

# VLCCT NEWS

A PUBLICATION OF THE VERMONT LEAGUE OF CITIES & TOWNS

SERVING AND STRENGTHENING VERMONT LOCAL GOVERNMENTS

October 2009

## “WELLNESS COMP”: CAN HEALTH PROMOTION PROGRAMS WORK WITH WORKERS’ COMPENSATION?

*Healthier people are healthier workers, so it stands to reason that healthier workers have fewer health claims. Is it also true that if healthier workers have fewer job-related injuries or illnesses, then health promotion and wellness programs are valid tools in workers’ compensation plans?*

### HEALTH TRENDS DICTATE CHANGE

Health prevention innovations are a reaction to the state of Americans’ health and the cost of the healthcare system. A look at one of many preventable maladies – obesity – illustrates the situation. A Johns Hopkins study surveyed medical and injury surveillance data on employees in eight aluminum manufacturing plants in 2002 and 2003 and determined that 85 percent of those injured

were overweight or obese. In 2008, a survey of employees of Duke University showed that workers classified as obese filed twice as many workers’ comp claims as employees who were not overweight. Moreover, among obese employees, lost workdays were 13 times higher, medical claims were seven times higher, and indemnity costs were 11 times higher than for non-overweight employees.

Obesity is also expensive for employees themselves. A 2007 “Research Highlights” publication by the RAND Corporation reported that obese people spent 36 percent more on healthcare services and 77 percent

*(continued on next page)*

## FALL IS THE TIME OF RENEWAL FOR PACIF – DOUBLY TRUE THIS YEAR!

New (and improved!) renewal applications will be mailed to current PACIF members in mid-October. The improvement reflects the Underwriting Division’s recent switch from a hodgepodge of separate databases and

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### PACIF MEMBERS:

**Please review and return your renewal applications in the second half of October.**

**SEE DETAILS ON PAGE 10.**

## RENEWING AND CONSERVING ENERGY

A lot has been happening –and also *not* happening – at the local level in Vermont concerning energy conservation and renewable energy. I conducted a survey of Vermont towns in July and August and more than 100 of them said they have energy committees or energy coordinators in place. The array of projects being planned or already in progress is impressive! But while many towns have a few dedicated, creative, and extremely effective energy committee members, the funds and information available to help implement complex local plans often lag behind. And many energy committees have difficulty expanding their local membership.

### Local Projects

- **Norwich** is developing a municipally-owned 250-kW solar array project, thanks in part to a \$5000 grant under the Clean Energy Development Fund (CEDF).

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# VLCT NEWS

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## WELLNESS COMP

*(continued from previous page)*

more on medications than their normal-weight counterparts.

Treating the conditions of cancers, diabetes, heart disease, hypertension, stroke, mental disorders, and pulmonary conditions cost \$277 billion in 2003, and the impact on business productivity through absenteeism (lost workdays) and presenteeism (showing up but not performing well) was calculated at more than \$1 trillion. In 2007, researchers from the Milken Institute identified potential areas for making reasonable improvements in preventing and managing chronic disease. They calculated that if these improvements were implemented for 20 years, avoidable costs would amount to 27 percent of total costs of these health conditions, or more than \$1 trillion of the projected \$3.4 trillion for that year.

“When there’s an injury on the job, healthier workers tend to recover more quickly, which then benefits the employer through less loss of productivity, and so on.”

— Robert Hartwig, President,  
Insurance Information Institute

### WELLNESS PROGRAMS ON THE RISE

The popularity of wellness programs has grown along with rising healthcare costs. Generally, these screenings, fitness programs, and nutritional “lunch and learns” are the purview of human resources or the benefits manager. Is workers’ compensation taking advantage of the health improvement craze?

“Yes, we are seeing it,” says Nim Traeger, director of Casualty Services for Travelers Risk Control, “but not to a degree that we’d like to see. Most customers that implement a wellness program do so on a voluntary basis, and so attract employees that are already predisposed to being healthy,” she says. “Those that need it the most may not be benefited by such programs.”

“Comp is sort of along for the ride,” admits Robert Hartwig, president of the Insurance Information Institute (I.I.I.). This, despite the fact that “The workers’ comp specialist can bring evidence that if you can

help eliminate the bad habits in our workforce, you’re going to save comp money.”

It’s a matter of seeing the overall health of the individual and how it relates to every aspect of the company, according to Dr. Greg Wagner, senior scientist at the National Institute for Occupational Safety and Health. “If you’re looking at preserving and enhancing the health and well-being of the workforce, you can’t focus exclusively on individual health risks or the work environment,” he explains. “You need a comprehensive look at the health of the worker.” That, he says, takes integration.

In the ultimate act of integration, Wisconsin-based printing company Quad/Graphics started on-site medical clinics for its employees. The company provides 13,000 employees in five states with a “one-stop shop for primary care services,” says Dr. Dennis Schultz, occupational medicine physician for QuadMed, the company’s medical division. It also offers pharmacy, dental, eye care, rehabilitation, counseling, and fitness services, as well as visits from specialists such as cardiologists. “We found that individuals who presented for low-back pain were much more likely to be overweight and smokers. So we thought – aha! Our wellness programs are what we should be focusing on when we treat low-back pain,” Schultz says. “We implemented an integrated system for low-back pain.” The only difference when treating an occupational injury is for the clinic staff to check a “workers’ comp” box in the record.

### FINDING AN INROAD

“We want our people to come in with minor stuff, because that’s an opportunity to ask ‘How are you sleeping, are you smoking, are you overweight?’” says Schultz. It’s a different approach than at most primary care clinics today, where “You have to run through people very quickly, and you don’t have the luxury of asking them about these things.”

ComPsych, a provider of employee assistance programs, says that disability management can be an entry point for wellness program involvement. “In the event of a disability claim, the disability case manager can draw upon the wellness coach to help the employee’s return to work,” the company says.

“Organizations are attempting to have some type of ‘prime integrator,’ and maybe

*(continued on page 5)*



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## VERMONT E9-1-1 PMF MAP

The Vermont Enhanced 9-1-1 Board is now providing a free, statewide Published Map File (PMF), called *VT E9-1-1 PMF Map*, which can be viewed through the free software *ArcReader*. Originally designed for responders to use in the field, the VT E9-1-1 PMF map can also be used by E9-1-1 coordinators, town officers, and dispatchers. The PMF map allows the user to locate addresses, X-Y coordinates, and pan/zoom around the map without having to flip through atlas pages. The ability to see adjacent towns through the statewide data system is an advantage for E9-1-1 coordinators when working to resolve addressing issues along town boundaries. PMF data include all E9-1-1 atlas data, as well as information such as contours, geographic features, parcels, trails, and Emergency Service Zones (ESZ).

