

Town of Southington  
Board of Finance  
Wednesday, December 11, 2013

STENOGRAPHER'S NOTE: The Minutes are now being prepared in summary style. Please refer to the audio or videotape for more details.

Appropriations from Contingency Account:

Approved to date.....	\$ 50,000
Approved this meeting.....	<u>10,000</u>
Total Appropriations.....	\$60,000

Appropriations with Revenue Offsets:

Approved to date.....	\$ 205,203
Approved this meeting.....	<u>159,162</u>
Total Appropriations.....	\$364,365

Chairman John Leary called the Regular Meeting of the Town of Southington Board of Finance to order at 7:00 p.m. in the Council Chambers of the Town Hall with the following members in attendance:

Joseph Labieniec, Edward Pocock, Jr., Kevin Beaudoin, James Coleman, Sr., & Sandra Feld

Also in attendance: Emilia Portelinha, Finance Director  
Garry Brumback, Town Manager

The Pledge of Allegiance to the American Flag was recited by everyone in attendance.

**JOHN LEARY, CHAIR, Presiding:**

**III. Public Hearing Items**

None

**IV. Old Business**

1. Approval of Minutes from the meeting of November 13, 2013.

Mr. Labieniec made a motion to approve and Mr. Beaudoin seconded. Motion passed unanimously on a voice vote.

The Chair handed out Town of Southington pins to Mr. Coleman and Mr. Beaudoin. Congratulations on getting elected!

(Applause)

## **V. New Business**

### **1. Southington Youth Soccer - Ans Swanson Presentation**

Ans Swanson, President of the Southington Soccer Club. The youth league, my husband is the President. Thank you for having us.

She explained she and her husband have been in the soccer world in the town of Southington, him for 39 years and me 38 years as volunteers. I want you to know we are here for the children. That's why we came in front of you and hope to get your support.

We have grown. We have around 700 to 750 kids. We are in dire need to have more opportunities to have the kids play and practice and we need desperately lights.

We have three fields and it is a lot to support. Explained in the fall we cannot accommodate our teams because it gets dark early. We have 15 teams and we need two slots per night to accommodate the kids to have practices.

Therefore, we decided on a process to try to raise money for lights six or seven years ago. At that time we couldn't fundraise anymore because we didn't have the correct paperwork. To get the correct paperwork it took about a year and a half. We started up again. Then we got stopped because our concession stand got closed down because we were totally out of Code. About 25 years with. They wanted to renew our food license but we never had one for 25 years.

They came and looked and they closed us down as it was supposedly a fire trap. With a lot of volunteer help and money we had to renovate the concession stand to the amount of about \$10,000 to \$12,000.

And, the town doesn't keep the fields up and we as a soccer club and youth league have to do that. We spend just in big numbers about \$10,000 to \$12,000 on the field with drainage problems had.

Those two items with the regular upkeep of about \$5,000 to \$6,000 a year, the money only goes so far.

We try to keep the registration for the parents affordable so the kids can play. With all that and not having lights, we just cannot serve the program as a whole. If we had lights, we could have the needed training time for the fields. We would have a better income as the concession stand would be open longer and use that as our income.

We also lost two years of income in the fall because the concession stand was not open and working with volunteers, nothing gets done that quickly.

We need to have the fields lighted at the cost of \$180,000. We will try to fundraise like we have in the past. We really need your support and your money to help us out.

I've been before the Blue Ribbon Committee a few times in the last year or so where I spoke about every other sentence saying we need lights however, that hasn't gotten us any further than that. They might know it, but they haven't done anything about it. I hope you will be more responsive with your support.

We have to keep up with the competition in other towns that can play at night and have more practice times and have more games situations.

With all that, I hope you understand this is not a luxury. It has now become a necessity.

Thank you very much.

Mr. Coleman thanked them for their years of service. He asked about registration fees. Ms. Swanson said in the travel it is \$210 per child and it goes down with each child in the family to \$150.

The youth league is \$60 for family of more than one and \$45 for individuals.

The youth league only plays in the fall and that is a recreational league. Everybody plays the same amount of time. No standings. The soccer club has recreational teams but it is travel recreation and we also have the competition travel as well.

Between 250 and 300 in the fall club group. And, the other 500+ are in the town youth league.

Total revenue collected from registration in the soccer club is about \$120,000.

