

COMMISSIONERS OF OXFORD

Regular Meeting Minutes

October 24, 2023

The Commissioners Meeting was held in the Oxford Commissioners meeting room on Tuesday, October 24, 2023.

PRESENT

Attending the meeting were Commission President Tom Costigan, Commissioner Susan Delean-Botkin, Commissioner Katrina Greer, Police Chief Eric Kellner, Public Works WW Supervisor Matt Ozman, Town Manager Cheryl Lewis, and Attorney Lyndsey Ryan, with Planner Maria Brophy attending virtually. Approximately 55 people were in attendance and approximately 50 virtually.

The meeting opened with the Pledge of Allegiance.

APPROVAL OF MINUTES

Commissioner Delean-Botkin motioned to approve the minutes of October 10, 2023 as distributed, Commissioner Greer seconded the motion, all were in favor, and the motion carried.

Commission Greer motioned to approve disbursements for the month of September 2023 to be filed for audit, Commissioner Delean-Botkin seconded the motion, all were in favor, and the motion carried.

PUBLIC WORKS REPORT

Supervisor Matt Ozman provided his report. Public works planted new trees and mulched around the perimeter fence of the Banks Street pump station. They are in the process of painting doors and general cosmetic maintenance around the town shop. Three new mitigated trees have been planted in front of Bachelors Point pump station and more trees will be added this week to finish out that side of the fence. Public works has started winterization of equipment, this includes pumps, jetter, mobile water tanks, and multiple outside items and equipment in the wastewater plant. The stakes that hold down soccer goals have been replaced with sandbags. This makes it easier to move them when needed, but gives them enough weight to allow them to stand during windy days. Public works assisted in delivery of dock tree materials to the Hanks Tree volunteers and have been working on inventory of town Christmas lights and getting ready to put them up for the Holiday season. Public works has started yearly water valve exercises.

POLICE REPORT

Chief Kellner provided the report of calls for the prior period, attached here. Kellner reported the speed trailer had been set at S. Morris @ Pier Street, deployed in Stealth Mode 10/9 – 10/15, recording a total of 1199 vehicles, with 3 vehicles traveling between 31-35 MPH. The sign has been placed at the Strand Beach to notify people the parking lot is closed during construction, in order to notify people to remain clear of the construction for their own safety and to protect vehicles from damage. Session 4 of the Citizen's Police Academy was held on 10/23/23 with a tour of the Talbot County Detention Center. The next session is 11/13/23 with a Tour of 911 Center. Lt Phillips attended a Human Trafficking Training Seminar. Coffee w/ a Cop is scheduled for 10/26 @ 9 am @ the OCC. Kellner did a presentation for the Talbot County CERT class, assisted with Oxford 5K Road Race, attended LE Steering Committee Meeting, and attended Active Shooter training at Coast Guard / Lab.

FIRE COMPANY

Josh Coder gave an update from the Fire Company: ten medical calls and three fire calls, including a field fire in Trappe that took several hours to put out. Members are currently taking training, including an upcoming training for electric vehicles to be held in Easton. The rummage sale is 10/28/23, with drop off on 10/27/23.

MEETING NOTICE

President Costigan noted that the Commissioners held a Special Meeting for the purposes of holding a Closed Session on October 12, 2023 to discuss a Personnel matter. The Commissioners held a workshop on October 19,

2023 at 5 pm for the purposes of discussing the Budget and Finance Committee resolution proposed by Commissioner Greer, which was followed by a Closed Session to discuss a Personnel matter. The workshop was recorded and can be viewed online.

PUBLIC HEARING

Attorney Ryan noted that there was a minor amendment made to Resolution 2310, and that the document online was not revised document, if the Commissioners preferred, they could postpone the hearing until the November 14, 2023 meeting. Commissioner Greer motioned to postpone the hearing until November 14, 2023, Commissioner Delean-Botkin seconded the motion, all were in favor, and the motion carried.

The Public Hearing was opened on Resolution 2311 Charter Amendment – Establishing Provisions Applicable to All Town Elections. Ryan stated this was for the purpose of establishing that certain provisions are applicable to any and all town elections, removing references specifically addressing general elections, in order to remove any ambiguity. No comment was presented.

The Public Hearing was opened on Resolution 2312 Charter Amendment – Clarifying Provisions Related to Special Election for Vacancies. Ryan stated this was for the purpose of adding that a person elected to fill a vacancy would serve the balance of the term to be filled, as opposed to serving just until the next election. In addition, it clarifies that special elections will be carried out per Section 5 of the charter, which provides for elections, again for clarification following the previously passed referendum regarding vacancy elections.

UNFINISHED BUSINESS

Commissioner Delean-Botkin motioned to approve Resolution 2311 Charter Amendment – Establishing Provisions Applicable to All Town Elections, Commissioner Greer seconded the motion, all were in favor, and the motion carried.

Commissioner Greer motioned to approve Resolution 2312 Charter Amendment – Clarifying Provisions Related to Special Election for Vacancies, Commissioner Delean-Botkin seconded the motion, all were in favor, and the motion carried.

President Costigan opened discussion regarding the Investment Policy Resolution, which has been the topic of prior meetings, stating this proposed resolution takes the language from the 1996 Policy and cleans up the references to Maryland Code to reflect current code, incorporates the additional investment opportunities of CDARS and the Maryland Local Government Investment Pool, and lastly it removes ‘substantial’ from the disclosure statement at the end of the policy, which is undefined, requiring notice of any personnel investment or management roll in any financial institution that conducts business in Talbot County. Commissioner Delean-Botkin motioned to approve Resolution 2313 A Resolution of the Commissioners of Oxford Repealing and Replacing the Investment Policy of the Town of Oxford in Accordance with the Code of Maryland, Local Government Article and the State Finance Procurement Article, Commissioner Greer seconded the motion, all were in favor, and the motion carried.

Costigan stated that at the last Commissioners meeting and workshop Commissioner Greer put forth the idea of a Financial Advisory Committee, and stated the he had concerns with the details of the proposal. With the assistance of several interested citizens, he has created a resolution to empanel an Investment Advisory Group, with the details of his resolution more singularly focused on investment options, more collaborative, and which will achieve the goal of adapting to our newly adopted Investment Policy, adding that members of this group will be citizens of Oxford who are registered voters. Costigan requested that the Town Manager place both his and Greer’s drafted resolutions on the town website until the next meeting on November 14, 2023, at which time the Commissioners can determine which resolution meets the town’s current and future needs. Commissioner Delean-Botkin stated that given the strict and straight forward parameters of the Investment Policy just passed and the fact the town administration has the expertise to manage the town’s limited investment choices within these parameters, she moved that any further discussion regarding a financial investment committee be tabled. No second was presented at this time. Costigan stated that at the November 14, 2023 meeting there would be three options, the Greer resolution, the Costigan resolution, and the option to not act on either resolution. Commissioner Greer preferred to go through both options at this meeting as she wanted to have a work group where there would be collaborative discussions and where editions and deletions could be reviewed for each

policy, stating that 8 million dollars was going to float through the town this year, and that could be used to offset some of cost. Costigan felt it was better for the policies to be placed in the public for their review prior to discussion. Commissioner Delean-Botkin stated that she would prefer to actually have the policy that Greer intend to talk about in front of her.

