

CHIPPEWA COUNTY, WISCONSIN
EXECUTIVE AUDIT SUMMARY (EAS)
DECEMBER 31, 2014

**CHIPPEWA COUNTY, WISCONSIN
TABLE OF CONTENTS
DECEMBER 31, 2014**

AUDIT REPORT SUMMARY	1
APPENDIX A	
FORMAL REQUIRED COMMUNICATIONS	2
APPENDIX B	
NEW ACCOUNTING AND REPORTING STANDARDS	6
APPENDIX C	
FINANCIAL STATEMENT NOTATIONS	7
APPENDIX D	
INDEPENDENT AUDITORS' REPORT ON CONDENSED FINANCIAL STATEMENTS	13



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Audit Report Summary

We prepared this Executive Audit Summary and Management Report in conjunction with our audit of Chippewa County's (the County) financial statements for the year ended December 31, 2014. The following is a summary of reports we have issued:

Audit Opinion

The financial statements are fairly stated. We issued what is known as an "unmodified" audit opinion.

Internal Controls

Our report on internal control included the following deficiencies in internal controls over financial reporting. Please refer to the schedule of findings and questioned costs included in the *Federal and State Single Audit Report* for full details regarding these control deficiencies.

Material Weaknesses:

2014-001 Annual Financial Reporting Under Generally Accepted Accounting Principles (GAAP)
2014-002 Material Audit Adjustments

Significant Deficiency:

2014-003 Limited Segregation of Duties

Compliance and Internal Controls Over Compliance

As part of our audit, we tested the County's compliance with the requirements of laws, regulations, contracts and grants applicable to its federal and state programs as well as the County's internal controls over compliance. We reported that the County complied with these requirements and that we did not identify any material weaknesses in the related internal controls.

APPENDIX A

FORMAL REQUIRED COMMUNICATIONS

Executive Committee of the County Board
Chippewa County
Chippewa Falls, Wisconsin

We have audited the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of Chippewa County, Wisconsin (the County) for the year ended December 31, 2014, and have issued our report thereon dated July 24, 2015. We have previously communicated to you information about our responsibilities under auditing standards generally accepted in the United States of America, *Government Auditing Standards*, and OMB Circular A-133, as well as certain information related to the planned scope and timing of our audit. Professional standards require that we provide you with the following information related to our audit.

Significant audit findings

Qualitative aspects of accounting practices

Accounting policies

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by Chippewa County are described in Note 1 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2014.

We noted no transactions entered into by the entity during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimates affecting the financial statements were:

Estimated Useful Lives of Depreciable Capital Assets – Management's estimate of depreciation and the useful lives of capital assets is based on authoritative guidance and past experience.

Estimated Current Portion of Compensated Absences Payable – Management's estimate of the amount of the year-end compensated absences payable balance to be taken by employees within one year of December 31, 2014 is based on historical trends and anticipated leave time activity.

Estimated Claims Payable – Management's estimate of claims payable accrued in the insurance internal service funds at December 31, 2014 is based on outside authoritative guidance.

Actuarial Assumptions – The actuarial assumptions used for other postemployment benefits payable are outlined in the notes to the basic financial statements.

We evaluated the key factors and assumptions used to develop the above estimates in determining that they are reasonable in relation to the financial statements taken as a whole.

Financial statement disclosures

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. There were no particularly sensitive financial statement disclosures.

The financial statement disclosures are neutral, consistent, and clear.

Difficulties encountered in performing the audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Uncorrected misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements.

Corrected misstatements

The following material misstatements detected as a result of audit procedures were corrected by management: coding reclassifications, accrual adjustments, and fund activity reclassifications.

Disagreements with management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditors' report. No such disagreements arose during our audit.

Management representations

We have received certain representations from management that are included in the management representation letter dated July 24, 2015.

Management consultations with other independent accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a “second opinion” on certain situations. If a consultation involves application of an accounting principle to the entity’s financial statements or a determination of the type of auditors’ opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Significant issues discussed with management prior to engagement

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year. The following summarizes the significant findings or issues arising from the audit that were discussed, or the subject of correspondence, with management:

- CliftonLarsonAllen LLP preparation of financial statements, lack of segregation of duties, and material audit adjustments.

Other audit findings or issues

We have provided a separate letter to you dated July 24, 2015, communicating internal control related matters identified during the audit.

