

## TULIPS IN WINTER? OF COURSE!

In the insurance world, TULIPs are Tenant User Liability Insurance Policies, and they play an important role in municipal risk management. Municipalities that rent a room or other property to non-municipal individuals or groups (“tenant users”) for specific events – such as holiday parties and winter carnivals – need to understand that the municipality’s coverage does not cover renters’ events against liability claims by third parties who may be injured or have property damage as a result of the activities of the renter. We strongly encourage municipalities to require tenant users to provide their own liability coverage so the municipality will be protected if anything untoward occurs during the event. That way, the municipality can relax and proceed with the rental.

In many cases, tenant users are covered by an existing insurance policy. For example, an individual hosting a large party in a town hall might find that his or her homeowner’s insurance policy either already covers liability for the party or coverage can be added as a rider for a small fee. In this case, the tenant can provide the town with proof of coverage, and a TULIP will not be needed. But if the municipality is a PACIF member, any tenant user that cannot provide other proof of liability

coverage can obtain liability coverage by purchasing a TULIP through PACIF’s TULIP partner, OneBeacon Entertainment.

Covered events range from very low risk activities such as farmers’ markets, birthday parties, and craft fairs to higher risk events including camps, festivals, sporting events, parades, wedding receptions, and concerts. Some very high risk activities – such as fireworks and inflatable bounce houses – are excluded. The premium is based on a

*(continued on page 8)*



## MUNICIPAL BONDS, PART I

I can tell that Town Meeting Day is fast approaching because of the number of calls and emails I am increasingly receiving about the cost of bond financing and applying for a loan from the Vermont Municipal Bond Bank (VMBB or “Bond Bank”). In anticipation of planning for a Town Meeting Day bond vote, now would be a good time for a municipality to review its financing options and opportunities with the VMBB.

A short primer on the Bond Bank: It is an instrumentality of the State of Vermont charged with providing municipal borrowers with access to low cost, tax-exempt bond financing. Since its first bond series in 1970, the Bond Bank has issued over \$1.3 billion in bonds to finance loans to more than 300 Vermont municipalities. Eligible municipalities include cities, towns, villages, school districts, water/sewer districts, fire districts, counties, and other governmental units.

Why finance your project through the VMBB?

- Very low interest rates. The VMBB issues tax-exempt debt. Also, because it is highly rated by Moody’s and Standard & Poor’s, the VMBB has access to low interest rates, which are passed on to the borrower.
- Credit enhancement and security. The state provides certain supports to the VMBB which helps to lower interest rates further.
- Reduced cost of issuance. The VMBB does not charge an application or loan origination fee. Because it issues bonds on a pooled basis, the VMBB can achieve

*(continued on page 10)*

## INSIDE THIS ISSUE

<b>2015 VLCT Holidays</b> . . . . .	2
<b>Ask the League</b> . . . . .	4
<b>Risk Management Services</b> . . . . .	8
<b>Attention PACIF Members</b> . . . . .	8
<b>Think Twice Before Signing</b> . . . . .	9
<b>RMS Calendar</b> . . . . .	9
<b>Trivia</b> . . . . .	12
<b>Classifieds</b> . . . . .	13
<b>Upcoming Events</b> . . . . .	16



# VLCT NEWS

A PUBLICATION OF THE VERMONT LEAGUE OF CITIES & TOWNS

89 Main Street, Suite 4  
Montpelier, VT 05602-2948  
Tel.: (802) 229-9111 • Fax: (802) 229-2211  
Email: [info@vlct.org](mailto:info@vlct.org)  
Web: [www.vlct.org](http://www.vlct.org)

### Follow us on:

Twitter: @VLCTAdvocacy  
Facebook: VLCT Advocacy  
YouTube: youtube.com/vlctexec

### VLCT Board

**Sandra Harris**, President  
*Selectperson, Vernon*

**Jared Cadwell**, Vice-President  
*Selectperson, Fayston*

**Hunter Rieseberg**, Immediate Past  
President  
*Town Manager, Hartford*

**Sue Janssen**  
*Selectperson, Benson*

**Tammy Legacy**  
*Town Clerk, Roxbury*

**Honorable Chris Louras**  
*Mayor, Rutland City*

**Eric Osgood**  
*Selectboard Chair, Johnson*

**Sandy Pinsonault**  
*Town Clerk, Dorset*

**Kathleen Ramsay**  
*Town Manager, Middlebury*

**Karen Richard**  
*Town Clerk/Treasurer, Colchester*

**Ted Simmons**  
*Selectboard Chair, Orwell*

**Honorable Miro Weinberger**  
*Mayor, Burlington*

**Brendan Whittaker**  
*Selectperson, Brunswick*

**Steven E. Jeffrey**  
*Executive Director*

**Allyson Barrieau**  
*Design/Layout*

**David Gunn**  
*Editor/Copy Editor*

The *VLCT News* is published eleven times per year (the August and September issues are combined) by the Vermont League of Cities and Towns, a non-profit, nonpartisan organization founded in 1967 to serve the needs and interests of Vermont municipalities. The *VLCT News* is distributed to all VLCT member towns. Additional subscriptions are available for \$25 to VLCT members (\$60, non-members), plus sales tax if applicable. Please contact VLCT for subscription and advertising information.

## 2015 VLCT Holidays

The VLCT office will be closed on the following holidays in 2015. Otherwise, we are open from 8 a.m. till 4:30 p.m., Monday through Friday.

### Holiday

New Year's Day 2015  
Martin Luther King Day  
Presidents' Day  
Memorial Day  
Independence Day  
Bennington Battle Day  
Labor Day  
Veterans Day  
Thanksgiving Day  
Thanksgiving Friday  
Christmas Eve  
Christmas Day

### Celebrated On

Thursday, Jan. 1  
Monday, Jan. 19  
Monday, Feb. 16  
Monday, May 25  
(observed) Friday, July 3  
Sun., Aug. 16 (observed Mon., Aug. 17)  
Monday, Sep. 7  
Wednesday, Nov. 11  
Thursday, Nov. 26  
Friday, Nov. 27  
Thursday, Dec. 24  
Friday, Dec. 25



Planning  
Transportation  
Land Development  
Environmental



# Complete Streets

FOR YOUR COMMUNITY

VHB is helping municipalities transform roadways, making them sustainable, more livable, and welcoming. Our Complete Streets strategy helps create roadways for all users, promoting healthy, active lifestyles and stimulating local economies.

Contact Mark Colgan, PE  
at 802.497.6156 or  
[mcolgan@vhb.com](mailto:mcolgan@vhb.com)

[www.vhb.com](http://www.vhb.com)

Northern New England offices:  
Vermont, New Hampshire, Maine  
22 offices along the east coast



# EVERY COACH NEEDS A QUARTER- BACK.

As an elected official, you have plans and policies to put into action. By partnering with a professional city, town, or county manager you can set the wheels in motion—and know that they will run more smoothly. Leverage their strengths in leadership, management, efficiency, and ethics, and make your community great. Their job is to bring your vision to life.

**Log on today to learn more about how professional local government managers work with you to build communities we are proud to call home.**

**[LifeWellRun.org/elected-officials](http://LifeWellRun.org/elected-officials)**





Questions asked by VLCT members and answered by the League's legal and research staff

# ASK THE LEAGUE

## PREPARING FOR TOWN MEETING; HOLIDAY DISPLAY ON TOWN PROPERTY; HOMESTEAD DECLARATION PENALTY; PLANNING COMMISSION ALTERNATE

### How can we best prepare for Town Meeting?

Vermont's 2015 annual town meeting day will be Tuesday, March 3<sup>rd</sup> and it is almost time to get the warning ready. The first day to post the town meeting warning and notice is Thursday, January 22, 2015; the last day is Sunday, February 1, 2015.

