Convenient New Tool for UI Trust Members

Members of the VLCT Unemployment Insurance Trust who have access to the Internet and email can now retrieve their UI claim information at any time of the day or night. A new, easy-to-use online tool called Insight eliminates the need to call a TALX representative during business hours or wait until the end of a reporting period to get important information.

UI members will receive instructions by email for using this program. Highlights of its capabilities include:

- **Convenience.** Access data 24 hours a day. The data are refreshed every night, making Insight essentially a live database.

- **Self Service.** Retrieve data on short notice and print reports on demand. There is no need to wait until the end of the current month or quarter for information. You can even retrieve up-to-the-minute information regarding report periods not yet completed.

(continued on page 11)

Fluvial Erosion Hazard Prevention – Practicing the Gospel of Avoidance

*Question:* What is the best way to protect your town and its residents from flooding?

*Answer:* Avoid development in floodplains and areas susceptible to bank erosion!

Conventional wisdom tells us that when we have a problem, avoiding it is usually not the way to solve it. However, with respect to flood-related erosion hazards, adopting an “avoidance zone” is the safest, most effective and economically feasible way for towns to reduce their exposure to them. The benefit of this avoidance is twofold: (1) protecting existing undeveloped floodplains is the best way to limit flood and fluvial erosion losses in the future, and (2) if left alone, an unstable river that has lost access to its floodplain will eventually erode its banks enough to regain a stable slope and develop a new

(continued on page 5)
Changes Afoot in Risk Management Services

In late January, Dick Park, Director of Risk Management Services, announced his retirement. [Ken Canning, current Managing Deputy Director of Risk Management Services, will succeed Dick immediately following his retirement.] Said VLCT Executive Director Steve Jeffrey, “Dick really did us a favor, helping us in a pinch and giving us the full term he promised. We are a better organization for his work here. We’ve all learned a lot from Dick and will miss his sage advice.”

We published a Q&A with Dick Park in April 2007, after his first month with the League. We offer this new interview as a bookend to that article.

Ione L. Minot, Contributing Writer

Q. How does it feel to be retiring?

Too scary. That’s why I have framed this change as an experiment in not working for seven months. I will then reassess. Thinking of it as an adventure rather than a commitment makes it very exciting and very right.

Q. You have been with VLCT for exactly three years. What do you feel have been your major accomplishments here?

My main, and maybe only true, accomplishment was to build a very strong team: hired some new talent, retained the high performers, broke down some walls between divisions, and encouraged us to learn and grow together and have some fun doing it. The team, among many other things, totally reengineered the unemployment insurance business to be fairer and more transparent for members, initiated some major new loss control initiatives in PACIF, and helped our sticker shocked members migrate from almost no participation in high deductible health plans (and a sense that they may be a bad fit for municipalities) to a 35% participation rate for 2010. It’s also great to see more people participating in exercise and weight management programs as well as taking the Health Assessment and getting health screenings and flu shots.

Q. You came to the League with some experience in health care reform through the Vermont Employers’ Health Alliance, as a member of the CHP/Kaiser Permanente board, and having served on the State’s original Certificate of Need Board. How do you think we’re doing on health care reform?

I am not very optimistic about health care reform at the state or national level. Our culture and our political system aren’t wired to fix the real problems even at this level of dysfunction. The pain needs to increase even more before we will accept the cure.

Q. When you arrived at the League, you had relatively little experience relating to its property and casualty products and services (PACIF). What valuable insight have you learned that you will take with you?

I think my most visceral learning was to respect the incredibly tough job police officers have. There’s so much they have to think about. So many things that can go wrong. So much need for good policies, and training and retraining.

Q. What has surprised you most about your work at the League?

How much process matters in the public sector.

Q. You attend a weekly noontime yoga class in Montpelier. Why yoga?

I recently started dabbling in yoga. My biggest accomplishment has been letting go of the always discouraging act of comparing myself to the Gumby next to me. Once you find the right yoga class or DVD, it is cheaper, longer lasting, and with more fringe benefits than massage, cortisone shots, chiropractic adjustments, etc. While a nice sense of community can develop, it also feels more self reliant and less like you are a patient.

Q. Are there any parting thoughts you would like to leave us with?

I am grateful for my time at the League. It is a great group of people with a great purpose – to serve the people who do the often hard and always important work of Vermont municipal government.
HELPING YOU HELP YOUR COMMUNITY

At TD Bank, our Government Banking Team knows how demanding it is to run local, state, and county municipalities. That’s why we’re focused exclusively on helping communities make the most of taxpayer dollars. With personal, responsive service, our local team will go above and beyond to meet your banking needs.

Call today for an appointment to learn more about our services.

- Deposits
- CD and Savings
- Leasing
- Cash Management
- Lending
- Financial Advice

Gene Arnold  Marge Barker  Connie Brennan  Patricia Carlino  John Conte
Nicole Dumais  Wanda Oczkowski  Ted Scontras  Dianne Skerry  Melissa Williams

Insurance products are: not a deposit; not FDIC insured; not insured by any federal government agency; and not guaranteed by TD Bank, N.A. or any of its affiliates. Insurance products are offered through TD Insurance, Inc.

Bank deposits FDIC insured. | TD Bank, N.A.

1-800-642-3145 | www.tdbank.com
In the continuing litigation arising out of development of the Vermont National Country Club (VNCC) in South Burlington, the Environmental Court ruled that three provisions of the 2003 South Burlington Land Development Regulations were unconstitutionally vague. *In re Highlands Development Co., LLC and JAM Golf, LLC Master Plan Application*, No. 194-10-03 Vtec. This follows the controversial 2008 decision in which the Vermont Supreme Court held that two provisions of the earlier 2002 version of the South Burlington regulations were so vague and delegated such standardless discretion to the City’s Development Review Board that they violated property owners’ due process rights and could not be applied to other portions of VNCC development project. *In re Appeal of JAM Golf, LLC*, 2008 VT 110.

The objectionable provisions of the 2003 South Burlington ordinance – §§ 15.18(B) (continued on next page)

### TRIVIA

**Katie Johnson**, business manager of the Addison County Solid Waste Management District, was last month’s first responder who correctly named Lake Memphremagog as the place in Vermont “where there is a great expanse of water” (the Abnaki translation). But let’s also recognize Bob Kelley (Derby), Pete Webster (Norwich), and Suzanne Rude (Enosburg Falls) for also correctly naming the Lake. (What? No one thought it was Joe’s Pond?)

