

TOWN OF LIBERTY GROVE PUBLIC MEETING

December Board Meeting *Via Zoom*

Date: Wednesday, December 15, 2021

Time: 7:00 PM, or immediately following conclusion of the Sanitary District meeting

Place: Town Hall, 11161 Old Stage Rd *via Zoom*

Agenda:

1. Call to order
2. Declaration of a quorum followed by pledge of allegiance
3. Approve Agenda
4. Approve Minutes: 12/1/2021
5. Payment of bills
6. Treasurer's report
7. Public input
8. Baileys Harbor Broadband Efforts as Related to Liberty Grove
9. Technology Recommendation to Seek Estimate for Town-wide Broadband Fiber
10. Door County North activities
11. Administrator Report
12. Move excess Room Tax Funds for Fire Department Use
13. Personnel Recommendation to Hire Additional Crew Member
14. Town Commercial Insurance for 2022
15. Short-Term Rental License(s)
16. Correspondence
17. Future meetings
18. Adjourn

Anastasia Bell, Clerk/Treasurer

All agenda items will include discussion and possible action. Deviation from listed order may occur

***Audience members must ask for permission, during public input, to speak on agenda items ***

Members of the Town Board or any other Town committee, who are not members of the body whose meeting agenda is published in this notice, are entitled, as any other citizen of the Town of Liberty Grove, to attend this meeting in an unofficial capacity. It is possible the attendance of one or more non-members may create a quorum of the membership of another body. Such a quorum is unintended, and the non-members are not meeting for the purpose of exercising the powers or duties attendant upon their membership on any Town committee or board.

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<https://us02web.zoom.us/j/81214932615?pwd=WTJKbWhFQWw1YnRUeEZaUnlla1AvQT09>

Meeting ID: 812 1493 2615

Password: 919456

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To find your local number visit <https://zoom.us/join>. To join the meeting by telephone dial one of the numbers below based on your location.

(312) 626 6799 US (Chicago)

(346) 248 7799 US (Houston)

(301) 715 8592 US (Washington D.C.)

(253) 215 8782 US (Tacoma)

(646) 558 8656 US (New York)

(669) 900 9128 US (San Jose)

Town of Liberty Grove
Minutes of the Town Board meeting on December 1, 2021
(this meeting was correctly posted)

Agenda:

1. Call to order
2. Declaration of a quorum followed by pledge of allegiance
3. Approve Agenda
4. Approve Minutes: 11/17/2021
5. Payment of bills
6. Administrator's report
7. Public Input
8. Election Inspectors for 2022-2023 Term
9. 2022 Hourly wages from Personnel Committee
10. Personnel Committee recommendation for Clerk/Treasurer Contract
11. Personnel Committee recommendation for Assistant to Administrator Contract
12. Year-end Bonus for Full-time Employees
13. Short-Term Rental License(s)
14. Fire Department Apparatus Consultant Recommendation(s)
15. Variance application: Deborah Rusy & Mark Schessler – parcel 018-01-27312821B, variance from Section 3.02(3)(a) to maintain 15' setback from the side lot line.
16. Resolution 18-21, Extension of Health Emergency
17. Correspondence
18. Future meetings
19. Adjourn

Clerk/Treasurer Anastasia Bell called the meeting to order at 7:16pm. Supervisors Janet Johnson, Cathy Ward, Paul Schwengel, and Nancy Goss and were present along with Administrator Walter Kalms, and 3 members of the public via Zoom. Chairman John Lowry was excused.

Bell requested nominations for Chairperson for this meeting. **Johnson moved, Goss second** to nominate Cathy Ward as Chairperson. There were no other nominations. Passed 4-0.

Johnson moved, Goss second to approve the agenda as posted. Passed 4-0.

Ward moved, Goss second to approve the minutes from 11/17/2021 as amended. Passed 4-0.

Ward moved, Johnson second to approve the payment of bills as presented with a total of \$6,862.24. Passed 4-0.

Administrator Report – Kalms reported the Village will place “no parking signs” for the Sister Bay Historical Society event and the Sister Bay Auto building will be removed soon.

Public Input – None.

Election Inspectors for 2022-2023 – Bell requested the addition of Garey Bies as his name was received from a political party. **Ward moved, Schwengel second** to approve the list of election inspectors with the addition of Garey Bies and the removal of Cathy Ward. Passed 3-0-1 (Johnson abstained). **Johnson moved, Schwengel second** to add Cathy Ward to the list of election inspectors for the 2022-2023 term. Passed 3-0-1 (Ward abstained).

