

THE LEDGER

INTEREST EARNED



With the GFOA-PA Annual Statewide Conference fast approaching, we're reminding GFOA-PA members that this event is a powerful resource, just like *The Ledger*. This is a member-driven event, and the GFOA-PA Conference Committee is grateful to all members who answered the call for speakers and presentations.

This year's proposals have paved the way for a relevant agenda for finance professionals. There will be sessions focused on how to infuse AI into your day-to-day through a financial lens, as well as sessions tailored to balance the big, hairy, audacious goals of your township. Come ready with business cards in hand, and share your badge on LinkedIn to let your network know you're attending Pennsylvania's premier finance conference.

In this edition of *The Ledger*, you'll learn more about the conference, alongside Region Chairs' event announcements and member celebrations. Also, learn how GFOA-PA has launched a member scholarship for the national Certified Public Finance Officers (CPFO) Program.

The GFOA-PA Communications Committee welcomes members who are interested in sharing their expertise and contributing an article to *The Ledger*. Pamela Heard, MPA, CPA, and a member of the committee, shares an insightful article on funding long-term liabilities in small government.

If you have insight, best practices, or lessons learned that could benefit fellow finance professionals, the Communications Committee encourages you to submit a piece and be part of the conversation.

GFOA-PA GROWTH: PARTICIPATION AND APPRECIATION



It's hard to believe that we are almost through the 1st quarter of 2026 and are less than 2 months until our Annual Statewide Conference! Time really does fly by!

On behalf of the State Board, I would like to extend a THANK YOU to Ami Tarburton (North Penn Water Authority) for her service on our State Board as Treasurer and East region delegate, and wish her well as she continues her role on the PLGIT Board of Trustees. We would also like to welcome Todd Grady (Ferguson Township) for his appointment to our State Board, effective January 2026.

GFOA-PA has grown over the past few years, and you can get involved in our organization in many ways – attend one of our regional sessions (held 3-4 times per year), become a member of your regional board (another great way to meet and connect with your fellow colleagues), join a committee, and attend our Annual Conference.

For more information on the many benefits of GFOA-PA, visit our website, gfoapa.org, log in to your account, and access our job board, resource documents, member directory, or the many other features accessible for members only!

We will be back in Lancaster on April 26 – 29, 2026, at the Marriott at Penn Square for our Annual Statewide Conference. I am pleased to announce that GFOA-PA is sold out of sponsorships and vendor opportunities, and conference excursions are filling up fast! Information about excursions and networking can be found on our website under the education tab, 2026 conference. I look forward to connecting with you at the conference!

Best regards,

Terri Noll
GFOA-PA President

Become a Contributor

We want to hear from you! Share your insights, and success stories by submitting an article for inclusion in *The Ledger* newsletter. Help us inform and inspire – [Click here](#) to submit content to gfoapa.org!

EAST REGION UPDATE

GFOA-PA East Region 2026 Upcoming Events

The GFOA East Region is excited to share its lineup of educational programs and networking opportunities planned for 2026. We've put together a mix of timely professional development sessions and informal gatherings designed to keep members informed, connected, and engaged throughout the year.

PFMAM and PARS OPEB Presentation & Golf Outing

Join us for a morning of learning followed by a networking golf outing at a great venue.

- Date: April 16, 2026
- Location: Five Ponds Golf Club, 1225 W Street Rd, Warminster, PA 18974
- Schedule:
 - Registration: 8:30 AM
 - Presentation: 9:00 – 10:30 AM
 - Golf: 11:00 AM (Separate additional fee)

This session will focus on OPEB-related topics relevant to municipal finance. Golf will follow for those interested. Registration is currently open for this event!

Liabilities Related to Ancillary Benefits

Later in the summer, we will host an educational presentation led by Joe Alfonsi of Triben, addressing liabilities associated with ancillary benefits.

- Date: August 12, 2026
 - Time: 2:00 PM
 - Location: Delaware Valley Trust, Horsham
- Registration information will be sent out in June.

