



BRPC

Berkshire Regional Planning Commission

JOHN DUVAL, Chair
MALCOLM FICK, Vice-Chair
SHEILA IRVIN, Clerk
BUCK DONOVAN, Treasurer
THOMAS MATUSZKO,
Executive Director

MEETING NOTICE

posted 11/25/2024
4:12 pm KHT

There will be a meeting of the

FINANCE COMMITTEE

of the

BERKSHIRE REGIONAL PLANNING COMMISSION

on **Monday, December 2, 2024, at 4:30 p.m.**

This will be a virtual meeting as allowed by Ch. 2 of the Acts of 2023 extending certain provisions of the Open Meeting Law, G.L. c.30 sec.20 until March 31, 2025.

To participate virtually, join the Zoom meeting at
<https://us02web.zoom.us/j/3926128831?omn=84084132222>

Meeting id: 392 612 8831, Phone: 646.558.8656, 312.626.6799

Meeting materials are on BRPC's website: www.berkshireplanning.org.

Click the calendar of events, then the meeting name, and follow the link to materials.

AGENDA

- I. Call to Order & Open Meeting Law Statement
- II. Vote to approve the Minutes of the Finance Committee Meeting of December 14, 2023*
- III. Vote to Recommend to the Full Commission for Approval of FY2026 Assessments Discussion*
- IV. Discussion of IT needs and cost
- V. Report on FY2024 Audit
- VI. Report on State Retirement (employer portions)
- VII. Report on OPEB Trust Balance as of 11.25.2024
- VIII. Next Meeting
- IX. Adjournment*

BRPC has adopted the BRPC website www.berkshireplanning.org as its official posting method as allowed by 940 CMR29.00 section 29.03 (3) (b)

**City and Town Clerks: Please post this notice pursuant to
M.G.L. Chapter 39, Section 23B**

Please Note: For information regarding postponements or cancellations on the day of a scheduled meeting, please call Berkshire Regional Planning Commission at (413) 442-1521, x5.

since November 2010. The Meeting Notice, Agenda and meeting materials are on BRPC's website: www.berkshireplanning.org. Click the calendar of events, then the meeting name, and follow the link to materials.

* Items Requiring Action



DRAFT

FINANCE COMMITTEE MEETING

Thursday, December 14, 2023, 4:30 p.m.

FY2023 Audit Review & Management letter comments by Adelson and Vote to approve.

Presentation by David Irwin, Adelson & Company P.C.

Dave gave an overview of BRPC's FY 2023 Audit.

Page 3 & 5 – Independent Auditors' Report – This is the opinion of Adelson's audit of the Commission's financials for FY23. Adelson completed the audit and had a clean opinion. The statements are in accordance with the GAAS and Government Auditing Standards. The financials accurately represent the Commission financial position. The Financials are the responsibility of management. The audit must comply with government standards and federal standards based on the type funding BRPC receives. Adelson must test very specific federal testing. Testing was done on federal and federal pass-through funds. Adelson issued a clean opinion. Dave explained they issued a clean opinion on the audit and the federal testing. The opinions will be published to the federal and state government.

Opinion – Adelson's review found no deficiencies or weakness, a good clean opinion.

Page 6-1 to 6-5 - Management's Discussion and Analysis. Adelson reviews this overview section and ties the numbers to what is reported.

Page 7 - Statement of Net Position - Assets

Current Assets Total – FY23 \$4,441,748 vs. FY22 \$2,910,642

- Operating Accounts - Cash and Equivalents for FY23 \$1,048,179.
- Restricted cash and equivalents
 - Brownfields Fund (EPA) of \$391,352
 - Home Modification Fund (CEDAC) of \$60,041
 - Berkshire Public Health Alliance (Insurance reimbursement) of \$1,131,283*
 - Project Accounts Receivable of \$1,697,603 as of 12/6/2023, \$123,204.74 has not been collected) Less receivables than the previous year.