Other information in documents containing audited financial statements

With respect to the required supplementary information (RSI) accompanying the financial statements, we made certain inquiries of management about the methods of preparing the RSI, including whether the RSI has been measured and presented in accordance with prescribed guidelines, whether the methods of measurement and preparation have been changed from the prior period and the reasons for any such changes, and whether there were any significant assumptions or interpretations underlying the measurement or presentation of the RSI. We compared the RSI for consistency with management’s responses to the foregoing inquiries, the basic financial statements, and other knowledge obtained during the audit of the basic financial statements. Because these limited procedures do not provide sufficient evidence, we did not express an opinion or provide any assurance on the RSI.

With respect to the schedule of expenditures of federal awards (SEFA) and schedule of state financial assistance (SSFA) accompanying the financial statements, on which we were engaged to report in relation to the financial statements as a whole, we made certain inquiries of management and evaluated the form, content, and methods of preparing the SEFA and SSFA to determine that the SEFA and SSFA comply with the requirements of U.S. Office of Management and Budget Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations*, and the *State Single Audit Guide*, the method of preparing it has not changed from the prior period or the reasons for such changes, and the SEFA and SSFA are appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the SEFA and SSFA to the underlying accounting records used to prepare the financial statements or to the financial statements themselves. We have issued our report thereon dated July 24, 2015.

With respect to the combining and individual fund statements and schedules (collectively, the supplementary information) accompanying the financial statements, on which we were engaged to report in relation to the financial statements as a whole, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with accounting principles generally accepted in the United States of America, the method of

preparing it has not changed from the prior period or the reasons for such changes, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves. We have issued our report thereon dated July 24, 2015.

Our auditors' opinion, the audited financial statements, and the notes to financial statements should only be used in their entirety. Inclusion of the audited financial statements in a document you prepare, such as an annual report, should be done only with our prior approval and review of the document.

* * *

This communication is intended solely for the information and use of the County Board and management of Chippewa County and is not intended to be, and should not be, used by anyone other than these specified parties.



CliftonLarsonAllen LLP

Eau Claire, Wisconsin
July 24, 2015



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APPENDIX B

NEW ACCOUNTING AND REPORTING STANDARDS

The Governmental Accounting Standards Board (GASB) has issued new accounting standards that may restate portions of these financial statements in future periods. Listed below are the statements and a short summary of the standard's objective.

New accounting standards effective for the December 31, 2015 financial statements include:

GASB Statement No. 68, *Accounting and Financial Reporting for Pensions*, issued June 2012. This statement replaces the requirements of Statement No. 27 for pension plans.

GASB Statement No. 71, *Pension Transition for Contributions Made Subsequent to the Measurement Date – an Amendment of GASB Statement No. 68*, issued November 2013. This statement was issued to eliminate a potential recognition problem when GASB Statement No. 68 is implemented. The guidance will prevent the significant understatement of restated beginning net position and expense when certain timing of contributions to a pension exists.

New accounting standards effective for the December 31, 2016 financial statements include:

GASB Statement No. 72, *Fair Value Measurement and Application*, issued February 2015. This statement addresses accounting and financial reporting issues related to fair value measurements.

APPENDIX C

Financial Statement Notations

Item
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- 1 **General Fund:** The General fund is the general operating fund of the County. It is used to account for all financial resources which are not required to be accounted for in another fund.

	12/31/2014	12/31/2013	12/31/2012	12/31/2011
General Fund Balance Sheet Summary:				
Cash and Investments	\$ 18,352,865	\$ 15,516,241	\$ 15,040,578	\$ 15,072,978
Taxes Receivable:				
Current Taxes Receivable	14,750,709	14,506,658	14,109,481	13,065,586
Delinquent Taxes Receivable	1,359,644	1,530,522	1,586,242	1,931,263
Tax Deeds Owned by County	131,573	26,177	87,131	4,012
Accounts Receivable	742,566	918,504	953,515	987,437
Due from Other Funds	75,923	545,587	70,953	75,247
Long-Term Receivables	-	967,619	1,060,979	1,152,027
Other Assets	4,639	1,977	5,275	1,084
Total Assets	\$ 35,417,919	\$ 34,013,285	\$ 32,914,154	\$ 32,289,634
Payables	\$ 1,781,496	\$ 1,828,683	\$ 2,172,764	\$ 1,638,593
Unearned Revenue & Deferred Inflows of Resources	14,875,235	15,706,241	15,402,239	14,299,494
Total Liabilities & Deferred Inflows of Resources	16,656,731	17,534,924	17,575,003	15,938,087
Fund Balance:				
Nonspendable - Delinquent Taxes	1,491,217	1,556,699	1,673,373	1,935,275
Nonspendable - Other Purposes	4,639	1,977	5,275	1,084
Assigned	7,577,531	5,701,967	6,250,817	5,743,443
Unassigned	9,687,801	9,217,718	7,409,686	8,671,745
Total Fund Balance	18,761,188	16,478,361	15,339,151	16,351,547
	\$ 35,417,919	\$ 34,013,285	\$ 32,914,154	\$ 32,289,634
% of Unassigned Fund Balance to General Fund Expenditures	34.0%	31.9%	26.0%	30.5%
Revenues	\$ 28,093,903	\$ 26,320,191	\$ 26,584,900	\$ 26,933,268
Expenditures	(28,519,599)	(28,851,400)	(28,516,509)	(28,449,058)
Transfers In	2,903,512	4,247,353	2,650,624	2,558,918
Transfers Out	(194,989)	(576,934)	(1,731,411)	(677,732)
Net Change in Fund Balance	\$ 2,282,827	\$ 1,139,210	\$ (1,012,396)	\$ 365,396