The chair asked if there has ever been a defined process for building a building, putting up lights. Did anybody representing the town ever say, if this is what you need to do if you want to put up lights. If you want to build a building, this is what you need to do. Has a process ever been given to you in all those years? Ms. Swanson said not that she could think of. When we went from Derynoski to Rec Park, which only had one field at that time and thru the effort of Joe LaPorte, with help from the town, they developed the two fields on the top. Later on, they cut the trees down and buried the stumps in the ground and after a while it started to sink. But anyway, not that I can ever remember did we have a process.

The chair asked the lights going from nice to have to a necessity, is that because of the amount of participants in the sport? Ms. Swanson said the amount of participants and the success we have. Soccer is a little more popular.

Discussion.

We have to keep up with the competition. To me, it seemed in the last two years, the fall has been extremely difficult because of natural light. We have a session from 5:00 to 6:30 and then 6:30 to 8:00 pm. We ended up having to cut the practice to one hour to get them in.

Discussion.

We are surrounded by woods and we are very concerned about safety, as well. We have little boys and girls there and it is not light enough.

We can't have games during the weeks because we have no lights.

Discussion about what has changed in the past few years that has caused a reduced amount of time for practice.

Discussion about "competition". Why would a youth go somewhere else? Ms. Swanson said if we cannot provide the norm of 1.5 hour twice a week for every team, we are not competing. Everybody else is doing it. They have the flexibility they can throw in an extra practice or a game during the week. We can't. We have no lights.

Mr. Beaudoin pointed out the soccer seasons are longer. It ends the third week of November. There are a good four or five weeks you couldn't even practice during the week but you could play on the weekend. If it rains on the weekend, you don't play at all. To get good in a sport, you need to practice. It's not the games. It's practice time.

Discussion.

Mike (Inaudible), fundraiser chairperson advised our kids are going to neighboring communities to take advantage of lights. Cheshire has lights. A lot of girls are going to Cheshire. Middletown has teams that play at night.

Discussion.

Kevin Hubert, 50 Holland View Drive, a coach, spoke. He was brought up in Farmington and they have every light you want to know about. The one thing I hear from my kids regularly is they want more practice time. Two nights a week, 1.5 hour each night is not enough. I don't want to go to other towns. The biggest thing we're battling is premiere leagues.

Discussion.

We want to keep the enrollment up and the competitive level to where it is. In Farmington, as soon as they put the lights in and had the ability to practice more, their enrollment went up over 25% the

next year. And, they became more competitive and continue to be very competitive in soccer. That's what we're trying to build - a more competitive program.

We feel strongly with your support and the lights, we'll be able to have that.

The Chair noted the lights cost \$200,000 to put lights on the upper fields. Now the question becomes what is the process. Who pays? What is our cost sharing? This is very difficult because different leagues are doing different things.

Discussion.

If we do the lights, who pays for them? Mr. Brumback said to date; the only lights that the taxpayers have bought have been associated with BOE fields. The league fields, the leagues themselves have paid for the lights and to the best of my knowledge are maintaining it. We are subsidizing the leagues with a certain amount of money but certainly not enough to put lights in.

As to your point about process, Mr. Brumback commented we need to make sure there needs to be a certain amount of ownership from the leagues as that is the expectation from all the other leagues. The fundraising capability and the parents and family participating in the support of those leagues is a critical thing. Having said that, the soccer league is in a unique position than some of the other sports and from my perspective there is an opportunity here for us to do something that we haven't done before. That doesn't mean it can't be done.

I'd like to find out what kind of fundraising you are able to do, have done already, what you have in the bank to contribute towards the purchasing of the lights and potentially an annual donation to the town in order to pay that note, if you will. That would allow them then to have immediate solution to their problem --- get lights and grow the league and operate the concession stand more than they're able to now, but not set them so far apart that we undermine the enthusiasm of the other leagues that have bought and paid for the lights on their own.

Discussion.

The league maintains and the town pays the electrical bill it was clarified.

Discussion.

The Chair said he would like to remand this back to the town manager and agree to visit this again at the January meeting and have you come back with some options after you talk to the professional staff and the leagues and the park board. Mr. Brumback said he would do that.

Mr. Brumback said the town maintains to a certain level and the leagues enhance the standards to which the parks department is maintaining them. The leagues do extra mowing and fertilizing, et cetera. That happens on a routine basis.