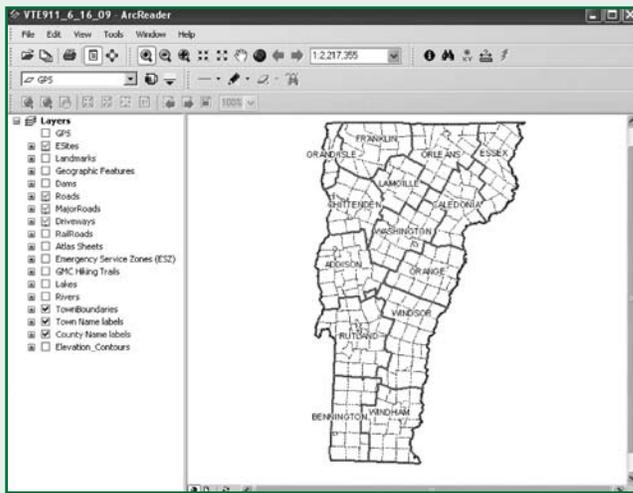
Responders and other users with a mobile laptop can use a global positioning system (GPS) to locate their position on the map. If the user does not have a GPS unit, GPS antennas with 5-10 meter accuracy and a USB cord are reasonably affordable and can be purchased at most electronic stores. Please contact the E9-1-1 Board ([E911-info@state.vt.us](mailto:E911-info@state.vt.us)) for information about receiving a GPS antenna and/or to set up training in how to use one.

The VT E9-1-1 PMF Map is available, with instructions, for download from Vermont E9-1-1's website. Setup typically takes 15-30 minutes. The PMF data is updated monthly.

To get started:

- Go to the VT E9-1-1 Board website at <http://e911.vermont.gov>
- Click on *Municipalities* (from the menu on the left of the screen)
- Click on *PMF Map & GIS Data* (from the menu on the top right of the screen).
- Click on the FTP site *link*
- Download the zipped folder titled *VTE911\_PMF\_MM\_DD\_YY*
- After download, open the folder and open *PMF\_setup\_instructions.txt* for setup instructions and navigation tips.

If you have any questions, contact the E9-1-1 Board at [E911-info@state.vt.us](mailto:E911-info@state.vt.us), 802-828-4911, or 800-342-4911 (within Vermont, only).



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## WELLNESS COMP

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that's a health coach," explains Terry Garrison, senior consultant in the Group and Healthcare practice at Watson Wyatt in San Francisco. "Part of the claim process is to hook the employee up to a health coach to

identify all the benefits and programs available to them. For example, exercise programs as a part of body hardening, but also for weight reduction."

"Part of the problem is that we haven't been capturing data around issues such as obesity in the work comp file," says Garrison. Early adopters have done it, such as a trucking company that discovered a clear

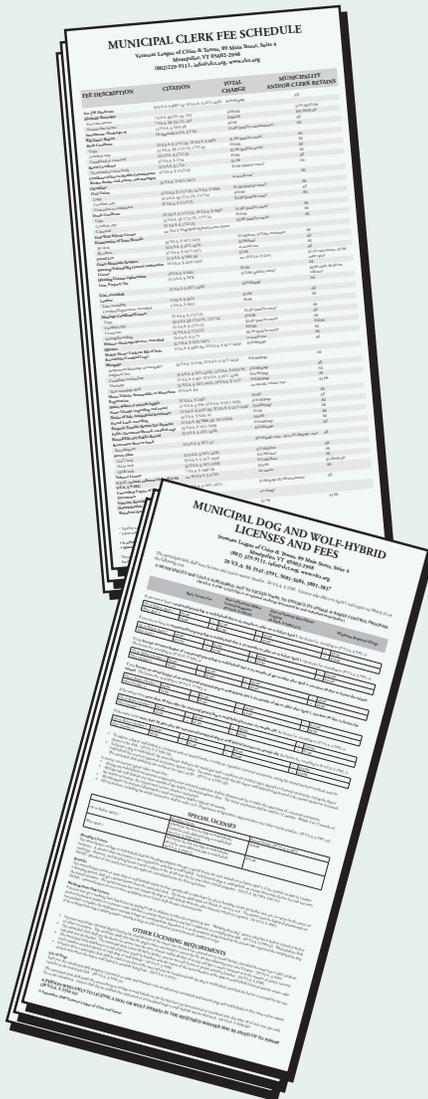
correlation between weight issues and comp claims for their drivers. But overall, data that would help make a business case are not readily available.

Larry Chapman, chair of Summex (a health management division of WebMD), published an evaluation of studies in 2003 that indicates a value to workers' comp of

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## POSTERS AVAILABLE

2009 VLCT Municipal Clerk Fee Schedule and Municipal Dog and Wolf-Hybrid Licenses and Fees Poster now available! To order copies, visit [www.vlct.org/marketplace/bookstore/](http://www.vlct.org/marketplace/bookstore/). Please contact us at (800) 649-7915 or [info@vlct.org](mailto:info@vlct.org) if you have any questions.



## UPCOMING TRAINING OPPORTUNITIES

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**October 6, Hartford Town Offices**  
**October 8, Milton Town Offices**  
**Cash Management: Banking and Investments**

Cash management is at the center of the financial operations of all local governments, regardless of size. Protecting public funds and managing them wisely has always been one of the most important jobs of finance professionals. No other responsibility in municipal government has had as strong an impact on the population as the way governments manage their finances. This workshop will provide treasurers and finance officers with the basic tools they need for effective cash management and investment of municipal funds.

**October 13, Capitol Plaza, Montpelier**  
**Contracting for Municipal Projects**

Municipal infrastructure projects – from highways and bridges to buildings and water and wastewater systems – require local officials to make tough decisions, such as how to pay for the project and how to insure the highest quality in a reasonable time-frame. This workshop will feature financing options as well as town officials sharing best practices and success stories in municipal contracting.

**October 28, Capitol Plaza, Montpelier**  
**Budget and Financial Management**

This annual workshop will provide an introduction to governmental accounting, strategies for developing the annual operating budget, tips for managing the politics of the budgeting process, and a discussion of model municipal financial policies developed by VLCT.

### SAVE THE DATE

**November 4, Capitol Plaza, Montpelier**  
**Preparing for a Successful Town Meeting**

**November 10, Capitol Plaza, Montpelier**  
**Planning and Zoning Forum**

### SCHEDULING CHANGE!

Please note, the **Basic Governmental Accounting Workshop**, previously scheduled for November 17 and 19, will be rescheduled. We will notify members of the new date as soon as possible. Thank you for your patience!

For registration and other information, please visit [www.vlct.org/eventscalendar/upcomingevents/](http://www.vlct.org/eventscalendar/upcomingevents/) or call 800-649-7915 or email [info@vlct.org](mailto:info@vlct.org).



# ASK THE LEAGUE

## HOMEOWNERS' ASSOCIATIONS; REOPENING DEVELOPEMENT REVIEW HEARINGS; APPEALING SELECTBOARD PERMIT GRANTS

*It seems that more developers are creating homeowners' associations to manage infrastructure in subdivisions and planned unit developments. How are homeowners' associations formed and how do they operate? What can we do to make sure these associations function as planned?*

A homeowners' association (HOA) is a legal entity created by a real estate developer for the purpose of managing a development of homes. Most Vermont HOAs are non-profit corporations, subject to Vermont statutes that govern other non-profit corporations. Depending on the size of the development, the HOA may also be subject to the Vermont Common Interest Ownership Act. 27A V.S.A. §§ 1-101 et seq.