The warning must be accompanied by a notice that includes information on voter registration, early or absentee voting, where applicable, and other appropriate information. 17 V.S.A. § 2642(b). Sample notices are available from the Vermont Secretary

of State's website, <https://www.sec.state.vt.us/elections/town-meeting-local-elections/town-meeting-warnings.aspx>. The warning and notices must be posted in at least two public places in the municipality as well as in or near the town clerk's office. 17 V.S.A. § 2641(a).

The warning (but not the notice) must also be published in the town report and distributed in the same manner as the town auditors' report as provided in 24 V.S.A. § 1682, or published in a newspaper of general circulation at least five days before the meeting. Additionally, the warning must be posted on the municipality's website, if the

municipality regularly updates its website.

In drafting the warning, the selectboard should keep these points in mind:

- Do not rely on last year's warning! Many selectboards have an unfortunate habit of simply copying the warning from last year's meeting. This often results on the inclusion of unnecessary articles and the repeat of previous errors and mistakes. The warning should be carefully reviewed and updated each year.
- Write each article to express the intent of the drafters as precisely as possible. Avoid unnecessary words and strive to be clear. If a statute prescribes language for an article, that language must be used. If a statute doesn't prescribe language, it can be helpful to track the

*(continued on next page)*

**NEED A WRITTEN LEGAL OPINION?**  
**LOOKING FOR EXPERTISE DRAFTING A NEW ORDINANCE?**  
**NEED HELP UPDATING THAT PERSONNEL POLICY?**

VLCT's attorneys can provide your municipality with legal assistance at highly competitive rates. Please call **Abby Friedman** for more information at **1-800-649-7915**.



### SAMPLE PROJECTS:

- Water & Sewer Ordinances
- Zoning Bylaws
- Municipal Charter Amendments
- Highway Ordinances



### costeffective

solutions to your most pressing concerns...including:

- water resources
- wastewater
- stormwater
- Brownfields redevelopment
- transportation
- geotechnical and structural
- landscape architecture
- DPW facilities
- renewable energy
- energy conservation

**Weston&Sampson**  
environmental/infrastructure consultants

#### contact:

Serving Municipalities since 1899  
offices in: VT, MA, CT, NH, NY, NJ, PA, SC & FL

Ken Bisceglia, PE, CHMM  
98 South Main Street, Waterbury, VT 05676  
802-244-5051 · [biscegliok@wseinc.com](mailto:biscegliok@wseinc.com)

[www.westonandsampson.com](http://www.westonandsampson.com)



## ASK THE LEAGUE

(continued from previous page)

applicable statutory language as closely as possible and make reference to the statute.

- State each article dealing with a public question or appropriation of money in the form of a question that can be answered “yes” or “no.” This is a requirement for public questions voted by Australian ballot and is a good practice for floor voting.
- Do not add comments such as “by petition,” “advisory,” or “nonbinding.” Statute prohibits the inclusion of any opinion or comment by any town body or officer or other person on the matter to be voted on. 17 V.S.A. § 2666.
- Consult with the town clerk and moderator as they may have suggestions for the warning that can help the meeting go smoothly. Check with the school district board of directors to make sure that the timing of your meeting has been coordinated.
- Check, double check, and then triple check the warning before it is posted. Each year the Municipal Assistance Center receives questions about how to fix errors in the town meeting warning after it has already been posted. Most of these are minor problems but some have led to significant difficulty. The warning is an important document. Please take the time to review it carefully. Mistakes need not happen.

The voters’ deadline for submission of petitioned articles is Monday, January 19,

2015. A petition must be signed by at least five percent of the voters of the municipality and filed with the municipal clerk. 17 V.S.A. § 2642(a). Keep in mind that the selectboard can choose to warn petitioned advisory articles but is not legally obligated to do so. This discretion allows the selectboard to balance the efficient transaction of town business with the provision of a local forum for discussing state and national issues. *Cliff v City of South Burlington*, 2007 VT 3. The selectboard is only legally obligated to warn a petitioned article when the purpose stated in the petition “sets forth a clear right which is within the province of the town meeting to grant or refuse through its vote.” *Royalton Taxpayers’ Protective Assn. v. Wassmansdorf*, 128 Vt. 153 (1960).

Petitioners occasionally make mistakes in drafting articles. If a petition is submitted that does not conform to Title 17, Subchapter 2, the town clerk must return the petition to the petitioner within 24 hours with a written statement of why it cannot be accepted. In this case, a supplementary petition may be filed not later than 48 hours after the clerk returns the petition to the petitioner. However, a supplementary petition will not be accepted if it contains the signatures of different persons from those on the originally filed petition.

If a petition has been submitted on time, has (at least?) the minimum number of required signatures, and requests an article that the selectboard has no discretion to refuse, we recommend that the petition be accepted and the selectboard work with the petitioner to redraft the article using the correct language. Contact the VLCT Municipal Assistance Center if you have any questions about your obligation to warn a petitioned article.

Each year, Vermont local government appropriates about half a billion dollars on the basis of the words, “A town shall vote

such sums of money as it deems necessary for the interest of its inhabitants and for the prosecution and defense of the common rights.” 17 V.S.A. § 2664. There is no statutory guidance apart from the mandate that a municipality “express in its vote the specific amount, or the rate on a dollar of the grand list, to be appropriated for laying out and repairing highways and for other necessary town expenses.” *Id.* As a result, municipal budget articles have become incredibly varied.

On the basis of the categories in 17 V.S.A. § 2662, some towns vote separate general fund and highway budgets. We don’t believe two separate budget articles are legally necessary, so long as highway funds are accurately accounted for within the general fund. VLCT recommends the following form for the budget article:

*Shall the voters approve total general fund expenditures of \$\_\_\_\_, of which \$\_\_\_\_ shall be raised by taxes and \$\_\_\_\_ by non-tax revenues?*

Following is an optional highway fund article for towns that vote separate general and highway fund budgets:

*Shall the voters approve total highway fund expenditures of \$\_\_\_\_ of which \$\_\_\_\_ shall be raised by taxes and \$\_\_\_\_ by non-tax revenues?*

Tough economic times bring closer attention to social service agency appropriations. The authority to vote on these appropriations is found at 24 V.S.A. § 2691. There are two ways for a social service appropriation article to appear on the warning: with a petition submitted in accordance with 17 V.S.A. § 2642 or by the selectboard’s own motion.

(continued on next page)

## MAC MUNICIPAL CONSULTANTS

MAC is pleased offer the services of our expert municipal consultants. To learn more or discuss a possible project, contact Abby Friedman at 800-649-7915, extension 1926, or [afriedman@vlct.org](mailto:afriedman@vlct.org).

MAC’s consulting team consists of:

- **Bill Hall, Senior Financial Consultant**
- **Doug Hoyt, Municipal Law Enforcement Consultant**
- **Brendan Keleher, Municipal Management and Finance Consultant**





## ASK THE LEAGUE

(continued from previous page)

Some selectboards will not include any social service agency appropriation article that is not supported by a petition. Other selectboards will allow some non-petitioned articles, but not others.