—GFOA-PA East Region Board of Directors



Photos from GFOA-PA East Region 2025 Holiday Event.

WEST REGION UPDATE

2026 GFOA-PA West Region Event Dates

Monday April 27th
GFOA-PA Conference Meet Up
5:30PM - Southern Market

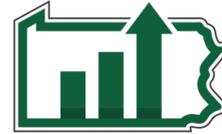
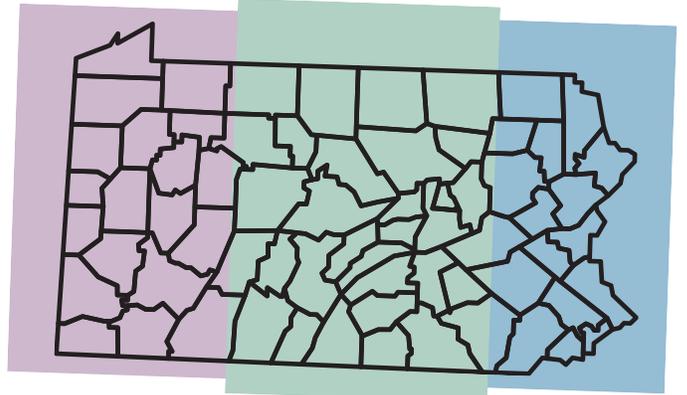
Monday May 18th
Paid Considerations for Fire
11:30AM - Township of Moon

Thursday June 25th
Educational Event
Monroeville Park

Thursday August 6th
Networking
Topgolf

Thursday October 15th
Educational Event
Soergel's Orchard

Thursday December 3rd
Holiday Luncheon



GFOA-PA

COPY. PASTE. PROMOTE

(Your ad could be right here in *The Ledger*)



Quarter Page Ad - \$200/issue

Half Page Ad - \$350/issue

Full page Ad - \$500/issue

Email info@gfoapa.org
for more details



CENTRAL REGION UPDATE

[The Central Region](#) proudly recognizes Todd Grady, CPFO, Director of Finance for Ferguson Township, on earning the distinguished Certified Public Finance Officer (CPFO) designation through the Government Finance Officers Association.



Todd, a valued member of the GFOA-PA Board of Directors and the Central Region, began his CPFO journey after transitioning into local government following 18 years in the

nonprofit sector. Seeking to strengthen his expertise and build credibility in his new role, he embraced the rigor of the CPFO program as a pathway to deeper professional growth. His achievement was recently celebrated by the national GFOA on LinkedIn, underscoring the significance of this milestone.

Reflecting on the experience, Todd shared, “The biggest thing I learned was the ‘why’ behind things... instead of just following the path, you kind of know why you are going down the path.” His insight captures the heart of the CPFO program—developing leaders who not only understand best practices, but the principles and purpose behind them. The CPFO program equips public finance professionals with comprehensive knowledge grounded in ethics, leadership, and industry standards.

To encourage members to pursue this respected credential, **GFOA-PA will award two scholarships covering the full \$600 one-year enrollment fee.** Applications will be accepted through June 30, with awards announced at the September Board Meeting.

All GFOA-PA members interested in advancing their leadership journey are encouraged to learn more about the CPFO program and apply for the [GFOA-PA scholarship](#). Investing in your professional development today can strengthen both your organization and the communities you serve.

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GFOA-PA ANNUAL CONFERENCE SESSIONS

As we continue the conversation around the upcoming GFOA-PA Annual Statewide Conference, the education program is already taking shape with timely, practical sessions designed to meet the evolving needs of public finance professionals. While additional details will be shared soon, the current lineup reflects the depth and forward-thinking perspective attendees have come to expect.

This year's program features a strong emphasis on innovation and operational alignment. Shahrzad Rizvi of OpenGov will present **ERP + Payroll Alignment**, identifying how payroll data is frequently disconnected from budget systems. Adam Seger, REBC, with Acrisure, will lead **Beyond the Balance Sheet: Investing in Employees Through Smarter Benefits**, focusing on how to evaluate medical coverage through a new lens to strengthen employee retention.