To Mr. Webster’s admonition that the question was too easy, I offer March’s pursuit of trivia: **Cavendish, Vermont, the Rutland & Burlington Railroad, and a tamping iron are inextricably linked to an event that altered the development of psychosurgery. What is the connection?**

Email your answer to dgunn@vlct.org. Then watch this space in April’s borderline breathtaking issue for the answer.
(continued from previous page)

(1) and (B)(3) and § 15.18(A)(4) – addressed aesthetic values, natural resources, and unique natural features, respectively. The Environmental Court held that § 15.18(B)(3) and § 15.18(A)(4) lacked adequate standards by which the Court could determine what would actually constitute a failure to protect natural resources and unique natural features under these provisions. The Court also held that § 15.18(B)(1) failed to adequately define “aesthetic values,” and was therefore not specific enough to allow the Court to identify the resources or features to be protected. Fortunately, the Court upheld several other provisions of the 2003 Regulations relating to the protection of wetlands and stream buffers (§ 15.18(A)(4)), contiguity of open space (§§ 15.18(A)(6)) and (B)(4)), visual compatibility (§ 15.18(A)(5)), and lot layout (§ 15.18(A)(10)). It found each of these sections adequately identified the resource to be protected and provided sufficient standards for the Court to apply as to the required degree or level of protection. Other provisions contested by the applicant were not ruled upon because there were inadequate facts presented for the Court to reach a decision.

Though not entirely favorable for South Burlington, the Highlands Development decision may in the end prove to be a resource for municipal planning and zoning officials who seek to craft land use regulations in the wake of JAM Golf. The Environmental Court has provided a detailed review of the legal standards applicable to municipal zoning regulations. It has further provided guidance on how land use regulations must be specific enough to allow the decision-maker to clearly identify the resources or features to be protected and provide standards by which the decision-maker can discern the degree or level of protection that must be achieved for each identified resource or feature. The decision also indicates that the Court will endeavor to avoid finding unconstitutionality in municipal bylaws by considering other provisions of a challenged ordinance, the historical usage of the challenged provision, relevant precedents, and prior legislation.

A copy of the decision can be obtained at www.vermontjudiciary.org/GTC/Environmental/ENVCRT%20Opinions/03-1942z.HighlandsMasterPlan.sjo.pdf

Jim Barlow, Senior Staff Attorney, VLCT Municipal Assistance Center

FLUVIAL EROSION

(continued from page 1)

The NFIP and FEH Interface

Most towns in Vermont have experienced flooding at one time or another. A large majority of them are enrolled in the National Flood Insurance Program (NFIP), which focuses regulatory protection against flood damage on mapped floodplains. The Flood Insurance Rate Maps (FIRMs) delineate low-lying lands next to rivers that are likely to be inundated during floods. Community participation in the NFIP is voluntary, but when a town chooses to join the NFIP, it must adopt and enforce flood hazard regulations. These regulations must include the minimum federal NFIP standards, but can – and in most cases should – be more restrictive.

While rising waters cause some flood losses, approximately two-thirds of Vermont’s flood damage results from “fluvial erosion,” which ranges from gradual bank and river-bed erosion to catastrophic bank failures. This type of flood damage most often occurs outside the mapped NFIP floodplain when flood events cause river channels to change location and dimension, wiping out everything in the way. The National Flood Insurance Program and its Flood Insurance Rate Maps do not consider fluvial erosion. In fact, towns that adopt only the minimum NFIP standards may actually be intensifying the potential for flood damage by allowing development in the floodplain. That is why the Vermont Agency of Natural Resources (ANR) River Management Program has developed a flood hazard mitigation program called the Fluvial Erosion Hazard Program to supplement the NFIP.

Managing Through Avoidance

Erosion occurs naturally as river channels adjust to flood conditions. Given enough “wiggly room” a river can maintain a stable meander pattern and access to its floodplain. However, historic river “management” techniques – such as channel straightening, dredging, and armoring the riverbanks with rip-rap – have caused many rivers to downcut or scour out their river beds and banks, subsequently losing access to their floodplains. Think of skiing downhill: turning (or meandering) causes you to go slower by decreasing your downward slope. But when you stop and bomb straight down, you go very fast. Similarly, when a river is straightened, the slope of the channel is increased and its channel length is shortened, giving the river more power and speed, tumbling rocks and towing sediment down with it along the way.

The historical response has been to attempt to fend off future flood losses with more dredging, armoring, and straightening, further limiting the river’s floodplain access and potentially unwittingly encouraging more (continued on page 13)
Questions asked by VLCT members and answered by the League’s legal and research staff

ASK THE LEAGUE

Town’s Responsibility for Funerals; State Limits Lead in Plumbing Fixtures

A resident of our town died and the town clerk received a bill from a funeral home for the cost of the funeral. What is the town’s responsibility to pay for the funeral?

A town has the responsibility to arrange and pay for the burial of those residents who die within town, who are “without sufficient known assets,” were not housed in a state institution, and did not receive assistance under any of the following programs:

• Title IV or XVI of the Social Security Act;

• nursing home care under Title XIX of the Social Security Act;

• state aid to the aged, blind or disabled; or

• or an honorably discharged veteran of any branch of the U.S. military forces. 33 V.S.A. § 2301 (a).

A town is only responsible for costs associated with a burial that it arranges. It is not responsible for a burial or funeral arranged by the family of the deceased. Burial is specifically defined in state law and is not the same as a funeral. Burial is defined as “the act of interring the human dead and the ceremonies directly related to that interment at the gravesite.” Burial does not include ceremonies held at a place of worship or funeral home. 33 V.S.A. § 2301 (g).

Internment (not defined in the law) and its costs could include the purchase of a cemetery lot, cemetery charge associated with opening and closing a grave site, transportation of the deceased, casket, religious service at the grave site, and necessary burial permits. Depending on the rules of the cemetery where the individual is buried, it also may include a grave liner. As an alternative to internment, the town might offer or arrange for cremation. These costs may include the actual cost of cremation, alternative container, and cremation certificate.

This guidance is from the Vermont Department of Prevention, Assistance, Transition and Health Access’ General Assistance Rules for burials arranged or reimbursed by the department. (The department is now known as the Economic Service Division in the Agency of Human Services.)

The Department for Children and Families will reimburse a town up $250.00 for expenses incurred in a town burial. 33 V.S.A. § 2301 (c). Please check with the department concerning what documentation is necessary for reimbursement.

Stephanie Smith, AICP, Senior Associate VLCT Municipal Assistance Center

(continued on next page)

VLCT Financial Consulting Available

VLCT’s Senior Financial Consultant, Bill Hall, is available to assist towns and cities on a wide range of financial topics, including:

• Basic governmental accounting

• Preparing for an outside audit

• Internal fraud risk assessment/internal control review

• Financial reporting

• Implementing VLCT’s Model Financial Policies

• Debt management

• Complying with audit recommendations

• Management of cash and investments

• Capital improvement program planning

• GASB 34 implementation

For more information on financial consulting and possible discounts for PACIF members, please call Abby Friedman at 1 (800) 649-7915.
As k the Le a gue
(continued from previous page)

Does the State Limit Lead in Plumbing Fixtures?

Yes. Signed into law on June 7, 2008, Vermont’s Prevention of Lead Poisoning by Exposure to Lead in Consumer Products Law (Act 193), establishes specific caps on the amount of lead that is permissible in certain consumer products, including children’s products, jewelry, nonresidential paints and primers, wheel weights, salvage building materials, and plumbing fixtures. The language of the law states in relevant part:

“Beginning January 1, 2010, no person shall sell or offer for sale in or into the state of Vermont, or use in the state of Vermont, solder or flux for plumbing containing more than 0.2 percent lead, or plumbing fixtures whose wetted surfaces contain more than a weighted average of 0.25 percent lead.” 9 V.S.A. § 2470h(2)(B).