Discussion.

Ms. Swanson pointed out the football field got their lights paid for by the town. Mr. Brumback will check on that.

Ms. Swanson said the town mows and lines our fields and we have a great relationship with them. They do a nice job. Two years ago we lost half a field which we cannot because we need every piece of grass we can. We had to shut half the field down because of drainage. It was forever under water. The town didn't correct that. We had spent over \$10,000 to fix that. It is town property.

If you took the 10,000 and the 10,000 or 12,000 we spent on the concession stand, we'd have \$22,000 right there to go towards the lights.

To fix the goal (inaudible) it is \$5,000. That is a lot of money.

Mr. Pocock said the other leagues get financial backing from the town and some of that is unbalanced. Soccer doesn't quite get as much and I'd like that taken into consideration by the town manager when he is doing his review.

Discussion.

Mr. Pocock said it was his opinion that we need to be fair with what we do from the town.

The Chair asked the town manager to look at the money given to the various leagues and how it is allocated as that is important to our budget. And, will it be the recommendation that that number be increased or allocated differently? There is formula.

And, take this issue and come back with a recommendation. We need to have a process for the future.

We will commit to this group that by the next meeting we will have some options on the table to discuss.

Ms. Feld pointed out if we do this for one league, we should certainly expect that the other leagues are going to come to us for the same thing.

Discussion.

Mr. Brumback commented a relationship with these leagues that puts them in a position where they can support repaying the town, if you will, for the lights. We can work through those issues and we ought to be doing that for the other leagues.

The Chair asked regarding the park board, what is their role in all of this. Mr. Brumback said their role is advocacy and they do have the ability to advocate on behalf of the league. Their connection is with the citizen and the town that does have the resources. Mr. Brumback will talk to the board.

Discussion.

Mr. Labieniec said he would be curious as to how much could be paid back within a five year period taking into account fundraising, fees, et cetera. Those would be important numbers to look at.

Mr. Brumback said we also have to approach the council with this, too, from a policy perspective.

Discussion of having a defined process for the future. I'm in favor of the youth sports and this is a great stepping stone. Go into it with an open mind.

Ms. Feld said it will give us answers to questions we've asked for a long time.

## **2. Approval of Board of Finance 2014 Meetings Schedule**

After discussion, Mr. Labieniec made a motion to approve which was seconded by Mr. Pocock and Mr. Coleman. Motion passed unanimously on a voice vote.

## **VI. Assess current financial state of the town**

### **1. Review revenue vs budget**

Ms. Portelinha explained we are five months into the year. Our prior year's tax collections are \$210,000 above budget. Interest on taxes about \$36,000 above budget. Building permits and fees \$170,000 above budget. Interest on investments are trending fairly close to budget. The town clerk fees are \$130,000 above budget. We've had a surge in activity as far as these town clerks fees go. Fairly busy with development in general. The Vo-Ag tuitions are anticipated to be about \$40,000 above budget or maybe a little higher if the rates are allowed to be changed. You know about the BRRFOC/TROC money that was just received which is another \$101,000. As far as the other revenue, I don't see anything dramatically lower or higher than projected.

Next month Ms. Portelinha will come before the BOF to realign our revenue with the state budget. She explained the allocation process. It should be a net zero allocation, just a reshuffling of the numbers.

Discussion.

### **2. Review expenses vs budget**

Ms. Portelinha advised she reviewed the expenses and there is nothing that stands out as an overage or underage. Just a note that in the highway department the leaf pickup is pretty much completed. The rest of the invoices will be submitted shortly.

Discussion.

**3. Discuss unplanned items that impact revenue or expenses**

Nothing to report.

**4. Sub Committee Reports (Emphasis on financial aspects)**

The Chair noted the following sub committee assignments:

Ms. Feld asked to be on the sewer committee along with public works. The Chair said he would contact the chairperson of the sewer committee and then advise Ms. Feld.

Self Insurance Committee: Joe Labieniec. The council has appointed him as Chair of that committee. Also, Kevin Beaudoin.

Sewer Committee: John Leary will represent the BOF. We'll call to see if Sandra Feld could also be added based upon the size of the committee.

Open Space: Ed Pocock will continue on that committee.

Educational Buildings: Mr. Pocock will continue there. He has been involved as Chairman of the Middle School Building Committee.