Regardless of your approach, every selectboard should have a written policy to manage social service agency requests. A model social service agency appropriation policy is posted at [http://www.vlct.org/assets/Resource/Models/Model\\_Social\\_Service\\_Agency\\_Appropriation\\_Policy\\_07-11.pdf](http://www.vlct.org/assets/Resource/Models/Model_Social_Service_Agency_Appropriation_Policy_07-11.pdf). Keep in mind that an agency receiving an appropriation does not have to be physically located in the town, so long as it provides services to town residents. *Addison County Community Action Group v. City of Vergennes*, 152 Vt. 161 (1989).

(This is an update to an article written by former VLCT attorney Jim Barlow in January 2013.)

Gwynn Zakov, Staff Attorney  
VLCT Municipal Assistance Center

### Should we allow a holiday display on town property?

Before allowing a holiday display on town property, a town should consult with its attorney. Depending on the circumstances, the use of town property for a holiday display may have significant legal and political implications. When a town permits the erection of symbols or messages that are religious

in nature, the town may be violating the Establishment Clause of the U.S. Constitution. The Establishment Clause, which is part of the First Amendment, states that government “shall make no law respecting an establishment of religion or prohibiting the free exercise thereof.” This is commonly referred to as the constitutional “separation between church and state.” The Establishment Clause forbids government from supporting or preferring one religion over another and from supporting religion over irreligion (and vice versa).

In a leading case on the subject, the U.S. Supreme Court declared that the Establishment Clause is violated by a display of holiday symbols if that display does not have a secular purpose, if its primary effect advances or inhibits religion, or if the action “fosters an excessive government entanglement with religion.” *Lemon v. Kurtzman*, 403 U.S. 602 (1971).

Unfortunately, the U.S. Supreme Court has not created a “bright-line test” to assess the constitutionality of holiday displays. Instead, the Court’s analysis in each case has been fact-dependent and fluid. It is therefore difficult to predict whether any future holiday display will pass muster. By looking at past cases we can at least see that the Court has allowed displays where there is secular as well as religious content and where the display is created or implemented by a private entity rather than the government. The Court’s concern in these cases has been whether a reasonable observer of the display would believe that the display constituted an “endorsement” of religion by the government.

Context is important. The display of a nativity scene, for instance, has been held to be constitutional when it is presented in the context of other symbols that are not overtly religious such as a Santa Claus figure or a banner reading “Seasons Greetings.” *Lynch v. Donnelly*, 465 U.S. 668 (1984). In *Lynch*, the Court reasoned that, although the other symbols were traditionally associated with Christmas, they did not have an overt religious significance and therefore the display was not entirely religious. Context was also important in the case of *County of Allegheny v. American Civil Liberties Union*, 492 U.S. 573 (1989), where the display of a nativity scene without any other symbols was found unconstitutional. In the *Allegheny* case, the nativity scene was located inside a county courthouse and included a banner stating “Gloria in Excelsis Deo!” (“Glory Be to God in the Highest!”).

Two cases against the City of Burlington have also turned on the issue of context. Both cases arose when a private party sought to erect a menorah in Burlington City Hall Park. In both instances the Court ruled that the City’s permission to display an “unattended, solitary religious symbol in City Hall Park” was tantamount to the “imprimatur of state approval on religious sects or practices.” *Kaplan v. City of Burlington*, 891 F.2d 1024 (2d Cir.1989), *c.f. Chabad-Lubovitch of Vermont v. City of Burlington*, 936 F.2d 109 (2d Cir. 1991).

In addition to the legal considerations involved in these situations, the town should also be sensitive to local sentiment and citizen expectations when considering holiday requests. Even if a particular display seems to be entirely secular – and, therefore, constitutional – it may still be unwelcome in the community. This was the case in Charlotte when the light poles outside the school were decorated to look like candy canes. Despite the fact that candy canes are not overtly religious symbols, some residents complained that the display should not have been allowed by the town.

Lastly, the town should be aware that anything that occurs on town property sets a precedent for future use. Permitting one group to create a display on town property raises expectations that other requests will be permitted. Therefore, before granting any particular request, the town may want to create a plan or policy for how it will manage all such requests.

Sarah Jarvis, Staff Attorney II  
Municipal Assistance Center

(continued on next page)

**AE Aldrich+Elliott**  
WATER RESOURCE ENGINEERS

**Innovation**

Leading Initiatives in  
Sustainable Water Resources

Water, Wastewater, & Stormwater

Joe Duncan, Senior Engineer  
jduncan@AEEngineers.com  
802.879.7733 | www.AEEngineers.com



## ASK THE LEAGUE

(continued from previous page)

### **Who has the authority to reduce the penalties associated with a homestead declaration?**

This answer is dependent upon the basis for appeal. If the taxpayer is appealing a domicile determination, then the appeal goes to the state Commissioner of Taxes. If the basis for the appeal is grounded in “hardship,” then it is handled by the selectboard or, at the selectboard’s election, by the board of civil authority (BCA) or board of abatement (BOA). All other appeals of this penalty are made to the board of listers.

Regardless of the reason for abatement, the local administrative process is the same: the request for an abatement of a homestead declaration penalty not handled by the commissioner must be made to the town treasurer or other person designated to collect current taxes. When that request is received, it must be forwarded to the appropriate body designated to address that particular request for abatement. This is not a purely ministerial process, however, as the person forwarding that request must include “his or her recommendation.” This means that the treasurer or other person designated must review the request carefully and give his or her own recommendation as to why the request should be approved or denied.

Timing is important: the taxpayer may only appeal an assessment of this kind of penalty within 14 days of its mailing. If a local official receives a request that does not designate the reason for the appeal, it is incumbent upon that official to contact the taxpayer and ask for something in writing that explains the reason for the appeal.

If the request for abatement is for hardship, then it must be forwarded to the selectboard or to the BCA or BOA if the selectboard has designated one of these boards to hear such appeals.

The law defines “hardship” as: an owner’s inability to pay as certified by the commissioner of taxes in his or her discretion; or an owner’s filing an incorrect, or failing to file a correct, homestead declaration due to one or more of the following:

1. full-time active military duty of the declarant outside the state;
2. serious illness or disability of the declarant;
3. serious illness, disability, or death of

an immediate family member of the declarant;

4. fire, flood, or other disaster.

A selectboard, BCA, or BOA only has the discretionary authority to abate all or a portion of the penalty, and any tax, penalty, and interest arising out of a corrected property classification for one of the reasons listed above. Whether the selectboard approves or denies the request for abatement it must state “in detail in writing the reasons for its grant or denial ...”

Any other reason for abatement must be forwarded to the board of listers, whose

decision may be appealed by the taxpayer to the BCA and from there to Superior Court.

Regardless of which public body the appeal is made to, the appeal is conducted as a quasi-judicial hearing and should be handled in the same way as a request for abatement. After the hearing, the appropriate public body should close the hearing, enter deliberative session, and issue a final written decision including the relevant facts, the applicable law, and the body’s decision and reasoning.

*Garrett Baxter, Senior Staff Attorney  
VLCT Municipal Assistance Center*

(continued on page 15)

## ON-SITE WORKSHOPS

LET THE VLCT MAC STAFF TRAVEL TO YOU!

Since 2005, VLCT Municipal Assistance Center staff have been conducting customized on-site workshops in municipal offices across the state.