In addition to prohibiting the sale “in or into the state of Vermont” of solder or flux used for plumbing or plumbing fixtures that exceed the prescribed limits, the law also disallows the use of any of these products within the state by any person. According to the Vermont Attorney General’s Guidance on Plumbing Supplies issued on November 18, 2009, the law applies to all “pipes, fittings and fixtures used to convey or dispense water for human consumption” (i.e. drinking and/or cooking), including those covered items owned by Vermont’s municipalities.

Municipalities should note that this law does not mandate the replacement of non-compliant existing plumbing solder, flux, or fixtures whether for covered or non-covered uses. It only prevents the sale or use of such non-compliant items.

Violations of this law are addressed by the Vermont Consumer Fraud Act and can result in civil penalties payable to the State of up to $10,000 per violation and such other damages and equitable relief as found proper.

Garrett Baxter, Staff Attorney
VLCT Municipal Assistance Center

Up c o m i n g Tr a i n i n g op p o rT Un iTi e s

Pr es e n t e d b y
VLCT’S MUNICIPAL ASSISTANCE CENTER

Making the Most of Municipal Planning Data Resources

A town uses a variety of data to help develop the town plan and other planning documents. How to apply or analyze this information effectively to guide decisions on economic and housing growth, natural resources, transportation, and facility planning can sometimes mystify the citizen planner. This workshop, co-sponsored by Vermont’s Regional Planning Commissions and the Vermont Association of Planning and Development Agencies, will examine how to find and apply readily available census and other planning resource data to help develop planning policy.

Tuesday, March 23, Hartford Town Offices
Thursday, March 25, Milton Town Offices

Treasurers’ Workshop

This half-day workshop is designed for newly-elected treasurers and financial officers who want to improve their job skills. It will include a review of the statutory duties and responsibilities of treasurers and an introduction to governmental accounting and financial reporting, banking services, payroll, and benefits.

Saturday, March 27, Lake Morey Inn, Fairlee

Selectboard Institute

This year’s Selectboard Institute will focus on the effective management of local government. Topics will include mitigating financial risk through the adoption of financial policies and internal controls, understanding the development review process, operating effectively under the open meeting law, and tools to manage the liability risks that all municipalities face.

Save the Date

Tuesday, April 27, Hartford Town Offices
Thursday, April 29, Milton Town Offices

Conducting Effective Tax Appeals

For registration and other information, please visit www.vlct.org/eventscalendar/upcomingevents/ or call 1(800) 649-7915 or email info@vlct.org.
A CLEAR MISSION UNIFIES AND ENERGIZES LUDLOW’S SAFETY AND HEALTH PROGRAMS

Ludlow town and village government has launched itself into its safety and health efforts with fresh vigor these last few years, with noteworthy results.

As recently as 2004, Ludlow’s safety record was lackluster. The town’s experience modification (the numeric distillation of its PACIF claims history and contribution level) was higher than average, making its current contributions higher, too. When Frank Heald became Municipal Manager, his background in business and construction helped foster an understanding of the importance of supporting safety — and, by correlation, health — throughout the organization. Select-board and commission members agree with Heald’s approach because as business owners they know firsthand that safety is not a place to cut corners. Especially at the municipal level, safety efforts include the moral imperative of looking out for citizens as well as employees.

Frank oversaw the development of Ludlow’s Health and Safety mission statement (see sidebar), including methods for carrying out the mission. He and his staff then used it to make improvements to their government. They began by revamping the existing safety committee, which had become ineffective in the absence of clear goals and methods. They expanded the committee’s mandate to include health as well as safety, and they reworked the bylaws to clarify the committee’s purpose, provide structure, and cultivate continuous improvement. Now non-management employees are encouraged to report issues and to serve on the committee; meetings are held monthly to review health and safety concerns including workplace near misses, accidents, or illness; quarterly walk-through inspections are conducted to assess and improve the safety and health-related conditions of different work areas; Ludlow town and village government has launched itself into its safety and health efforts with fresh vigor these last few years, with noteworthy results.

As recently as 2004, Ludlow’s safety record was lackluster. The town’s experience modification (the numeric distillation of its PACIF claims history and contribution level) was higher than average, making its current contributions higher, too. When Frank Heald became Municipal Manager, his background in business and construction helped foster an understanding of the importance of supporting safety — and, by correlation, health — throughout the organization. Select-board and commission members agree with Heald’s approach because as business owners they know firsthand that safety is not a place to cut corners. Especially at the municipal level, safety efforts include the moral imperative of looking out for citizens as well as employees.

Frank oversaw the development of Ludlow’s Health and Safety mission statement (see sidebar), including methods for carrying out the mission. He and his staff then used it to make improvements to their government. They began by revamping the existing safety committee, which had become ineffective in the absence of clear goals and methods. They expanded the committee’s mandate to include health as well as safety, and they reworked the bylaws to clarify the committee’s purpose, provide structure, and cultivate continuous improvement. Now non-management employees are encouraged to report issues and to serve on the committee; meetings are held monthly to review health and safety concerns including workplace near misses, accidents, or illness; quarterly walk-through inspections are conducted to assess and improve the safety and health-related conditions of different work areas;

In our meetings, we ask: How can we keep it fresh?

—Pam Cruickshank, Office Manager, Village of Ludlow

Ludlow was one of two municipalities that received Gold awards at the 2009 Governor’s Conference on Worksite Wellness. Pictured, L-R: Pamela Todt, Assistant Town Clerk and Treasurer; Kevin MacPherson, Building & Grounds Manager; Pam Cruickshank, Office Manager and Wellness Coordinator; Governor Jim Douglas; and Johnny Butler, Water and Wastewater Assistant Operator.

THE ELEMENTS OF LUDLOW’S SUCCESS:

• Commitment from the top, in spirit as well as spending.
• A well-developed mission statement that promotes clear purpose and steady direction.
• Systems and procedures established and developed to support the mission.
• Excellent resources to refer to for ideas and inspiration (e.g. mentoring from Chris LaBerge).
• Pervasive positive effort to stimulate all people to participate and support the mission.
• Periodic review and updating of systems, procedures, and programs to support the mission.
and the committee conducts annual reviews of all safety and health programs to help identify priorities for the next year.

Ludlow has also instituted many health-focused activities, using the VLCT Health Trust’s Leader program as a springboard. Office Manager Pam Cruickshank shares the Wellness Coordinator responsibilities with Diane Blanchard. The Leader’s Healthy Lifestyle Rewards component, with its free health screenings and cash rewards to employees, is certainly popular, and the municipality shares its employer-level earnings with employees in a different way every year. For an exercise incentive, Pam and Recreation Director Howie Paul created Ludlow’s own pedometer challenge, which exemplifies the principle of inclusion. Called “Hunt for the Big Buck,” it takes place during the deer hunting season and offers a variety of prizes donated by area merchants. The municipality pays for pedometers for everyone who chooses to participate. All employees and their families may participate, and all employees, not just those who take up the pedometer challenge, are invited to the kick-off luncheon. Moreover, employees are encouraged to be active in other events such as community-based fundraising walks and runs. In conjunction with Springfield Hospital, Diane recently organized a health fair to bring wellness providers of various disciplines to the municipal offices. Another healthy perk for municipal employees is the result of brainstorming by the Health and Safety Committee: the workout room at the police station is now open to all staff (not just members of the police department) around the clock. Training is available, too.