- *Dave noted the \$1,131,283 is restricted cash. BRPC is the fiscal agent, and another board controls the spending of those funds. Money passes through BRPC.
- Prepaid expenses of \$113,290 are for insurance.
- There are no Brownfields or Home Modification notes none are due within one year.

All bank accounts are reconciled monthly, and Adelson confirms the cash with the bank. Adelson did not find anything unusual.

Noncurrent assets -FY23 \$5,695,384 vs. FY22 \$4,238,071

- Brownfields and Home Modification Loan Program note receivable, (page 16-17) Due after one year \$604,868.
- * Allowance for potential uncollectible accounts Powerhouses (\$371,454) pg. 17
- Capital assets-net - \$14,057. There was a decrease from FY22 of \$16,974 related to depreciation (page 17).
- Lease-related assets -future rent for Suites 201 & 202 (Pg 19) FY23 \$634,711 vs FY22 \$730,455. Less accumulated amortization of (95,744). New standard in FY2022.

Liabilities

Current Liabilities – FY23 \$3,715,632 vs FY22 \$2,199,086

- Accounts Payable \$491,014. Increase over last year. All testing done no issues.
- Berkshire Public Health Alliance (insurance reimbursement) FY23 \$1,131,283 vs. FY22 \$611,368 – restricted money.
- Due to Grantors - \$464,179 – most of this money was due to a DPH Public Health Excellence grant that was unspent. The \$419,426 was returned to DPH in August.
- Advanced grant revenue of \$1,450,373 is more than FY22, which was \$1,087,259. Income will be recorded when the work is completed. The increase is due to more contracts.

Noncurrent liabilities - \$3,916,844

- Contingency fund for Public Health \$9,000
- Accrued Leave FY23 \$139,103 vs FY22 \$119,321
- Lease-related obligation (pg. 19) future lease payments of FY23 Total lease Liability (Ste 201 & 202) \$665,913 minus 2024 Principal payments Ste 201 of \$47,830, minus Principal payments Ste 202 of \$32,426 = \$585,657 Lease Obligation.
- Post-employment benefits other than pensions are \$615,793 less than FY22, \$923,524. The estimated liability is a decrease of \$307,731 from last year. The liability is calculated on an actuary report and then recorded. The discount rate used was higher and the contributions reduced the liability.

Net Position – FY23 \$630,199 VS.FY22 \$321,227

- Invested in capital assets, net of related debt (Depreciation) FY23 14,057 vs. FY22 \$16,674
- Restricted Brownfields Loan Fund and Home Modification loan funds (new FY23) FY23 \$1,040,645 vs. FY22 \$1,067,110
- Unrestricted (deficit) –FY23 \$(424,503) vs. FY22 (\$762,857)

Net Position –

FY23 If you take the Unrestricted (deficit) of (\$424,503) and add back in the estimated post-employment benefits liability of \$615,792, the Commission's net Position would have been \$191,289. BRPC has a positive working fund balance minus the OPEB obligation, an estimated number.

Page 8 – Statement of Activities

FY23 Allowance for potential Brownfields uncollectible accounts (\$11,517) (interest) compared to FY22 35,439 for Brownfields Loan Fund.

Page 9 – Statement of Revenue, Expenditures, and the change. This statement looks at the information by putting the Revenues first. State and federal programs revenue FY23 \$3,191,927 vs. FY22 \$3,337,268. Under revenue is the State pension assistance of \$362,053; this is the State's contribution. The local and other programs FY23 \$2,374,926 vs FY22 \$2,636,013. Dave explained they did a lot of testing and found no issues.

Dave explained the Fund balance:

FY23

BRPC's contracts are cost reimbursements. The only money BRPC can add to the Fund Balance is from the General Fund. The excess of revenues over expenditures (change in the BRPC's General Fund) in FY23 was \$335,437. The \$335,437 does not include the Brownfields Fund Balance. The Brownfields Loan Fund column shows the Brownfields Restricted Funding Balance is \$1,015,777 and the Home Modification Loan Fund (CEDAC) Restricted fund balance is \$24,868.