Each workshop costs \$800, though VLCT PACIF members are eligible for a reduced rate of \$400 for many of the topics listed below (except for land use). PACIF members may also be eligible for a PACIF scholarship, which can cover the cost of the training. Please call PACIF Loss Control at 800-649-7915, or visit [www.vlct.org/rms/pacif/pacif-scholarships/](http://www.vlct.org/rms/pacif/pacif-scholarships/) for more information on the program. In addition, MAC can develop custom workshops upon request. To discuss or schedule a workshop, please contact Abigail Friedman or call 800-649-7915.

### ON-SITE WORKSHOP PROGRAM OFFERINGS:

- Improving the Relationship Between Independent Officers and the Selectboard
- Roles and Responsibilities of Town Officers
- Conducting Effective Selectboard Meetings
- Conducting Effective Tax Appeal Grievances and Hearings
- A Field Guide to the Open Meeting Law and Executive Session
- How to Write a Good Hearing Decision
- The Role of the Manager and the Role of the Selectboard
- An Orientation to Local Government for New Selectboard Members
- How to Respond to a Public Records Request
- Developing and Managing the Town Budget
- Financial Management, Internal Controls, Fraud Risk Assessment
- Inter-local Agreements
- Municipal Charter Adoption and Amendment
- Many specific topics for local land use boards

**PICK FROM  
THESE TOPICS  
OR DEVELOP  
YOUR OWN!**

## Attn: PACIF Members

We mailed all invoices for 2015 PACIF coverage before Thanksgiving, and we trust that you have read the cover letter and checked your invoice carefully. **Note:** if your invoice has a line item labeled “2015 Contribution for VFD Workers’ Comp Assigned Risk Program,” **you need to collect that amount from your volunteer fire department (VFD) and include it in your single municipal check.** PACIF will not send a separate bill, and payments must not be made separately. Members that allow their fire department to obtain coverage through the municipality are responsible for **unified billing and payment.** Thank you!

## TULIPs IN WINTER

*(continued from page 1)*

combination of factors, including the risk associated with the event or activity, the duration of the event, the number of participants, and whether there are any special elements such as alcohol or food service.

TULIP coverage can be the difference between holding an event and not holding it. The choice of where to obtain liability coverage remains with the tenant user; fortunately, PACIF member municipalities are able to offer TULIP as an option. We encourage PACIF members to give their tenant users access to PACIF’s TULIP partner by referring them to the two links at the bottom of PACIF’s Liability webpage (<http://www.vlct.org/rms/pacif/liability/>). When a tenant user signs up and pays online, the insurer sends them a Certificate of Insurance, which the tenant should provide to the municipality for proof of coverage.

For more information about when TULIP coverage is appropriate and how it works, please call 800-649-7915 and speak with a member of our Underwriting team.

*Joe Damiata, Manager  
Safety and Health Promotion and Underwriting  
VLCT Risk Management Services*

## VFDs IN PACIF: COMPILE YOUR 2014 ROSTER-AND-PAY-AUDIT FILE THIS MONTH!

Whereas Workers’ Compensation (WC) audits for regular municipal employees take place in the spring, the **WC audits for volunteer fire departments are conducted at the start of every year.** PACIF members with fire departments need to provide their 2014 roster and payroll information right around New Year’s (a few days earlier for departments with all non-paid firefighters, or a few days after for departments with anyone who receives any pay). Members that provide us with accurate rosters and pay information on time will receive accurate invoices and statements. Late or inaccurate filers will receive invoices that are based on estimates, and they might be surprised when they get a corrective invoice.

During the first week of December, the person at your municipality who is designated as our primary contact for Assigned Risk (firefighter) roster and pay information will receive an email from Susan Benoit. The email includes thorough instructions and guidance for filling in and submitting the new 2014 Excel file.

In a departure from the past two years, **the 2014 Excel file does not start with any data from the previous year,** because it’s just too easy for outdated information to slip through without being verified. The new file also has certain formulas built into it that have changed since last year (including the state’s latest minimum payroll amounts), so it is very important that you **don’t reuse an old file.** The person who knows the department’s 2014 roster and pay information will need to (1) completely fill in the new 2014 Excel file with the all the right names, roles, and financial information; (2) read the gray shaded section at the end of the list and check the right box; (3) “sign” at the end; and (4) return the completed Excel file with the required pay documentation to Susan by the appropriate due date.

**The due date for returning your Assigned Risk roster/pay file depends on whether any of your fire personnel are paid.**

- **Friday, December 26, 2014** for all-volunteer departments – meaning that no one receives any pay for any fire department activities.
- **Monday, January 5, 2015** for departments that have any personnel who receive pay, regardless of whether it is per-call, per-training, a stipend, or wages.

Please direct any questions about all this to Susan Benoit at [sbenoit@vlct.org](mailto:sbenoit@vlct.org) or 1-800-649-7915. After reviewing your roster, Susan will contact you if she requires any additional information.

### Members New to Life and Disability Insurance from the Health Trust

**Town of Winhall, as of Oct. 1, 2014**

**Town of Coventry, as of Nov. 1, 2014**

**Town of Jericho, as of Nov. 1, 2014**

## EQUIPMENT GRANTS RETURN FOR 2015 WITH REVISED RULES

PACIF Equipment Grants reimburse members for up to 50 percent of the cost of major purchases that are likely to reduce a member’s potential for future workers’ compensation or property/casualty insurance claims. This is a perfect example of a win-win program: not only

*(continued on page 12)*

## THINK TWICE BEFORE YOU SIGN: AN UNREVIEWED CONTRACT COULD INCREASE YOUR RISK!

Municipalities enter into many types of contracts, including construction, lease of premises, services, equipment, and employment. We believe every business relationship with a municipality should be clearly spelled out in a contract, because doing so really is in the best interest of all parties. Contracts dictate the relationship between the parties, the expectations and responsibilities of each, procedures for resolving disputes, how the parties will be compensated, what the insurance requirements are, and appropriate risk transfer through indemnification and hold-harmless provisions. Every contract should be reviewed by an attorney and your insurance coverage provider, which for most Vermont municipalities is the VLCT Property And Casualty Intermunicipal Fund (PACIF). Contract review is an important responsibility which should not be taken lightly. Keep in mind that you don't have to accept a contract exactly the way it is originally written and presented to you. The party presenting the contract has most likely drafted it to

generally lean in that party's favor and/or attempt to shift the legal responsibility from the contractor to your entity. Contracts are made to be negotiated, and the presenting party expects that some provisions of the contract will be challenged and amended until there is a mutual agreement.

This article is most concerned with the risk transfer provisions in contracts that PACIF members sign. One of the services included in your premium contributions is contract review from an insurance underwriting perspective. PACIF staffers are not lawyers, so you should also have every contract reviewed in its totality by your municipal attorney. We are happy to review any contract and let you know if there are potential coverage issues – and often there are many! We have seen several examples of contract provisions that obligate municipalities to things that are not covered in the PACIF Coverage Document (or a standard commercial insurance policy). Your best course of action is to ask for a PACIF review before

signing any contract!

To assist when contracting for small jobs with sole proprietors (who have no other employees), PACIF has developed a non-employee work agreement and a liability hold-harmless agreement for use when a lengthy formal contract may not be practical. PACIF also has a sample insurance coverage requirements exhibit for you to present to your contractors. Call PACIF Underwriting if you have any questions regarding the use of these documents. Several years ago, VLCT's Municipal Assistance Center (MAC), at the request of PACIF, developed a Model Facility Rental Agreement and Model Facility Use Policy to help municipalities that plan to rent their town halls, parks, and other public facilities for private events. MAC is presently developing a model policy and model contract for highway services for municipalities that subcontract all or part of their highway operations. These model policies and

*(continued on page 15)*

### 2014 - 2015 RMS CALENDAR

**EyeMed Enroll/Change Deadline for January 1, 2015 effective date.** Friday, December 12, 2014. Whether groups are adding this employee benefit or changing the plan they offer to employees, and whether employees are enrolling themselves or adding or dropping spouses or dependents, all paperwork must be complete and submitted no later than Dec. 12, 2014. For any questions regarding the EyeMed plans, coverage, or providers, or to enroll your group, contact Kelley Avery or Larry Smith at VLCT at 800-649-7915.