Financial Statement Notations

Item
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- 2 **Special Revenue Funds:** Special Revenue funds are used to account for the proceeds of specific revenues sources that are restricted to expenditures for specified purposes.

	<u>12/31/2014</u>	<u>12/31/2013</u>	<u>12/31/2012</u>	<u>12/31/2011</u>
Special Revenue Fund Balances:				
Human Services	\$ 1,068,693	\$ 1,085,358	\$ 1,216,780	\$ 1,089,108
County Sales Tax	7,164,534	7,527,993	8,359,299	4,665,814
C.D.B.G. Grant Fund	373,459	235,897	284,016	159,544
Public Health	82,891	79,537	97,337	104,927
Shelter Care	25,712	25,712	25,712	25,712
Dog Licenses	1,000	1,000	1,000	1,000
State Septic System Grant	-	-	-	-
Aging and Disability Resource Center	633,949	688,522	619,917	648,503
Land Management	235,679	257,154	235,269	218,466
Jail Assessment Fees	78,427	95,040	83,636	71,045
Economic Development	554,982	526,003	497,042	557,390
	<u>\$ 10,219,326</u>	<u>\$ 10,522,216</u>	<u>\$ 11,420,008</u>	<u>\$ 7,541,509</u>

- 3 **Capital Project Funds:** Capital Project funds are used to account for financial resources to be used for the acquisition or construction of major capital facilities other than those financed from proprietary funds.

	<u>12/31/2014</u>	<u>12/31/2013</u>	<u>12/31/2012</u>	<u>12/31/2011</u>
Capital Project Fund Balances:				
2011/2012 Capital Projects Fund	\$ -	\$ 175,194	\$ 1,574,975	\$ 3,189,563
2013 Capital Projects Fund	2,052,880	3,000,452	-	-
	<u>\$ 2,052,880</u>	<u>\$ 3,175,646</u>	<u>\$ 1,574,975</u>	<u>\$ 3,189,563</u>

- 4 **Debt Service Funds:** Debt Service Funds are used to account for the accumulation of resources for, and the payment of certain general long-term obligations.

	<u>12/31/2014</u>	<u>12/31/2013</u>	<u>12/31/2012</u>	<u>12/31/2011</u>
Debt Service Fund Balances:				
Refunding Bond Issue	\$ -	\$ -	\$ -	\$ 9,305,485
2011/12 Capital Projects Debt	812	-	-	-
2011 Refunding Bonds	607,141	606,800	344,087	-
2013 Capital Projects Debt	4,801	17,745	-	-
	<u>\$ 612,754</u>	<u>\$ 624,545</u>	<u>\$ 344,087</u>	<u>\$ 9,305,485</u>

Financial Statement Notations

Item
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- 5 **Enterprise Funds:** Enterprise Funds are used to account for operations that are financed and operated in a manner similar to private business enterprise--where the intent of the governing body is that the costs of providing the services is to be recovered from those using the services.