2022 Hourly wages – **Ward moved, Goss second** to approve the 2022 hourly employee wages as discussed and recommended by personnel and in the 2022 approved budget. Passed 4-0.

Clerk/Treasurer Contract – **Ward moved, Johnson second** to approve the contract with the changes made by the Personnel Committee. Passed 4-0.

Assistant to Administrator Contract – **Ward moved, Johnson second** to approve the contract as presented. Passed 4-0.

Year-end Bonuses for full-time employees – Johnson moved, Goss second to provide bonuses to all full-time employees in the net amount of \$300.00. Passed 4-0.

Short-Term Rental License(s) – It was the consensus to modify the application to specifically list the number # of bedrooms. No licenses will be issued until there is proof that the maximum rental occupancy has been lowered or the POWTS capacity has been increased. **Johnson moved, Goss second** to approve the list of applications presented through 2209 Hillcrest Lane. Passed 4-0.

Fire Department Apparatus Consultant Recommendation(s) – Goss reported that the year-based schedule is not the best approach and the consultant has recommended replacing Engine 8 A.S.A.P. and an official request may come after the Fire Board meeting next week. The financial commitment doesn't occur until both municipalities have accepted a bid.

Variance parcel 018-01-27312821B – Deb Rusy explained that the location presented in the application was chosen due to mature cedar and apple trees as well as the holding tank on the property. Goss reported that the Plan Commission did not feel the hardship criteria was met. **Goss moved, Johnson second** to authorize Town staff to send a letter of non-support of the variance for parcel 018-01-27312821B as the structure can be reasonably sited at a location on the property which would not require a variance. Roll call vote with Schwengel, Goss, Johnson, and Ward voting aye, no nays. Passed 4-0.

Resolution 18-21, Extension of Health Emergency – Johnson moved, Goss second to approve Resolution 18-21 as presented, extending until June 30, 2022. Passed 4-0. The full resolution can be viewed on the Town website or at the Town Hall.

Correspondence – Kalms reported Savard's CUP was approved at the County, the Town Commercial Core expansion request will go before the County Board in February. Bell reported that the Pioneer Store liquor license has been transferred to Barbara Greene due to the passing of Carl Newman.

The next meeting will be Wednesday, December 15, 2021 immediately following the Sanitary District Committee meeting which starts at 6:45pm.

Johnson moved, Goss second to adjourn at 8:29pm. Passed 4-0.

Respectfully submitted,
Anastasia Bell, Clerk/Treasurer

Town of Liberty Grove balance as of November 30,	2021	2020
1 Municipal Checking account	1,187,986.74	355,824.79
Transfer from Checking	-	120,000.00
Shared Revenue	17,794.66	17,816.12
Interest (0.05%)	52.47	27.49
Balance as of November 30,	1,205,833.87	253,668.40
2 Money Market Acct.	649,092.63	648,679.49
Interest (0.05%)	28.45	63.98
Balance as of November 30,	649,121.08	648,743.47
3 Checking Acct.	209,016.54	150,055.57
Plus deposits and transfers	84,939.58	171,107.38
Less FICA	8,911.74	9,783.25
Less State withholding	1,604.30	1,667.27
Less payroll	26,342.78	28,157.59
Less disbursements	40,980.49	73,649.92
Balance as of November 30,	216,116.81	207,904.92
4 Utility District Checking	75,937.98	65,970.51
Utility District Savings	290,883.24	290,737.85
Utility District Restricted Savings	71,627.64	58,847.89
North Shore Bank CD (23 months ending 07/31/2022)	149,248.04	149,248.04
Nicolet CD 00-134	-	-
Nicolet CD 00-135	-	-
Balance as of November 30,	587,696.90	564,804.29
Municipal Checking	1,205,833.87	253,668.40
Money Market Acct.	649,121.08	648,743.47
Checking	216,116.81	207,904.92
Utility Dist.	587,696.90	564,804.29
As of November 30, 2021, the total in all Town accounts is:	2,658,768.66	1,675,121.08

Broadband

*Where We Are Now and
Where We Can Go*

Presentation Goals

- Understanding of current status
- Focus of Governor's Task Force recommendations
- Update on County efforts
- Awareness of
 - Technology options
 - Funding opportunities
 - Examples from elsewhere

What is the State of Wisconsin doing?