**Deadline to add Health Advocate as a 2015 employee benefit.** Friday, December 12, 2014 for coverage throughout 2015. For more information, please visit <http://www.vlct.org/rms/health-trust/health-advocate/>.

**Deadlines for PACIF Members with Volunteer Fire Departments to submit their 2014 Roster and Payroll Information** as required for fire personnel's annual Workers' Comp audit. (See VFDs in PACIF on page 8.)

- **Friday, December 26, 2014** for all-volunteer departments (that is, no one receives any pay for any fire department activities).
- **Monday, January 5, 2015** for departments that have any personnel who receive pay, regardless of whether it is per-call, per-training, a stipend, or wages.

**PACIF Webinar: The Why? What? And How? of PACIF WorkStrong.** Wednesday, January 21, 2015, 2:00 p.m. to 2:45 p.m., online. Log in from your computer to listen and watch while Heidi Joyce and Joe Damiata explain **why** PACIF created its WorkStrong programs, **what** benefits they offer, and **how** they are already being used by many Vermont municipalities. All current PACIF members will be invited by email, and all of their decision makers, supervisors, and coordinators are strongly encouraged to attend.



## MUNICIPAL BONDS, PART 1

(continued from page 1)

economies of scale by spreading out the fixed cost of issuing bonds to multiple borrowers instead of to individual borrowers. The cost of issuance is built into the loan rates, so no upfront cash payment is required.

- Simplification. The VMBB has been issuing municipal bonds for over 40 years. We do a good job of explaining a municipality's financing options and the process. Also, the VMBB has engaged nationally known industry leaders in their fields of expertise, such as bond counsel, underwriter, financial advisor, rebate consultants, verification agent, and trustee. There is no need for a municipal borrower to contract with its own consultants.
- Finally, the VMBB remains in the mix after bonds are issued and assists borrowers with Internal Revenue Service tax-exempt post-issuance advice and compliance.

The Bond Bank issues general obligation (GO) bonds and revenue bonds. GO bonds are backed by the full faith and credit of the municipality and are far and away the largest

type of loans that the Bond Bank issues, with 98 percent of outstanding loans. Annual principal repayments for GO bonds must be made in equal or declining amounts. Since interest is calculated on the outstanding principal balance, annual debt service payments for GO bonds decrease over time.

Revenue bonds may only be issued by certain governmental utilities and are backed by the revenue pledge of the utility borrower. Unlike GO bonds, revenue loans may be repaid with a fixed annual (mortgage-style) repayment.

Municipalities have used VMBB loans to purchase capital assets such as land, buildings, new construction and renovation, fire trucks, and to refinance bond anticipation notes (BANs, which are cash flow loans to cover project expenses until VMBB loan proceeds are available). The term of a VMBB loan is decided by the borrower within the following parameters: the loan term cannot be less than five years or more than 30; and the loan term cannot exceed the useful life of the asset being financed.

Municipal bond financing is a complicated and highly scripted process. Twenty-four V.S.A. Chapter 53 contains the primary statutes regarding issuing municipal bonds. Failure to correctly or completely follow the statutory "script" has caused some successful

bond votes to be overturned. We strongly advise that a municipality not try to interpret the debt statute itself, but instead consult with a local bond counsel who can advise and guide you along the way. There are many ways to word the warning and article, so your legal counsel can help you to write the warning or article as you intend to do the project and the financing. The legal costs to get you to a bond vote are minimal and well worth it. Once a municipality has weathered the 30-day bond vote reconsideration period, it has legal authority to proceed with the project and financing. A list of approved local bond counsels is posted on the Bond Bank's website ([www.vmbb.org](http://www.vmbb.org)).

As you begin to refine your capital project, be sure to consult with the VMBB regarding your financing options, process questions, and to get the information you need to get to a successful finance. One service the VMBB offers is to provide estimated loan repayment schedules to help with estimating a project's impact on the property tax rate.

No question is too insignificant or too complicated to ask. We are here to help you get to a successful financing. Contact us.

Municipal Bonds, Part 2, will appear in an upcoming *VLCT News*.

*Bob Giroux, Executive Director  
Vermont Municipal Bond Bank*



*The VMBB provides bond financing to Vermont Municipalities at low interest rates with a very low cost of issue.*

*Check out our website at [vmbb.org](http://vmbb.org). You can review and print loan schedules of projects that have been financed through VMBB and SRF programs. Or you can request an application for a new project.*

*Meeting the Capital Needs  
of Vermont's Municipalities  
Since 1970*



**Brattleboro Town**

**For more information contact:**

Vermont Municipal Bond Bank  
Champlain Mill  
20 Winooski Falls Way, Suite 305  
Winooski, VT 05404

(802) 654-7377 (phone)  
(802) 654-7379 (fax)  
[Bond-bank@vtbondagency.org](mailto:Bond-bank@vtbondagency.org)  
[www.vmbb.org](http://www.vmbb.org)

## FAST LAB.

EASTERN ANALYTICAL has been serving Northern New England environmental and compliance professionals with comprehensive water and soil contamination testing services since 1980.

Email [customerservice@eailabs.com](mailto:customerservice@eailabs.com) or call us for more information.