Page 10 – Statement of Revenue and Expenditures (Budget to Actual)

FY23 Budget to Actual schedule shows a gain of \$27,706. The cash gain is the Commission's expenses over its revenue. If you take out the accounting adjustment for the state pension and OPEB the fund balance change shows and actual gain of \$27,706. (see page 14):

Government Fund (DPT. 10)	\$335,437
Adj State pension revenue	(\$362,063)
Adj State pension expenses	\$362,063
OPEB entry	<u>(\$307,731)</u>
Gain	\$27,706

Pages 11 to 13 are notes on the Financial Statements. There have not been any significant changes to the Commission's policies. In FY22 the Commission added the Lease Related Assets and Obligations for accounts for leases in accordance with GASB Statement No. 87.

Page 14 – General Fund there was a gain of \$27,706. Custodial Credit Risk Related to deposits shows the bank's cash amount at the end of the year of \$2,799,821. Cash was confirmed.

Page 15 – Project receivables for State and Federal receivables compared to the prior year. The Restricted Brownfields Loan Fund – Notes Receivable lists all the revolving loans.

Page 15 – Project Receivables and Restricted Loan Fund descriptions

Project Receivables

State and Federal Receivables	FY23 \$1,083,646 vs. FY22 \$738,400
Other Programs Receivables	FY23 \$ 631,957 vs. FY22 \$1,057,786
Total	FY23 \$1,697,603 vs. FY22 \$1,795,886

Descriptions of the Restricted Loan Fund Programs – Brownfield and Home Modification.

Page 16 Restricted Brownfields Loans (EPA) show loans 2023 vs 2022.

Greylock Works - Loans 1, 2, 3, 4. 0% interest.

2023 & 2022	\$150,000
2023 & 2022	\$100,000
2023 & 2022	\$150,000
2023 & 2022	\$180,000

Powerhouse Loans - 4% interest.

Loan 1	\$350,000	2023 = 194,298	2022 = \$188,781
Loan 2	\$150,000	2023 = 177,156	2022 = \$171,156

Page 17 Restricted Home Modification Loan Program (CEDAC) shows new loan activity for 2023.

Home Modification Loans (CEDAC)

Loan 1	\$49,099	2023 = 14,513
Loan 2	\$20,705	2023 = 10,355

Brownfield Notes and Home Modification receivable(loans) totaled:
FY23 \$976,322 vs. \$939,937 in FY2022.

Allowance for potential uncollectible accounts:

FY23 \$371,454 vs. \$359,937

FY23

Powerhouse Loan #1 \$350,000

Partial payment	(212,110)
Interest accrued	<u>\$56,408</u>
Loan #1	\$194,298
Powerhouse Loan #2	<u>\$177,156</u>
Powerhouse Loans	\$371,454* potential uncollectible

*Note: Dave pointed out from an accounting perspective. Adelson took a conservative approach and recorded \$371,454 was to record a possible non-payment. Allowance for Potential uncollectible (\$371,454).

Page 17 – Changes in Capital assets – Increases and decreases in leasehold improvements and furniture and fixtures.

There was a decrease from FY22 \$16,974 to FY23 of \$14,057

FY23 Increases Leasehold improvement.	
Increase (Modification to sprinklers office improvements)	\$7,985
-Less Furniture and fixtures (New laptops reception desk panel, server)	(\$7676)
-Less Lease hold improvements (Door Ste 202, Entry door Ste 201, Office construction)	<u>(\$3,226)</u>
Decrease in FY23	(\$2,917)

Decreases furniture and fixtures.
Deletion of old tables, chairs, projector, laptops, hard drive) (22,085)

Page 18 – Lease Related Assets and Obligations (new in FY22 GASB 87)

Dave pointed out the new requirement for leases in FY22 on page 19.

Commission has leases for the facility space expiring in 2032.

GASB 87 – a lease contract that conveys the right to use another entity's nonfinancial assets as specified in the contract for a period of time in an exchange or exchange-like transaction.