PSC Broadband Office

- Broadband policies to encourage broadband investments
- Broadband Expansion Grant Program

Governor's Task Force on Broadband Access

- Created in July 2020
- Complements “2021 Year of Broadband” initiative
- Report delivered June 2021

Current Status of Wisconsin

- 394,000 Wisconsinites lack broadband access, of which 385,000 are in rural areas
- Represents 22 percent of all rural Wisconsinites compared with only 17 percent nationally

Importance of Data

- We have a problem in part due to poor quality of data
- FCC definition of who is served impacts rural areas disproportionately
- Some estimates say there are twice as many unserved or underserved as currently reported

Getting Better Data - Department of Public Instruction Example

- Common survey questions
- Easy to administer tools schools and parents were familiar with
- Over 335,000 students reported to date
- At least 65,000 students lack access due to one of three reasons:
 - No provider at their residence
 - Lack of affordable rates, or
 - Service quality that is so poor as to not allow for learning to occur
 - Gibraltar School District reports 7 percent of students lack access
- Data tools and maps
- Worked with partners including the ISPs to coordinate efforts to connect families during the pandemic and beyond

Access Alone is not Sufficient - *Speeds Matter*

- Bandwidth speed must match uses which require more speed
- DPI survey question - Can you use the Internet for streaming class?
 - Over 25,000 students statewide said “No,” and 165,000 said “Not always”
 - Gibraltar School District reports half of all students have internet performance issues, more than 1 of 7 students reported “No”
- [Speed test campaign](#) conducted
 - Between January and April 2021
 - 400,000 tests reported
 - [Dashboard](#) and [mapping tool](#) created for community planning

Speed Test Results - *Northern Door County* (in median Mbps)

FCC Definition of Broadband = 25 Mbps Download Speed

DOWNLOAD SPEEDS	Baileys Harbor	Egg Harbor	Ellison Bay	Ephraim	Fish Creek	Sister Bay
AT&T	4.8					
Charter Spectrum		16.2	25.2	37.4	134.5	101.6 / 67.7
Door County Broadband	2.9	5.0	2.1		4.0	6.4 / 3.4
Frontier	2.8	6.3 / 4.3	1.9		4.6	4.0
Hughes Net		2.6	1.0			18.4

Speed Test Results - *Northern Door County* (in median Mbps)

FCC Definition of Broadband = 3 Mbps Upload Speed

UPLOAD SPEEDS	Baileys Harbor	Egg Harbor	Ellison Bay	Ephraim	Fish Creek	Sister Bay
AT&T	0.5					
Charter Spectrum		6.9	10.7	9.8	10.8	11.0 / 6.7
Door County Broadband	1.4	1.9	1.6		1.6	2.2 / 1.6
Frontier	0.7	0.9 / 0.7	0.7		0.9	0.6
Hughes Net		0.7	2.1			1.9

Governor's Broadband Task Force - *Report Recommendations*

- Eliminate Digital Equity Gap
- Future-Proof Technology Public Investments
- Provide Financial Support to Solve the Problem

Recommendation - *Eliminate Digital Equity Gap*

- Ensure we close the digital equity gap for all. This includes three components:
 - Access - building infrastructure
 - Affordability - providing low cost options when needed, also by subsidizing rural broadband infrastructure
 - Adoption - helping people understand how to access and use the resource