To get the biggest bang for their buck, Frank Heald and Pam Cruickshank have turned to VLCT for ideas and assistance. Their main resource for their safety improve-

--

Ione L. Minot, Contributing Writer
Rev Your Engines for PACIF’s New 2010 Safety Courses!

The 2010 PACIF training calendar is better than ever, thanks to new courses that expand popular topics. There are five new driver training courses, a beefed-up menu of online courses on personnel issues, and an advanced level chain saw safety training.

The new driving courses offer different training formats as well as content. In 2009, PACIF funds were used to enhance municipal access to the new driving simulator at the Vermont Police Academy. The simulator has already been used at several locations around the state to help train municipal drivers. Municipalities interested in hosting or taking part in one of these trainings should contact Joe Damiata at VLCT. New this year, PACIF will pay for certified municipal police officers to take the Academy’s 32-hour Police Driving In-service class, a four-day course that uses classroom, simulator, and hands-on formats to develop the driver’s knowledge from theory into split-second decision-making ability. Please contact the Vermont Police Academy directly to register. In addition to our regular classroom courses we now offer a National Safety Council (NSC) defensive driving class. This four-hour course teaches practical strategies for reducing collisions – and the damage and death that they can produce. And, last but most convenient, we have two new online driving courses for light truck operators: Backing Safely and Trailering. To access these at any time, log on to PACIF Online University through www.vlct.org/insuranceriskservices/programs/pacifonlineuniversity/.

All PACIF member employees are entitled to log in to PACIF Online University for a wide selection of courses, which now include six new personnel-related trainings for 2010. The new topics are Drug Free Workplace Orientation, Preventing Discrimination, Sexual Harassment Prevention, Stress Management, Workplace Diversity,

(continued on page 15)

February 2010 RMS Calendar

National Safety Council Defensive Driving Course. Four Wednesday mornings at the locations listed below. Participants will learn practical strategies to reduce collision related injuries, fatalities, and costly repairs. This course stresses the importance of attitude in crash prevention and demonstrates the consequences of poor driving choices. Learn more and register online at www.vlct.org/eventscalendar/. Presented free of charge to VLCT PACIF members; there is a $25 fee for anyone who registers but doesn’t attend.

Wednesday, March 24
8:00 a.m. to noon
Lyndonville Fire Station

Wednesday, April 21
8:00 a.m. to noon
Manchester Town Office

Wednesday, May 19
8:00 a.m. to noon
Williston Fire Station

Wednesday, June 16
8:00 a.m. to noon
Windsor Town Office

Game Of Logging (GOL) Chain Saw Safety Training. Various dates at the locations listed below. The GOL chain saw technique is a much safer, more reliable way to fell trees than most of us use. These courses are designed for maintenance, road, and municipal crews that use chain saws to remove trees from the ground (without assistance from an aerial lift truck). Instruction focuses on situations that crews are likely to encounter in their daily activities. The trainings are thought-provoking, hands-on, and fun. Levels 1 & 2 is a two-day class covering chain saw safety principles and the primary GOL technique. Level 3 is a one-day class for anyone who has completed 1 & 2. It offers more practice and shows how to handle difficult felling situations. Any employee of a VLCT PACIF member who uses a chain saw as part of his or her normal job functions is eligible to attend, and PACIF will pay all but a nominal fee for these trainings. Brochures with detailed information and registration forms will be mailed to PACIF members in early March.

GOL Levels 1&2
Thursday and Friday, April 8 & 9
8:00 a.m. to 4:00 p.m. both days
Newfane

Thursday and Friday, April 15 & 16
8:00 a.m. to 4:00 p.m. both days
Berlin

GOL Level 3
Monday, April 12
8:00 a.m. to 4:00 p.m.
Bennington

Monday, April 19
8:00 a.m. to 4:00 p.m.
Shoreham

Hand and Power Tool Safety Training. 8 a.m. to 3 p.m. Wednesday, March 24, AGC Training Academy, Montpelier. $30 includes morning refreshments, lunch, and handouts. Presented by the Vermont Local Roads Program and instructed by Richard J. Wobby, who couples his true-life experiences as a professional safety officer with stand-up comedy and a little fire and brimstone. The workshop will focus on the proper and safe operation of both hand and power tools used in the trades. For more information or to register, call 800-462-6555 or visit www.vermontlocalroads.org.
New UI Tool
(continued from page 1)

- Combined Reporting. Data relating to claims activity, hearings, protested/non-protested claims, and compliance are now all available within a single report. You no longer need to receive multiple reports and combine the data in an additional step.

- Customized Reports. Configure reports using default report categories or your internal organizational structure. Create individual reports for the various layers of your organization (such as departments). You have flexibility to create reports that provide the data you need for a specific audience within your organization (e.g., financial, human resources, or field operations).

- Reference Periods. Compare current period to either previous period or same period in prior year. Retrieve side-by-side comparisons of data. Track activity levels, trends, and program successes from one period to another. Measure program improvements in important areas of compliance. Used as an alternative method for analyzing trends and changes in activity levels, this is especially convenient for cyclical or seasonal employment.

- Exporting of Data. In addition to printing reports, you can export both Summaries and Detail Reports as data to save and use for future analysis. Format options include Excel spreadsheets, PDF documents, and others.

Health Trust Conducts Its Own 2010 Census!

This is much easier than the big national thing. We sent a memo to all Health Trust members with their March 2010 premium billing statements (mailed February 1) regarding the 2010 Health Trust subscriber census. This census information — simple, written confirmation or correction of the information printed on the statement — was to be returned to Kelley Avery at VLCT by Friday, February 26, but if you missed that date, don’t despair! There is still time for you to slip in under the wire.

Check the memo for complete directions, but here’s the CliffsNotes version. (1) On your statement, either write that the information is correct or specify how it needs to be corrected. (2) Send the statement to Kelley Avery in one of three ways: fax it to 802-229-2211, scan and email it to kavery@vlct.org, or mail it to VLCT, Attn. Kelley Avery, 89 Main Street, Montpelier, VT 05602-2948. It’s that simple. If you have any questions, call Kelley at 802-649-7915. She’ll be as genial and efficient as always.

We thank all Health Trust members for taking the time to respond to this census. Getting correct information from everyone will help all related processes run smoothly and efficiently.

Have 25 or More Employees?
You Must File Your Quarterly C101s Online!

The time has come, according to the Vermont Department of Labor, for all Vermont employers (public and private) with more than 25 employees (full-time and part-time) to submit their 2010 Employer Quarterly Wage and Contribution Reports (C101s) online. This is mandatory, starting with reporting for the first quarter of 2010, due April 30. Smaller employers may continue to file electronically or on paper.