Greer stated that her revised policy cut down the scope of the committee to simply advisory, reading sections from a report of her revised policy, she stated that we (the committee) provide recommendations to the Town Commissioners, respond to request from the Town Commissioners on town finances and town topics so that the Commissioners can receive that advice and then vote on whether or not to implement. The management is advisory, the committee recommends, the Commissioners approve, the treasurer implements and manages, it is not auditing, it is not maintaining accounting systems, it is not collecting taxes or money, these are done by the clerk treasurer as implementation. It does not include exercising any financial power or authority as per the town charter. The true responsibility of the clerk treasure is to implement and it is vested in the Town Commissioners for them to decide. It would be five people, term of two years, authorized to ask for information that is already available to the public, they are nominated and approved by commissioners, they are property owners, not an employee, elected, or appointed official, should have professional experience and credentials, and should have a disclosure of conflicts of interest. They are authorized to access and review with a form submitted to the Town Commissioners and the manager for any PIA-able public information that is available, Commissioners will assure timely access to this information, and the committee should show fiduciary responsibility and have that information be germane to their committee. The Commissioners should interview all applicants, the applicants should include a curriculum vitae, should be nominated in regular voting sessions, and there shall be a provisional membership incase information is needed in the short term, and virtual attendance should be allowed. Greer stated the membership needs to be residents and voters and people who rent here etc., as all other town committees, save the Commissioners and the Election Board are not restricted to voters. Parks and Rec is not restricted to voters, Historic you need to own real property in the Historic District, Port of Wardens is not restricted to voters, the Resilience Committee is not restricted to voters and residency is waived. So having just voters is not being done. Town Manager Lewis stated that although there is no restriction within the Charter, it has been the policy of the town, and it was the policy before her arrival, that members placed on the boards are full time residents who are registered to vote, and at this time she not aware of any members that are not registered voters of the town. Greer stated she thinks it is important to have stakeholders that are paying taxes and therefore have a vested interest in the town getting the most out of its investments safely; stating that truthfully, they are very interested parties, noting that there is one citizen who grew up in Cambridge, is a nationally recognized CFA, who visits his mother here once a month, but actually lives in St. Louis, and it is a shame to miss out on someone like that who has a vested interest in town. In response to citizen concerns regarding non-residents, Greer stated then when trying to get high level, high functioning people that work and have access to the latest in the financial markets, like CFAs and CPAs, and people who work in the brokerage business, at which level this committee functions at, it would be appropriate to have people with that expertise and we may have to go outside of it just being voters. Commissioner Delean-Botkin asked if we were talking about something different than the Investment Policy just approved, which has five investment entity options, needing a higher level to review something other than what was just approved by law. Greer stated she was talking about the qualifications of the members, not the qualifications of the type of investments the town is permitted to invest in. In order to maximize having people who are functioning at the highest level, that can give very professional advice, we can reach out to our resident tax payers that have some of these qualifications. Comments were provided by attendees, including a current board member who expressed that in his 25 year term he is aware that it has been the policy of the town to have members who are full time residents of the town; and a resident who has an issue with the 'property owner' requirement, as the term came from the British as a means to exclude poor people from voting, which was adopted by the US to exclude former slaves in the south from voting. Further comments where deferred to Public Comment.

Costigan read from his proposed resolution, ...be it resolved by the Commissioners of Oxford as follows: Section 1 - An official committee of the Town of Oxford, named the "Investment Advisory Committee" is hereby established. Section 2 - The Committee will: a. Review the Town's investments quarterly; b. Provide quarterly written recommendations to the Commissioners of Oxford on investment opportunities, to be presented in a regular meeting of the Commissioners of Oxford; c. Respond to other requests when presented by a majority of the

Commissioners of Oxford; and d. Review the Town's Investment Policy on an annual basis, and provide written recommendations, as necessary, to the Commissioners of Oxford, to be presented in a regular meeting of the Commissioners of Oxford. Section 3 - The Town Clerk will provide to the Committee: a. A report of the current funds and investments held by the Town; b. A copy of the Town Budget currently in effect; and c. Identification of any significant expenditures for the upcoming quarter. d. A copy of the same will be provided to the Commissioners of Oxford. Section 4 - The Committee will appoint one member to act as a Chair for the purposes of conducting meetings and reporting to the Commissioners of Oxford per Section 2; and one member to record minutes to be provided to the town office. Section 5 - The Investment Committee will have three (3) members, each having a term of membership of three (3) years, or terminating immediately if the member resigns or no longer meets the required qualifications for membership. For continuity, the first three members will have staggered terms; one member for a one-year term, one member for a two-year term; and one member for a three-year term. Section 6 - Every member of the Committee will be required to meet, at a minimum, the following qualifications for membership: a. The member shall be a registered voter in the Town of Oxford; B. The member shall have experience and training in investment policies and implementation, c. The member shall not hold any paid, appointed or elected position or office in the Town government. Section 7 - Membership should be developed through the following process: a. Applicants for membership should use the appropriate application form posted on the Town Website under Volunteer, Investment Advisory Committee Application, which includes a request for the applicant's professional resume and a requirement for disclosure of potential conflicts of interest; b. The applications will be reviewed for completeness and forwarded to the Commissioners of Oxford for consideration; c. The Commissioners of Oxford will nominate applicants for membership in a regular Commissioner's meeting; d. The Commissioners of Oxford will vote on applicants at a subsequent regular Commissioner's meeting. Section 8 - The provisions of the Ethics requirements in Chapter 13 of the Oxford Town Code apply to the members of this Investment Advisory Committee.

Commissioner Greer recommended the following changes to Costigan's proposal: in Section 8 The provisions of the Ethics Requirements in Chapter 13... she recommends the same language found in the recently adopted Investment Policy disclosing any investment in Talbot County. Section 6 The member shall have experience in and training in investment policies... she recommends "shall have demonstrable experience and training". She would also like it to say voters and real property owners. Commissioner Delean-Botkin stated she disagreed with the last recommendation. President Costigan also did not feel that people who do not live in town, absentee landlords, or the board of directors of a company should decide how to handle town money, adding the need to be a full-time resident was important to him. Greer urged the Commissioners to think about the non-residents to provided a greater pool of applicants. It was clarified public comment would be received at the end of the meeting, the proposals would be discussed at the next meeting, which would present a second opportunity for public comment, and it would likely be December before the Commissioners took any action.

NEW BUSINESS

President Costigan stated that March 2023 he had proposed an ad hoc committee of citizens be formed to develop a policy of best hiring practices. The committee lead by Norman Bell, which included Kimberly Baldwin, Nancy Fogerty, Jan Greenhawk, Henry Hale, Phyliss Rambo and Steve Selden, met over a multi month period and have created an Employee Hiring Policy and Procedures Guideline. Costigan felt the work was fair, balanced, and would meet the town's needs going forward. His only edit to their draft was a change to section G.4, which mentions existing employees, stating you cannot put existing employees in a hiring guideline, and which language has been changed to "future applicants", as this was the groups original mandate. He expressed his appreciation for their efforts and recommended adoption of the guidelines. Commissioner Delean-Botkin stated that she felt that the reference that an applicant must disclose a personnel or familiar relationship prior to be hiring could be questionable and should be reviewed. Additionally, she read the description of a 'familiar' relationship and expressed concerns that in a small town in a small area where generations have lived, we should be cautious not to exclude what could potentially be good employees based on this requirement. Costigan stated this had been the topic of many committee conversations, but that he felt it was necessary to create the best possible work environment and that is what this policy does. Attorney Ryan stated that the purpose of the familiar disclosure is to avoid a conflict of interest for which you have a policy, having a policy makes it permissible to ask the question. Ryan believes the intent would not be to exclude the applicant from the interview process, but to notify the interviewers of a relationship to avoid potential conflict. Commissioner Delean-Botkin stated, with the

clarification, she would motion to approved the Hiring Policy and Procedures as presented, Commissioner Greer seconded the motion all were in favor, and the motion carried. Delean-Botkin stated she would like to request a Closed Session for Personnel reasons following the meeting.