Based on corporate filings with the Vermont Secretary of State, some 400 HOAs appear to be operating in Vermont. While HOAs are relatively rare in many parts of the state, they are very common in the rest of the country. According to the Community Associations Institute, HOAs governed 24 million American homes and 59.5 million residents in 2008. The total annual operating revenue for all community associations in the United States was more than \$41 billion.

An HOA is typically created when the developer files a declaration of covenants, conditions, and restrictions in the town land records. Under these declarations, each lot or unit owner in the development is a member of the HOA. The declarations usually contain a description of the development's common elements – things like roads, open space, and recreational amenities – and vest responsibility for management of the common elements with the HOA. The declarations also provide a method for the HOA to assess lot owners for a share of the cost of maintaining the common elements.

In essence, an HOA operates like a private government. It has an elected governing board and officers. Residents hold annual meetings and adopt budgets to fund HOA operations. HOAs have an enforceable right, created through the declarations, to "tax" residents for services through the levy of assessments and, like property taxes, unpaid assessments are usually an enforceable lien against property in the development. HOAs can also regulate use of property within the development and enforce those use restrictions in court.

Unfortunately, problems within an HOA can cause it to fail to run as planned. Members stop paying assessments and the HOA stops maintaining the development infrastructure. In these cases, residents some-

times turn to the municipality for help, but there are a few things a municipality can do through the zoning and subdivision approval processes to prevent or mitigate some of these problems.

The first is to anticipate the HOA's failure and require infrastructure in all new developments – roads, water lines, and sewer lines – to be built in accordance with town specifications. Along these lines, the municipality can require the developer to post a performance bond and can adopt a process for issuance of certificates of completion under 24 V.S.A § 4464(b)(2). So if the HOA is unsuccessful and the municipality ultimately takes over the infrastructure, this can

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- SAMPLE PROJECTS:**
- Water & Sewer Ordinances
  - Zoning Bylaws
  - Municipal Charter Amendments
  - Highway Ordinances



## ASK THE LEAGUE

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insure that the infrastructure has been properly constructed and meets the municipality's specifications.

The next is to have the municipality's attorney review the proposed declarations. The attorney can help the zoning board, planning commission, or DRB determine whether the declarations adequately describe the infrastructure that will be the responsibility of the HOA, whether responsibility for these common elements will be legally transferred to the HOA, and whether there is a process to levy and enforce assessments for infrastructure maintenance costs. Under 24 V.S.A § 4440(d), the municipality can establish procedures for requiring the developer to pay the cost of this legal review.

The board might also require the applicant to submit a maintenance plan and capital budget for development infrastructure and a proposed annual operating budget for the HOA. The plan and budget could project repair and replacement events and costs that the HOA will encounter over the next 20 or 30 years. The budget would include all operating expenses for the HOA, (e.g., common area maintenance, electrical, insurance, landscaping, road maintenance, snowplowing, contribution to reserves, legal fees, postage). From this, the board could specify minimum financial reserves that the HOA must maintain so that the HOA could weather a difficult financial period if one should arise.

As Vermont's HOAs continue to grow in number, they'll likely suffer the same growing pains that are inherent in any developing organization. But municipalities can help keep problems to a minimum by giving some consideration to future operations of the HOA and taking a few proactive steps to mitigate those problems.

*Jim Barlow, Senior Staff Attorney  
VLCT Municipal Assistance Center*

### ***How does an appropriate municipal panel (AMP) reopen a hearing for development review?***

There are several reasons why an AMP (a development review board, a board of adjustment, or a planning commission with review authority) may reopen a hearing for development review after it has been closed. Maybe an interested person has additional

evidence to submit that is crucial to the final disposition of an application, or maybe an AMP, after orally approving an application, realized that the information it had relied upon was inaccurate or incomplete and that it needs to receive new evidence and reconsider its decision. Whatever the reason, an AMP can reopen a hearing, but in order to do so it will first need to rewarn it.

Ordinarily, an AMP could continue a hearing simply by adjourning to a date and place certain. "Any hearing held under this section may be adjourned by the appropriate municipal panel from time to time; provided, however, that the date and place of the adjourned hearing shall be announced at the hearing." 24 V.S.A. § 4468. Making this announcement during the course of an open

hearing obviates the need to again notify the public and all potentially interested parties of the hearing date and place. In contrast, when a hearing is closed, any subsequent hearing will be considered a new hearing. Consequently, one of the necessary prerequisites to reopening a hearing is that it must be warned anew. This means providing the public and interested persons with proper notice of the hearing all over again.

Other conditions must be met before reopening a hearing. First, a hearing can only be reopened prior to the expiration of the time for appeal of the AMP's decision. The Vermont Environmental Court has allowed AMPs to reopen hearings even after a written decision had been rendered on

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## ASK THE LEAGUE

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the basis of judicial and litigant economy. "It is much better practice to avoid unnecessary remands by allowing a board, which realizes that it has acted on incomplete or inadequate information, or is informed of previously-unavailable evidence, to reopen the initial proceeding if such a procedure may result in a sounder decision. ..." Second, an AMP must vote to reopen a hearing, though it need not provide notice of the meeting at which it considers whether to reopen. Once reopened, the AMP must also allow all interested persons to present any additional evidence and make whatever arguments they may have, just as in the first hearing. So long as these conditions are met, "there is no prejudice either to parties favoring the original decision, nor to parties intending to appeal the original decision." *In re: Appeal of Janet C. Dunn, et al.*, Docket No. 2-1-98 Vtec (Vt. Env'tl. Ct., Mar. 8, 1999)

One complicating factor to reopening a hearing is the tolling of the so-called "deemed approval" period. AMPs must render a written decision (minutes may suffice) within 45 days from the close of a hearing or else face the specter of an applicant/appellant asserting the remedy of deemed approval in Environmental Court. 24 V.S.A. § 4464(b) (1) When a hearing is closed, an AMP may have to obtain the applicant/appellant's consent in writing to waive the tolling of the 45-day deadline before moving forward with another hearing. This consent will stop the deemed approval clock from ticking until the close of the subsequent hearing, when the clock will tick anew. Such consent will be unnecessary if the AMP can still issue its decision within 45 days from the date it originally closed the hearing.

There are, of course, some simple measures an AMP can take to avoid reopening a hearing altogether. For example, an AMP could always continue a hearing to a date and place certain as a precautionary measure to determine whether additional evidence is warranted. Similarly, an AMP could adjourn for a shorter period of time, i.e. "recess" the proceedings. "The appropriate municipal panel may recess the proceedings on any application pending submission of additional information." 24 V.S.A. § 4464(b) (1). Finally, an AMP could also vote to enter into deliberative session. An exemption

to Vermont's Open Meeting Law, deliberative session allows AMPs to weigh, examine, and discuss the reasons for and against approving a land use application, but "expressly excludes the taking of evidence and the arguments of parties." 1 V.S.A. § 310(1). Whichever option it employs, an AMP should make clear that it will adjourn, recess, or enter into deliberative session for the purpose of determining whether additional evidence is needed, after which time it should move to formally close the hearing.