The online filing system, called Vermont’s Internet Tax and Wage System (VITWS), has been used by large employers since 2007 and was recently made mandatory for smaller employers. Official yet friendly instructions and resources (including an FAQs page) are available at http://labor.Vermont.gov/default.aspx?tabid=430. Every employer must register in the system and receive login information before being able to file. Because learning any new system takes time, we recommend that you become acquainted with the site well before the April 30th filing deadline.

If you need assistance or have questions regarding VITWS, please contact the Vermont Department of Labor’s Employer Services Unit at 802-828-4344. For general questions regarding C101 reporting requirements, VLCT Unemployment Insurance Trust members may contact Kelley Avery at VLCT at 800-649-7915.

In a related note, two additional changes discussed previously in the VLCT News take effect in 2010 and therefore affect C101s beginning with the quarter that ends March 31, 2010. Both of these changes will be calculated automatically for employers who file their C101s online.

- As explained in the February 2010 VLCT News (page 8), the state increased the health care contribution fee to $102.20 for each “uncovered” FTE. Employers with 24 or fewer employees that opt to file on paper should refer to the state’s Health Care Contribution Worksheet, form HC-1.

- As noted in the December 2009 issue (page 10), the state increased the maximum base wage from $8,000 to $10,000. Employers with 24 or fewer employees that opt to file on paper will find this change on form C101, line 11.
sale, and bought it,” she says. Her home is off the grid, three miles up a back road. “I never thought that I would raise my family (three boys) in a house with no electricity, a spring that dried up during the summer,” and which was on a road that was a poster child for Mud Season. “But I did and I love it. We had such interesting neighbors: moose, bobcats, fisher cats, deer, and the neighbor’s horses, pigs, goats, and bulls.”

When she first moved to Roxbury, Tammy didn’t have a driver’s license, so she took her six-year-old son to school on a snow machine or all-terrain vehicle. “I must have looked odd, wearing a snow machine suit in April, but I had to take my son to school,” she says. “You do what you have to do.” And Tammy had to work. So in 1997, she started working as Roxbury’s assistant town clerk. She initially turned down the job because it was only part time – six hours per week – and she was already working elsewhere. But then she changed her mind. “That was the best decision I could have made,” she says. “I love my job.”

Tammy attended the Randolph Area Vocational Center in the Office Occupation Course. “It may have taken 20 years to accomplish my teenage professional goals,” she says, because “I raised my family first. But I did it. Now I have to pursue my adult goal, which is to continue my education and become a Certified Municipal Clerk. I am currently a Certified Vermont Clerk and a Cer-
To date, 69 communities have completed draft fluvial erosion hazard maps, and nine communities have adopted fluvial erosion hazard language and/or maps in their municipal ordinances. A model overlay district is available online in the ANR River Management Program’s “Municipal Guide to Fluvial Erosion Hazard Mitigation,” www.anr.state.vt.us/dec/waterq/rivers/docs/rv_municipal-guide.pdf.

MANAGING EXISTING DEVELOPMENT

Although avoiding new development near rivers and streams is the best way to protect against flood damage, development already exists in many places within the floodplain. Using ANR’s Model Fluvial Erosion Hazard Area Overlay District, towns can choose to protect existing infrastructure and investments within the FEH zone, while at the same time steering new development outside the hazard area. The idea is to develop an FEH zone that works for the community without making rivers more unstable, recognizing that the primary goal is to reduce erosion hazards by allowing rivers to reach equilibrium.

In some situations, towns may have to consider prioritizing certain properties that pose either a high safety risk or a potentially high recurring investment as a candidate for removal or relocation. Purchasing or donating development rights along a river is a practical way to accomplish this. Funding for such action could come from a range of sources, such as local town funds, state emergency management funds, or federal flood mitigation assistance or (pre)disaster mitigation funds.

CASE STUDIES

Stowe

The Little River and its tributaries drain nearly the entire town of Stowe. According to Tom Jackman, Stowe Planning Director, the town is approaching the issue of fluvial erosion using both regulatory and non-regulatory tools. The adoption of the FEH Overlay District along the West Branch of the Little River will ensure that no new structures will be built within the FEH zone, while allowing for limited expansion of existing structures. The town also has a 50-foot structure setback from the top of the bank off all rivers and streams in town.

“For the main stem of the Little River, we are more focused on taking a non-regulatory approach,” said Jackman. “The Town co-holds a conservation easement on 38 acres of working farmland along the river and partnered with Stowe Land Trust to obtain the state’s first stand-alone river corridor easement on another 9.4 acres with 2,000 feet of river frontage. Like a traditional conservation easement, the river corridor easement prohibits development on the property, but goes one step further with the grantor giving up the rights to manage the river channel,” he said.


Bennington

Much of the watershed in the town of Bennington is located on an alluvial fan. Alluvial fans form where a steep stream valley opens up on a flatter, broader landform. Water comes literally roaring down the Roaring Branch floods, sometimes jumping its banks. Historically dredging and constraining the river system has caused it to be extremely unstable. Floodwalls were constructed from dredged riverbed gravel to widen the choked receiving channel and protect bridges in town from flooding. Nevertheless, when the sediment builds up, the river outflanks all the levees and berms, and every decade or so the levees break through the manmade barriers, resulting in extensive and costly flood damages, which leads to even more floodplain manipulation in an attempt to protect poorly located investments. Once this process is set in motion, it can be very difficult to reverse.

Local land use planning and regulation can play a central role in protecting towns from flood-related erosion hazards through avoidance. ANR’s River Management Program works with towns to develop FEH maps based on the condition of local rivers and their sensitivity to fluvial erosion hazards. The maps are generally integrated into a comprehensive river corridor protection plan, which can be used to create an FEH area overlay district that incorporates the FEH zone needed by the river to maintain stability or “dynamic equilibrium.” (See sidebar.)

The most important reason to adopt fluvial erosion hazard zones is to establish where buildings and other development can be safely located. The FEH zone is designed based on the reality that rivers are not static and that unstable rivers need enough room to eventually regain a stable meander pattern. In addition to preventing future flood losses to structures built in hazardous areas, fluvial erosion hazard zones have the effect of limiting the constraints on a river by allowing enough room for it to stabilize and become more resistant to dramatic channel adjustments and accelerated erosion over time.
**Fluvial Erosion**  
*(continued from previous page)*

Bennington’s corridor protection efforts focus on protecting undeveloped floodplain areas where sediment can be stored and the river system can stabilize over time. In February 2008, the Bennington Selectboard unanimously voted to (1) accept a river corridor protection plan for the Walloomsac and Roaring Branch; (2) direct the town’s Planning Commission to create a Fluvial Erosion Hazard Zone overlay plan; and (3) pursue two projects designed to restore stability on the Roaring Branch in downtown Bennington. In April 2009, the Bennington Selectboard adopted a Fluvial Erosion Hazard Area Overlay District (FEH) found in Table 3.22 of the town’s Land Use & Development Regulations, www.bennington.com/government/fehr.pdf.