LETTERS AND REQUEST

ATTORNEY

Attorney Ryan provided a draft of the BayVanguard Bank lease as provided by the bank, reminding the Commissioners the current lease expires on December 31, 2023. She highlighted the new terms found in the draft: going from a 3-year term to a 10-year term with a provision that the lease can be terminated with 120 days notice, termination is not included in the current lease; monthly rent is \$714, going up \$15 annually; the language found in the current lease regarding hours of operation was stricken, although there is language that states the property will be used for banking related uses; there is a provision allowing the property to be sublet, most likely for ease if there is a corporate takeover; and updated contact information. Costigan pointed out that the bank currently does not cost the town money, they pay the taxes and water/sewer bill and care for the property, while providing the services of a brick-and-mortar bank. Commissioner Greer inquired if the lease has been at \$700 since 2016 and should the town seek another bank for the location. Lewis clarified that the monthly lease was actually reduced around that time in order to maintain a branch in town, adding that back then and more recently she reached out to other local banks and that there is not an interest in opening a branch in town, as it is difficult at this size to be viable. A local bank established a branch in the neighboring town several years ago, with significant investment in the location, but they have since closed it. Lewis stated, realizing the bank isn't necessary to everyone, that it does serve a segment of the town, including local businesses and the town administration, noting that without the local branch, it will be necessary to drive to Easton to conduct basic business functions, and wanted it to be clear that this is the reason that the town has worked with the tenant to keep the branch open. Costigan requested Ryan go back to the bank and negotiate items like hours, days open, services provided, and termination notice.

Ryan stated that in coordination with the Water Improvement Project, the town will need to acquire Bond Council, who would then prepare authorizing documents, disclosure documents, assists with IRS compliance, render opinions on the validity of the bond offering and security, and draft the bond documents and enabling ordinances, noting that USDA requires that we have bond counsel as part of the water improvement project funding. As part of the project, we will have a USDA loan and are required to obtain interim financing which will require separate bond documents. She reached out to Daminan Mark, of McKennon, Shelton, & Henn, the town's prior bond council, and requested a proposal, which she has provided to the Commissioners, and which provides for a not to exceed cost of \$12,000 for the Tax-Exempt Financing and \$9,500 for closing of the USDA bonds. Ryan stated the price is comparable to rates she has seen on similar projects, and that this specific firm has experience with both USDA and the town, reducing some of the necessary effort. Commissioner Delean-Botkin motioned to approve Daminan Mark of McKennon, Shelton, & Henn as Bond Council for the Water Improvement Project, Commissioner Costigan seconded the motion, all were in favor, and the motion carried.

TOWN MANAGER

Lewis stated the grant funded Oxford 2100 Final Report has been received, that it consists of three volumes, all of which will be uploaded to the town website once it has been scaled down to a manageable file size. She said it was reviewed prior to the finalization by the town's community resilience members who were able to provide some comments for consideration. The intent is to have a formal presentation of the report in the spring with the resilience committee members. She stated the report provides information and possible ways for the town to move forward over the next 100 years; none of it is written in stone, it simply identifies the possible future conditions and things the town should start looking at when facing sea level rise. What the report does do is present a unique perspective for the Commissioners and citizens to be able to begin thinking about the future. She did note that the report has received a lot of attention outside of the town, as it was developed through a positive process of assuming the success of the town and then determining what steps would have taken place in order to reach 2100. The process itself can be utilized by any small community as a method to identify a means to address their own needs in the face of sea level rise.

ANNOUNCEMENTS

Leaf Pickup on Wednesdays through December 12, 2023; Oxford Auxiliary Rummage Sale October 28, 2023; Halloween Trunk or Treat October 31, 2023 6 pm – 8 pm; Emergency Preparedness Program at the OCC on November 8, 2023 – 5 pm, which will include Geneva Schaffle from Talbot County Emergency Services, along with Manager Lewis, Chief Kellner, and Tim Kearns representing the Fire Company.

COMMISSIONER COMMENTS

Commissioner Delean-Botkin felt there was great interaction in this evening's meeting and thanked everyone for coming. Commissioner Greer said the interaction was good tonight and she appreciated that.

PUBLIC COMMENT

A letter received from Russ Gray regarding Greer's proposed investment committee was summarized and attached to these minutes, along with other letters received regarding the same subject. Terry Sullivan offered comments regarding the problem we have, which is that the town has significant surplus available to invest, and thanked Commissioner Greer for bringing the investment rates to the Commissioners attention, but also noted that since the towns funds where now achieving 5% interest, he felt the heavy lifting had been done, and that he no longer saw the need for a committee. It was commented that the market goes up and down and there is a need for someone to monitor the market to know what the rates are doing; Art Murr commented that giving the limited investments permitted it did not seem necessary to have a committee of five reviewing potential investments. Ellen Shiller inquired as to where the comments that come in go and how would they be synthesized and presented to the community. Russ Gray noted that in his letter he had mentioned task force versus committee and felt that a temporary task force would better serve this need with less bureaucracy, noting the extensive requirements in the proposal is over complicating something that could easily be managed and that could possible present legal issues or liabilities. David Ober stated that nothing stops any citizen from providing relevant information regarding the investment market to the Commissioners in a letter. Emily Knud Hanson stated that although she has a daughter who lives in Cleveland, who visits annually, and who would be qualified to provide information regarding investments, she would not find it appropriate for her to be an advisory member in the town, as she firmly believes assistance should come from people who live in the town. Dan Kordell commented the language in the bank lease makes it sound as if it is to be set up for an ATM and to be sublet to an ATM institution; he also expressed concerns that one of the current CDs is out of compliance with the Investment Policy – it was noted that the actual wording of the policy does not restrict the timing of any single investment, but to the investment of all funds collectively; lastly, he suggested that the membership included some residents and some non-residents. Art Murr commented that with regards to a member having a fiduciary responsibility, there is no liability involved so saying there is fiduciary responsibility has no meaning; he also stated that when a single Commissioner says they received a number of letters in favor of a position from a closed email group, it does not reflect the feelings of the entire community. Thomas Caravytha commented that investing is not easy and as it is a small town, would we turn down Warren Buffets advice because he doesn't live here. Lucy Garliauskas stated that public investing is different than other types of investing, and must conform with the laws, while providing secure investments that are sustainable based on the needs of the town, and recommends that municipal experience should also be a consideration. Costigan clarified that comments regarding the three options, Costigan's proposal, Greer's proposal, or the do nothing/no committee option can be provided in writing to the town prior to the next meeting or provided during public comment at the next meeting in November, a decision would likely be made at the December meeting. The last commenter requested transparency in the investment decision making process.

With no further business, Commissioner Delean-Botkin motioned to adjourn into a Closed Session for Personnel Discussion, Commissioner Greer seconded the motion, all were in favor, and the meeting was adjourned into a closed session at 7:45 pm.

Respectfully submitted, Cheryl Lewis, Town Manager

Commissioner Meetings are now live streaming and are archived on townhallstreams.com.



