtg minutes and minimizing OT. Isn't there an opportunity for many departments to reduce costs by out-sourcing minute taking (as the BOF did last year)?

Ans: Most departments that have oversight Commissions have identified the least costly manner in which to have minutes prepared that reflect the complexity of the issues discussed.

2. Legal expenses have not been greater than \$3800 in the past 7 yrs. Including the current year. What is the justification for budgeting for \$10,000?

Ans: The FY2012 request for Legal Expenses is not an increase over previous the year, rather this has been the allocated amount for a good number of years. The budget line pays for enforcement action when the Inland Wetlands Commission takes legal action against violators when all else fails, and to defend the commission's decision should it be appealed. In the past we have been quite successful in recovering the legal fees associated with pursuing violators, but in the last year the courts have been less supportive of recent zoning enforcement actions. It is not known at this point, if zoning's experience is an anomaly or indicative of a trend. Presently, the IWC has one appeal of a decision pending and one enforcement action is underway.

Lastly, the budget line is used to support legal fees associated with land preservation. We are currently working on one open space property, and could incur some legal expenses in FY 12, if negotiations are successful.

Legal expenses are unpredictable. However, legal funds must be available to our land use boards to support their actions.

Town Hall

1. Will new tax system allow residents to opt out of receiving mailed tax bills?

Ans: There is potential to send an electronic bill – if the State legislature passes a law this session to allow it. There is an additional cost to provide emailed bills, reminders, etc.

Transfer Station

- 1. Printing & Binding has averaged less than \$2500, including the current year. Why is \$8800 requested for next year?**

Ans: The printing and binding budget was increased to provide funds to make a recycling brochure that will be made available to all residents. This brochure will support the Town policy on recycling and encourage residents to recycle thus reducing refuse disposal costs.

Public Works Administration

- 1. Full time salaries have increased significantly since 2009, up 41.7% or \$69,425 for 2010, projected up 7.9% for 2011 budget vs 2010 actual and up 5.2% for the 2012 proposed budget vs 2011 budget. Please explain rationale for these increases.**

Ans: In FY 2009, the department's field engineer worked only part time for half the year then retired. In FY 2010 the field engineer's position was only filled for 2/3 of the year. These are the reasons the budget reflects the above variances.

Highways

- 1. In response to an inquiry during our workshop, Tom stated that the 2011 budget for full time salaries had not been reduced for the wage freeze. If this had been done, how much would the reduction to the budget have been? Are there any other wage budgets in 2011 that did not reflect the freeze?**

Ans: The budget for the Highway department was approved before the Teamster Union agreed to a wage freeze. In FY 2010 one position was eliminated from the Highway department. The FY 2011 Highway salary budget line item included a 3% increase for the number of positions requested.

Police

- Many towns/cities use volunteers to help with police dept. administrative tasks as well as augmenting full-time personnel in both routine and emergency situations. It would appear there are opportunities for using volunteers in similar ways in Wilton – has this been evaluated?

Ans: Yes, we currently use CERT, which has assisted the Town significantly through use of their personnel resources. This has eliminated the need to use Wilton Police Officers on overtime to conduct that work, such as traffic control assignments.

Fire

- 1. Equipment testing expenses have been consistently at ~\$5000 for the last 7 years and are less than \$1000 so far this year. What is the justification for budgeting \$10,200?**

Ans:

The following spreadsheet outlines the following:

- Most of this testing work is done in the last half of the fiscal year. Fire has over \$6,000 in purchase orders in process to cover many of the amounts budgeted for the current year. Almost \$10,000 of the \$10,200 budgeted is expected to be spent this fiscal year.
- Equipment Testing/Certification and the Equipment Repairs expense accounts must be analyzed together. Together both accounts total approximately \$19K for FY 2009, FY 2011 and FY 2012. The only exception was FY 2010, where most of these expenses were postponed as a cost savings effort.
- New generator has annual service cost in FY 2011, which was not required in prior years.
- Flow testing of the self-contained breathing apparatus was not done in FY 2010 and FY 2011 because that equipment is to be retired, as soon as the new SCBA arrives (mid-May).