Emerging technologies and long-range planning will also be highlighted. Vince Visoskas of Middletown Township will present **Using A.I. in Budgeting – Dive into the Future**, offering practical insight on how free AI tools can help with budget preparation. The Synario team – Jim Arms, Jamie Schlesinger, Michael Nicolescu, and Brandon Rosenbluth – will guide attendees on how to balance ambitious municipal goals with fiscal responsibility and transparency while building a long-term financial outlook for sustainable success.



GFOA-PA CONFERENCE

LANCASTER MARRIOTT at Penn Square, PA

Date: APRIL 26-29, 2026

20 CE Credits

Networking Event

A collage of images related to a dining event. It includes a street view of Southern Market, a plate of food with chicken and rice, a group of people dining at a table, and a plate of pasta with sauce. The GFOA-PA logo is also present.

**Dine Around
at Southern Market**

Monday, April 27, 2026

West Region
Meet-up:
Will meet at 5:30pm

East Region
Meet-up:
Will meet at 5:00pm

GFOA-PA ANNUAL CONFERENCE (CONT).

Modernization and infrastructure financing remain key priorities. James Harris with Workday will present **Modernizing Municipal Finance: The Path to Digital Transformation**. Andrew Maher of Stevens Lee will address **Navigating Legal Constraints in Public-Private Partnerships (PPPs) for Infrastructure Financing**, pinpointing key issues related to PPP financing.

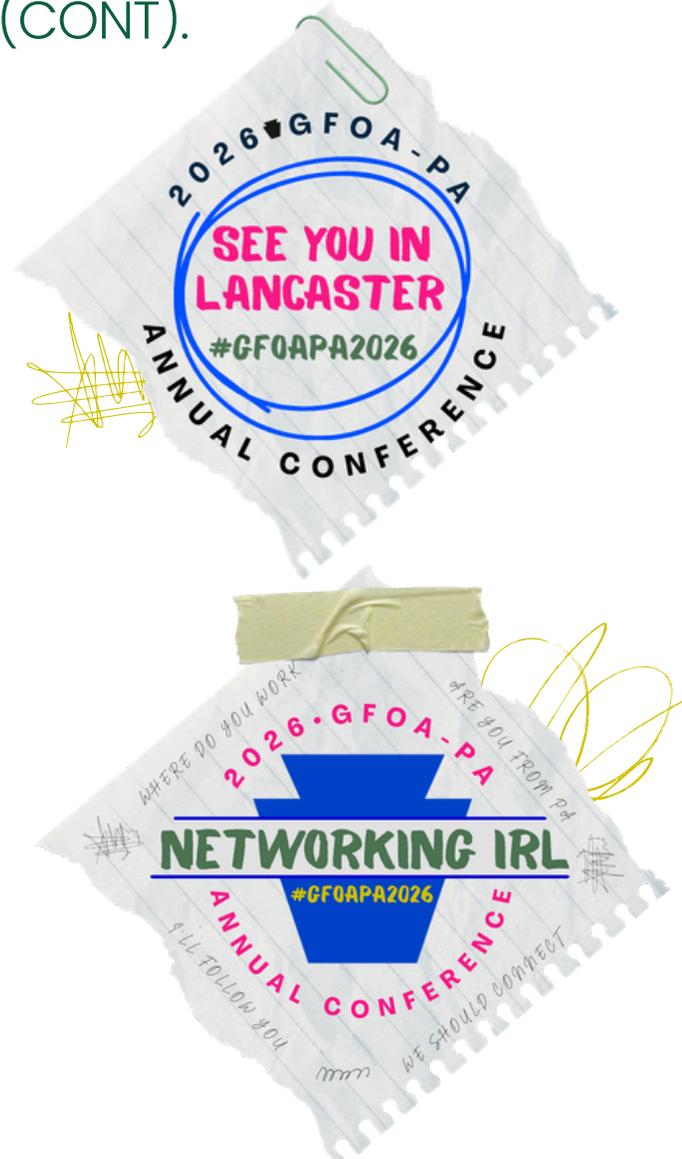
Core governmental fundamentals are equally represented. Glenn Dickerson of Limerick Township will guide individuals new to finance with sessions on **Financial Accounting and DCED Deadlines and Guide to Local Municipal Budgeting**.