Lease recognition and measurement – Commission accounts for a lease by recognizing a lease liability and a right to use intangible lease asset at the beginning of the lease. The lease liability is measured at the present value of the payments made over the lease term.

The lease liability is reduced by the (Principle) payments made.

Page 19 – The Commission amortizes the lease asset in a straight-line method over the term of the lease.

Lease arrangements

Facility rent, Suite 201 – new lease Dec 2021 expires 11/30/2026. There is a renewal option for an additional five years, extending the lease until 11/30/2031. The Commission pays the prorated share of the utilities.

Facility rent, Suite 202 - new lease Dec 2021 expires 11/30/2026. There is a renewal option for an additional five years, extending the lease until 11/30/2031. The additional five years are not included in the measurement of the lease asset and related obligation. The Commission pays the prorated share of the utilities.

As of June 30, 2023, the future obligation for rent payments is \$665,913 vs. FY22 of \$740,022.

Ste 201 until 2032	\$544,926
Ste 201 until 2027	<u>\$120,987</u>
Total	\$665,913

Dave pointed out that all the numbers tie to the balance sheet and are required to be on the balance sheet.

Page 19 – Line of Credit –The Commission has a line of credit of \$500,000. The loan balance on 6/30/2023 was \$0.00.

Page 20 – Berkshire Public Health Alliance Liability – The Berkshire County Boards of Health Association transmitted funds to the Commission. The Commission is the host agency. The funds are to be used by the Alliance, and the Alliance's governing board oversees and approves expenditures. The total amount of funds on 6/30/2023 was \$1,131,283 vs. the balance as of 6/30/2022 \$611,368. These funds are restricted to cash for the Berkshire Public Health Alliance liability on the statement of net Position.

Page 20 – Note 4 – Other Information

A. Risk Management and Contingent Liabilities

Risk Transferred to Third Parties – The Commission has a variety of insurance policies that pass the risk of loss to third parties.

Contingent Liabilities – The Commission is not aware of any expenditure disallowed by a grantor.

B. Fiscal FY24 Budget - \$6,266,015.

Page 20 & 21

C. Retirement Plan – Commission employees are in the Massachusetts State Retirement System. BRPC is in a special funding situation where the State makes payments to the retirement system on behalf of the Commission. The state pension assistance for FY23 was \$362,063.

D. Other Postemployment Benefits

GASB requires that special funding paid on behalf of BRPC be recognized. The notes describe BRPC's benefits, the portion paid by BRPC, and the percentage the employees pay for the benefits. The retiree's share of the benefits is funded by the Organization and not paid out of the trust. Adelson agrees not to make payments out of the trust until the OPEB liability is funded.

Page 22 - The fair Market value of the trust as of June 30, 2023, was \$1,223,011.

Actuarial Method and Assumptions used to calculate the total OPEB liability.

Page 23 – Required Supplemental Information Schedule of OPEB

On 6/30/2023, the Commission reported a payable (payment due) for an outstanding contribution to the OPEB plan of \$34,762.

Contributions are a change in the net OPEB liability.

FY22 total OPEB Liability of \$923,524 change of (\$307,731) to \$615,793 equals the total OPEB Liability for FY23. The Commission contributed \$138,008 to the trust. The Sensitivity of the Net OPEB Liability shows what the estimated OPEB Liability would be if the discount rate and the Healthcare Cost trend rates were changed by 1% lower or 1% higher. Adelson does a reasonable check on the numbers that the actuary calculates.

Page 24 – Schedule of Changes in Net OPEB Liability and Related Ratios. This schedule shows the OPEB obligation from 2018 to 2023.

Page 25 – Schedule of OPEB Contributions. The schedules are required to be in the audit. The schedules take the information in the notes and lay it out in the required format for 2018 to 2023.

Page 26 to 30 – Supplementary information that is required to show the data in different formats, by revenue, expenses, budget to actual contracts, Schedule of Program Revenues (details for State and Federal Revenues), Schedule of Expenditures (details for expense categories), Schedule of Fringe Benefits, Schedule of Administrative Expenses, Schedule of Other Program Expenses. These summaries are prepared by Marianne and checked by Adelson. The supplementary information is tied back to the income statement.