Fire Department

	FY 2009 <u>Actual</u>	FY 2010 <u>Actual</u>	FY 2011 <u>Estimate</u>	Notes	2012 <u>Budget</u>
<u>Spent To Date:</u>					
Apparatus pump testing	Not Done	\$370	\$370		\$300
SCBA compressor air testing, filters & other			\$338		\$1,500
Other			<u>\$23</u>		<u>\$0</u>
YTD Expense/Budget			\$731		\$1,800
-					
Ground ladder testing	\$955	\$625	\$625		\$800
Aerial ladder testing	Repaired	\$987	\$1,635		\$1,000
Fire extinguisher annual service	\$118	Not Done	\$525	(1)	\$500
Hazardous Materials detectors and meters	\$432	\$265	\$610	(2)	\$500
Self-contained breathing apparatus regulator flow test	Included In Repairs		Not Done	(3)	Warranty
SCBA cylinders hydrostatic testing	Expense		\$750		\$1,000
Annual service on two generators	Not Done	Warranty	\$950	(4)	\$1,100
Hydraulic vehicle rescue equipment annual service	\$1,390	\$1,633	\$1,600	(5)	\$2,000
SCUBA and other dive team equipment service	\$1,214	\$1,200	\$1,550	(6)	\$1,500
SCBA compressor air testing, filters & other	Not Done	Not Done	\$1,000		Above
Miscellaneous other	<u>\$40</u>	<u>\$339</u>	<u>\$224</u>		<u>\$0</u>
					-
Total	<u>\$4,149</u>	<u>\$5,419</u>	<u>\$10,200</u>	(7)	<u>\$10,200</u>
					-
Equipment Repairs Expense	<u>\$15,071</u>	<u>\$1,212</u>	<u>\$9,600</u>	(7)	<u>\$8,750</u>
Both Accounts Together	\$19,220	\$6,631	\$19,800	(7)	\$18,950

Notes

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- (1) Postponed service in FY 2010, PO in process for servicing to take place
- (2) PO in process for current year meter calibration (6 meters) - will be calibrated again before 6/30/11.
- (3) In prior years, SCBA and cylinder testing were incorrectly charged to Equipment Repairs Expense. Also, flow testing of SCBA not done in FY 2010 because SCBA were in the process of being replaced. New SCBA will have to be flow tested during FY 2012.
- (4) New generator was under warranty in FY 2010 and no annual service was required
- (5) Purchase order in process for the FY 2011 service of Holmatro Hydraulic rescue tools (Jaws of Life)
- (6) PO in process for annual service and testing of all remaining Dive Team SCBA
- (7) Equipment Testing/Certification and the Equipment Repairs expense accounts really have to be analyzed together. Together both accounts total approximately \$19K for FY 2009, FY 2011 and FY 2012. The only exception was FY 2010, where most of these expenses were postponed as a cost savings effort.

Parks&Rec

1. When is the last time out-sourcing of activities was investigated to reduce costs particularly OT activities?

Ans: The Parks & Recreation Department operates a scheduled seven day a week format from April to November, as they are responsible for insuring the safe upkeep of athletic fields. Department personnel work to maintain recreational facilities and fields when they are not in use. Maintenance schedules are complex and have to be adjusted based on weather, usage, special events, etc.

Consideration for outsourcing of the field maintenance tasks has been ruled out due to higher projected costs, reduced control of third party workers and lack of maintenance flexibility. There would also be significant union considerations that would have to be reviewed prior to any change. Wilton's recreation programmer's overtime is charged back to the self sustaining programs with which they are associated. Budgeted OT for staff involves programs, which are free to the community, such as the Memorial Day parade, Hayride with Santa, and July 4th.

Senior Center

- 1. Contract Services for Entertainment spending was ~\$12,500 in the last 2 years and appears to be less this current year. What is the reason for requesting for a 50% increase to actual spending in next year's budget (increase to \$18,620)?**

Ans: In January, there were 20 possible days on which instructors and entertainers could be paid. Out of these days 8 were snow/delay days which suspended the activities. As the building lacked heat on two days; no activities were possible. There were 4 days when we could not have lunch at the Ogden House; therefore, there was no entertainment. This is just January and does not include the occasional snow day. Therefore, no expenses; it also meant no income.

- Although the fiscal year begins July 1, some activities do not take place during July and August, so the budgeted money does not begin being spent until September. This skews the expenses more toward September through June.
- As you have probably noted, this line item was increased to \$17,300 for the year-end projections. The Senior Center plans to be within the overall budget even though adjustments were made for the year-end estimate for this line item.
- The projected estimate for this line item for March to June will be \$8,000. This figure is based upon the possible days on which instructors and entertainers would be paid.
- The request for more funds is based on the fact that:
 - a. we expect to fully spend this line item by June 30, 2011;
 - b. we are anticipating an increase in the number of participants due to the expansion of the space dedicated to seniors; and
 - c. there will be a demand for an increase in program offerings due to increased participation.