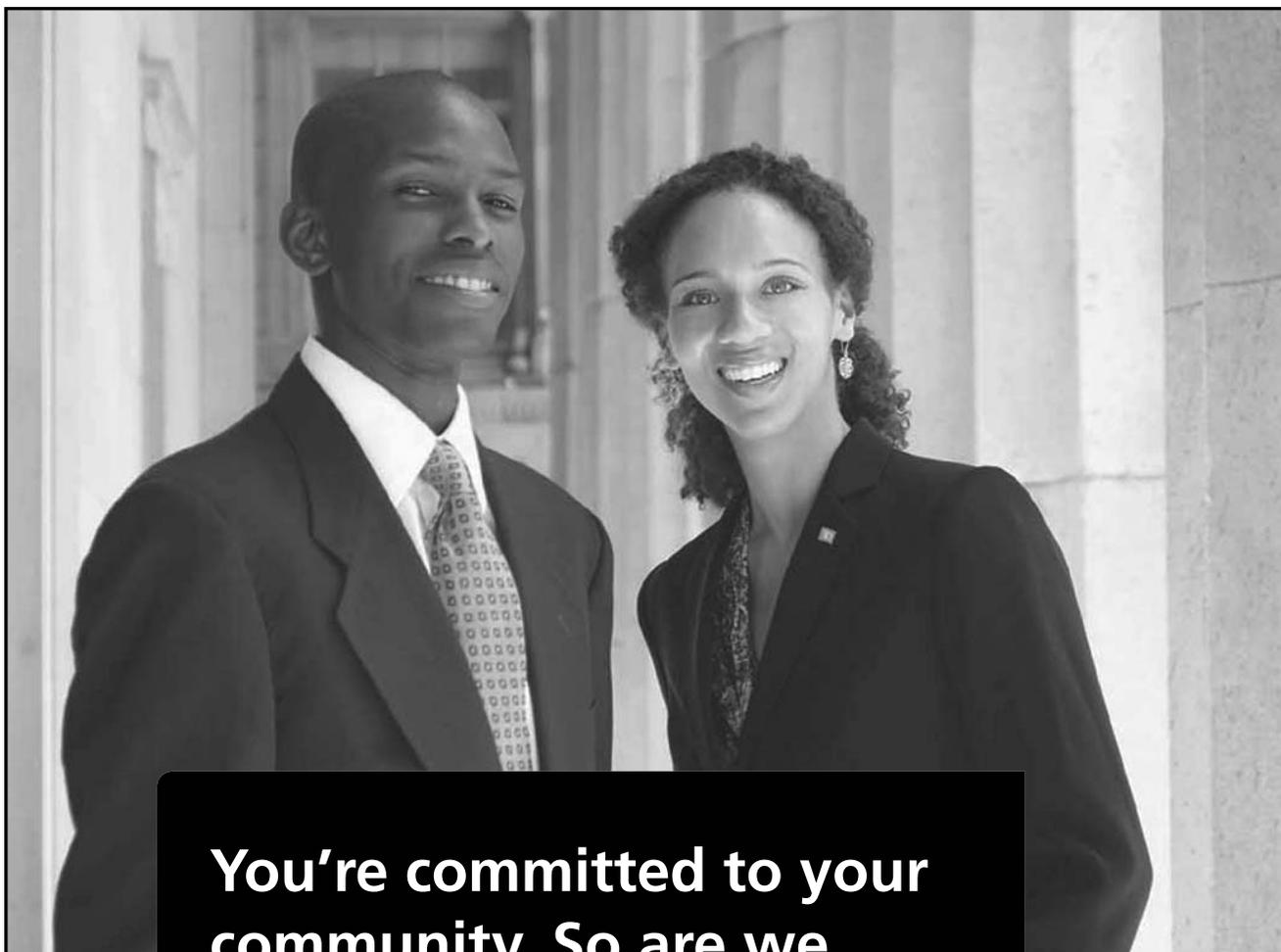


**Eastern Analytical, Inc.**

*Professional lab and drilling services.*

25 Chenell Drive  
Concord, NH 03301  
800.287.0525  
[www.eailabs.com](http://www.eailabs.com)





**You're committed to your community. So are we.**

**Put TD Bank to work for you.**

At TD Bank, we're committed to corporate citizenship. We have a long track record of providing solutions to meet your operational needs, while making the most of taxpayer dollars.

- Dedicated and experienced local Government Banking team
- Full treasury management services and specialized products for public clients
- Banking platforms that make managing your accounts easier

To see how a Government Banker can help your community, call 1-800-400-5163 or visit [www.tdbank.com](http://www.tdbank.com)





## 2015 EQUIPMENT GRANTS

(continued from page 8)

can more members afford important equipment that they might not otherwise be able to buy, but the PACIF fund itself benefits because the reduced risk is shared by all members. For 2015, PACIF Directors approved a budget which maintains the \$200,000 funding for these grants. The spirit of the grants is to help make high-cost items more affordable while ensuring that as many members as possible can benefit. To help ensure the program's fairness and effectiveness, the rules of participation have been significantly revised for 2015.

The 2015 Grant program has many subtle revisions, so every applicant should thoroughly read the new guidelines (which will be available in early January) before applying, but here are a few highlights. The primary revision is that the maximum amount any member can receive is now tied to how much the member pays for all of its 2015 PACIF coverage. Members whose annual contribution is \$10,000 or less will be eligible for up to \$1,000 in matching funds, those that pay \$10,001 to \$25,000 will be eligible for up to

\$2,500, and those that pay \$25,001 or more will be eligible for up to \$5,000 in 2015. This new graduated system is not only fairer in principle, it is also not likely to be a severe hardship because smaller members already tend not to apply for the full \$5,000 in a single year. Additional recent revisions include limits on how much will be granted for after-market back-up cameras and for culvert-thawing equipment, the exclusion of all types of flashlights, and possible limits on large requests for PPE and related equipment. Like last year, a municipality must either have corrected all "Level A" recommendations made by their Loss Control Consultant or be applying for a grant to correct any remaining ones in order for any department of the municipality to qualify for a grant.

As always, we urge members to complete and submit their applications as early in the year as possible to improve their chances that funding will be available. (In 2014, about 80 percent of the available funds were allocated at the close of the first application period.) In order to be complete, the application must have a specific equipment list, a cogent explanation of how the equipment is expected to reduce the municipality's risk (whether related to property/casualty or workers'

compensation claims), and actual price quotations (including the specific shipping fees).

The 2015 PACIF Equipment Grant Guidelines and Application documents will be emailed to PACIF members and posted on the VLCT website by early January. If you have any questions after reading these new documents, please email [losscontrol@vlct.org](mailto:losscontrol@vlct.org) or call Jim Carrien at 800-649-7915, ext. 1946.

## TRIVIA

From 1777 until it became a state in 1791, the Republic of Vermont set up and ran its own government. But what funded it? Herb Durfee of Fair Haven knew that the Republic issued its own currency, but Louise Luring of Saxtons River further knew that the currency was called Vermont coppers, and also that Vermont operated a revenue-generating postal system. Nicely deduced!

The largest population spurt in Vermont, 80.8%, occurred during the decade that immediately followed Vermont's transition from a Republic to a member of the United States, 1790 to 1800. In the years since, only twice has a census reported a *decrease in the population*.

**Which decades were they, and what were the percentages of decline?**

When you know the answer, and I'm sure at least six of you do, email it to [dgunn@vlct.org](mailto:dgunn@vlct.org). The answers will appear in the jumpin' Jehoshaphat (!) January issue.

 DELTA DENTAL®



## Make oral health a priority.

Dental insurance programs prompt health conscious lifestyle behaviors and, by design, emphasize diagnostic and preventive services. Seeking care early is encouraged, which often helps minor problems from escalating.

Through your membership in the Vermont League of Cities and Towns, you have access to Northeast Delta Dental's dental plans designed with you and your employees in mind.

For more information, contact the VLCT Member Relations staff, or Kelley Avery at 1-800-649-7915, or Northeast Delta Dental at 1-800-329-2011.

[www.nedelta.com](http://www.nedelta.com)



**Great-West**  
RETIREMENT SERVICES™

*The Power of Partnering*™

**Kay M Kuzmik**  
Office Manager

**Ronald "Chip" Sanville**  
Account Executive

**Jonathan Smith**  
Account Representative

100 State Street, Suite 346  
Montpelier, Vermont 05602  
(802) 229-2391  
(800) 457-1028 x 2  
(802) 229-2637 Fax  
[www.gwrs.com](http://www.gwrs.com)

[kay.kuzmik@gwrs.com](mailto:kay.kuzmik@gwrs.com)  
[ronald.sanville@gwrs.com](mailto:ronald.sanville@gwrs.com)  
[jonathan.smith@gwrs.com](mailto:jonathan.smith@gwrs.com)  
Securities offered through  
GWFS Equities, Inc.  
A Great-West Company





# CLASSIFIEDS

Please visit the VLCT website [www.vlct.org/marketplace/classifiedads/](http://www.vlct.org/marketplace/classifiedads/) to view more classified ads.

## VLCT NEWS Advertising Information

The *VLCT News* is published eleven times per year – the August and September issues are combined – and reaches readers no later than the first week of the month.