	Farm Land Development			
	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Balance Sheet Summary:				
Cash and Investments	\$ 400,416	\$ 320,674	\$ 369,817	\$ 405,053
Accounts Receivable	40,000	40,000	40,000	40,500
Notes Receivable	-	-	-	-
Property Held for Resale	1,785,942	1,830,384	1,830,384	1,830,384
Capital Assets (Net)	22,653	22,653	22,653	22,653
	\$ 2,249,011	\$ 2,213,711	\$ 2,262,854	\$ 2,298,590
Current Liabilities	\$ 4,589	\$ 4,589	\$ 13,181	\$ 4,589
Net Position:				
Net Investment in Capital Assets	22,653	22,653	22,653	22,653
Unrestricted	2,221,769	2,186,469	2,227,020	2,271,348
	\$ 2,249,011	\$ 2,213,711	\$ 2,262,854	\$ 2,298,590
Income Statement Summary:				
Operating Income (Loss)	\$ 30,163	\$ (44,908)	\$ (44,582)	\$ (93,714)
Nonoperating Rev (Expenses)	5,137	4,357	254	220
Change in Net Position	\$ 35,300	\$ (40,551)	\$ (44,328)	\$ (93,494)

Financial Statement Notations

Item #

- 6 Internal Service Funds:** Internal Service funds are used to account for the financing of goods or services provided by one department or agency to other departments or agencies of the County, or to other government units, on a cost reimbursement basis.

	Highway Department			
	<u>12/31/2014</u>	<u>12/31/2013</u>	<u>12/31/2012</u>	<u>12/31/2011</u>
Summary Balance Sheets:				
Current Assets	\$ 6,626,250	\$ 8,461,067	\$ 8,330,452	\$ 7,860,368
Capital Assets (Net)	11,795,737	11,720,380	11,587,910	11,549,031
	<u>\$ 18,421,987</u>	<u>\$ 20,181,447</u>	<u>\$ 19,918,362</u>	<u>\$ 19,409,399</u>
Current Liabilities	\$ 2,295,369	\$ 3,170,360	\$ 3,506,485	\$ 2,573,856
Noncurrent Accrued Employee Leave	193,978	413,993	580,076	664,756
Other Postemployment Benefits	60,734	38,743	28,743	42,342
Net Position:				
Net Investment in Capital Assets	11,795,737	11,720,380	11,587,910	11,549,031
Restricted	-	-	-	-
Unrestricted	4,076,169	4,837,971	4,215,148	4,579,414
	<u>\$ 18,421,987</u>	<u>\$ 20,181,447</u>	<u>\$ 19,918,362</u>	<u>\$ 19,409,399</u>
Income Statement Summary:				
Operating Income (Loss)	\$ (3,335,066)	\$ (1,425,585)	\$ (1,469,185)	\$ (1,269,547)
Nonoperating Rev (Expenses)	(6,379)	(2,040)	7,921	(7,577)
Contributions and Transfers	2,655,000	2,182,918	1,135,877	241,968
Change in Net Position	<u>\$ (686,445)</u>	<u>\$ 755,293</u>	<u>\$ (325,387)</u>	<u>\$ (1,035,156)</u>

	Self-Funded Workers' Compensation			
	<u>12/31/2014</u>	<u>12/31/2013</u>	<u>12/31/2012</u>	<u>12/31/2011</u>
Summary Balance Sheets:				
Current Assets	\$ 1,593,142	\$ 1,541,650	\$ 1,409,085	\$ 1,443,542
	<u>\$ 1,593,142</u>	<u>\$ 1,541,650</u>	<u>\$ 1,409,085</u>	<u>\$ 1,443,542</u>
Current Liabilities	\$ 1,073,780	\$ 937,895	\$ 959,779	\$ 943,542
Net Position:				
Unrestricted	519,362	603,755	449,306	500,000
	<u>\$ 1,593,142</u>	<u>\$ 1,541,650</u>	<u>\$ 1,409,085</u>	<u>\$ 1,443,542</u>
Income Statement Summary:				
Operating Income (Loss)	\$ (84,827)	\$ 153,948	\$ (51,499)	\$ (77,581)
Nonoperating Rev (Expenses)	434	501	805	700
Contributions and Transfers	-	-	-	671,732
Change in Net Position	<u>\$ (84,393)</u>	<u>\$ 154,449</u>	<u>\$ (50,694)</u>	<u>\$ 594,851</u>

Financial Statement Notations

Item
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6 Internal Service Funds (continued):