*Garrett Baxter, Staff Attorney  
VLCT Municipal Assistance Center*

***The selectboard issued a curb cut permit according to 19 V.S.A. § 1111 (b). A neighbor would like to appeal the grant of the permit. Who hears the appeal?***

When the statute provides no route for an appeal, the appeal is brought in Superior Court according to Vermont Rules of Civil Procedure (V.R.C.P.) Rule 75, *Review of Governmental Action*. This is the process of appeal for any decision of "an agency of the state or a political subdivision thereof, including any department, board, commission, or officer" when there is no statutory appeal process. According to this rule, when no time limit is specified by statute, "the complaint shall be filed [with the Court] within 30 days after notice of any action or refusal to act of which review is sought ... and, in the event of a failure to act, within six months after expiration of the time in which action should reasonably have occurred." V.R.C.P. 75(c).

There are other instances in the law where no statutory appeal route exists, such as decisions of the board of abatement (24 V.S.A. § 1535), decisions of a legislative body or tree warden to remove public shade trees (24 V.S.A. § 2509), or decisions of a legislative body to restrict travel on a public right of way (19 V.S.A. § 1110).

If a property owner disagrees with a decision of the legislative body, or any other appointed board or commission, VLCT cautions towns against providing legal advice to individuals who question its actions or decisions. The town should direct the individual to contact his or her own attorney for legal advice.

*Stephanie Smith (AICP), Senior Associate  
VLCT Municipal Assistance Center*

## TRIVIA

The Roxbury town clerk, **Tammy Legacy**, knew that in 1985 a British photography team built a temporary billboard in (wait for it) Roxbury. No one else even hazarded a guess. Hmm, perhaps I need to work up to the more obscure questions?

Try this one:

**Only one municipality in Vermont elects people to attend town meeting from its neighborhoods. Which is it?**

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## WELLNESS COMP

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“multi-component worksite health promotion programs.” The paper concludes “The evidence is very strong for average reductions in sick leave, health plan costs, and workers’ compensation and disability costs of slightly more than 25 percent.”

### A WORKERS’ COMP COROLLARY BETWEEN SAFETY AND HEALTH PROMOTION

To gauge the potential effect of a health promotion program, look at the effectiveness of safety programs, which many people say offer a close parallel.

“As safety and loss control can mitigate and prevent injuries, so can health and wellness,” says Nancy Brennan, vice president of Specialty Risk Services in Hartford, Conn.

That may mean redefining what it means to create a safe environment, says Michael Thompson, a principal with PricewaterhouseCoopers’ health practice in New York. “I’ve heard some refer to a ‘safe, secure, and healthy environment,’” he says. “A lot of the lessons we’ve learned in safety are transferrable.” If you look at the lost productivity issue, “you realize that the impact here is actually much greater than the impact of our safety programs.”

Asking employees to share in the responsibility of being healthier has a parallel with safety, too, Thompson says, because both are efforts taken in a “shared work environment.”

However, “We move into somewhat murky territory when we begin to say we’re

going to require that the employee bear the responsibility to be fit for their job,” says Dr. Glorian Sorensen, professor of sociology, human development, and health at the Harvard School of Public Health. While the employee has a responsibility to be able to do the job, “We have to balance that with the employer’s responsibility to make sure that any potential efforts that need to be taken to prevent injuries are actually in place.”

The investment in worker health may actually be more justifiable on the workers’ compensation side. “Workers’ comp has more ability to cover what is available in the medical world than group health,” says Dr. Adam Seidner, Travelers’ national medical director. “We can look at new technologies and say yes, they are expensive, and in three to five years we may recoup the cost” through reductions in both medical and indemnity payouts.

### AT THE SAME TABLE

Workers’ compensation specialists should at least be at the table for discussions on how to make the workforce healthier. Health and productivity shifts the basic value proposition, according to Aon, an insurance brokerage and consulting service, into the question “How can [healthcare] plans be modified to incent employees to adopt healthy behaviors, moderate cost increases, and minimize absenteeism and presenteeism?”

“Sometimes it’s the employers that come up with the innovative ideas, other times the carriers or third party agents,” says SRS’s Brennan. “In this case, it’s got to be a kind of coming together.” She says that will

At the Clayton County Water Authority in Georgia, company wellness programs and measurable health improvements among its 380 employees have kept a lid on healthcare premium increases. “We’ve done health fairs for five years, and our cholesterol has dropped, our heart health has improved, and we had two years in a row with zero rate increases on our insurance,” says Michelle Mirzaiee, compensation and benefits program manager. “Over the past three years, we’ve had a net increase in healthcare premiums of only five percent.”

Mirzaiee says this proactive approach could work for workers’ compensation, too. “If you have a strong wellness program in place, and one of the things you’re looking at is heart disease, I think, yes, it could cause a reduction in your workers’ comp claims.”

happen as the links between data and costs become clearer. “They’re working through the organizational issues of who owns wellness and who has the dollars for it.”

“If you want to make a quantum change in the cost of delivering workers’ comp benefits,” Hartwig says, “you’re going to have to attack the problem at its roots. There are two roots: one is an unsafe workplace, and we can fix that. The other is a worker who is, in fact, a ticking time bomb. An unhealthy worker who comes into the workplace is invariably going to cost you more. ... It takes resolve on the part of the employer to provide incentives and of the worker to follow through.”

Bringing up health improvement after a workplace injury can be “a very touchy subject,” says occupational medicine physician Schultz. But if wellness programs are part of everyday life at the company and part of every medical interaction, “then they’re not at all surprised when the provider says, ‘We’re going to treat your back, but guess what, as soon as your back gets better, we’re going to start working on the weight, too.’”

*Adapted with permission from an article published by the National Council on Compensation Insurance, Inc. in its 2008 Workers Compensation Issues Report, available at [www.ncci.com](http://www.ncci.com).*



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## NEWS TO USE

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### PACIF RENEWAL

*(continued from page 1)*

spreadsheets to a single software program geared toward municipal clients and customized to fit PACIF's needs. This switch comes after months of hard work dissecting, analyzing, re-thinking, and streamlining the entire underwriting process, including data collection and storage, risk analysis, ratings calculation, and reporting. The result is a system that provides much more reliable and useful information in conjunction with convenient, efficient procedures.

The Underwriting staff has been using the new software, called NavRisk, since early August. Having tested the program repeatedly, and after checking the integrity of the data on file as far as possible, Dan, Pam, and Vicky are becoming familiar with using NavRisk and are ready for the 2010 renewal season! In order to accommodate a tight implementation timeline, renewal forms are being sent later than in previous years, yet January 1 will arrive on schedule, so the Underwriting team is relying on PACIF members to review and submit their renewal paperwork without delay. (Although using NavRisk should shorten the time it takes our staff to process the renewals, doing so for the first time will inevitably present special challenges.) When you get your renewal forms, please review them immediately and call with questions as soon as possible. The unusually tight schedule requires every member's timely attention and response.