A panel featuring Jen Caron of Eckert Seamans, Garrett Moore of Public Financial Management (PFM), and Chris Hoffert of Stifel will present **You Have a Capital Project, How Are You Going to Pay for It?** A discussion on the optimal source of funding for long-term capital projects and best practices on securing funding. Terri Cunkle with the Pennsylvania Department of Community and Economic Development will lead **Basics of Local Government – Year End Reporting**, ensuring clarity around state reporting requirements.

Regional collaboration improving municipal financial resilience will be explored by Kimberlee MacMullan of the Centre Region Council of Governments in **Stronger Together: Financial Benefits of Regional Shared Services**.

In addition to these sessions, attendees can expect a timely GASB Update, a comprehensive Legislative Update, and practical Excel classes designed to strengthen technical skills and support day-to-day financial management.

This impressive education lineup reflects the challenges and opportunities facing local governments today. The GFOA-PA Conference Committee is grateful for all submissions, and for the quality and thoughtfulness they bring to GFOA-PA members. More sessions and details will be shared soon as we continue preparing for another impactful statewide gathering.



Like and share this year's
conference badges



FROM CONCEPT TO COMMITMENT: FUNDING LONG-TERM LIABILITIES IN SMALL GOVERNMENT

Pamela Heard, MPA, CPA

Small governments face the ongoing challenge of balancing immediate service needs with long-term financial obligations, such as employee pensions, post-employment benefits, and infrastructure maintenance. Without careful planning, these liabilities can quietly undermine fiscal stability. By adopting structured long-term financial planning, municipalities can protect their fiscal health while meeting community needs.

Understanding Long-Term Liabilities

Municipalities need a clear picture of long-term liabilities and their timelines to prevent sudden budget surprises and to make smarter decisions. Tracking obligations and presenting them clearly in budgets allows officials and residents to understand the municipality's true fiscal position.

Capital budgeting is a key tool for managing long-term liabilities. Unlike the annual operating budget, which addresses day-to-day expenses, a capital budget focuses on long-term investments such as roads, buildings, parks, utility systems, and major equipment with significant costs and long useful lives. While Pennsylvania law does not require a capital budget, many municipalities adopt one as a best practice.

Both the Government Finance Officers Association (GFOA) and the Pennsylvania Department of Community and Economic Development (DCED) recommend capital planning (GFOA, 2023; DCED, 2025). A rolling five-year Capital Improvement Plan (CIP), updated annually to identify projects, set priorities, outline funding sources, and establish timelines, provides the most effective framework for clarifying, tracking, and planning for long-term expenditures.

Benefits of capital planning include:

- Spreading costs over several years to avoid sudden tax increases or accumulation of new debt
- Aligning capital spending with long-term goals such as infrastructure sustainability, economic development, or public safety
- Enhancing transparency for residents and demonstrating fiscal responsibility

Common funding sources include general obligation bonds, state grants (PennDOT's Multimodal Transportation Fund or DCED programs), liquid fuels funds, impact fees, and federal aid. Pennsylvania's township, borough, and third-class city codes authorize borrowing for capital projects and adopting multi-year plans. Even small municipalities can scale down these concepts and implement longer-term planning such as a five-year road improvement schedule or equipment replacement plan to manage resources effectively.

Revenue Strategies and Reserves

Establishing deliberate funding strategies for long-term liabilities is equally important as budgeting. Small governments can create dedicated funds or sinking accounts for anticipated costs, gradually building reserves rather than waiting until payments are due.

The GFOA article Rethinking Reserves emphasizes that local governments should move beyond basic "rainy day funds" and manage reserves strategically (GFOA, 2023). Traditional guidance, such as holding one to two months of expenditures, often does not reflect a community's unique fiscal pressures.

FROM CONCEPT TO COMMITMENT (CONT).