	Self-Funded Liability Insurance			
	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Summary Balance Sheets:				
Current Assets	\$ 453,722	\$ 485,980	\$ 523,521	\$ 403,682
Investment in WMMIC	750,327	750,327	750,327	750,327
	\$ 1,204,049	\$ 1,236,307	\$ 1,273,848	\$ 1,154,009
Current Liabilities	\$ 235,279	\$ 326,952	\$ 354,468	\$ 385,851
Net Position:				
Unrestricted	968,770	909,355	919,380	768,158
	\$ 1,204,049	\$ 1,236,307	\$ 1,273,848	\$ 1,154,009
Income Statement Summary:				
Operating Income (Loss)	\$ (17,332)	\$ (94,174)	\$ 74,944	\$ (106,961)
Nonoperating Rev (Expenses)	76,747	84,149	76,278	72,017
Change in Net Position	\$ 59,415	\$ (10,025)	\$ 151,222	\$ (34,944)

	Flexible Benefits Fund			
	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Summary Balance Sheets:				
Current Assets	\$ 98,062	\$ 101,874	\$ 89,262	\$ 78,977
	\$ 98,062	\$ 101,874	\$ 89,262	\$ 78,977
Current Liabilities	\$ 17,010	\$ 23,646	\$ 20,936	\$ 17,378
Net Position:				
Unrestricted	81,052	78,228	68,326	61,599
	\$ 98,062	\$ 101,874	\$ 89,262	\$ 78,977
Income Statement Summary:				
Operating Income (Loss)	\$ (3,176)	\$ 3,902	\$ 727	\$ (2,789)
Contributions and Transfers	6,000	6,000	6,000	6,000
Change in Net Position	\$ 2,824	\$ 9,902	\$ 6,727	\$ 3,211

Financial Statement Notations

Item
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7 Long-Term Obligations	12/31/2014	12/31/2013	12/31/2012	12/31/2011
General Obligation Bonds	\$ 3,930,000	\$ 4,985,000	\$ 6,010,000	\$ 13,175,000
General Obligation Notes	6,065,000	6,395,000	3,750,000	3,980,000
	9,995,000	11,380,000	9,760,000	17,155,000
Other Postemployment Benefits Payable				
General County	227,625	147,845	112,292	159,488
Highway	60,734	38,743	28,743	42,342
Vested Employee Benefits:				
General County	1,892,821	2,088,822	2,097,245	2,252,835
Highway	565,353	574,991	804,581	907,366
	\$ 12,741,533	\$ 14,230,401	\$ 12,802,861	\$ 20,517,031
General Obligation Debt as Percent of Debt Limitation	4.2%	4.9%	4.3%	7.5%

APPENDIX D

**INDEPENDENT AUDITORS' REPORT
ON CONDENSED FINANCIAL STATEMENTS**

Executive Committee of the County Board
Chippewa County
Chippewa Falls, Wisconsin

We have audited the accompanying condensed financial statements, as presented on pages 7 through 12, of Chippewa County, Wisconsin as of and for the years ended December 31, 2014, 2013, 2012 and 2011.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our adverse audit opinion.

Basis for Adverse Opinion

The accompanying condensed financial statements, as presented on pages 7 through 12, of Chippewa County, Wisconsin as of and for the years ended December 31, 2014, 2013, 2012 and 2011, do not present the financial position of Chippewa County, Wisconsin and the results of its operations and its cash flows in accordance with accounting principles generally accepted in the United States of America and do not include all the disclosures required by accounting principles generally accepted in the United States of America. The condensed financial statements referenced above are not intended to provide full disclosure financial statements. Rather, the intention is to provide summary multi-year trend information for the purposes of highlighting changes in activity.

Adverse Opinion

In our opinion, because of the significance of the matter discussed in the Basis for Adverse Opinion paragraph, the condensed financial statements referred to above do not present fairly, the financial statements of Chippewa County, Wisconsin as of and for the years ended December 31, 2014, 2013, 2012 and 2011 in accordance with accounting principles generally accepted in the United States of America.

Other Matter

We have audited, in accordance with auditing standards generally accepted in the United States of America, the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of Chippewa County, Wisconsin, as of and for the years ended December 31, 2014, 2013, 2012 and 2011, and the related notes to the financial statements (not presented herein) which collectively comprise the County's basic financial statements, and our reports thereon, dated July 24, 2015, July 15, 2014, July 22, 2013 and July 20, 2012, respectively, expressed unmodified opinions on those financial statements. Therefore, our opinions on the financial statements referred to in this paragraph are not modified as a result of the adverse opinion expressed on the condensed financial information presented on pages 7 through 12.



CliftonLarsonAllen LLP

Eau Claire, Wisconsin
July 24, 2015