**Ripton**

The town of Ripton experienced a devastating flood of the Middlebury River and its tributaries in August 2008 where the river eroded its banks and flooded the village. The main road through the village, Route 125, was washed out in places and historic village homes were threatened by the erosion. Ripton collaborated with the ANR River Management Program, the Addison County Regional Planning Commission, and Vermont Emergency Management to apply for a FEMA Hazard Mitigation Grant to improve the floodplain access within the village and to reduce the effects of the erosion on the downtown properties. The grant was awarded and the project will be underway this summer.

In addition to this large-scale mitigation project, the town realized it needed to keep properties out of the fluvial erosion zone on other sections of the river. To reduce the risk to other properties, the town adopted a Fluvial Erosion Hazard overlay district as a stand-alone ordinance to guide future development in sensitive riparian areas and to avoid areas susceptible to fluvial erosion.

**The Concept of “No Adverse Impact”**

“No Adverse Impact” (NAI) is a floodplain management principle coined by the Association of State Floodplain Managers (ASFPM) to address the deficiencies of adopting minimum regulatory standards under the NFIP and to promote responsible floodplain development through community-based decision-making. ASFPM defines No Adverse Impact as “an approach that ensures the action of any property owner, public or private, does not adversely impact the property and rights of others.” Simply adopting standard minimum NFIP language does not reveal the true disaster vulnerability unique to each community and may allow development practices that adversely impact other properties. Conversely, communities that adopt fluvial erosion hazard zones that reflect the river processes and erosion hazards unique to the area are taking a proactive approach that reflects the principles of NAI floodplain management.

NAI is not a new idea. The legal maxim “Sic utere tuo ut alienum non laedas” means “Use your property in such a fashion so as not to disturb others.” An adverse impact can be measured in terms of any impacts the community considers important, such as increased flood elevations, faster flood velocities, and increased erosion and sedimentation. For example, allowing new development that requires “bank protection” such as rip-rap can cause the river channel to respond with accelerated erosion in other sections of the floodplain to compensate for the loss of sediment supply from the “protected” reach. Each stream has a certain sediment need, and if its source is cut off by armoring in one area, it will get it from another portion of the stream.

Given the legal principle upon which NAI is based, it may be prudent for communities to be more concerned about assisting or permitting poorly planned development that harms others than the risk of being sued for preventing that harm in the first place. Therefore, it is important for local officials to recognize and adopt flood regulations that truly protect their communities and then administer them fairly and consistently. Where NFIP flood standards alone do not provide sufficient protection against flood damage, fluvial erosion hazard “avoidance” zones based on science-based risk assessment provide the necessary tool for communities to help ensure a higher level of protection for their citizens by preventing increased flood damage now and in the future.

To learn more about the ANR’s Fluvial Erosion Hazard Program, please contact Kari Dolan, FEH Coordinator, at Kari.Dolan@state.vt.us or 802-241-1262.  
*Milly Archer, Water Quality Coordinator  Municipal Assistance Center*
and [Preventing] Workplace Violence. The classes include audio-visual instruction, mid-course quizzes, and post-course tests. Each employee’s progress and performance are tracked and can be reported for administrative purposes. This online resource is a boon for municipalities that want to offer this information to all employees but cannot easily schedule classroom time for everyone. Instead, just log on, get oriented, and go!

A completely different kind of logging is involved in our newest hands-on course. Last April, PACIF introduced its Game Of Logging (GOL) chain saw training, a two-day course in a precise Scandinavian-developed technique for felling trees predictably and safely. The course (described in the August/September 2009 VLCT News) was so well received that not only are we offering it again this year, but we are adding the next (third) level as a separate one-day course. Anyone who has taken the two-day Levels 1 and 2 classes (last year or this) is eligible to enroll in the Level 3 class.

We at PACIF are pleased to be able to provide these and all of our safety programs as an additional value that we offer with our property and casualty coverage. Although other providers can sell you insurance, PACIF offers a comprehensive risk management program that sets us apart from the commercial insurance marketplace. We are grateful that PACIF members recognize that we are always looking out for their safety.

Joe Damiata, Manager, Safety and Health Promotion

0 DT

Al McVetty, Guildhall’s collector of delinquent taxes, recently mentioned in passing that he had gotten his town’s delinquent taxes last year down to zero. That seemed like quite the accomplishment to us, and we wondered how many other delinquent tax collectors in Vermont could make the same claim.

So, we’re asking. How many – and this is not this month’s trivia question – towns had no delinquent taxes last year? Enough to generate a whole article? (Wishful thinking!) Email dgunn@vlct.org with your delinquent tax stories. And thanks!

Meeting the capital needs of Vermont’s municipalities since 1970

Recovery Zone Economic Development Bonds
A less expensive alternative to tax-exempt municipal bonds
Available only in 2010

The VMBB has been authorized to issue Recovery Zone Economic Development Bonds. RZEDB are between 15% and 20% cheaper than tax-exempt municipal bonds. Projects that can be financed with RZEDB’s are the same as those with tax-exempt bonds. Davis Bacon wage rules apply to RZEDBs.

To request an estimated debt amortization schedule or for more information contact Bob Giroux, Executive Director at:

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
www.vtbondagency.org
Kiddliwink

It is my fervent hope that the word “ethics” in practice and meaning never joins kiddliwink* as obsolete.

If language is cake, then words are the ingredients. Hunger for new tastes, lost recipes or mistakes cause the language to change, altering or abandoning certain words forever. For example, kiddliwink, a small retail shop, was replaced by village or general store, which more recently has evolved into “supermarket” or “big box store.” Words are shelved because their meanings are no longer useful or relevant in modern society.

Sometimes change represents positive advancement. Pornocracy*, which refers to “the rule by prostitutes and a party which controlled the government of Rome as well as the elections to the papacy throughout the first part of the tenth century,” has blessedly left our lexicon, (if not all practices within our political system).

A system of moral principles or standards governing the decisions or behavior of an individual, society or profession is referred to as ethics. Many professions and associations have a code of ethics to guide the decision-making of their members, even the oft-maligned grimgribbers* (lawyers).

The absence of a code of ethics or moral behavior can be catastrophic, as perfectly illustrated by the recent activities of the gom-been-men* (money-lenders) and the resulting worldwide economic decline. In contrast, members of the United States Marine Corps live their military and civilian lives (there are no former Marines) according to a strict code of behavior, the motto of which is the Latin expression, “Semper Fidelis” which means “Always Faithful” (to Corps and Country). The Marine Corps motto is a way of life passed on to Marines from generation to generation.