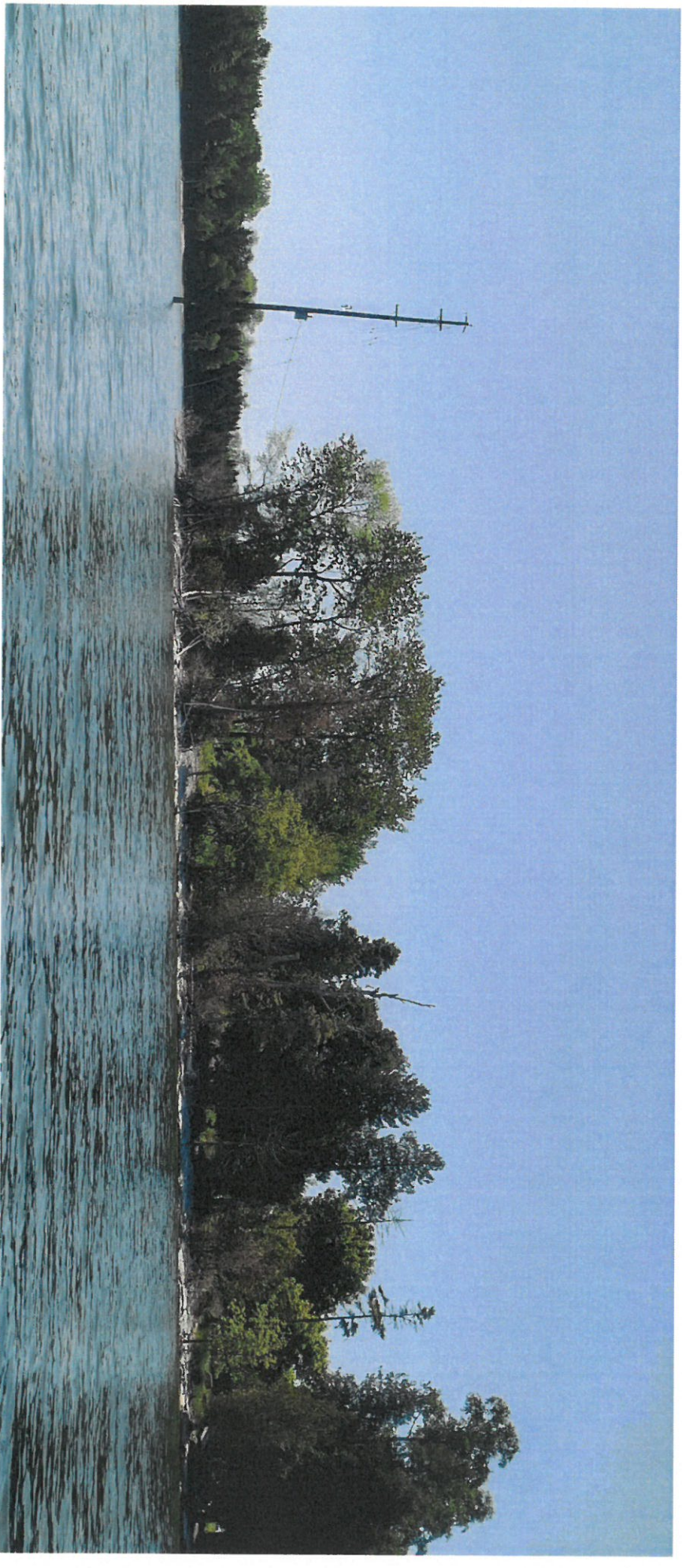
Recommendation - *Future-Proof Technology*

- Fiber is the goal wherever possible, alternate technologies to fill gaps
- Only fiber can guarantee 1 Gbps down **AND** up speeds, yet only 17 percent of Wisconsinites have access to those speeds now
- Digital economy demands more; consider business uses in Northern Door
- Ever expanding uses, e.g., Internet of Things
- Impacts of population and student enrollment declines
- Pandemic's impact on remote work
- Federal funds and PSC Expansion Grants strongly support fiber strategy
- Historical context - Electricity in 1930's, telephone in 1940's/50's
- Generational value
- Once in a (many?) lifetime opportunity is **NOW**

Broadband Technology Comparison

	Download Speed	Upload Speed	Latency (ms)	Obstacles	Upgrade Costs
Fiber	1000	1000	10-20	No	No
Cable	500-1000	5-50	15-40	No	Yes
DSL	10-20	1-5	30-65	No	Yes
Fixed Wireless	50-200	1-10	30-50	Yes	Yes
Satellite (LEO)	50-100	20-40	30-90	Yes	Yes

Recommendation - *Future-Proof Technology*



Recommendation - *Provide Financial Support*

- The rural broadband problem is essentially a financial and capital issue
- Treat rural broadband issue as infrastructure just like sewer, water, roads, school buildings, fire stations and equipment
- Long-term paybacks are acceptable, e.g., 20-30 years
- Blend funding from all sources including local, state, federal, and private
- Ensure local community needs are met with public investments

So, What Funds are Available?