Two kinds of advertising are available in the *VLCT News*:

### CLASSIFIEDS

(Posted online and also placed in the printed VLCT News)

The *VLCT News* publishes classifieds 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.

While there is no deadline for posting classifieds online, the print advertisement deadline (below) applies to classifieds that run in the printed VLCT News.

Classifieds are generally limited to 200 words due to limited space in the newsletter, but they may be longer when posted online. The online version can also include hyperlinks to images or other websites.

For more information on placing classifieds, contact [classifieds@vlct.org](mailto:classifieds@vlct.org).

### DISPLAY ADS

(Placed in the printed VLCT News)

The deadline for submitting display advertisements is the first Friday of the month prior to the issue date.

Download a calendar of print deadlines and find information on print ad requirements, sizes, and prices at [www.vlct.org/advertising-information](http://www.vlct.org/advertising-information).

For answers to specific questions about print advertising, email [vlctnews@vlct.org](mailto:vlctnews@vlct.org).

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.

## HELP WANTED

**Zoning Administrator.** The Town of Pittsford (pop. 3,000) seeks a part-time (approx. 10 hours weekly) Zoning Administrator at the hourly rate of \$17.00 to \$20.00, depending on experience. To apply, email a cover letter describing your interest and applicable qualifications and experience together with a resume to [manager@pittsfordvermont.com](mailto:manager@pittsfordvermont.com) or send to Town Manager, Town of Pittsford, PO Box 10, Pittsford, VT 05763. (10-24)

**Police Chief.** The Town of Thetford (pop. 2,600) seeks a full-time, salaried Chief of Police. This position is a “working” Chief who takes an active part in the law enforcement duties and patrols within Thetford. The Chief will work closely with residents, businesses, schools, emergency services, TVFD, Emergency Management and other local law enforcement agencies, both state and municipal, as well as a unionized department of officers. Requirements: excellent written and oral communication skills, exceptional moral character, and a strong work ethic; valid driver’s license; must be certified (or certifiable) as a full-time police officer in the State of Vermont by the Vermont Criminal Justice Training Council. Preference given to currently certified full-time police officers possessing a post-secondary

education or equivalent and supervisory experience. Applicants considered for hire will be required to undergo standard police testing, including physical fitness examination, polygraph, oral board, medical exam, fingerprint check, and extensive background check. Salary based upon experience, with an excellent benefits package of holidays, vacation, health insurance, and VMERS retirement. For more information, call 802-785-2922. To apply, email a letter of interest that includes three professional references to the Thetford Selectboard assistant at [Selectboardassistant@thetfordvermont.us](mailto:Selectboardassistant@thetfordvermont.us). Position open until filled. EOE. (10-31)

**Zoning Administrator.** The Town of Manchester, Vt., is accepting applications for a Zoning Administrator to be responsible for the administration and enforcement of zoning and other related bylaws. Requirements: five years of experience and a Bachelor’s degree in related field strongly preferred but candidates will be considered on overall experience, qualifications, education and training; a strong commitment to customer service as well as an excellent work ethic; ability to work in a team environment but also to function independently; evening and weekend work. Manchester (pop. 4,391, 42.67 square miles, 32 municipal employees,

*(continued on next page)*

### LOW-INTEREST LOAN FUNDS AVAILABLE THROUGH THE VERMONT STATE INFRASTRUCTURE BANK (SIB) LOAN FUND



Jointly operated by VEDA and VTrans, the Vermont State Infrastructure Bank (SIB) has loan funds available at interest rates as low as 1% for transportation-related projects that enhance economic opportunity and help create jobs. Municipalities, RDCs, and certain private sector companies may qualify for financing to:

- Construct or reconstruct roads, bridges, sidewalks and bike paths;
- Make safety improvements such as highway signing and pavement marking;
- Make operational improvements such as traffic control and signal systems; and
- Construct rail freight and intermodal facilities.

Also, in certain cases, electric vehicle charging stations and natural gas refueling stations for trucks and other vehicles available for public use are eligible for SIB financing.

**FOR MORE INFORMATION: [WWW.VEDA.ORG](http://WWW.VEDA.ORG) ♦ 802-828-5627**



## CLASSIFIEDS

(continued from previous page)

and an operating budget of \$4.2M) is a community with significant commercial development. The successful candidates must be able to effectively review major commercial proposals. Salary range, \$45,000 to \$55,000, commensurate with experience and education, with an attractive benefit package. More information, a job description, and an employment application are posted at <http://manchester-vt.gov/employment/>. To apply, email an application, current resume, letter of interest that explains the candidate's qualifications and experience, and references to Leslie Perra, Human Resources and Operations Manager, at [l.perra@manchester-vt.gov](mailto:l.perra@manchester-vt.gov) or send via U.S. mail to Leslie Perra, Town of Manchester, 6039 Main Street, Manchester Center, VT, 05255. Applications received by December 1 will be given preference. Applications accepted until position is filled. EOE. (11-14)

**Emergency Medical Technicians.** The Town of Milton Rescue Department is hiring

two Emergency Medical Technicians (EMTs) to serve as daytime crew chiefs on a per diem basis. Each will be scheduled to work 24 hours per week with an hourly wage of \$16.50. These are highly responsible leadership positions that answer calls for aid and provide medical care to the sick and injured while directing and supervising volunteer rescue members. Additional tasks performed may include daily ambulance vehicle checks and routine cleaning, facility maintenance, assistance with community education outreach, attending monthly training and business meetings, performing necessary tasks for service billing and other administrative duties, and organizing and leading training for rescue members. Requirements: crew chief and driver experience; AEMT level certification and at least three years of related EMS field experience; Vermont driver's license; ability to make quick, educated decisions for first response; attention to detail is critical along with the abilities to multi-task, prioritize, and perform tasks with minimal sleep or after being woken up; excellent inter-personnel communication skills and the ability to work and direct volunteer

staff, to work independently with minimal supervision, and to lift 200 lbs (with assistance) on the stretcher or stair chair and carry over rough or uneven terrain, stairs, and obstacles on scene. Work is performed in a varying and changing physical environment. Employment application is available in the Town Manager's Office or at [www.miltonvt.org/jobapp.pdf](http://www.miltonvt.org/jobapp.pdf). A full job description is also available. To apply, complete a Town of Milton Employment application and email it with a resume and letter of interest to Erik Wells, HR Coordinator, at [ewells@town.milton.vt.us](mailto:ewells@town.milton.vt.us) or send it via U.S. mail to Erik Wells, Town of Milton, 43 Bombardier Road, Milton, VT 05468. Positions open until filled. EOE. (11-14)

**Patrol Officer.** The Wilmington Police Department seeks a full-time Patrol Officer. Wilmington, located in the Deerfield Valley of southern Vermont, offers a competitive benefit package. Salary range, \$40,892 to \$43,742, not including overtime, depending on experience. An application and job description are posted at [www.wilmingtonvermont.us](http://www.wilmingtonvermont.us). **Deadline to apply: Saturday, December 20, 2014.** Equal opportunity employer. (11-19)

# WWW.YOUTUBE.COM/VLCTEXEC

## TUNE IN AND SUBSCRIBE

Check out our YouTube channel at [www.youtube.com/vlctexec](http://www.youtube.com/vlctexec). Hit the subscribe button and you'll never miss a beat! Featuring:

- Weekly Policy Highlights with Karen Horn
- Wellness videos with Heidi Joyce





## ASK THE LEAGUE

(continued from page 7)