In summary, the budget request for FY 2012 is only \$1,175 more than our FY11 year-end projection to cover increased participation and programming.

EMS

- 1. Custodial Services has consistently averaged ~\$5000 for the last 4 years and is running at this amount again year. What is the justification for asking for 3x actual spending in next year's budget?**

Ans: The EMS budget has typically included several portions of the full EMS line item budget. This year, we suggested that the amount of the request not alter significantly from the prior year, but that the line items be reduced, thus the true cost of custodial services was included and several other line items of lesser amounts removed.

Library

- 1. In your handout, you said you want to investigate the possibility of cooperative purchasing. What do you actually need for this to happen?**

Ans: The Library would like to talk with those responsible for computer, server, and peripherals purchasing for the school system to see if it can save on equipment purchasing – that probably is the best opportunity for significant savings right now. The Library has been so overwhelmed with work, there is little time to explore. Dave Palmieri, the head of systems and building operation, was going to reach out to the BOE following the “Are You Smarter than a 5th Grader” program, but the upcoming benefit has taken a significant amount of time to address that. The Library realized it needs to schedule the time and to make the phone call. There may be other opportunities (auditors, insurance policies, etc), but the equipment purchasing is likely the one with most promise.

2. Are there volunteer opportunities (with proper training) that would result in reduced costs?

Ans: The Library uses more than 200 volunteers a year on various tasks already. They are wonderfully independent and staff is rarely relied upon to help. They must be assigned however, to tasks that are not time-sensitive, because they are not as reliable (understandably) as paid employees. With a business that is focused on timely customer service, as ours is, reliability of all operations is critical. In addition, almost all the jobs at the Library are technical/process related and require specialized training. Volunteers and tasks that need doing are often difficult to match.

Teen Center

1. Are goals in place and do you have targets for each goal in order to know where you're trying to get to as well as the progress you're making?

Ans: Peg Kohlmer and Mark Ketley have discussed goals for the Teen center at length. In the original budget, three goals were provided and can be found in the Trackside tab, in RBA format, which is the way the state is looking at goals for funding requests these days.

Organizations have typically gotten away from trying to quantify goals in terms of percentage increases, etc. As Trackside continues to strive towards excellence in terms of supporting our teen population with a drug and alcohol free environment, and the community with a center that is available to all, Trackside can offer this:

- A top priority and goal for the teen center is to continue to expand and increase teen activity and usage levels, both programmatically and event based, making such growth self sustaining. In other words, Trackside's plan is to grow, increasing activity, with increased staff. It is planned that this growth will enable the Center to become self sustaining. Trackside has reinforced this with its recent submission to the finance office of its intention to remain FLAT in budget requests for the next two fiscal years: FY12 and FY13.
- A goal for the Teen center is to continue to make Trackside a true community center by increasing community events that help make Wilton a great place to live. Trackside strives to add events, i.e. Red Cross Blood Drive, Thank You Wilton, Speak Up Wilton, Dog Training for the Blind, Wilton Youth Council forums, etc. at no cost to these valuable organizations. Trackside is a valuable town asset, and is committed to broadly expanding value across the town.

Revenues

1. Why did New Manufacturing Equipment Fees get reduced from \$247,000 to zero?

Ans: The MM&E grant was eliminated in the Governor's proposed budget, so it was not included in our budget. Efforts are being made to get the CT Legislature to restore the program, but it does not seem likely to happen.

Operating Capital

1. Please provide a break-even schedule for the "regionalization" project.

Ans: The costs associated with the implementation of regional fire and EMS dispatching have been estimated as follows:

FY 2011 Current Year Implementation/startup costs \$50,000 (included in FY 11 Fire Department Budget)

FY 2012 Year 1 Dispatch costs (net) \$23,700 – Includes \$85,000 annual dispatch fee less potential \$29,800 reduction in Central Dispatch Personnel Costs, less \$20,000 contributed by WVAC, less \$11,500 recognition of in-kind software installation.

FY 2013 Year 2 Dispatch costs (net) \$65,000 – Includes \$85,000 annual dispatch fee less \$20,000 WVAC contribution.