Oxford Police Department
101 Market Street
P.O. Box 339
Oxford, Maryland 21654
“Maryland’s First Port”

Eric M. Kellner, Chief of Police

Reporting Period: 10/10 – 10/23/23

REPORTS	RP	YTD	ARRESTS	RP	YTD
Theft	0	7	Drug Arrests	0	0
Animal Complaint	0	3	DUI Arrests	0	0
Harassment	0	3	On-View Arrests	0	0
Fraud / ID Theft	0	3	Warrant Arrests	0	1
Assault	0	1	Criminal Summons	0	1
Domestic	0	2	Juvenile Referrals	0	1
Accident Report	0	4	Other Arrests	0	0
Suspicious Conditions	0	6	Total Arrests	0	3
Found/Lost Property	2	26			
Other	1	9			
Total Reports	3	64			
CALLS FOR SERVICE	RP	YTD	COMMUNITY POLICING	RP	YTD
Alarm	0	18	Property Checks	78	1320
Animal Complaints	0	29	Special Events	4	25
Check Welfare	1	7	Foot Patrol	9	93
Suspicious Condition	1	13	Bike Patrol	0	31
911 – Hang-up	0	2			
Trespassing	0	8	ASSISTS	RP	YTD
Liquor Law Violation	0	1	Other PD	0	8
Noise Complaint	0	1	Fire/EMS	3	32
Parking Violation	1	21	Other Agency	0	0
Suspicious Person	0	8			
Suspicious Vehicle	0	7	ENFORCEMENT	RP	YTD
Verbal Dispute	0	3	Parking Citations	1	31
Found / Lost Property	2	26	Traffic Stops	15	173
Motor Vehicle Collision	1	9	Traffic Citations	0	3
Traffic Complaint	0	14	Traffic / Parking Warnings	17	182
Harassment	0	3	PC Searches	0	0
Rogue and Vagabond	0	4	Criminal Citations	0	0
Misc. Calls	4	53	Civil Citations	0	0
Total Calls	10	250			
TRAFFIC VIOLATIONS	RP	YTD	TRAFFIC VIOLATIONS	RP	YTD
Speeding	14	131	Cell Phone Violation	0	6
Stop Sign	1	22	Other Violation	1	15
Driving w/o License	0	2	Equipment Violation	1	6



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101 Market Street
P.O. Box 339
Oxford, Maryland 21654
“Maryland’s First Port”***

Eric M. Kellner, Chief of Police

Reporting Period: 10/10/23 – 10/23/23

Talbot County Sheriff’s Office Response Statistics

REPORTS	RP	YTD		ARRESTS	RP	YTD
DWI	1	2		Drug Arrests	0	0
Child Custody	0	2		DUI Arrests	1	2
Domestic	0	1		On-View Arrests	0	1
MDOP	0	1		Warrant Arrests	0	0
Misc.	0	1		Criminal Summons	0	0
				Juvenile Referrals	0	0
				Other Arrests	0	0
				Total Arrests	1	3
Total Reports	1	7				
CALLS FOR SERVICE	RP	YTD		COMMUNITY POLICING	RP	YTD
Alarm	0	2		Property Checks/Patrols	7	208
Animal Complaints	0	5		Special Events	0	3
Check Welfare	0	4		Foot Patrol	0	0
Suspicious Condition	0	4		Bike Patrol	0	0
911 – Hang-up	0	0				
Trespassing	0	3		ASSISTS	RP	YTD
Liquor Law Violation	0	0		Assist Oxford PD	1	5
Noise Complaint	1	2		Fire/EMS	1	1
Parking Violation	0	1		Other Agency	0	0
Suspicious Person	0	5				
Suspicious Vehicle	0	1		ENFORCEMENT	RP	YTD
Verbal Dispute	0	0		Traffic Stops		7
Found Property	0	0				
Motor Vehicle Collision	0	0				
Traffic Complaint	0	0				
Harassment	0	1				
Rogue and Vagabond	0	0				
Misc. Calls	2	9				
Total Calls	3	37				

October 20, 2023

Commissioners of Oxford, Maryland
PO Box 339
101 Market Street
Oxford, MD. 21654

Dear Commissioners, Costigan, Delean-Botkin and Greer,

I just finished reviewing the Zoom presentation of the Finance Workshop held last night and wanted to offer comments in preparation for the next Commissioners Meeting.

As stated, it appears that the scope has changed from the earlier proposed resolution but when listening to the oral explanation, the reach of the revised resolution still sounds like it goes beyond the original conversations.

There were 19 individuals that offered comments and those comments were very consistent in questioning the need of a "committee" and the proposed breadth of authority it would have. While the "Budget" word was eliminated, it appears to have been substituted by the more inclusive "Finance" word.

It is clear that there is common ground regarding safe and above average investment/deposit returns for periodic placement of excess cash. The method of "how" is where there is disagreement.

When looking at the issue, would it be best to look at terminology of what is being proposed? We heard the words “committee, “ad hoc committee”, “commission”, “group with expertise” to name a few. Words have meaning and is there a common understanding of what those words actually mean? Do they reflect the best way to acquire specific investment advice?

The question of need for another group/committee, formal or informal, still appears to be under review. Perhaps there is a better way to utilize the comments, and your thoughts, that get us to the investment analysis result.

I did not hear the words “task force” mentioned but that might be a better way to serve the agenda.

The main differences between task forces and committees are:

- ✚ Task forces are usually temporary and set up for a particular purpose, while committees are mostly more permanent in nature
- ✚ Task forces are created on an “as needed” basis, while committees are typically defined by charters, by-laws, or other formal documents
- ✚ Working groups (sometimes called task forces) relax hierarchy to allow people to solve problems in many ways while committees reflect and reinforce organizational boundaries and hierarchies
- ✚ Standing committees are permanent, while task forces are temporary

- ✦ Task forces are typically called together to make recommendations on a specifically designated topic within well defined limitations

For investment purposes, we do not need a formal committee if a task force would do the same thing. This process also helps in other ways. It serves the original purpose and is not permanent.


One issue for the commissioners emerged that if advice is followed that results in real or perceived negligence, there may be a liability issue. What was not mentioned is that the "committee" members, in certain circumstances, may also be held personally liable. This is a stretch, but the risk still exists.

Finally, the issue of residency vs property ownership is a big one. All the commissions in town require residency so the "committee" would be an exception. While it may be perceived as only providing informal advice, the bureaucracy necessary to define the role makes it formal.

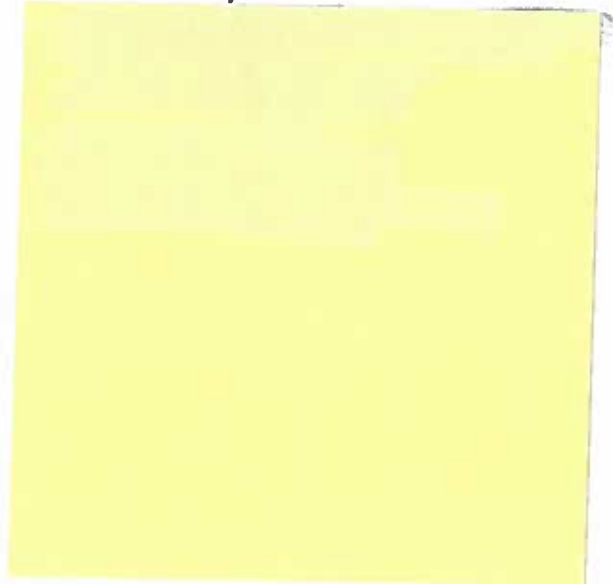
I suggest you check recent events in Rehoboth Beach. Earlier this week the Mayor spoke out how the town is reversing its position on property owners, not residents, serving on committees. For the same reasons that many Oxford residents mentioned, they experienced issues with non-residents serving and no longer will do it. There are more specifics but that is the bottom line.