Reserves should be linked to measurable risks, including economic downturns, revenue volatility, and natural disasters, while serving multiple purposes such as stabilization, emergency response, capital investment, and debt service. Aligning reserves with these risks allows municipalities to integrate them with multi-year capital plans, ensuring projects are funded without sudden tax increases.

Diversifying revenue sources strengthens fiscal stability. Combining property taxes, fees, grants, and other revenues reduces vulnerability to economic swings and provides predictable funding for both operational and capital needs. Municipalities should monitor reserve levels annually and adjust targets based on fiscal conditions, emerging risks, and new priorities.

Practical Example: Wright Township

With a 1.5 FTE administrative staff, Wright Township in Luzerne County has steadily advanced its long-term financial planning by integrating several best practices. The township added a formal five-year Capital Improvement Plan (CIP) to its annual plan, allocating \$2,217,030 in 2025 for critical infrastructure, park improvements, and vehicle acquisitions for the Department of Public Works and Police Department.

To ensure these projects are sustainable, the Township has established dedicated reserves that gradually fund anticipated costs, reducing reliance on sudden tax increases or debt. Revenue is diversified through a combination of local taxes, state grants, and other funding sources, providing predictable support for both operational and capital needs.

Wright Township also actively reviews costs by evaluating pension contributions and leveraging shared services for infrastructure maintenance, improving efficiency without cutting essential services. The Township is currently working with DCED on a Police regionalization study. Finally, the Township engages residents and stakeholders through public meetings, newsletters, and visual project timelines via social media, building transparency and trust while fostering community support for multi-year initiatives.

By applying these strategies in concert, Wright Township demonstrates how small municipalities can balance immediate needs with long-term obligations, maintain fiscal stability, and advance sustainable community development.

Managing Costs Effectively

No financial strategy is complete without reviewing costs. Examining pension plans, adjusting contribution policies, and exploring shared-service agreements for infrastructure maintenance can reduce future obligations without cutting essential services.

Many Pennsylvania municipalities maintain separate pension plans for different employee groups, creating administrative inefficiencies and higher costs. Consolidating plans or adopting a statewide system can streamline operations (Auditor General, 2023). Municipalities can also leverage shared services to enhance efficiency and lower costs. The Governor's Center for Local Government Services provides guidelines for collaboration on public safety, public works, and administrative functions (DCED, STMP). Pooling resources helps municipalities achieve economies of scale, reduce costs, and improve service delivery.

FROM CONCEPT TO COMMITMENT (CONT).

Communicating with Stakeholders

Residents, employees, and boards should understand both challenges and solutions and foster support for long-term planning. Effective communication builds trust and encourages collaboration, which is essential when implementing long-term strategies.

For example, a municipality planning a multi-year road improvement project could:

- Host public meetings to explain project timelines, funding sources, and anticipated tax impacts
- Share updates via newsletters, social media, or town hall reports
- Provide visual timelines showing which projects are planned, when, and how they are funded

Even small steps, such as regularly publishing reserve levels or explaining adjustments to pension contributions, strengthen fiscal health and ensure commitments today do not become burdens tomorrow. By combining structured planning, strategic funding, cost management, and effective communication, Pennsylvania municipalities can confidently address long-term liabilities.

Top Practical Tips for PA Municipalities

1. Develop a rolling five-year CIP to plan long-term investments and funding sources (DCED, 2025).
2. Create dedicated reserves for predictable funding of pensions, capital projects, and emergency needs (GFOA, 2023).
3. Diversify revenue sources to reduce vulnerability to economic swings.
4. Review costs regularly by evaluating pension plans and leveraging shared services (Auditor General, 2023; DCED, STMP).
5. Engage stakeholders early and consistently to build trust and transparency.