A civilian group that has a Marine-like strict adherence to a code of conduct is the International City/County Management Association, whose iron-fisted, rigorous and public enforcement of the City Management Code of Ethics is legend. To live by a code of ethics is: to never be unky* (lonely); to live the meaning of ancient words; to walk the high road; to reduce the likelihood of living in a confined space wearing an orange jump suit and flip flops; to have an angelic GPS. In short, living a code of ethics is to be unsoul-clogged* (not weighted down in spirit) and to have moral company when going traveling the lonely road of ethical leadership. “To go a-gatewards* traveling the lonely road of ethical leadership. “To go a-gatewards with anyone is to accompany him part of his way home. ‘Gate’ is the public highway; ‘wards’ denotes direction, as in homewards, towards. To go a-gatewards was therefore to conduct a guest towards the high-road, the last office of hospitality, necessary both for guidance and for protection, when the high-way lay across an undisclosed and almost trackless country, amidst woods and morasses.*”

Perhaps the ICMA Code of Ethics belongs in a word crypt, replaced with just one

Tenet: Thou shalt not be stupid in word nor deed. But maybe not! More than ever, the graying of contemporary society not only applies to the aging “boomer” population but also to the moral decisions and actions. At the crossroads of a moral decision, our Code of Ethics is suspended above us flashing a color-coded directional signal to aid our decision-making process. Our crisp Code of Ethics, our rod and our staff, accompanies us on our walk “amidst woods and morasses” of modern life. It has stood the test of 85 years and has been fine-tuned to fit changes in society through infrequent amendments, the last one being adopted in 1995.

What must become obsolete is the notion of not needing a Code of Ethics. Like a Harris Tweed coat or wing-tipped shoes, a rigorously enforced ethical code never goes out of style, and it is as essential for our moral life as oxygen is for our physical one.


We welcome articles on municipal themes from any of our readers. Please email them to Communications@vlct.org.

Pat Scheidel, Essex Town Manager
Please visit the VLCT website 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. For details on display or municipal marketplace advertising, email vlctnews@vlct.org. Instructions for ad requirements may also be downloaded at www.vlct.org/aboutvlct/vlctnewsletter/advertisinginformation/.

**Help Wanted**

**Executive Director.** The Windham Regional Commission seeks an executive director to lead and manage a regional planning commission serving a 27-town rural area with a substantial tourism base, historic downtowns and villages, and outstanding natural and cultural environments.

The WRC has a nine-person professional staff with varied and challenging assignments that include regional and municipal land use planning and regulation; federally- and state-funded transportation, energy and Brownfield programs; natural resources planning; major development review; state and local emergency management planning; support for municipal grant programs; a regional GIS service center; and other projects. Complete WRC information and a job description are available at www.rpc.windham.vt.us. To apply, mail resume and supporting information, including at least one confidential reference, by March 15 to Search Committee, Windham Regional Commission, 139 Main Street, Suite 505, Brattleboro, VT 05301, or email to wrc@sover.net. (2-9)

**Zoning Administrator/Planning Assistant/Health Officer.** The Town of Morrisville seeks candidates for the combined position of Zoning Administrator, Planning Assistant, and Health Officer. The Zoning Administrator is responsible for all aspects of the Town’s zoning program: receives, reviews, and approves zoning permits; investigates possible zoning violations and initiates enforcement actions; maintains permit records, provides assistance to realtors, lawyers, and the general public researching permit histories; provides staff support to the Morrisville Development Review Board and Morrisville Planning Commission; and coordinates with municipal departments on potential impacts of proposed developments and enforcement of town ordinances. The Planning Assistant will assist the Town’s Planning Commission and should have knowledge of land use planning. This position will also fulfill the role of Town Health Officer. This full-time position requires tact and professionalism in dealing with the public in sometimes difficult or contentious matters. The successful candidate must be able to act independently, possess excellent written and verbal communication skills, and be proficient with Microsoft Office and other computer applications. Starting pay dependent on qualifications and experience; excellent benefits. Qualified applicants will be interviewed by the Morrisville Planning Commission and Town Staff who will recommend a candidate to the selectboard for appointment to the position. Questions? Email Dan Lindley at dlindley@morristownvt.org. To apply, submit a cover letter and resume by March 3, 2010 to Dan Lindley, Town Administrator, PO Box 748, Morrisville VT 05661. (2-3)

**Recreation Coordinator.** The Town of Brandon, Vt. is seeking a qualified person to fill the part-time (20 hrs per week) administrative position of Recreation Coordinator to plan and direct Recreation Department activities. The Coordinator is responsible for developing and leading the Town’s recreation program opportunities, including supervising volunteers and staff, acting as liaison with the citizen Recreation Advisory Committee, and extensive outreach to the community at large. Salary based on qualifications and experience. To apply, submit an employment application (available either in the Town Manager’s Office or on the Town’s website, www.town.brandon.vt.us) and resume to Keith O. Arlund, Town Manager, 49 Center Street, Brandon, VT 05733. Position open until filled. Equal Opportunity Employer. (1-29)

**Police Officer.** The Littleton (New Hampshire) Police Department is accepting applications for the full-time position of police officer. Applicants should have a minimum of a 2-year college degree and must be at least 21 years of age to qualify. Full-time N.H. certification is preferred, but not required. Training and experience other than post-secondary education will be considered. Benefits include New Hampshire Retirement System, medical coverage, annual leave time, and holiday pay. The selection process includes a written exam, psychological testing, polygraph examination, extensive

(continued on page 19)
The Vermont Municipal Bond Bank (VMBB) has received authority from the State of Vermont to issue up to $90 million in Recovery Zone Economic Development Bonds (RZEDBs) in 2010.

RZEDBs are a category of Build America Bonds (BABs), used to fund public infrastructure, facilities and equipment in “recovery zones.” The entire state of Vermont has been declared a recovery zone. RZEDBs are sometimes known as “super BABs.” Regular BABs are taxable bonds with a 35 percent tax credit feature. RZEDBs are also taxable bonds, but with a 45 percent interest payment subsidy. By passing the subsidy on to participating municipalities, VMBB is able to make a 20-year Recovery Zone Economic Development Bond between 15 percent and 20 percent cheaper than tax-exempt municipal bonds. (See table below.)

Eligible RZEDB borrowers include counties, cities, towns, villages, and state recognized districts – the same definition as those that can borrow on a tax-exempt basis through the VMBB.

Recovery Zone Economic Bonds can be used for the following:

1. New money capital expenditures for real and personal property;
2. Public infrastructure and facilities; and
3. Expenditures for job training and education programs.

Private activities, defined as those in which a substantial portion of the bond or tax credit proceeds benefit a private business or individual, may not be financed with Recovery Zone Economic Development Bonds. Consult your bond counsel if you have any questions regarding “private use” activities.

In order to qualify for Recovery Zone Economic Development Bonds, a funded bond project must have started after February 16, 2009. A bond anticipation note (BAN) may be refinanced by an RZEDB provided the BAN was entered into after February 16, 2009 for a permissible use.

Federal Davis-Bacon prevailing wage rules apply to projects financed with Recovery Zone Economic Development Bonds. However, “Buy American” provisions do not apply to RZEDBs. Your architect and engineer can assist you with interpreting the Davis-Bacon wage rules. A municipality and its contractor will be required to file a Davis-Bacon Act Compliance Certificate with the VMBB if RZEDBs are issued on behalf of the municipality.

With the exception of the Davis-Bacon wage requirement and the lower cost of borrowing, a municipality will see no difference between a Recovery Zone Economic Development Bond and a tax-exempt bond. RZEDB loan repayments will be on the same schedule as tax-exempts. As with tax-exempt bonds, it will be the VMBB’s responsibility to sell the Recovery Zone Economic Development Bonds, administer the bond pool, perform the annual monitoring, and file all required bond reports.