Here's a checklist for your part in this process:

1. Watch your mail for a 10"x13" envelope from VLCT.
2. Read the letter and other enclosures. The letter explains what is different for members with

the move to the NavRisk system.

***If you have any questions, please call immediately*** and speak with a member of our Underwriting team – Dan Roda, Pam VanDeursen, or Vicky Abare.

3. Review your forms carefully. Information is standardized across the new forms, so learning to navigate them shouldn't take much time.
4. Mark necessary updates clearly. Accuracy counts, so ***if you have any questions, call immediately.***
5. Sign and return your forms (to VLCT, Attn: Underwriting) as soon as you can without compromising accuracy.
6. Relax, knowing that PACIF is better prepared than ever to process your renewal.

### YAKTRAX GROUP PURCHASING REDUX

Last fall's group purchasing program of YakTrax® winter footwear was so popular that PACIF is offering it again – at the same low prices (less than half of retail)! These clever rubber-and-coil contraptions stretch on over the soles of your shoes or boots to improve traction on slippery ice-and-snow-covered surfaces. Any PACIF member municipality that can meet the minimum \$100 order requirement can take advantage of this great opportunity. In some cases last year, municipalities bought them for employees to use while on the job; in others, employees bought them through the municipality for themselves.

Two models are available. The light duty Walker, ideal for pedestrians, is quick to put

on and holds on to the toe, heel and sides of the shoe. A pair can retail for \$20 but is available through this group purchasing program for \$9. The heavy duty Pro has an additional strap over the instep and is a good choice for extended wear and use by laborers and runners. Each Pro pair has a suggested retail price of \$30 but is available now for \$13.50.

Please place only one order per municipality and provide only one municipal check (made out to Implus Footcare LLC) to pay for the entire order. Order forms have been distributed to all PACIF members, and a link to a PDF of the form is posted on the VLCT home page, [www.vlct.org](http://www.vlct.org). Please send your check with a completed order form to VLCT, Attn: Shawna O'Neill, 89 Main Street, Suite 4, Montpelier, VT 05602-2948, no later than Friday, October 30. If you have a question, call Shawna at 802-229-9111.

### OCTOBER 19-25, 2009: NATIONAL DRUG-FREE WORK WEEK

Municipal employers should take the opportunity in October to support National Drug-Free Work Week by promoting safe, healthy, and drug-free work environments. This includes encouraging employees to be wary of impairment among their co-workers and communicating the workplace's drug and alcohol policy.

Substance abuse and the workplace is a harmful combination. Alcohol and drug use can seriously impair judgment and coordination, which can lead to workplace accidents and crashes, injuries, or death. Even if the abuse doesn't create an immediate danger, it can still lower the productivity of the abuser as well as co-workers.

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# MENT SERVICES

## NEWS TO USE

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Working drug-free supports everyone's safety. Managers and co-workers need to understand that there is help for people who are struggling with alcohol and drug problems. If you – or someone you know – are struggling to work drug free, try one or both

of these resources. All VLCT Health Trust and PACIF subscribers have free 24/7 access to the Employee Assistance Program (EAP) at 800-287-2173 or [www.investeap.org/](http://www.investeap.org/) (member password: vlct). The Vermont Department of Health's Drug and Alcohol Abuse Program is available by calling 802-651-1550 or visiting [healthvermont.gov/adap/adap.aspx](http://healthvermont.gov/adap/adap.aspx).

## UPCOMING EVENTS

**VLCT Flu Shot Clinics.** Various times and locations in October and early November, sponsored by a grant from CIGNA and hosted by Health Trust members for their participants. Find the complete schedule at [www.vlct.org/insuranceriskservices/programs/wellnessinitiatives/](http://www.vlct.org/insuranceriskservices/programs/wellnessinitiatives/) and sign up soon.

**Small Mines Compliance Seminars.** 10 a.m. to 2 p.m., two Wednesdays in October at the locations listed below. Presented by VLCT PACIF and the Mine Safety and Health Administration Small Mines Office. This seminar is for PACIF member employees who operate or work in gravel pits and/or have related operations that fall under MSHA regulation. Because MSHA now regulates formerly "exempted operations," virtually any entity that screens gravel or soil may fall under MSHA purview. Attendees are encouraged to bring their questions, and all will receive a Compliance Guide. Free for PACIF members. Lunch will be provided.

Wednesday, October 7  
Johnson Municipal Building  
293 Lower Main West  
Johnson, VT 05656

Wednesday, October 21  
Springfield Fire Station  
77 Hartness Avenue  
Springfield, VT 05156

**Vermont Safety and Health Council Fall Expo.** Thursday, October 8. Lake Morey Inn and Resort, Fairlee. Learn more at VSHC's website, [www.vshc.org](http://www.vshc.org).

**Deadline for submitting all Leader and Leader Light records and documentation.** Monday, October 19. Send electronic forms to [hjoyce@VLCT](mailto:hjoyce@VLCT) and supporting paperwork to VLCT, attn. Heidi Joyce, 89 Main Street Suite 4, Montpelier, VT 05602-2948. Call Heidi at 802-229-9111 with any questions.

**Roads Scholar Safety Workshop: Safety on the Job.** 8 a.m. to 3 p.m.; Tuesday, October 20, Lyndon or Tuesday, October 27, East Dorset. \$30 per person. Presented by the Vermont Local Roads Program. Information at 800-462-6555 or [www.vermontlocalroads.org](http://www.vermontlocalroads.org) (select Workshops/Schedule).

**Roads Scholar Environmental Workshop: Roads and Trees – Competition? Coexistence? Compromise?** 8 a.m. to 12 noon, Thursday, October 22, West Groton. \$15 per person. Presented by the Vermont Local Roads Program. Information at 800-462-6555 or [www.vermontlocalroads.org](http://www.vermontlocalroads.org) (select Workshops/Schedule).

**YakTrax Group Purchasing Deadline.** Friday, October 30. Send order form and payment (municipal check for at least \$100 plus shipping to Implus Footcare LLC) to VLCT, Attn. Shawna O'Neill, 89 Main Street, Suite 4, Montpelier VT 05602-2948. Call Shawna at 802-229-9111 with any questions.

## A HIGH-VOLTAGE EXPERIENCE

In order to better understand PACIF claims involving police use of force, Kelly Kindestin, VLCT's Manager of Property and Casualty Claims, and Nancy Sheahan, Esq., of McNeill Leddy Sheahan LLC, spent a couple of hours with the Burlington Police Department, during which they were –how else to say it? –thoroughly shocked.

Kelly and Nancy joined officers being trained in the technology and use of a Taser® device. How, more than when, to use a Taser was the emphasis of this class, and a key part of the lesson was to feel the effects of this temporarily incapacitating technology. That is, our very mild-mannered Kelly had to shoot and be shot with a Taser.

“Those five seconds felt like an eternity.”