Tom Campbell's comments were spot on. While all of us welcome ways to serve the betterment of the town, most of us do not want to see permanent governance issues introduced that create bureaucracy and positions that may tear us apart. We are a small town but a huge community. Let's continue to address the issues of agreement that will serve all the constituents.

Sincerely,

A handwritten signature in black ink, appearing to read "Russ Gray", written in a cursive style.

Russ Gray



October 16, 2023

To: Commissioners of Oxford.

Town Office
Oxford, MD.

Re: Finance Committee Resolution
Commissioners.

I write this letter to express strong opposition to the proposal to establish a Finance Committee for the Town of Oxford.

The idea that our small Town of seven hundred people compares in complexity to the City of Annapolis, with Forty plus thousand people, four or five Aldermen, a Mayor and Town Council, not to mention a full-time financial department, is ludicrous.

A proposal written by Commissioner Greer for consideration, gives unfettered access to privileged financial information of the Town that would require the Committee Members to be a part and parcel of the Towns Administration and would allow this proposed Committee to hold sway over all financial decisions including those made by the Town Administration and Town Commissioners. This will most likely require a lengthy rewrite and adoption of the Towns Charter that would be costly and time-consuming to the Town. There is absolutely no justification that has been brought, for the formation of this Committee.

To further this agenda, a draft resolution intended for the Commissioners, was passed out before the Town meeting on October tenth. This document had apparently been modified from its original draft, without the knowledge of the drafter and was intended to once again, cast a bad light on the Town Administration. This type of activity speaks of a desperate attempt to further a vendetta driven agenda, which is meant change the Towns government from the top down.

The Town of Oxford looking back at least fifty years, through two Town Managers, Forty plus Commissioners, three police chiefs, two public works directors and numerous Town employees, has never had an issue raised with regard to any improprieties with its finances or investment policies. This can be attested to by looking at the yearly audits, that show proper, stable Town Administration has been upheld.

Budget issues are always open to public input every year, with questions and concerns discussed openly in public meetings, where every citizen can provide input. There are no hidden agendas and there never have been.

Respectfully Submitted,
John Pepe: resident/past Commissioner

SAMPLE Resolution: Budget & Finance Committee

RESOLUTION NO. _____

**A RESOLUTION OF THE COMMISSIONERS OF OXFORD FOR THE
PURPOSES OF CREATING A TOWN BUDGET AND FINANCE
COMMITTEE**

WHEREAS, the Commissioners of Oxford have broad [home rule] authority to create municipal entities and committees in the Town of Oxford as they see fit; and

WHEREAS, the Commissioners of Oxford have determined that it is desirable and in the public interest to have a Budget and Finance Committee to advise the Commissioners on issues of budget, banking, accounting, finance, and investment.

NOW, THEREFORE, BE IT RESOLVED BY THE COMMISSIONERS OF OXFORD
AS FOLLOWS:

1. *(Committee Creation)* An official committee of the Town of Oxford, named the "Budget and Finance Committee" is hereby created.
2. *(Committee Scope)* The scope of the Budget and Finance Committee will be to:
 1. Report to the Town Commissioners on Town-related financial topics; *Note A*
 2. Provide recommendations to the Town Commissioners in matters and issues related to financial topics; and to
 3. Respond to requests from the Town Commissioners.
3. *(Membership Size and Terms)* The Budget and Finance Committee will have five (5) members, each having a term of membership of two (2) years, or terminating immediately at such point as the member resigns or no longer meets the required qualifications for membership. *Note B*
4. *(Membership Requirements)* Every member of the Budget and Finance Committee will be required to meet, at a minimum, all of the following qualifications for membership:
 1. The member shall own property in the Town of Oxford. *Note B*
 2. The member shall not hold any paid, appointed, or elected position or office in the Town government.
 3. The member shall have at least one (1) of the following professional credentials:

SAMPLE Resolution: Budget & Finance Committee

SAMPLE Resolution: Budget & Finance Committee

- a. One or more of the following professional certifications: CIC, CFA, CFP, ChFC, Series 7, CPA; and/or
 - b. An advanced degree in Finance, Economics, or Accounting; and/or *Note B*
 - c. A minimum of seven (7) years in a professional position whose primary responsibility is for the budget, finance, or investment decisions of a governmental, commercial, academic, or non-profit organization which has an annual budget or financial assets under management of more than \$100 million. *Note B*
5. *(Committee Authorities)* The Budget & Finance Committee will be vested with the authority to:
1. Request information from Town personnel and officials; and
 2. Access and review any and all financial information, both direct and indirect, without restriction. *Note C*

SAMPLE Resolution: Budget & Finance Committee

6. *(Full Access)* The Commissioners of Oxford will ensure that all members of the Budget and Finance Committee are granted full access to any and all information requested for purposes of Committee work. Note D
7. *(Responsibility)* Any recommendations that the Budget and Finance Committee provides to the Town Commissioners shall demonstrate a fiduciary responsibility towards the town's financial interests. Note E
8. *(Interview by Commissioners)* Because the individuals on the Budget and Finance Committee will have access to both open and sensitive financial information, each of the Commissioners of Oxford shall interview every membership applicant, unless the individual Commissioner provides a written statement declining the opportunity to interview the applicant. Based on the preferences and availability of the individual Commissioners and applicants, interviews may be done by any available mechanism/modality, including by phone, video teleconference, or in person. During any selection process, Commissioners will be responsible for arranging their own individual interviews with each applicant, or may opt to coordinate interviews of applicants with any other Commissioner through the Town Office. Note F
9. *(Inclusion of Resume in Application for Membership)* All applications for membership in the Budget and Finance Committee shall include, for each applicant, the applicant's professional resume or curriculum vitae, and shall include a disclosure of potential conflicts of interest.
10. *(Initial Membership Process)* Initial membership in the Budget and Finance Committee will be established by the following process:
 1. Qualified persons shall submit an email to the Town Manager which
 - a. states that they wish to apply for membership in the Committee,
 - b. includes a brief statement of their qualifications for the position, and
 - c. contains an attachment of their resume and/or curriculum vitae.
 2. All applications for membership in the Committee will be forwarded by the Town Manager to all of the Town Commissioners for review within one (1) working day of receipt. Note G
 3. The Town Commissioners will nominate applicants for membership in a regularly scheduled Commissioners meeting.
 4. Commissioners will vote on Committee membership on a regularly scheduled Commissioners meeting.

SAMPLE Resolution: Budget & Finance Committee

SAMPLE Resolution: Budget & Finance Committee

11. (Initial Provisional Membership) If there is any urgency surrounding the initial membership process of the Budget and Finance Committee, the Commissioners may vote a member in provisionally, as long as the terms and/or provisions of the membership are clearly stated when the member is sworn in. *Note H*
12. (Committee Charter Document) The Budget and Finance Committee will be responsible for creating a Charter Document specifying how it will operate, which shall include (but not be limited to) such information as meeting identification and schedule, processes, roles and responsibilities, required participation of members and non-members, etc. *Note I*
13. (Allowance for Virtual Attendance) Physical attendance at the meetings of the Budget and Finance Committee will be encouraged, but virtual attendance will be allowed.
14. This Resolution shall be posted and published in accordance with the requirements set forth in Md. Code Ann. Local Government Article § 4-304.
15. The Commissioners shall hold a public hearing on this Resolution on _____, 2022 at 6:00 p.m.
16. This Resolution shall become effective immediately upon final enactment. This Resolution shall be deemed "finally enacted" on the date on which the Commissioners of Oxford indicate their approval of this Resolution by affixing their signatures hereto.