The immediate goal of the regionalization is not cost savings, nor should it be. This has been confirmed from our meetings and discussions with a number of consultants specializing in this area. While it will reduce costs significantly over time, the initial goals are:

- Significant increase in efficiency (reduced call process time and fewer errors).
- More personnel on scene earlier at major incidents because of automatic aid from regional dispatch partner fire departments (placing 4 to 8 more personnel on scene approximately 6 minutes sooner).
- Better utilization of all emergency response resources, including paramedic services
- Full implementation of the state-mandated emergency medical dispatch procedures which provide for:
 - a. Triageing the in-coming request for medical service to determine the level of response required,
 - b. Providing pre-arrival instructions to the caller, so the caller/untrained bystanders can immediately help the victim,
 - c. Most critical feature of EMD is quality assurance.
- Possible ISO (Insurance Service Organization) rating improvement which would save property owners on their fire insurance.
- Cost Avoidance - Avoid the additional and recurring personnel and training costs associated with Wilton dispatch operations. These are needed to satisfy the mandated and performance requirements of an emergency dispatch operation.

General

1. What would the specific impacts be if the BOS budget gets reduced by \$1 - \$1.5 MM?

The BOS request is for a total increase of \$1,300,979, which includes an operating expenditure request for an increase of \$1,184,999 and an operating capital request that's up \$115,980 vs. FY'11 Budget.

As the BOF knows, the BOS budgeted operating expenditure increases over the last two years were modest and operating capital requests were also within the traditional range experienced over the last 10 years. Manpower has also been flat during the last five years with two authorized positions eliminated two years ago.

Therefore, a draconian reduction of the BOS FY' 12 budget request in the range of \$1 - \$1.5 MM would impact every Wilton citizen and be contested by the Board of Selectmen due to public safety and other municipal services issues.

Employee compensation and benefits represent 67% of the BOS operating budget. Salaries make up 42% of the proposed budget and benefits make up an additional 25%. Contributions

to non-government organizations (Library, Trackage, Fairfield County Nursing and Hospice, and Ambler Farm) account for 12% of the budget, leaving an approximate balance of 20% for all other expenses.

Therefore, to make cuts of the magnitude suggested would require personnel reduction of police officers, firefighters, DPW workers and some staff cuts in other Town departments. The transfer station's operations would also have to be curtailed. Support of recycling has been a major community initiative and significant investments have recently been made to improve our Wilton transfer station. Shutting down on Saturdays would be the most likely impact and would upset many citizens.

Reduction in operating capital requests would also be necessary, including road maintenance funds. This would be untimely and unpopular, as roads are in bad shape due to the past severe winter.

As the bulk of personnel include Police, Fire and Public Works employees, these are the departments that will be impacted most severely. Police and Fire Departments are 24/7 operations. Given illnesses, vacation, court appearances, training and other requirements, these departments are at bare minimum staffing and currently require the use of overtime to fill staffing voids.

Other potential budget cuts would involve the Library, which would likely trigger Sunday closing or operating hour reductions.

2. Regarding Public/Private Partnerships (Library and Trackage), there is a clear understanding on grant level expectations. The Library has adjusted its grant level down from over 78% to 75% of its operating funds. This is understood by Library management. Trackage projections for Town support are flat for the next two years, due to greater utilization of this facility. The BOS has close oversight of these two organizations and has been pleased with management activity to restrain costs.

FY2011 Spending

In 2010 we spent \$25,942,585 (operating only). In 2011 we budgeted \$27,890,555, a 7.5% increase in spending if implemented in full. Will we end 2011 having spent \$27,890,555?

1. If so, then what accounts for a 7.5% increase in operating expenses?
2. If *not*, and we have maintained a tight increase in expense in 2011 thanks to a pay freeze, then the 2011 actual expenditures should be in the neighborhood of \$26,700,000 (+3%). Why, then, would we need an increase of 7.5% for this coming year to \$28,707,595?

The above question is being asked again because the answer received was not sufficient. Another way to answer this question would be to provide specific projections for actual operating expenses for 2011 and to detail variances by item and amount.

Ans:

The numbers for spending cite adjusted budgets that include carry over spending from the previous year, usually purchase orders of materials, etc. This slightly skews the analysis, as performance numbers involve activity from more than one year.

Looking at the FY 11 "Approved Budget" versus FY 10 "Actual Results" is a fairer analysis, which

represents a 6.09% increase. Keep in mind this increase is primarily due to good performance by Town departments, who reduced spending in FY 10 to insure actual expenditures by the Town came in under budget by \$1,502,329 or (-5.5%).

Anticipating shortfalls in FY 10 revenues in interest income, building permits and inter-governmental revenue projection for education, a major effort was made by all departments to curtail spending. Departments cut back on non-essential expenditures, which deferred some expenditures into the next fiscal year. Workers Compensation came in under budget by \$209M, the transfer station, due to lower volume of waste due to the recession and a new contract with City Carting, came in under budget by \$168M. Collectively, in FY 10, these actions resulted in a strong below budget performance.