— Kelly Kindestin, Manager, Property and Casualty Claims, Risk Management Services, VLCT

Officially, the correct term is not shoot but “discharge,” and, to be honest, the discharging was at a target, not a person. That part was not difficult at all. The device (a Taser® X26) is compact and lightweight. It has the grip of a handgun and its power sources are a rechargeable battery and a cartridge containing a capsule of compressed nitrogen. The nitrogen propels two small dart-like electrodes (called probes) a distance of up to 35 feet – with enough force that, when used on a person, each probe will penetrate one inch of clothing to contact the recipient's skin. Thin wires connect the probes to the device and conduct 50,000 volts (minus some line loss) during each five-second discharge. The person using the Taser feels no kickback from the weapon.

Learning what it feels like to be tased (or tasered; both verbs are used) is an important part of formal Taser training. After learning basic information about the technology and

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## HIGH VOLTAGE

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discharging the probes onto a target once or twice, the students participated in the more physical part of the training. Everyone took a turn in two roles: non-officer, receiving a discharge in the back from about 15 feet, and officer, removing the probes after the current had stopped. Also, students held the recipient's upper arms during the experience to lower him or her gently to the floor. One lucky (?) student agreed to a double dose: receiving the standard discharge at close range and immediately receiving a non-probe direct-contact charge from the device itself, called a "drive stun." With a standard discharge, the probes cause muscles across the body to contract suddenly and completely. Typically, the recipient stiffens and falls to the ground, although it is not uncommon for the knees to buckle. The person feels intense discomfort for the entire five seconds, then utter exhaustion.

"You have no control – it just hurts. For me, those five seconds felt like an eternity," says Kelly. "Afterwards, it's like you ran five miles without any endorphins kicking in."

During the shock, some people can't help but let loose with a profane word or two (or several), but a minute later, there is no residual effect except, perhaps, bee-sting-like marks where the probes were. As Kelly explains, "the only aftereffect I can possibly attribute to the tasing was a charley horse in bed that night."



*Even sweet-tempered Kelly had to utter a curse while the current took charge of her body.*

The Taser device is equipped with record-keeping materials. A computer chip records every time that the device is used, and each probe-and-nitrogen cartridge contains several pieces of confetti that uniquely identify the cartridge. Officers collect at least one bit of confetti and the spent probes to keep as evidence of the use of the Taser. These can be referred to in conjunction with written reports.

When to use a Taser is a matter of each police department's policy. Although boiler-plate policies can be acquired from various sources, Vermont police agencies will do well to implement policies that they have adapted or developed for their specific departments. As with other matters of safety and procedure, the guideline is: adopt a policy, train to the policy, and follow the policy. Kelly's personal policy now includes "Never do anything to get Tased again!"

A video about the class that Kelly and Nancy joined is posted on the Burlington Free Press website. To view it, go to [www.burlingtonfreepress.com/video/](http://www.burlingtonfreepress.com/video/), and use the Video Search function with the phrase Burlington Police Train.

*Ione L. Minot  
Contributing Editor, VLCT News*

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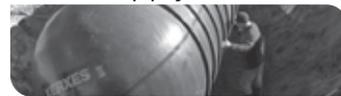
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## ENERGY

(continued from page 1)

- In partnership with Green Mountain Power, **Plainfield** is moving ahead with a project to develop a run-of-river hydroelectric facility at the site of the Old Batchelder Mill Dam. The town's share of the energy generated would supply electricity for municipal buildings, including the water and wastewater facilities.
- Three years ago, a group of local residents founded **Waterbury LEAP** (Local Energy Action Partnership), a volunteer organization that helps Waterbury and the surrounding area become more energy efficient, expand renewable energy, and reduce emissions. Projects the group has undertaken include arranging free energy audits for municipi-

pal buildings and local businesses (many of the recommended upgrades have been made); distributing more than 2,000 compact fluorescent bulbs; offering free home weatherization workshops; holding an annual LEAP Energy Efficiency Rally that attracted more than 225 people; and distributing energy efficiency materials at town events.

- **Burlington** may be the first but won't be the only municipality to adopt a Clean Energy Assessment District (CEAD) in 2010. (See page 14.)
- **Winhall** is investigating the possibility of erecting a municipal wind farm.

**The Public Service Department** lists funding opportunities through the CEDF, including the much anticipated (but not yet functioning) Energy Efficiency and Conser-

vation Block Grants (EECBG). The CEDF grant program assists pre-project assessments, large- and small-scale systems, community-scale systems, and special demonstration projects over 15 kW in size (or 1 million Btu/hour for thermal projects or 15 tons of capacity for geothermal projects). The maximum award is \$500,000, and all projects require at least a 50% match. There are two grant rounds per year; the next RFP will be issued in January 2010.

The **Municipal Technical Assistance Grant Program** provides up to \$5,000 per grant for renewable energy assessment studies. Up to \$50,000 is available for this program in FY10. Funding is available for up to 90% of a project's cost (10% cash match is required from the grantee). Applications are due the first Thursday of every month.

The **Loan Program** assists large-scale systems over 15 kW in size (or 1 million Btu/hour for thermal projects or 15 tons of

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Cross Street Bridge, Middlebury



Main Street, Barre City



Geothermal Feasibility Study, Rockingham



City Center, South Burlington



## ENERGY

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capacity for geothermal projects). Maximum loan award is \$500,000; interest rate is currently 2%. Applications are due quarterly (next round is due Oct. 1). See [www.publicservice.vermont.gov/energy/ee\\_cleanenergy-fund.html](http://www.publicservice.vermont.gov/energy/ee_cleanenergy-fund.html) for information on this and the two previous programs.

The **Small-Scale Renewable Energy Incentive Program** provides incentives for solar photovoltaic, solar hot water, wind, and micro-hydro systems under 15 kW in size. Non-competitive. Information and applications at [www.nerc-vt.org](http://www.nerc-vt.org).

As part of ARRA stimulus funding, the **Public-Serving Institutions Program** is still being designed. It will act as a revolving loan and/or small grant program for public-serving nonprofit or government institutions to implement non-electric energy efficiency measures or renewable energy projects. More information in October at [www.publicservice.vermont.gov](http://www.publicservice.vermont.gov).

CEDF will allocate the required 60% of EECBG ARRA federal stimulus allocated funds to “units of local government” (i.e., “a city, town, town school district, incorporat-

ed school or fire district or incorporated village and all other governmental incorporated units”) that are not eligible to receive direct grants from the Department of Energy. Funds will be used to implement energy efficiency and renewable energy installations. More information at [www.publicservice.vermont.gov](http://www.publicservice.vermont.gov). Meantime, towns should prepare by assessing their weatherization, efficiency, and renewable needs, and should obtain energy audits and cost estimates for work. Information at [www.encyvermont.org](http://www.encyvermont.org). More information on the EECBG program, including preparatory steps to meet funding requirements, at [www.eecbg.energy.gov](http://www.eecbg.energy.gov).

### REGIONAL PLANNING COMMISSIONS.

Vermont does not have county-level government and therefore did not receive direct county-level funding. So the legislature allocated \$880,000 of EECBG funding to Vermont’s ten regional planning commissions to use for county-level energy efficiency projects. More information at your local RPC or [www.publicservice.vermont.gov](http://www.publicservice.vermont.gov).