Mr. Brumback advised that the Educational Capital Building Committee is going to be dissolved on Thursday (tomorrow).

Public Works Committee: Jim Coleman and Sandy Feld.

Investment Committee: Jim Coleman as Chair and Kevin Beaudoin. They will make recommendations as to what staff they need to have on the committee to be able to review our investments and use of cash. The chair will decide when and where and how often he would like to have those meetings and report back to us.

Liaison to the Park Board and Recreation: Joe Labieniec and Kevin Beaudoin.

The ordinance committee doesn't have a financial impact at this point. We haven't been asked to have a member on that committee. As elected members we can attend every meeting and you can speak under elected board communications or public communications.

I will turn the list over to the town council for the various chairs to be in touch.

**A. Sewer Committee**

Mr. Leary reported on a quick and very brief meeting. There will be a lot of financial aspects coming from sewer as a lot of the infrastructure is aged, it's failing and needs to be rebuilt. The cost hasn't been sorted out. Very extensive work has to be done to our sewer infrastructure to maintain what we currently have and to expand and prepare areas in town for economic expansion. Stay tuned on sewer.

#### **B. Public Works Committee**

Ms. Feld reported on the minutes of the meeting. The bulky waste is moving to every other week starting this week. The leaf program is pretty much finished. The mailbox was an issue that was brought to the town council and its \$75 for the package (\$50 for the box and \$25 for the pole with no installation included).

The ordinance committee is working on getting information school access walks. The project will consist of the residents taking over the maintenance of their sidewalks once their sidewalks are repaired. It's a hefty financial aspect. It will be years. The anticipation is as each area is completed, the residents in that area would take over those sidewalks.

#### **C. Middle School Building Committee & Education Capital Building Committee**

Mr. Pocock advised both schools are moving along. Winter is early this year and we weren't quite enclosed where we wanted to be, but they're doing a good job. We're running on budget. We're out of the ground --- that's going in the right direction. Parks & Recs is now using our gyms for Friday & Saturdays. That is great. Newfield was very cooperative.

The Education Capital Building Committee will be dissolved tomorrow at 4:00 pm.

#### **D. Open Space Committee**

Mr. Pocock commented right now the big thing is the project at Crescent Lake. We're working on putting a company in line to do a further study on the one that was provided by UCONN. Dawn Miceli has been following up on that very nicely. Everything going good in open space.

#### **E. Self Insurance Committee**

Mr. Labieniec stated on the budget, we are approximately 4% under budget for the year --- a good sign. There is an issue that Lindberg & Ripple is looking into with Anthem regarding whether or not the appropriate amount of money for prescription drugs has been in there this year. We anticipate a bump next month as it corrects itself.

The funding for fiscal year 2014-15 was set. For the current fiscal year we're in the budget is \$21.85 million. The committee unanimously approved the recommended budget for next year which is \$23.1 million. An increase of 4.7%. For this fiscal year, it was an increase of 6.5%. Slightly lower percentage increase this time than last year. That is subject to review.

Discussion.

Secondly, there is always a split of funding between the BOE and the town side. It is current 76.5 BOE and 23.5% town. There was a half percentage point different made this year where the BOE was moved to 76% and the town moved to 24%. The reasoning is if you look at the historical usage, the BOE is a little over 71% this year. If you look at the prior three fiscal years, the average was below 76%. It was something the committee felt moving forward with as a more appropriate breakdown of the costs. Lindberg & Ripple will provide more information at the January meeting so that is subject to review at the January meeting.

**F. Gura Building Plan Review Committee**

Nothing to report.

**G. Investment Committee**

Nothing to report.

**H. Parks Board Liaison Report**

Nothing to report.

**I. Health & Well Being Committee**

Nothing to report, we'll take this off the agenda.

**J. Other Committees**

**5. Board Communications**

Mr. Labieniec brought up the reports for the revenues and expenditures in the MUNIS System. How much flexibility is there? Is there a way to really kind of better analyze this?

Discussion.

Ms. Portelinha said the data could be dumped to Excel.

Mr. Labieniec asked if there was flexibility to dump the information to Excel and then sort it to do blocks; above or below budget. It'd make the analysis easier.

Discussion.

Ms. Portelinha will dump the information into Excel, send it would and the members would play with it to see how they would like the information set up for easier analysis.