In FY 11, the current fiscal year, the Town restrained expenditures by negotiating a zero increase in salaries with its four labor unions, plus all non-union personnel. The final operating expenditure increase resulted in only a \$78M or 0.28% increase over the previous year's budget, one of the lowest increases ever for the BOS operating budget.

In summary, actual operating expenditures for FY 10 were artificially low, driven by the Town department expense reductions noted and positive non-sustainable variances in some expense areas. This activity reduced actual expenditures, but **future budgets are based on next year's essential needs and cost projections by every department.**

In the FY 12 budget - salary increases of +2.2% or +\$261M, a health insurance increase of +10.8% or +\$342M, an employee pension contribution increase of +8.2% or +\$129M and fuel/utility costs up +15.4% or +\$124M, were the major cost increases over the previous year and are difficult to reduce further, as the BOS does not fully control the expenditure or is contractually bound by union agreements. The costs in these four areas alone make up approximately 76% of the requested year over year increase.



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March 16, 2011

Mr. William F. Brennan
First Selectman
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Re: Health Benefits Cost Projection

Dear Bill,

In response to your inquiry about the expected cost differential between the projected Anthem fully insured renewal and the projected mature plan year cost if the Town joins the Wilton Public Schools self insurance plan, is the following:

The projected cost differential is \$269,977 for the fiscal period ending June 30, 2012 based on the following calculation

Projected insured renewal premium:	\$ 3,663,813
(Based on Anthem renewal report dated January 13, 2011)	

Projected first year in WPS Plan	\$ 3,393,836
(Analysis based on data from Anthem self insured projection dated January 26, 2011 plus reserve deposit of \$200,000)	

If the Wilton Town Employees program remains insured, the future premium costs will be determined by Anthem's trend projection applied to actual incurred claims. This result is then blended with Anthem's book of business costs for similar plans based on the credibility factor that the underwriters apply to plans with equivalent exposures.



If the trend figure used by Anthem is higher than the Town of Wilton's actual claims performance, the premium will be excessive. To put this in perspective consider the following:

- Anthem's annual trend has ranged between 10% and 12% the past five years.
- The Town of Wilton's average rate adjustment inclusive of the July 1, 2011 rate renewal has been 7.72 % over the same time period.
- The Town of Wilton's actual paid claims performance has averaged 5.25% over the past two years (based on per contract per month claim average).

Non-claim costs (fixed costs for administration, services, premium tax and risk charges) have approximated 14% of total plan premium for the most recent renewals. This compares to fixed costs of 5.25% for the self insurance option arrangement under consideration. To illustrate:

- | | |
|---|------------|
| • Fixed cost estimate for insured projection - | \$ 512,934 |
| • Fixed cost estimate in the self insurance program - | \$ 181,834 |
| • Differential - | \$ 331,100 |

You requested a five year projection illustrating the differential between the two funding methods. We have discussed from the beginning of this project that the long term expected differential between a fully insured plan and a self insured plan (with stop-loss) should average 3% to 8% in favor of the self insured plan. The first year approximates 7.37%. The following projection is based on these assumptions:

Fully Insured premium:

- Rate increase at the average level (7.72%) each year for the next five years.
- Fixed costs (non-claim costs) remain at 14% inclusive of premium tax.
- Benefits are not changed.
- Participant demographics do not change.

Self Insurance Exhibit:

- Claims increase based on the average of 5.25% in the next five years.
- Fixed costs (non-claim costs) remain at 5.25% of total plan costs inclusive of reserve contribution.



- Reserve deposit of \$200,000 annually for next five years.
- Benefits are not changed.
- Participant demographics do not change.

Please understand that these projections cannot be guaranteed. I do not know what actual claims will be in the next five years. I only know that the claims will be identical regardless of the funding model adopted. These projections serve to demonstrate generally how the two funding models will compare over time.

Plan Year Ending	Fully Insured Premium Projection	Alternately Funded Cost Projection	Percent Differential
2012	\$3,663,813	\$3,393,836	7.37%
2013	\$3,946,659	\$3,773,013	4.40%
2014	\$4,251,341	\$3,960,544	6.84%
2015	\$4,579,545	\$4,157,920	9.21%
2016	\$4,933,086	\$4,365,658	11.5%

Bill, I hope this information is helpful. There are so many variables to consider moving forward, not the least of which is recent legislation. I look forward to meeting those challenges with you and your team.

Sincerely,

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Senior Vice President
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Copy to: Ms. Sandra L. Dennies
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