### CLEAN ENERGY ASSESSMENT DISTRICT.

Last session, the legislature passed a Clean Energy Assessment District (CEAD) statute that enables municipalities to establish CEADs – known elsewhere in the U.S. as Property Assessed Clean Energy. Efficiency Vermont, the energy efficiency utility for all cities and towns except Burlington, has developed a list of projects that a municipality might deem eligible within its own CEAD plus details to establish and fund such a district.

Eligible energy efficiency improvement projects are limited to measures permanently attached to the property for which CEAD financing is being secured, measures that reduce the net energy requirements of the affected building, and energy-related repair, health, and safety measures required to be included in a comprehensive energy efficiency improvement project. Efficiency Vermont has developed the following efficiency measures that may meet these requirements, subject to project-specific costs and savings assessment.

(continued on next page)

## VLCT NEWS ONLINE

We still encourage all subscribers, especially single-use readers, to seriously consider switching from paper prints to online viewing of the *VLCT News*. The benefits are many: a smaller carbon footprint, lower printing and postage costs, less paper used, full-color rendering of color photographs, and immediate access to web links.

Of course, we understand that some people simply prefer the portability, look and feel of a paper print, and we won’t take that away from you. In fact, we love it when a print is passed around and many readers can benefit from it. So if you want to keep getting the *VLCT News* on paper, we hope you will make it available for others to read.

If you are ready to switch to accessing the *VLCT News* completely online, please email us so we can remove you from our postal mailing list and make sure that your correct email address is on our *News* email list.

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## ENERGY

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**Residential Measures:** blower-door guided air sealing; insulating walls, attic, basement; energy efficient light fixtures (hard-wired); sealing and insulating ducts; insulating pipes; upgrading heating system to higher efficiency; replacing water heater; ceiling fans; replacing/renovating windows or doors; heat-recovery ventilation system; efficient exhaust-only ventilation system; hot water heat recovery system; and services of energy expert/professional.

**Commercial Building Measures:** energy efficient light fixtures (hard-wired);

sealing and insulating building envelope; upgrading HVAC system to higher efficiency; comprehensive building re-commissioning; upgrading compressed air system; premium efficiency motors and controls; variable speed drives; upgrading refrigeration system; heat-recovery ventilation system; insulating pipes; upgrading water heating system; hot water heat recovery system; ceiling fans; daylighting and controls; and services of energy expert/professional.

### ELIGIBLE CEAD RENEWABLE ENERGY PROJECTS.

Renewable energy projects may be eligible for CEAD financing either alone or in combination with eligible efficiency measures.

“Norwich is developing a municipally-owned 250-kW solar array project, thanks in part to a \$5000 grant under the Clean Energy Development Fund (CEDF).”

The most likely types are solar water heating systems, biomass energy heating systems, small wind systems, micro-hydro systems, solar water or space heating systems, solar electric (photovoltaic) systems, and small wind or micro-hydro systems. For most of these projects, only solar water heating is likely to be supportable with financing alone. Other small-scale renewable energy projects will likely need their costs reduced by owner investment, grants, tax credits, or other funding sources to the level where savings can cover the annual financed payments. Efficiency measures, when combined with renewable energy measures, may also help a combined package meet minimum benefit/cost requirements.

### BUTTON UP VERMONT WORKSHOPS.

Highly successful last year, Button Up workshops are back. The workshops show residents how homes lose energy and how to save energy – incrementally through simple, do-it-yourself measures or significantly by extensive energy retrofits. They also provide available technical and financial resources. Workshops typically occur around the state from late September to early winter.

Button-Up Vermont arranges for an energy auditor to visit a community at no cost and deliver a slide presentation and provide educational and publicity materials. The community is responsible for organizing and coordinating the workshops, publicizing the program, and distributing educational materials. To schedule a Home Energy Saving Workshop, contact Paul Markowitz at [paul@markowitzvt.com](mailto:paul@markowitzvt.com).

Now that the fall is here and people are back from summer activities, local officials may expect that action items which have been under discussion for some time will become reality. Be prepared – update your municipality’s energy plans now!

Karen Horn

Director, Public Policy and Advocacy

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# Classifieds

Please visit the VLCT website [www.vlct.org/marketplace/classifiedads/](http://www.vlct.org/marketplace/classifiedads/) to view more classified ads. You may also submit your ad via an email link on this page of the site.

## VLCT NEWS ADVERTISING POLICY

The *VLCT News* welcomes classified advertisements from municipal entities, public agencies, businesses and individuals. This service is free for VLCT members (regular, contributing and associate); the non-member rate is \$41 per ad.

Classified ads are generally limited to 150 words and run for one issue. These ads are also placed on the VLCT website for up to one month.

The *VLCT News* is published eleven times per year (the August and September issues are combined) and reaches readers during the first week of the month.

The copy deadline for advertisements is the first Friday of the month prior to the issue date. Space is sometimes available for late additions; please feel free to check with the editor for availability.

For more information on placing classified ads in the *VLCT News*, contact [classifieds@vlct.org](mailto:classifieds@vlct.org). For details on display or municipal marketplace advertising, email [vlctnews@vlct.org](mailto:vlctnews@vlct.org). Instructions for ad requirements may also be downloaded at [www.vlct.org/aboutvlct/vlctnewsletter/advertisinginformation/](http://www.vlct.org/aboutvlct/vlctnewsletter/advertisinginformation/).

## HELP WANTED

**Director, Human Resources.** The Vermont League of Cities and Towns, a unique, member-owned organization, has an immediate need for an experienced human resources professional to join our management team. Reporting to the Executive Director, this key role serves as internal consultant and strategic partner in the furtherance of our mission to serve and strengthen Vermont local governments. The

HR Director manages all aspects of human resources while being willing to provide hands-on customer service to staff and our municipal members as needed. Areas of responsibility include employee relations, recruiting, compensation management, benefits administration, legal compliance, performance management, training, record keeping, and ergonomics and safety. The Director manages a staff of three and retains overall responsibility for facilities management and the reception area. Requirements: Bachelor's degree (or equivalent experience) plus at least five years at a professional, managerial level in human resources; excellent verbal and written communication skills; strong knowledge of state and federal payroll, benefits and human resources-related laws; strong listening and coaching skills; the ability to work well independently and as part of a team; excellent research and analytical skills; and the ability to anticipate with both sensitivity and strategic thinking. General knowledge of facilities management, supervisory experience, SPHR designation or human resources certificate from accredited college or university are strongly preferred. We offer a quality workplace located in convenient, downtown Montpelier and an excellent total compensation package including defined benefit and defined contribution plan choices with up to 12.1%

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**Administrative Assistant.** The Town of Littleton, N.H. seeks a multi-tasked, detailed person who can answer phones, log calls, take messages, issue pistol permits, dispatch non-emergency calls, prepare correspondence, transcribe reports, and handle clerical work. We require someone with good organizational skills and good oral, written, and computer communication skills who is available Monday through Friday. Hours are variable (34 hours per week) with some evening hours. Requirements: High school graduate with 3 years experience or any equivalent preferred; former work in Public Safety a plus. Starting wage, \$12.50-\$14.50 per hour DOE, plus a small benefits package. A full job description is available upon request from the Police Department at the address below. To apply, please submit resume and cover letter to Chief Smith, Town of Littleton Police Department, 2 Kittredge Lane, Littleton, NH 03561. Position open until filled. E.O.E. (8-18)

*(continued on next page)*



## VERMONT STATE INFRASTRUCTURE BANK LOAN FUNDS ARE AVAILABLE THROUGH VEDA

The Vermont State Infrastructure Bank, a loan program operated by VEDA and VTrans, has low-interest loan funds available for transportation-related projects that enhance economic opportunity and help create jobs. Municipalities, RDCs, and certain private sector companies may qualify for SIB financing to construct or reconstruct roads, certain facilities related to rail transit, and bridges and intermodal transportation facilities.