### *Can a planning commission have alternates?*

It depends. It can, but only if and when it acts in a quasi-judicial capacity. The passage of Act 162 in the 2014 legislative session amended 24 V.S.A. § 4460(b) to allow local legislative bodies to appoint alternates to all appropriate municipal panels. State law defines an appropriate municipal panel as “a planning commission [PC] performing development review, a [zoning] board of adjustment [ZBA], a development review board [DRB], or a legislative body performing development review.” 24 V.S.A. § 4303(3). Since only planning commissions in a PC/ZBA municipal planning and zoning model hear applications for development review, this naturally precludes the appointment of alternates to planning commissions in a PC/DRB model or those in a PC/ZBA model serving in a legislative rather than a quasi-judicial capacity. In other words, if your town has a DRB, alternates to your planning commission aren’t allowed. If your town has a ZBA, the selectboard can

appoint alternates to your planning commission, but only when they are hearing applications for development review (e.g., site plan review, subdivision applications, etc.). Even planning commissions in towns with a ZBA can’t have their alternates serve when carrying out their legislative planning duties (such as adopting, amending, or repealing the town plans or zoning bylaws).

In short, regardless of what model you have, alternates to a planning commission can only serve when the planning commission is acting like a court.

*Garrett Baxter, Senior Staff Attorney  
VLCT Municipal Assistance Center*

## VLCT NEWS ONLINE

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.

To view the current *VLCT News* or the archives, please go to [www.vlct.org/newsletter](http://www.vlct.org/newsletter).

## THINK TWICE

(continued from page 9)

contracts are designed to balance the scales in favor of our member municipalities. Also, coming in 2015, will be additional guidance on construction contracts as well as a day-long seminar on contracts in general with an emphasis on construction contracts. This seminar will take place in the early part of 2015, in time to be very useful for the summer construction season.

The bottom line is this: every municipal business relationship should be defined in a written contract, and all contractual agreements should be reviewed by an attorney and your insurance/coverage underwriter. Prior to signing any contract, please consult both your municipal attorney and VLCT PACIF or your insurer. Do this early in the process, because contract negotiations can take time, and you don’t want to delay the start of a project, or be rushed into accepting adverse contract provisions and be saddled with unnecessary liability exposures or worse. Call 800-649-7915 to speak with a member of PACIF’s Underwriting team.

*Ken Canning, CPCU, AU, Director  
VLCT Risk Management Services*

# WHAT DO MORE AND MORE VERMONT MUNICIPALITIES HAVE IN COMMON?

# US.



## Vermont’s Number One Team for Government Banking.

In Vermont, every municipality is unique. So it takes an experienced banking team to understand and meet the ever-changing financial demands of Vermont’s municipalities. At Merchants Bank, our Vermont-based team has over 50 years of combined experience helping municipalities be successful. Please contact us today and we will show you how local experience and local commitment can benefit your municipality.

**CALL OR EMAIL US TODAY.**

**Jeanie:** 802-775-3348, [jkelly@mbvt.com](mailto:jkelly@mbvt.com)

**Stacey:** 802-773-4627, [styler@mbvt.com](mailto:styler@mbvt.com)

**Shelley:** 802-865-1644, [squinn@mbvt.com](mailto:squinn@mbvt.com)

**Anita:** 802-865-1641, [abourgeois@mbvt.com](mailto:abourgeois@mbvt.com)

*merchants*  
**BANK**

Member FDIC





89 Main Street, Suite 4  
Montpelier, VT 05602-2948

PRSRT STD  
U.S. Postage  
PAID  
Montpelier, VT  
Permit No. 358

# UPCOMING EVENTS

*Questions? Visit [www.vlct.org/eventscalendar](http://www.vlct.org/eventscalendar) to register and for the most updated information and events.*

## 2015 Workshops

**TOWN MEETING TUNE-UP**  
**February 10**, Capitol Plaza Hotel and Conference Center, Montpelier

**LOCAL GOVERNMENT DAY**  
**February 18**, Capitol Plaza Hotel and Conference Center, Montpelier

**SPRING SELECTBOARD INSTITUTE**  
**March 14**, Capitol Plaza Hotel and Conference Center, Montpelier

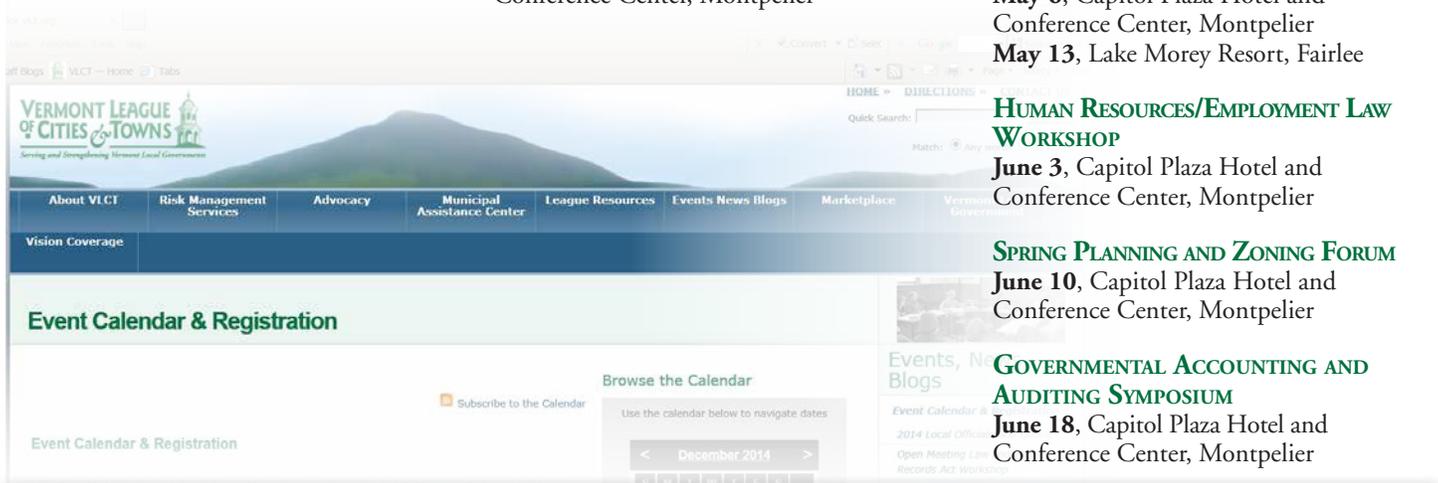
**SPRING AUDITORS WORKSHOP**  
**March 25**, Capitol Plaza Hotel and Conference Center, Montpelier

**EFFECTIVE PROPERTY TAX APPEALS WORKSHOP**  
**May 6**, Capitol Plaza Hotel and Conference Center, Montpelier  
**May 13**, Lake Morey Resort, Fairlee

**HUMAN RESOURCES/EMPLOYMENT LAW WORKSHOP**  
**June 3**, Capitol Plaza Hotel and Conference Center, Montpelier

**SPRING PLANNING AND ZONING FORUM**  
**June 10**, Capitol Plaza Hotel and Conference Center, Montpelier

**GOVERNMENTAL ACCOUNTING AND AUDITING SYMPOSIUM**  
**June 18**, Capitol Plaza Hotel and Conference Center, Montpelier



**Check out all of the upcoming MAC workshops online at [www.vlct.org/eventscalendar](http://www.vlct.org/eventscalendar)!**