BE IT FURTHER RESOLVED this _____ day of _____, 2023.
COMMISSIONERS OF OXFORD:

_____ Tom Costigan, President

_____ Katrina Greer, Commissioner

_____ Susan Delean-Botkin, Commissioner

I hereby certify that the above Resolution was passed by a yea and nay vote of the Commissioners of Oxford on the _____ day of _____, 2022.

Attest: _____ Cheryl Lewis, Clerk/Treasurer Town of Oxford

SAMPLE Resolution: Budget & Finance Committee

Notes on the attached highlighted copy of the Resolution Creating a Town Budget and Finance Committee

Note A - Section 2.1 - "Report to the Town Commissioners on Town-related financial topics"

- A. "Financial topics" is very broad and can range anywhere from how deposits are made to how to create financial reports. A clearer definition would help.
- B. This committee looks like it has expanded to include budgeting advise which may be in violation of the town charter as this is the Clerk-Treasurers job. It could mean changing the Charter as it currently stands.

Note B – This contains all of Section 3 plus Section 4.1, 4.3b and 4.3c

- a. The individuals on this committee do not have to be voting residents of the town, they only have to own property.
 - a. If these individuals were only working in an advisory capacity this wouldn't bother me but in going deeper into this document it looks as though they will have powers much greater than this.
 - b. The credential criteria are impressive. Maybe too much so in that these criteria are also very restrictive. I question what were the guidelines used in this decision-making process.
- b. **Timelessness** – We are a town of approximately 615 people which has declined since we moved here. This population includes children, college students and the extreme elderly. We do not have the large population to draw on that other municipalities have. I can see us running out of people with these qualifications in no more that 4 to 6 years.

Note C – Section 5.1 "Request information from Town personnel and officials"

- a. **Define** – What type of information can be requested – town business, personal financials?

Section 5.2 – "Access and review any and all financial information, both direct and indirect, without any restriction."

- a. **Scope** - This would be a deep dive into all of the town's financial books. I would like to know why this needed – remember this started with interest rates concerns.
- b. **Mission** – This section makes me question the true mission of this committee. Clarity is paramount. Giving unrestricted access to sensitive data is a great concern and more so when these individuals may not even be residents with the right to vote.

Note D – Section 6 "Full Access"

- a. **Scope and Mission** - This is also in line with Section 5 of going deep into the town books and questioning the mission of the committee. Plus, the undertone adds a flavor of unease as it seems to imply that there will not be cooperation from the town staff.

Note E – “Responsibility” This is where not being a voting citizen is a big concern

- a. **Define**- How will the fiduciary responsibility toward the town be guaranteed by this committee? Please give specifics.

Note F – “Interview by Commissioners”

- a. This does make clear that the committee will have access to sensitive financial information. This is not something to be taken lightly by any of us.

Note G – Section 10.2 ...Forwarded by the Town Manager... for review within one working day of receipt.

- a. This also creates a feeling of unease as it has the flavor of non-cooperation from the Town Manger.

Note H – Section 11 - “Initial Provisional Membership” ...urgency clause

- a. We have never had a Budget and Finance Committee. I question why getting members would be so urgent that the Commissioners should bypass the vetting requirements.

Note I – Section 12 – “Committee Charter Document”

- a. First, this committee will be responsible for creating its own Charter Document specifying how it will operate.
 - a. This committee can be made up of non-voting individuals who could dictate the process they want to use in how others to be responsible for performing. There is nothing here about the Commissioners, Town Lawyer or Town Manager being a part of this decision-making process.
- b. Second, the committee can decide on how non-members of the committee are to respond to them.
 - a. **Define** - Who are the non-members?
 - i. Is this committee allowed to take our sensitive information outside of the group and involve outside entities or other individuals?
 - ii. Are these non-members referring to the town Manager and staff?
 - 1. Would having our town staff under the jurisdiction of this committee be legal and in accordance with our town charter?
 - iii. Hopefully there is another sub-group I haven’t been able to think of that this is referring to. Please expand.

CONCLUSION

In my interpretation this document is not clear in its mission. Wanting unrestricted access to the town books would only be needed if a larger mission other than reviewing interest rates is intended.

REQUEST

I would like to see a clear mission statement including the long-term goals for this committee. Diving deep into the town books should not be taken lightly.

Additional FYI

1. St. Michaels, which is slightly less than double Oxford's size (2021 data), invests its budgeting process in the town manager and commissioners. There is no mention in the list of St. Michaels' committees of a finance committee (<https://stmichaelsmd.gov/government/the-board-and-commissions-of-st-michaels/>) , but clear guidelines about publishing a draft budget for review at a town meeting are there along with the town clerk having "custody of the town finances" and submitting the budget to the commissioners. <https://ecode360.com/7036130>
2. Preston, Md, which has about the same population as Oxford (2021 data) states that "the Preston Town Commissioner, located in Preston, MD, makes policy for Preston, including setting long-term goals and evaluating their outcomes. They adopt Preston budgets, approve taxation and financial decisions, adopt ordinances, and make land use decisions. Commissioners play multiple roles in Preston and Caroline County government, often working with Commissioners on the Maryland level to accomplish goals." <https://www.countyoffice.org/preston-town-commissioner-preston-md-a8c/> (based on 2008 charter). <https://mgaleg.maryland.gov/pubs/legislegal/muni-charters/2008-municipal-charter-preston.pdf> The Town Manager is responsible with the Council President for preparing the town budget and having custody of the town finances. (Section 701 of Town Charter) <https://mgaleg.maryland.gov/pubs/legislegal/muni-charters/2008-municipal-charter-preston.pdf> I could not find any finance advisory committee for Preston.

To: Commissioners Tom Costigan, Katrina Greer and Susan DeLean-Botkin; Town Manager, Cheryl Lewis
From: Sarah Ramsey
Subject: Proposed Budget & Finance Committee and alternative proposal
Date: October 18, 2023

I do not think that the proposal by Katrina Greer for a Budget and Finance Committee would benefit the Town. I think that the development and management of the Town budget should remain the responsibility of the Commissioners and the Town Manager. I do not think it is appropriate or an efficient use of time to have a committee overseeing the budget process. In addition, I think the level and type of access to Town records proposed in Section 5 poses a number of significant problems.

I have drafted a proposal for an Investment Advisory Committee if the Commissioners and Town Manager decide that additional input on investments is needed.

A RESOLUTION OF THE COMMISSIONERS OF OXFORD FOR THE PURPOSES OF CREATING AN INVESTMENT ADVISORY COMMITTEE

WHEREAS, the Commissioners of Oxford have broad authority to create committees in the Town of Oxford as they see fit; and

WHEREAS, the Commissioners of Oxford have determined that it is desirable and in the public interest to have an Committee to advise the Commissioners on investments.

NOW, THEREFORE, BE IT RESOLVED BY THE COMMISSIONERS OF OXFORD AS FOLLOWS:

Section 1. (*Committee Creation*) An official committee of the Town of Oxford, named the “Investment Advisory Committee” is hereby created.

Section 2. (*Committee Scope*) The Committee will:

1. Review the Town’s investment policy on an annual basis;
2. Review the Town’s investments quarterly or as needed;
3. Provide recommendations to the Town Commissioners on investments and policies;
4. Respond to requests from the Town Commissioners.

Section 2. (*Committee Authorities*) The Committee will be vested with the authority to request information from the Commissioners on investments by the Town as part of its reviews.