Resources for Further Guidance

- DCED Debt Management Handbook – Strategies for managing long-term obligations (DCED, 2025)
- Strategic Management Planning Program (STMP) – Grants for comprehensive financial and operational planning (DCED, STMP)
- Municipal Assistance Program (MAP) – Supports small municipalities in consolidating or regionalizing services
- PENNVEST Small Project Program – Low-interest financing for small-scale infrastructure projects
- Auditor General’s Report on Municipal Pension Plans – Highlights funding challenges (Auditor General, 2023)
- DEP Fiscal Sustainability Plans – Guidance for maintaining long-term infrastructure
- GFOA – Best practices for capital planning, CIPs, and integrating long-term financial impacts (GFOA, 2023)
- Act 47 Municipalities Financial Recovery Program – Structured assistance for financially distressed municipalities (DCED, 2025)



About Author:

Pamela Heard, CPA, is a part of the East Region of GFOA-PA, representing Wright Township, Luzerne County. As Township Secretary/Treasurer, Pamela oversees municipal

operations, finances, and services to ensure effective governance while balancing fiscal and legal requirements. She leads short- and long-term planning, including capital projects, to support residents, businesses, and visitors.

MEMBER SPOTLIGHT: WENDY DETTREY



What region in PA do you represent?

GFOA PA East Region, East Cocalico Township.

Can you share your current role and responsibilities within your organization?

Finance Director. I am responsible for the Township's daily financial and accounting operations, develop annual budgets, and contribute to strategic decision-making.

When you were a child, what did you want to be when you grew up?

As far back as I can remember, I always wanted to be a nurse. The medical field fascinated me, and I wanted to help people!

How did you get started in the field of government finance?

35 years ago, I started working for a local municipality in Lancaster County. I was hired as a department secretary and led different roles, and after 32 years, I left that municipality for a municipal management role.

What projects or initiatives are you currently working on or are excited about?

Currently, I am working on upgrading to a newer financial software that will improve efficiency, compliance and performance.

What has been your most significant accomplishment in your career so far?

I am very proud of my part in the development of a compost site. After applying for and receiving numerous grants for the site, the site is still up and running and is a great resource for township residents to recycle their yard waste and leaf debris.

What do you think are the biggest opportunities facing government finance professionals today?

Technology, shrinking budgets, and recruiting talent.

What do you appreciate most about being part of this association?

Definitely developing relationships with other financial professionals. It's a valuable resource that has already proven to be helpful.

Do you have any advice for someone new to this field? Is there anything else you'd like to share with fellow members?

Being part of a team is crucial. By helping and coaching, you can have a successful team. Be patient, listen, and never stop learning!

What are your hobbies outside of work?

Outside of work, I enjoy scrapbooking, baking, reading, and traveling to the beach!

JOB LISTINGS

Looking for a new opportunity in government finance? Click the job positions below to explore job openings across the GFOA-PA's network.

Visit gfoapa.org to learn how Members and Non-members can post open positions.

[AP/AR Clerk](#)

Upper Macungie Township - Breinigsville, PA

[Utilities Clerk](#)

Upper Macungie Township - Breinigsville, PA

[Revenue & Audit Manager](#)

City of Allentown - Allentown, PA

[Township Manager](#)

Upper Macungie Township - Upper Macungie Township, PA

[Non-Depository and Securities Compliance Examiner 1](#)

Commonwealth of Pennsylvania - Harrisburg, PA

[Procurement Analyst](#)

Pennsylvania Turnpike Commission - Middletown, PA

[Senior Accountant](#)

Lancaster Area Sewer Authority - Lancaster, PA

[Financial Assistant](#)

Doylestown Borough - Doylestown, PA

[Finance Director](#)

Cranberry Township - Cranberry Township, PA

[Senior Accountant](#)

Lancaster Area Sewer Authority - Lancaster, PA

[Grant Administrator](#)

Millcreek Township - Erie, PA

[Township Secretary](#)

Millcreek Township - Erie, PA



The banner features a green background with a white central box containing the text "GFOA-PA CONFERENCE". To the right, a pink box says "Register". Below the main text, a yellow box displays "Date: APRIL 26-29, 2026". At the bottom, a black box reads "LANCASTER MARRIOTT at Penn Square, PA". The GFOA-PA logo is on the left. The background includes a statue of a man and a building.

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