- A lot - but keep in mind, this is a **once in a lifetime opportunity**
- American Rescue Plan
 - State - \$2.5 billion total - \$100 million dedicated to broadband (so far)
 - Local
 - Door County - \$5.3 million
 - Municipalities and towns in the county - \$2.9 million (Baileys Harbor ~\$115,000)
 - Primary use for funds includes broadband
 - Schools
 - Door County school districts - \$4 million total (Gibraltar ~\$600,000)
 - Broadband connectivity is allowable
 - US Treasury Department - Capital Projects Fund - \$10 billion

So, What Funds are Available? *Part 2*

- Current federal broadband programs
 - US Department of Commerce - National Telecommunications and Information Agency (NTIA)
 - US Department of Agriculture - Rural Utility Services (RUS)
 - FCC e-Rate Program for schools and libraries allows for fiber construction projects
 - Rural Development Opportunities Fund (RDOF)
- State of Wisconsin - FY 2022-23 Budget
 - \$125 million in broadband bonds
 - Board of Commissioners of Public Lands (BCPL) Trust Fund Loan Program

What Funds **MAY** Become Available?

- Proposed US Infrastructure Bill
 - \$65 billion; Wisconsin share if allocated per capita would be ~\$800 million
 - When will we know? Likely before the end of 2021

What is Door County Doing?

- Door County Economic Development Corporation (DCEDC) broadband study
 - Contracted with a highly reputable, nationally recognized firm
 - Funders include DCEDC, local governments, school districts
 - Engineering analysis - *Who has what where?*
 - Market analysis - *Who wants what and what are they willing to pay?*
 - Funding models - *How do we pay for it?*
 - Business models - *Who provides service?*
 - Report due in October
 - Steering committee created to work with consultant
 - Sharing results with stakeholders and the public
 - Creating an implementation plan

What about Baileys Harbor?

- Suffers from poor service, historically under-resourced provider; similar to other areas across Wisconsin
- Entrepreneurial opportunities and stakeholders
- Must determine level of public commitment given the perceived value of service
- Ensure public goals are achieved under any agreement with a partner
- Could learn a lot from the Washington Island fiber project currently underway
- Begin exploring possible private/public partnership business models including cooperatives

How Much Would Fiber Cost in Baileys Harbor and How Long will it Take?

- Estimated FTTH costs for the entire town - \$5.25 million
 - Fiber backbone - \$3.25 million
 - Service lateral connections - \$1.5 million
 - Hardware and equipment - \$500k
 - At 40 percent local contribution monthly payments are under \$10,000; taxes on \$200,000 property are ~\$50 per year
- Timeline - implementation in phases over a span of 3 to 5 years

Are There Successful Wisconsin Examples?

- A few of the many - and growing number of - examples:
 - Town of Drammen (Eau Claire County) - 2 providers, 12 businesses, 256 residences, \$1.45 million PSC grant w/ \$1.45 million local match
 - Boulder Junction (Vilas County) Phase 2 of 3 - 1 provider, 19 businesses, 585 residences, \$2.225 million PSC grant w/ \$2.734 million local match
 - Taylor County - 74 miles, 34 public and community sites, \$9.5 million, no grant funding
 - Washington Island fiber project

Broadband

*Where We Are Now and
Where We Can Go*

BAILEYS HARBOR BROADBAND COMMITTEE

BROADBAND GOALS

- Fiber optic cable available to all businesses, residences, schools, & other gov't
- Minimum of 100 Mbps up **and** down, i.e., symmetrical; top speed 1 Gbps
- Keep monthly costs affordable for all, between \$50-\$100 per month plus discounted rate for qualified households
- Free drop of 500 feet to user

OTHER TOWNS' EFFORTS

- Washington Island Electric Cooperative, with the support of the Town of Washington and the Washington Island School District, has begun an island-wide fiber to the premise broadband project. Their plans could be fully accomplished within as few as three years.
- Liberty Grove has committed their entire American Rescue Plan funding to broadband. They have also joined a partnership with a local ISP and the Washington island Electric Cooperative for a fiber broadband project that will serve Northport and Gills Rock.
- Jacksonport is forming a broadband committee

BROADBAND SYSTEM

- DCEDC Engineer's report in October will describe the system and its costs (by individual municipality and other geographies)
- Mainly aerial installation due to geology of the county; Wisconsin Public Service repoling project helps reduce preparation (i.e., "make ready") expenses of the project
- Fiber to the home; gateway connection box installed at the premise
- Interior modem provided
- System will have excess strands of fiber which provides significant future flexibility; additional strands are cheap if done up front
- The project will certainly be completed in phases and over roughly 3-7 years