Discussion.

The second thing, Mr. Labieniec asked the town manager about shared services for fiscal year 2014-15. The four main categories were: human resources, IT, purchasing and legal. My comment to you was for that fiscal year budget, can we get some type of an idea as to what efficiencies were gaining there. Can you quantify that in some type of an addendum?

Mr. Brumback said that it is the intent. The legal is off the table. There really is no value in sharing services with legal.

We're focusing on purchasing, human resources and IT. It'll come down to efficiencies. Human Resources is going to be expensive than it currently is but the capability will increase substantially greater than the expense.

We can do that report for you as that is part of the analysis. I don't want to mislead you into thinking there is going to be cost savings associated with these.

Discussion.

Mr. Coleman asked if it is not cost savings you are after, what is the intention with human resources. Mr. Brumback responded: capability. Mr. Coleman commented that the BOE budget is on that once something goes in there, it's in there and it is not reduced. You should probably take into consideration the fact that if you optimize this and it falls inside the educational budget and becomes more costly than it feel to the responsibility of outside the educational budget. Mr. Brumback stated we are looking at how you create these capabilities even if you end up aligning them with an education department without increasing the minimum budget requirement or the MBR. MBR is a very big deal. We're looking at ways to make sure that as we do these kinds of things, we aren't irrevocably increasing somebody's budget that if we can't --- if it fails and it may --- we can't then undo it.

Purchasing is easy. It is a capability we don't have on the town side but the BOE does and they've agreed to help work us through into their system. A capability increase that is fairly significant. A potential for cost savings, but it is the capability that is more valuable.

The human resources is just an expediential increase in capability. And, it is going to cost us more.

Your point, Mr. Coleman, is spot on and we have talked about that and if we can't do that without increasing the MBR, we'll bring it to you as well as part of the decision cycle.

Mr. Labieniec commented to the BOF members: In terms of the concept as we approach the budget season, as a general statement I'm uncomfortable with the concept that the budget as presented by either the BOE or town is not accurate. My hope is we can work very closely with the BOE and the town administration to get to a point where we can fund budgets as presented. What I've been struggling with over the past few years is that if a budget is presented to us at an 8% increase and we cut it down to, for example, 4%, there is a feeling we accomplished something because we cut the budget in half. My question is if that same budget were presented t 4%, would we have approved it?

Discussion.

There is no guarantee here and I am far from saying I'm voting for both budgets in full, but I will say to you that I am entering this budget season differently. I would like to see us get to a point where we can fund budgets as presented if we feel they are appropriate for the town and responsible for the taxpayers of Southington and the benefit of the increases outweighs the cost.

Discussion.

Personally, this is how I am entering this budget season.

The Chair commented for the last three years we have sent a clear message to the town and to the BOE. We've asked them not to sandbag the budget. Give us an honest budget based upon need.

Discussion.

If we have to have a budget of trust we certainly can continue on that same philosophy that we ask for an honest budget based upon need. There are times you have to review the budget, the needs in town, the grand list, impact on taxes and make a cut recommendation.

Having the philosophy that every budget comes here to be cut shouldn't be the philosophy we enter with. We do do a reprioritizing of the components within the budget, services provided or expansions of programs presented in the budget. I have a similar philosophy but always mindful that we may have to advise the town council in what the priorities of the spending area.

Discussion.

Ms. Feld said we take a legitimate look at the request and decide based on the needs of the entire town. I think that is what we do.

Mr. Coleman said our job here is not to judge right or wrong but to represent everybody. One thing which is special with respect to finance is a part of a budget that is guaranteed never to be decreased

but can only increase. It's unique in finance. Most citizens don't understand the fact that your education budget can never be cut by mandate. It can only go up. Never down.

I think we need to have integrity as we sit here and we need integrity in that budget coming to us, as well. We believe in excellence in education and we believe in excellence in budgeting and reporting and we're asking for cooperation.

Discussion.

## **VI. Public Communications (Excluding Public Hearing Items)**

Arthur Cyr, 103 Berlin Avenue. I was hoping when you went through 6-F you would talk about the Gura building. I'm curious, has the BOF gotten the details of the fundraising and is anybody tracking that? We tried to put together the numbers that were mentioned in a recent presentation and we weren't even close. Have you looked at their projected first three years budget to see if they have viable budgets? If not, could somebody please look at it?