Page 31 – Cost Allocation Method – The overhead rate was 140%; in FY22, the overhead rate is 140%. The Direct salaries for Federal and non-federal funded salaries are noted.

Page 32 to 36 – Schedule of Revenue and Expenditures by Grant/Contract Activity, MassDOT requires this schedule to be included in the Commission's Audit. This schedule was prepared by Marianne and checked by Adelson.

Page 37 & 38 – Adelson Letter to the Commission Members – Internal Control over Financial Reporting.

Page 39 to 41 – Adelson to the Commission Members – Reporting on Compliance for each Major Federal Program.

Page 42 – Summary of Auditor's Results – this page results from Adelson's testing of the Commission's financials, including Federal Awards. There were no findings or questioned costs for the year ending June 30, 2023. Dave explained the Commission is a low-risk auditee. A low-risk auditee requires less testing. BPRC has been a low-risk auditee for several years. This opinion is reported to the federal government.

Page 43 & 44 – Schedule of Expenditures of Federal Awards

Federal Funding – The federal spending must be reported to the Office of Management and Budget through the Federal Clearing House via an electronic filing by Adelson. Adelson also does an opinion for Federal Awards because if there is more than \$750,000 in federal spending, a single audit must be done. Adelson had a good clean opinion. Adelson did very specific testing of things using a Compliance Supplement. A clean opinion will be sent to the Federal government by Adelson.

Page 45 – Notes to schedule of Expenditures of Federal Awards.

Page 46 – Audit Distribution Single Audit Clearinghouse, DPH Emergency Preparedness Bureau, and Office of Transportation Planning.

David explained the management letter on page 3. The comments and recommendations in this letter are based on Adelson's observations during their review. There were no problems during the audit. This was added control.

Comments and Recommendations for the year ended June 30, 2023

Comments and Recommendations

1. The Commission uses a third-party payroll service provider to process payroll, complete required payroll tax filings, and withhold and remit payroll taxes on behalf of the Commission. While the Commission does receive copies of the payroll returns after they are prepared, there is currently no formal procedure in which the Commission verifies the payroll returns are actually filed and the payroll taxes remitted to the appropriate government agencies.

Recommendation:

The Commission should implement a procedure in which the submission of the applicable payroll returns, and payment of the taxes is verified. This may be accomplished by obtaining a confirmation receipt from the payroll service provider that the payroll returns and taxes were transmitted to, and accepted by, the applicable government agencies. The Commission may also obtain

access to the Federal EFTPS and Mass Tax Connect websites to verify payment of the taxes. This should be performed on a quarterly basis after each filing is due.

Action Taken:

The Commission has made the following changes and added the following language to its financial policies and procedures:

The Commission has access to the Mass Tax Connect website. The Commission has included in its procedures to verify the payment of Massachusetts quarterly taxes. The Commission also has obtained access to the Federal EFTPS to verify federal tax payments and included in its procedures to verify the payments of Federal quarterly taxes.

Status of Prior Year Recommendations

1. As recommended, the Organization adopted a policy to review and evaluate all lease agreements to ensure proper treatment with ASU 2016-02, *Leases*.

Dave Irwin asked if there were any questions.

Dave stated the audit went smoothly and no issues were found.

Buck asked for a motion and if there were any questions.

John asked about the repayment of \$449,426 back to DPH and if there was a negative impact. Tom replied there was no negative impact on the DPH Public Excellence (Shared Services) grant. We did not have the personnel at the time. We are continuing to get funds for Public Health and hiring more staff.

Malcolm asked about the MassDOT overhead rate. MassDOT does audits. BRPC has not audited BRPC in years. The note on page 6-4 regarding MassDOT uses the overhead rate from the prior year. We continue to have an amount due to grantors. This amount due or owed is not paid back until MassDOT performs and audits. Potential due to MassDOT is on the books. BRPC's rate has remained at 140% for years. BRPC eliminated this issue by keeping the rate at 140%. We did try asking to destroy records and eliminate the due to grantor and it did not work.