The VMBB expects to issue an RZEDB pool this summer and use the bond proceeds to make loans to pool participants. RZEDB loans will be general obligation debt of the participating municipalities. The RZEDBs will be issued under the VMBB’s credit rating: Aa2 from Moody’s Investors Services and AAA from Fitch Ratings. If there is enough demand, a second RZEDB pool will be issued this fall. The VMBB’s authority to issue Recovery Zone Economic Development Bonds expires on December 31, 2010.

Like tax-exempt bonds, Recovery Zone Economic Development Bonds will require voter approval by Australian ballot. Consult your local counsel for advice and assistance with the bond approval process.

The VMBB will be using the same application process for Recovery Zone Economic Development Bonds as that used for tax-exempt bonds. A municipality wishing to be included in this July’s RZEDB pool will need to file a VMBB application by May 15 along with a CPA audit of your municipality’s most recently completed fiscal year, a preliminary bond counsel’s opinion, and three years of annual reports. See VMBB’s website, www.vtbondagency.org, for further information on municipal finance and applying for admission to the VMBB bond pool.

To request an estimated debt amortization schedule or for more information on Recovery Zone Economic Development Bonds and tax-exempt bonds, contact:

Robert W. Giroux, Executive Director
Vermont Municipal Bond Bank
20 Winooski Falls Way
Winooski, VT 05404
802-654-7377
bobg@vtbondagency.org

The Vermont Municipal Bond Bank was created by the Vermont Legislature in 1970 to assist Vermont’s municipalities with gaining access to capital markets. Since its founding, the VMBB has issued over $1.5 billion through 52 bond series and has made more than 900 loans to 300+ municipalities.

### RZEDB vs. Tax-Exempt Bond Example

<table>
<thead>
<tr>
<th>Bond Measure</th>
<th>RZEDBs</th>
<th>Tax-Exempt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Interest Cost (est.)</td>
<td>3.334%</td>
<td>4.011%</td>
</tr>
<tr>
<td>Total Interest Expense (est.)</td>
<td>$361,155</td>
<td>$434,535</td>
</tr>
</tbody>
</table>

Interest rates change on a daily basis. This example is for illustrative purposes only.

The final RZEDB pricing will be determined at the time the bonds are sold.

---

Please Support Our Advertisers

If your municipality is planning a future purchase of products or services offered by our advertisers, please consider contacting them, and don’t forget to let them know you saw their advertisement in the VLCT News. Thank you.
(Classifieds (continued from page 17)

background investigation, as well as medical and physical agility testing. Salary range, $40,557 to $44,706, DOE. To apply, submit application (available at www.littletonpd.org), resume, and cover letter to Littleton Police Department, Attn: Human Resources, 2 Kittridge Lane, Littleton, NH 03561. Position open until filled. Review process begins February 12, 2010. E.O.E. (1-15)

For Sale

Ambulance. 2004 Ford E450 SuperDuty Type III Innovative Coachworks ambulance. 6.0L turbo diesel, auto, PS, PB with ABS, XLT package, dual 130 amp alternators, dual batteries, 4.10 limited-slip axle, 168” w.b. 1999 Wheel Coach rebuilt box, combination AC/heat front and rear (thermostat), Stryker Rugged LX cot and mounts, 68” headroom, walk-through, HEPA filtration system, ALS box, Vanner inverter/battery charger, TSD electrical system with LED diagnostics and circuit breakers, light bars front and rear, strobe corners, halogen side and rear lights (KKK-A-1822-C), dual head 200-watt siren, 68k miles. Detailed warranty, repair, maintenance records. $25,000. For more information or to see vehicle, contact Barre Town Chief Dave Jennings at 802-476-3147 or btemschief@yahoo.com.

Staff News and Notes

Underwriting Manager Cindy Bouchard comes to us with a diverse background in mathematics, restoring old homes, advocating for developmentally disabled adults, and exploring Alaskan glaciers. She has enough acronyms following her name (CPCU, CIC, ARM, AU and MBA) to populate a small language. Besides 15+ years of commercial insurance experience, Cindy’s career path has included teaching math and finance courses in colleges in New Hampshire and teaching English as a Second Language in Venezuela. Plus she’s actually an actuary – that is, she uses statistical data to calculate insurance rates and reserves. And that facility, along with her underwriting background, is crucial in her role as Underwriter Manager for VLCT. “My position at VLCT combines my actuarial and underwriting background, merging my skills as a commercial underwriter and pooling experience as an actuary,” she says. “I am totally thrilled with the opportunities to dig in and make a difference here.” Cindy lives in Worcester, Vermont, with her husband, daughter, and two golden retrievers.

Abby Friedman, Director of the Municipal Assistance Center, is presently on maternity leave, having added to her own familial staff in late January. Preston, a boy, is reportedly doing well and has already begun to recognize passages from the Municipal Administrative Procedure Act. Abby will be back fielding telephone calls from municipal officials in late March.

David Gunn
Co-editor, VLCT News

Commitment

this lab works by your side for your SUCCESS

- drinking water
- wastewater & sludge
- groundwater & landfills
- soil & storm water

25 Chenell Drive | Concord, NH 03301 | 603.228.0525 | www.eailabs.com
The Data Resources Your Town Needs for Comprehensive Planning. Wednesday, March 10, VTT. Co-sponsored by the VLCT Municipal Assistance Center, Vermont’s Regional Planning Commissions, and the Vermont Association of Planning and Development Agencies. Designed for all local officials involved in land use planning and regulation, the workshop will discuss how to use existing natural resources data to develop a natural resources inventory, and how to incorporate community data into the town plan.

Treasurers’ Workshop. Tuesday, March 23, Hartford Town Offices, or Thursday, March 25, Milton Town Offices. Sponsored by the VLCT Municipal Assistance Center. This half-day workshop is designed for newly-elected treasurers and financial officers who want to improve their job skills. It will include a review of the statutory duties and responsibilities of treasurers and an introduction to governmental accounting and financial reporting, banking services, payroll, and benefits.

Selectboard Institute. Saturday, March 27, Lake Morey Inn. Sponsored by the VLCT Municipal Assistance Center. The Selectboard Institute will focus on the fundamentals of municipal governance such as understanding the municipal organization, essentials of municipal law, running effective meetings, and managing the town budget.

Vermont Community Development Association Spring Meeting. Thursday, April 8, Vermont Technical College, Randolph. Learn how you can take action in your community to create a sustainable economy for future generations!

Conducting Effective Tax Appeals. Tuesday, April 27, Hartford Town Offices, or Thursday, April 29, Milton Town Offices. Sponsored by the VLCT Municipal Assistance Center. With the property tax under increasing pressure – and the subject of more and more attention – it is essential that the appeals process be properly administered. This workshop will divulge what your town can do to conduct effective property tax grievances and appeals.

Visit our website www.vlct.org/eventscalendar/upcomingevents/ for the most up to date list of events.