Section 3. (*Membership Size and Terms*) The Investment Committee will have three (3)

members, each having a term of membership of three (3) years, or terminating immediately if the member resigns or no longer meets the required qualifications for membership. For continuity, the first three members will have staggered terms; one member for a one year term; one member for a two year term; and one member for a three year term.

Section 4. (*Membership Requirements*) Every member of the Committee will be required to meet, at a minimum, the following qualifications for membership:

1. The member shall be eligible to vote in Oxford.
2. The member shall have experience and training in investment policies and implementation.

Section 5. *Membership process.*

1. Applicants for membership on the Committee should use the application form posted on the Town website under Board and Commission Volunteer Application, Finance Committee, which includes a request for the applicant's professional resume and a requirement for disclosure of potential conflicts of interest. An application form is also available at the Town office. Applications may be submitted to the Commissioners through the Town website or by delivery to the Town office in person or by mail. [Note — form needs to be drafted].
2. The Town Commissioners will nominate applicants for membership in a regularly scheduled Commissioners meeting.
3. Commissioners will vote on Committee membership at a regularly scheduled Commissioners meeting.

Section 6. (*Initial Provisional Membership*) If there is any urgency surrounding the initial membership process of the Committee, the Commissioners may vote a member in provisionally, as long as the terms and/or provisions of the membership are clearly stated when the member is sworn in.

Section 7. This Resolution shall be posted and published in accordance with the requirements set forth in Md. Code Ann. Local Government Article § 4-304.

Section 8. The Commissioners shall hold a public hearing on this Resolution on _____, 2023 at 6:00 p.m.

Section 9. This Resolution shall become effective immediately upon final enactment. This Resolution shall be deemed “finally enacted” on the date on which the Commissioners of Oxford indicate their approval of this Resolution by affixing their signatures hereto.

BE IT FURTHER RESOLVED this _____ day of _____, 2023.
COMMISSIONERS OF OXFORD:

_____ Tom Costigan, President

_____ Katrina Greer, Commissioner

_____ Susan Delean-Botkin, Commissioner

I hereby certify that the above Resolution was passed by a ye and nay vote of the Commissioners of Oxford on the _____ day of _____, 2023.

Attest: _____ Cheryl Lewis, Clerk/Treasurer Town of Oxford

October 16, 2023

Commissioners of Oxford, Maryland
PO Box 339
101 Market Street
Oxford, MD. 21654

Dear Commissioners, Costigan, Delean-Botkin and Greer,

Over the last few months many conversations arose about how town funds could be invested to provide the best return while they were “idle”. Those discussions evolved and went through several iterations resulting in a proposed resolution for the creation of a Town Budget and Finance Committee.

Originally, the direction was toward the creation of a Finance Committee, but it seems to have expanded to include budget and accounting as well. Does this mean that the Commissioners and the Town Manager do not have the skills to develop and implement a budget without additional help? Doesn't the audit process in place ensure that budget guidelines and expenditures meet FASB standards and all elements of the law in accordance with support and guidance from the Commissioners and Town Manager?

I ask because these are questions that may be helpful in your workshop to be held on October 19, 2023.

Additional consideration points to consider:

Under 4.1 (Membership Requirements) I note that it says that a member of the committee must own property in the Town of Oxford. All other volunteer commissions in Oxford require the members to be residents of the town, not just property owners. Otherwise, potential issues relating to vested interests may arise as these individuals may not have the “pulse” of the town due to part time residency. Perhaps a better definition would be to require either Oxford voter registration or car registration and/or tax records that confirm Oxford residency. We do not need to have members that may be serving other interests in their permanent residency locale if they do not live in Oxford. The proposed resolution similarly covers this concern of dual interests in section 4.2 where it states, “The member shall not hold any paid, appointed or elected position or office in the Town government.” We want to make sure there is no conflict.

Under Section 6, the members will have full access to “any and all information requested for purposes of Committee work”. Two key considerations deal with the

ambiguity of what the group can request without well-defined limitations. Those specifics should be generated by the Commissioners. Otherwise, don't we risk accessibility of financial information that may be highly confidential (employee severance and reasons, etc.)? Secondly, if the information is sensitive, we should require non-disclosure and non-compete instruments to be signed.

The requirements for this committee appear to be focused on technical finance requirements solely without looking at other business-related skills or experiences. This reads like a Controller or Auditor position description. Those two positions focus on security issues rather than on client needs.

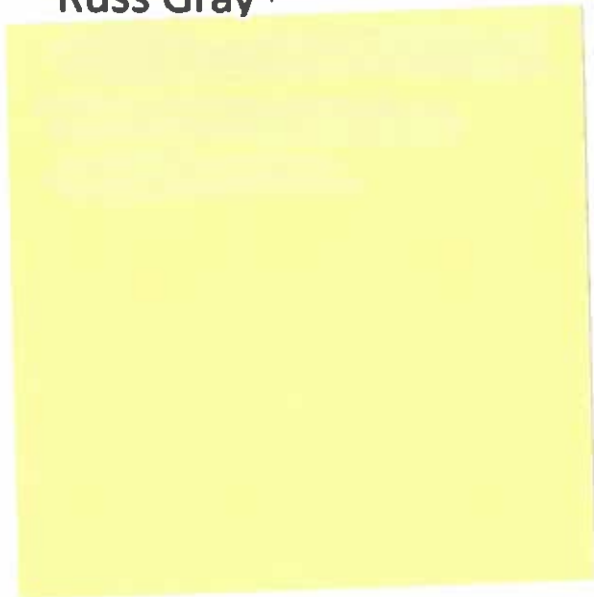
No one could argue that there is a desire to achieve the highest investment return in the safest manner. These two elements were the focus of the discussions when the investment committee idea began. Because we are now following the Town investment policy approved in 1996, we have only three areas where the Town can invest (US Government Treasuries, Bank CDs, and other bank guaranteed savings instruments). If we are talking about an Investment Committee, there is not a lot for them to do except look at the current rates, premature

withdrawal penalties, and term length. If the resolution includes other agendas, the Commissioners should explain them further. The Commissioners and the Town Manager act with the full authority of the powers provided by the residents, Town Charter, and additional Codes. They can make the decisions easily for the limited investment choices. If the proposed resolution has other motives, they should be identified so that there is full transparency.

Sincerely,

A handwritten signature in black ink, appearing to read "Russ Gray". The signature is stylized with a large, looped initial "R" and a long, sweeping underline.

Russ Gray



10/13/23

Dear Katrina,

I have watched recent town meetings and have been dismayed at the tone of the meetings and the lack of civility. I've never seen this before. The tension in the room is palatable. I am writing to implore you to be more civil in these meetings. Before you became a commissioner, the meetings had a different tone. Your obvious disdain for the other two commissioners, and to Cheryl, is really obvious! Oxford has never had this kind of a situation to contend with in all my years of observing town meetings.

I was told before the election you had agreed to your group of supporters that you would run for office, and if you won, agreed to fire or replace Cheryl, our current town manager. I honestly doubted that was accurate at the time; however, from your conduct as a sitting commissioner, I have come to believe that may have been accurate; and dismantling the town's current staff and replacing them with others who have either less experience or no experience makes no sense to me. If that's accurate, it's a travesty! It appears to me you have made no attempt to work with your fellow commissioners. The damage being inflicted on the town and its citizens is taking a toll in many ways.