Kyle Hanlon moved to approve the FY2023 BRPC Audit, which Sam Haupt seconded. It was unanimously approved by roll call vote from Buck Donovan, Sam Haupt, Sheila Irvin, John Duval, and Kyle Hanlon.

I. OPEB Trust Balance and Fund Fact Sheets - Update and Discussion

Marianne explained the Mission Square (formerly ICMARC) Trust Balance of \$1,282,643.23 as of 12/06/2022. In the audit at the end of June 2023 the balance was \$1,223,011. Also included in the packet were the Fund Fact sheets showing the funds' performance year to date and past 10 years.

II. Vote to Approve Investment Policy Statement and Discussion

Tom explained Adelson has recommended the Commission have an Investment Plan to protect the money in the trust for Other Postemployment Benefits. This is the best business practice.

The committee discussed the draft statement.

It was agreed that Tom would ask BRPC's legal counsel to review the draft investments statement to ensure the draft statement is compliant with the Mass General Law and the section of indemnification of BRPC staff and Commission committee members. Paying Mission Square for a review is also a possibility to review BRPC's Investment Funds to the Draft Investment Policy Statement to ensure that our current Investment Funds comply with the draft statement.

III. State retirement (employer portion) update

Tom recapped the state retirement employer portion which BRPC is currently exempt from.

Tom explained that the current committee chair wants to force a decision on the proposed legislation requiring RPAs to pay the employer's portion of state retirement. Tom thinks there will be a compromise requiring the RPAs to contribute 2% or 3%, to be negotiated with the Retirement Board. This will be addressed at next week's statewide RPA meeting.