**LEARN MORE AT [WWW.VEDA.ORG](http://WWW.VEDA.ORG)  
OR BY CALLING 802-828-5627.**



## CLASSIFIEDS

(continued from previous page)

**Assistant Chief Administrative Officer, Finance.** This full-time position in the City of Burlington's Clerk/Treasurer's Office is responsible for managing the financial, accounting, personnel, and administrative activities of the City Clerk/Treasurer's office. Responsibilities include coordinating all City accounting functions, central payroll, investments, and administration of the City's budget program. The ideal candidate will have a Bachelor's degree in Business Administration, with a major in accounting or finance or a related field. Master's degree preferred. A minimum of five years of relevant experience in accounting, finance, and personnel administration with at least two years of supervisory and fund accounting experience is required. For a complete job description and application, visit [www.hrjobs.ci.burlington.vt.us](http://www.hrjobs.ci.burlington.vt.us), or call Human Resources at 802-865-7145. To apply, please send resume, cover letter, and City of Burlington application to Human Resources Department, 131 Church Street, Burlington, VT 05401. Position open until filled. E.O.E.

Women, minorities and persons with disabilities are encouraged to apply. (8-14)

## FOR SALE

**Dump Trucks.** The Town of Killington has two trucks for sale by bid: (1) 2001 Mack dump truck, 300-hp, 9-speed transmission, very good condition, sold fully equipped with a 11' plow, 11' wing plow, and hydraulic tailgate spreader, 115,000 miles, suggested minimum bid, \$36,000; (2) 2004 F350 diesel 4-wheel-drive Ford dump truck, 6-speed transmission, very good condition, sold fully equipped with a 9' Fischer all-angle plow and dual auger tailgate spreader, 56,000 miles, suggested minimum bid, \$20,000. The trucks may be viewed by appointment at the Killington Town Garage, 2981 River Road, Killington (802-422-9821). Bids must be signed by the bidder and include the bidder's name, address, and telephone number. Seal bids in an envelope marked "Dump Truck Bid" and submit to Town Manager's Office, 2706 River Road, PO Box 429, Killington, VT 05751. The Town reserves the right to waive informalities in, or to reject any and all bids, or to accept any bid deemed to be in the best interest of the Town of Killington. (8-1)

## VLCT STAFF NEWS AND NOTES

This month, two vital employment components of the Vermont League of Cities and Towns are movin' on. Although rumor has it that **John Condon**, erstwhile manager of the Underwriting Division, was spirited off by members of the *Insurancistas*, in reality he left of his own accord to wield the vice presidential reins of Union Mutual of Vermont, an insurance company.

When **Jill Muhr**, HR Director, started working at VLCT ten years ago, human resources was still in the hunter-gatherer stage and administrative in nature. Jill's brand new position had only a part-time HR component to it. In the ensuing years (and years and years!), her role morphed and expanded – much like VLCT did – until her responsibilities integrated organizational philosophy with (corporate-speak alert!) system theory.

Jill says she plans to go back to school, help friends launch a business, and homeschool her daughter. (Question: According to Coast Guard Regulations, all pressure vessels other than unfired steam boilers shall be protected by pressure-relieving devices that prevent the pressure from rising more than 10 percent above the maximum allowable working pressure, true or false?\*) *Bonne chance*, Jill.

David Gunn  
Co-editor, VLCT News

\* The answer is, of course, true.



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## MUNICIPAL MARKETPLACE ADS

This advertising format is called "Municipal Marketplace", and has two options available:

1. A scan of your company's business card (scaled 94% to approximately 3.25" x 1.85")  
or
2. Four text lines set in a 3.25" x 1" box.

All ads will be output in black and white.

For more details, please visit <http://www.vlct.org/about/vlct/vlctnewsletter/advertisinginformation/>, or call (800) 649-7915.

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## Calendar

*For more information about the following workshops or events, please contact Jessica Hill, Manager, VLCT Administrative Services, tel. (800) 649-7915; email [jhill@vlct.org](mailto:jhill@vlct.org). Or visit [www.vlct.org](http://www.vlct.org)'s Events Calendar and select a workshop for more information or to register online. For non-VLCT events listed below, please contact the individuals directly. (The online registration option is available for VLCT workshops and events only.)*

**Cash Management: Banking and Investments.** This workshop will be offered on October 6 at the Hartford Town Offices and October 8 at the Milton Town Offices to accommodate our members in those regions. Sponsored by the VLCT Municipal Assistance Center. Cash management is at the center of the financial operations of all local governments, regardless of size. Protecting public funds and managing them wisely has always been one of the most important jobs of fi-

nance professionals. No other responsibility in municipal government has had as strong an impact on the population as the way governments manage their finances. This workshop will provide treasurers and finance officers with the basic tools they need for effective cash management and investment of municipal funds.

**Small Mines Compliance Seminar "Managing Risk by Knowledge and Training."** This workshop will be offered on October 7 at the Johnson Municipal Building and October 21 at the Springfield Fire House to accommodate our members in those regions. This seminar is presented by VLCT PACIF and the MSHA Small Mines Office and is designed for PACIF member employees who operate or work in gravel pits and/or have related operations that fall under MSHA regulation. Of particular importance is a review of a new MSHA interpretation that results in MSHA regulation of formerly "exempted operations." The change means that virtually any entity that screens gravel or soil may now fall under MSHA purview.

**Contracting for Municipal Projects.** October 13, 2009. Capitol Plaza Hotel, Montpelier. Sponsored by the VLCT Municipal Assistance Center. Municipal infrastructure projects, from highways and bridges to buildings and water and wastewater systems, require local officials to make tough decisions, such as how to pay for the project and how to insure the highest quality in a reasonable timeframe. This workshop will feature financing options as well as town officials sharing best practices and success stories in municipal contracting.

**2009 Vermont Planners Association Fall Conference: Two Sides of the Coin: Density and Design in the Village and Countryside.** Friday, October 16, 2009. All Souls Interfaith Gathering Center, Shelburne, Vt. Sponsored by the Vermont Planners Association. For more information or to register, visit [www.vermontplanners.org/events.html](http://www.vermontplanners.org/events.html).

Visit our website [www.vlct.org/eventscalendar/upcomingevents/](http://www.vlct.org/eventscalendar/upcomingevents/) for the most up to date list of events!