You also suggested in your campaign that you wanted transparency and accountability. You also suggested the town had been mismanaged and that there were even possible issues of financial impropriety. I'm curious; have you found any issues of financial impropriety, or for that matter, any impropriety since you've been in office? And I would say, if you feel Cheryl, not knowing of the financial management plan drafted

decades ago is reason to dismiss her, (your words) I would strongly disagree.

There have been several administrations since that document was drafted. I would have to conclude you have exaggerated the impact of that issue as a means to justify replacing Cheryl as the Town Manager.

I don't agree with your assessment for the need to establish a "Finance Commission". Oxford is a small town that has made out just fine without the expense and the complications of creating a finance committee. While I do agree that it was prudent to place the town's money in an account that produced more interest than we were getting we also need to recognize that a higher interest rate has only been available for a few months, not a long period that you allude to. The town hasn't "lost" that much money which you seem to have made a big deal about. For you to suggest in one of your emails that Cheryl should have known, and should be dismissed, because she didn't know, is both petty and ridiculous! And furthermore, makes me think that your goal to drive Cheryl out of her office was your original goal, which in my opinion is also not in the town's best interest.

I thought about what I regard as another irresponsible comment you sent out in an email not long ago. You suggested the town didn't really need a bank. That is totally irresponsible as a commissioner. Your emphasis on making every last dollar an issue ignores the fact that a bank is something that helps make a town a town. Forget the inconvenience of having to drive to Easton or go to an ATM; there's more of a benefit to having a bricks and mortar bank in town than wringing the last cent out of an investment account.

Your attitude and demeanor is hurting Oxford in so many ways. The misinformation and exaggerations you put out for public consumption are simply wrong. You have misled good people, and in the process,

you have damaged long term friendships, suggested the town has been mismanaged and somehow portray yourself as the town's savior. I tend to believe you have done a lot of damage to a community that functioned pretty well until you came on the scene.

I would also suggest that any "lost" interest money we might have earned if the town money had been invested at a higher rate would more than be offset by the grant money Cheryl has worked so hard to obtain, which has given us among other things, a state of the art sewage treatment plant, a renovation of the Mews into a delightful ice cream shop, and I could go on, but you have minimized what has been accomplished in these past several years.

You were elected to an important post. You're the first person I believe to have held a seat that has used that position to advance what appears to be a grievance. I believe the future of the town is being harmed by your actions. I believe that people have already resigned from committees because of the turmoil in the Town Office. I believe it's only going to get worse unless you can reign in your personal agenda and work with the other two commissioners, and Cheryl, to put the town back on a path where people can agree to disagree on policy but where the open hostility and acrimonious behavior changes. I hope you'll consider what I've written and know it comes from the heart, that I want the best for Oxford and its residents, and I'd like to think you want the same.

Sincerely,

A handwritten signature in blue ink that reads "Ray". The signature is stylized with a large, looped "R" and a cursive "ay".

Ray Stevens

TO: Oxford Commissioners: Thomas Costigan, Katrina Greer, Susan Delean-Botkin
FROM: Mickey Terrone
SUBJ: Budget & Finance Committee Resolution

This resolution which seeks to create a Budget & Finance Committee for the Town of Oxford should receive no further consideration by the Commissioners. It is a sophomoric outline as written and of no relevance to the town's budget management operations. I believe it is not based upon any Maryland town or city B&F committee volunteer job description. The author(s) should immediately share which towns/cities they used as model(s) or guideline(s) for this resolution. No further consideration should follow without specific B&F committee job descriptions that delineate scopes and staff/volunteer responsibilities.

This document:

1. Fails even to mention the word "budget" in its "Committee Scope"
2. Fails to offer any mention of the committee's role in annual budget development or monitoring. When last we heard, the plan was to establish an "Investments Committee". Without notice, the idea morphed into a Budget and Finance Committee with complete latitude for members to review all matters relating to anything "financial". Virtually every town program and activity has some financial aspect.
3. Fails to recognize or acknowledge the role and responsibility of the Commissioners themselves to develop and monitor the budget in cooperation with the staff.
4. Fails to acknowledge that the staff reports monthly to the Commissioners and thus, to the town, on the finances of the town and that individuals may inquire about financial questions at town meetings.
5. Fails to suggest any limit whatsoever to the scope of the committee regarding the random activities of its members.
6. Fails to show any awareness whatsoever of the need for management expertise of committee members beyond advanced degrees in finance. Committees like B&F also require members with wide experience in an organization's management, usually people who have served as former officers and in volunteer leadership roles in order effectively to identify and deal with deviations in budget shortfalls or higher expenditures.
7. Opens an unprecedented door for committee members with no fiduciary responsibility to unfettered interference with staff with the "authority" to "request" detailed materials and financial records not otherwise available in public records. Clearly, if someone has the "authority" to make a request, it is no longer a request. It is a demand. Such has never been the case with other Oxford Town committees. This "authority" to "request" financial information/records of any kind could include personnel records as they too have financial relevance. Committee members should never have such access to any type of confidential records.

This irresponsible "authorization" would give (up to) five more people the right arbitrarily to dictate responsibilities to staff at will. This is antithetical to organizational management. No such authority is available to members of any other sub-organization in the town government of Oxford.

8. This document was drawn up without any involvement or input from the town manager and is an insult as it can heavily impact her job responsibilities. It is thus an affront to every citizen and can be interpreted as an overt effort to subvert the town manager's authority and job performance.

9. This resolution was drawn up secretly by a small group which apparently is serving Commissioner Greer as a "shadow government", belying her "Open and Transparent" pledge, in my view.

Clearly, it can be interpreted as a bald-faced attempt to harass and effectively mob the town manager by overwhelming her with required busy work, either weaponizing committee members with "authorized" "requests" for financial information or weaponizing other means of making it impossible, time-wise, to manage the office. Those who participate in this type of this type of bullying can be certain without equivocation, that this malevolence will be turned on the next person who may replace the current town manager in the future if the incumbent is forced out.

Interested individual residents are certainly able to share their expertise on Oxford's financial investments in writing prior to town meetings to ensure their suggestions are taken into account. I believe this resolution's purposes are at best, impractical and unethical in practice and deceptive, at worst. The manner in which it is being perpetrated upon the town is also, in my view, unethical.

Commissioner Greer repeatedly stated the Cities of Frederick and Rockville and the town of Berlin use volunteer Investment Committees. Checking on these statements suggests they are false and those jurisdictions do not use volunteer committees. Commissioner Greer should immediately present those town's job descriptions for such committees before any further discussion of this matter.

Dominic "Mickey" Terrone

oxfordclerk@goeaston.net

From: Dick Deerin [REDACTED]
Sent: Thursday, October 19, 2023 8:02 AM
To: Lewis Cheryl; Costigan Tom & Pat
Subject: Finance Committee Workshop

Please put me on record as supporting letters sent by Bob Hyberg, Deborah Pulzone and Ray Stevens.

The Town should refine the existing Town investment policy to, for example, specifically allow investments in the Maryland pooled investment fund. Once that is in place, the Commissioners and town finance manager (Cheryl) can perform the routine functions of investing and withdrawing funds.

Thanks.

Dick Deerin
Oxford, MD
[REDACTED]

oxfordclerk@goeaston.net

From: Margaret Munsch [REDACTED]
Sent: Wednesday, October 18, 2023 3:10 PM
To: Katrina Greer; Susan DeLean-Botkin; Tom Costigan; Oxford
Subject: Proposals

Dear Cheryl, Katrina, Susan and Tom,
Sarah Ramsey is sending a proposal for an investment committee which Ray and I support.
Thank you,
Margaret