BRPC FY26 Assessment

11.25.2024

Note: Actual census Population for 2020 used

Finance Committee Options to recommend to the Commission 1.16.2025

		Option A	Option A	Option B	Option B	Option C	Option C
		No increase in total assessment over FY26	No Change from FY25 to FY26	1% increase over FY25 Total	Change from FY25 to FY26 with 1% increase	2.5% increase over FY25 Total	Change from FY25 to FY26 with 2.5% increase
		0.8726	-	0.8813	0.00868	0.89440	0.0218
		\$ 112,590.35	-	\$ 113,716.250	\$ 1,125.900	\$ 115,405.110	\$ 2,814.760
Municipality	4/1/2020 Population						
Adams	8166	\$ 7,125.79	-	\$ 7,197.05	\$ 71.258	\$ 7,303.934	\$ 178.14
Alford	486	\$ 424.09	-	\$ 428.33	\$ 4.241	\$ 434.696	\$ 10.60
Becket	1931	\$ 1,685.03	-	\$ 1,701.88	\$ 16.850	\$ 1,727.154	\$ 42.13
Cheshire	3258	\$ 2,842.99	-	\$ 2,871.42	\$ 28.430	\$ 2,914.066	\$ 71.07
Clarksburg	1657	\$ 1,445.93	-	\$ 1,460.39	\$ 14.459	\$ 1,482.075	\$ 36.15
Dalton	6330	\$ 5,523.67	-	\$ 5,578.91	\$ 55.237	\$ 5,661.766	\$ 138.09
Egremont	1372	\$ 1,197.23	-	\$ 1,209.20	\$ 11.972	\$ 1,227.162	\$ 29.93
Florida	694	\$ 605.60	-	\$ 611.66	\$ 6.056	\$ 620.741	\$ 15.14
Great Barrington	7172	\$ 6,258.41	-	\$ 6,321.00	\$ 62.584	\$ 6,414.875	\$ 156.46
Hancock	757	\$ 660.57	-	\$ 667.18	\$ 6.606	\$ 677.086	\$ 16.51
Hinsdale	1919	\$ 1,674.55	-	\$ 1,691.30	\$ 16.746	\$ 1,716.417	\$ 41.86
Lanesborough	3038	\$ 2,651.01	-	\$ 2,677.52	\$ 26.510	\$ 2,717.284	\$ 66.28
Lee	5788	\$ 5,050.71	-	\$ 5,101.22	\$ 50.507	\$ 5,176.976	\$ 126.27
Lenox	5095	\$ 4,445.98	-	\$ 4,490.44	\$ 44.460	\$ 4,557.128	\$ 111.15
Monterey	1095	\$ 955.52	-	\$ 965.07	\$ 9.555	\$ 979.403	\$ 23.89
Mount Washington	160	\$ 139.62	-	\$ 141.01	\$ 1.396	\$ 143.106	\$ 3.49
New Ashford	250	\$ 218.15	-	\$ 220.33	\$ 2.182	\$ 223.605	\$ 5.45
New Marlborough	1528	\$ 1,333.36	-	\$ 1,346.69	\$ 13.334	\$ 1,366.695	\$ 33.33
North Adams	12961	\$ 11,310.00	-	\$ 11,423.10	\$ 113.100	\$ 11,592.754	\$ 282.75
Otis	1634	\$ 1,425.86	-	\$ 1,440.12	\$ 14.259	\$ 1,461.503	\$ 35.65
Peru	814	\$ 710.30	-	\$ 717.41	\$ 7.103	\$ 728.062	\$ 17.76
Pittsfield	43927	\$ 38,331.46	-	\$ 38,714.78	\$ 383.315	\$ 39,289.750	\$ 958.29
Richmond	1407	\$ 1,227.78	-	\$ 1,240.05	\$ 12.278	\$ 1,258.470	\$ 30.69
Sandisfield	989	\$ 863.02	-	\$ 871.65	\$ 8.630	\$ 884.595	\$ 21.58
Savoy	645	\$ 562.84	-	\$ 568.47	\$ 5.628	\$ 576.909	\$ 14.07
Sheffield	3327	\$ 2,903.20	-	\$ 2,932.23	\$ 29.032	\$ 2,975.780	\$ 72.58
Stockbridge	2018	\$ 1,760.94	-	\$ 1,778.55	\$ 17.609	\$ 1,804.963	\$ 44.02
Tyringham	427	\$ 372.61	-	\$ 376.33	\$ 3.726	\$ 381.923	\$ 9.32
Washington	494	\$ 431.07	-	\$ 435.38	\$ 4.311	\$ 441.851	\$ 10.78
West Stockbridge	1343	\$ 1,171.93	-	\$ 1,183.65	\$ 11.719	\$ 1,201.232	\$ 29.30
Williamstown	7513	\$ 6,555.97	-	\$ 6,621.53	\$ 65.560	\$ 6,719.871	\$ 163.90
Windsor	831	\$ 725.15	-	\$ 732.40	\$ 7.251	\$ 743.275	\$ 18.13
Berkshire County	129026	\$ 112,590.35	\$ -	\$ 113,716.25	\$ 1,125.90	\$ 115,405.10	\$ 2,814.76

Marianne Sniezck Profile ▾



BERKSHIRE REGION PLAN COMM (EIP) - RHS
(803222)

Switch Plan ▾

Participant Search

Last Name or SSN

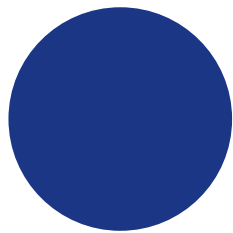
Financials

Plan Assets

Plan Contributions

Plan Holding Accounts

View By: Asset Class ▾



Asset Class

Balanced/Asset Allocation

100.00%

Total Balance:
\$1,772,973.77

[+ Show Contribution Types](#) | [Print 1](#)

Investments	Price	Date	Bala
Balanced/Asset Allocation			
Missionsquare II Model Port Agg S10	\$64.770	11/22/2024	\$829,53
Missionsquare II Model Port Mod S10	\$58.080	11/22/2024	\$610,91
Missionsquare II Model Port Con S10	\$46.500	11/22/2024	\$332,52
Total			\$1,772,97

More Ways to Connect