As to the soccer presentation done tonight, I have no children, grandchildren and I know nobody in the soccer league. When we spend money on recreation, if that takes 500 kids off the streets and away from their computers, that's a good thing.

Discussion.

I was surprised to hear the parks board say they have no control over this because they don't have a budget or control revenues. I was blown away they basically told the soccer league they needed to go to the BOF and other people.

I know for 30 years they've been doing their own thing and some people don't like change. They have 750 kids but a lot of them are in the over 14 that play on regular fields. They want them to play at Rec Park but we have a nice new community field --- the turf field - up at the high school. They can play and practice up there. It is available and it is already lit.

Discussion.

It amazes somebody comes in for lights for two fields at \$200,000. I would have thought they'd come in for lights on one field instead of asking the town to take the whole bite all at once.

The Blue Ribbon Commission for Parks, we know we need to do more for kids' recreation. The more we spend on recreation, the less we'll spend on drug rehab, et cetera. We won't be worrying about why are kids are getting fat and don't get enough exercise. I'm a firm believer in that.

Before we build another park in the northern part of town, we should definitely keep expanding our lights.

Speaking of the turf field, where do they appear in the town budget? I am very interested in where their expenses are going to show up and I am very interested in where their revenues are going to show up. They're not part of the BOE and they're not part of the parks department. Rather than have to go through public hearings, we need to set up a couple sections for our turf field. We have different kinds of revenues and expenses. I would like you to think about that ahead of time.

Discussion.

As to Mr. Labieniec's comments, I remember the BOE coming before this BOF and they said you accepted Mr. Brumback's budget, why won't you accept Dr. Erardi's budgets? The important word is trust. There's no reason by the BOF or town council should trust the BOE because once the money goes in, it never comes back out.

Discussion.

I love the philosophy of accepting a budget for what it is, but you also have to trust the person coming. The turf field \$43,000 in yearly savings that they as a BOE allowed us to think we were going to get, still haven't gotten it for last year or this year. No trust. No integrity. Last year we got zero dollars from the BOE at the end of the year to go into our Rainy Day Fund.

## **VII. Review Long Range Plan and Priorities**

### **1. Review status of LRP items in current fiscal year budget**

#### **A. Status /Reprioritizations**

Nothing to report.

#### **B. Strategy Discussion**

Nothing to report.

## **VIII. Conduct Administrative Business**

### **1. Consent Agenda**

A.	Appropriation	\$225 *	Youth Services - Outside Programs (Spec Rev)
	Appropriation	\$278 *	Youth Services - STEPS (Spec Rev)
B.	Appropriation	\$4010 *	Emergency Management - Contractual Services

C. Appropriation \$3728 \* Youth Services - Enhancement Grant (Spec Rev)

D. Appropriation \$155,152 \* Board of Education - Operations

Ms. Feld made a motion to accept the Consent Agenda. Mr. Beaudoin seconded. Motion passed unanimously on a voice vote.

## 2. Manager's Memos

1. Appropriation \$10,000 Town Manager - Legal Fees

Ms. Feld made a motion to approve for purposes of discussion. Mr. Pocock seconded.

Ms. Feld asked for more details on the legal fees, if possible. Mr. Brumback advised this represents four bargaining units and the associated contracts. We started with \$20,000. Right now all four are going to mediation. One has resolved and three have not yet been resolved. I was conservative in what I asked for and this has become a much bigger challenge than I had hoped.

Motion passed unanimously on a voice vote.

2. Appropriation \$38,926 \* Capital Fund - Widen/Resurface/Drainage

Transfer \$25,000 Highway - Overtime Pay

Transfer \$10,000 Parks - Program Supplies

Mr. Brumback explained the appropriation should have in fact been on the Consent Agenda as that represents money that was already received from the water department. It is not coming out of the contingency fund. We've got the check.

Mr. Labieniec made a motion to approve which Ms. Feld seconded. Motion passed unanimously on a voice vote.

**Meeting Adjournment** - Mr. Labieniec made a motion to adjourn. Ms. Feld seconded. Motion passed unanimously on a voice vote.

(Whereupon, the meeting was adjourned at 8:40 o'clock, p.m.)

(Whereupon, the meeting was adjourned at 9:15 o'clock, p.m.)