COST OF THE SYSTEM (Baileys Harbor)

- Approximately \$6 million – 40% debt; 60% grants
- Debt service averaging \$50 per property unit per year on a \$200,000 property

GRANT FUNDING

- American Recovery Program:
 - State monies - Governor Evers has allocated \$100 for rural broadband; additional funds may yet be allocated as the state received in total \$2.5 billion
 - County monies - ~\$5.3 million
 - Municipal monies - Baileys Harbor ~\$115,000 (all 19 Door County municipalities combined have ~\$2.7 million)

- School District monies - Gibraltar SD ~\$500,000 (all four County school districts combined have ~\$4 million from the last round of funding, plus they can access the FCC E-rate program for discounted loans)
- With the passage of the ARP bill, the US Treasury was funded with \$10 billion for capital improvement projects. Broadband infrastructure is a key focus area. Wisconsin's state allocation is \$189 million.
- Wisconsin state biennial budget includes \$129 million for broadband through long-term bonds.
- US Congress continues to work on a federal infrastructure bill; the US Senate has passed a version that allocates \$65 billion for broadband, for which Wisconsin's share per capita could be \$800 million.

ADDITIONAL STEPS

- Complete detailed pre-engineering analysis using the DCEDC data to specify project parameters, phases, timing, etc.
- Work with other lakeside towns to explore collaborations around network development projects once the DCEDC study is released.
- Determine who will manage the system
 - Explore other local and regional potential ISP partners.
 - Investigate a broadband cooperative business model to serve as the ISP; the Washington Island Electric Cooperative and the UW-Madison Law School Innovation & Entrepreneurship Center are resources to assist.
- Explore long-term funding options including bonds, the state trust fund loan program, and the new bonding available within the state biennial budget

Kurt Kiefer - Broadband Committee Chair
email: kkiefer18@gmail.com

Does Baileys Harbor have a broadband problem?

In a word, yes. Speed test studies done recently report that the current internet service provided to residents averages 4 Mbps down and 1 Mbps up. The FCC definition of broadband is 25 Mbps down and 3 Mbps up. Based on these data, Baileys Harbor can be defined as unserved. That classification is critical for many funding programs.

What will it take to improve broadband access in Baileys Harbor?

The main ingredient is funding. It is estimated based on industry cost standards that to serve every premise in Baileys Harbor with a fiber connection would be roughly \$5.25 million, plus or minus about 20 percent. These cost estimates are affirmed by the Door County Economic Development Corporation broadband study. Interestingly, these estimates are similar to what the Town of Baileys Harbor spent when building the sewage treatment facility in the early 1990's. With inflation accounted for, the cost of placing fiber at every premise in the Town is less than half of what it would take to build the sewage treatment facility in today's dollars.

What technology is being explored for broadband in Baileys Harbor?

The preferred technology is fiber. The DCEDC broadband study is also recommending this approach. It is the only technology that guarantees 1 Gbps symmetrical (i.e., both download and upload speeds are the same). This speed is also very fast (e.g., a two hour movie would download in six seconds.) Fixed wireless, cellular, and satellite are all slower and significantly impacted by line of sight issues. With the topology and trees in Door County these other technologies are severely challenged. Fiber is also very similar to other historical technologies that have been adopted like electricity and telephones. Following those models of the past provides a great path for solving the broadband problem today. On a related note, fiber is guaranteed to be useful for at least 30 years, and likely much longer, just as electricity was nearly a century ago. Many places in the country are still relying on those same power lines. For a more detailed comparison of the various technologies please look here:

<https://docs.google.com/document/d/1ziCjIUZ1W0XZr7SRd1YNILlgNjoS1av5pUfjwnAqmXw/edit?usp=sharing>

What funds are available to help with implementing broadband in Baileys Harbor?

Right now, there are more funds available from state and federal sources as there ever have been. The federal relief programs have provided funds to every municipality and county in the nation. There are also several new federal grant programs that have been funded for broadband. Healthcare institutions have access to federal funds as do schools and libraries. The State of Wisconsin adopted a \$129 million bonding program in its most recent biennial

budget for use by localities for broadband projects. It is our goal to obtain as much as 60 percent in grant funding such that the local cost is only 40 cents on the dollar.

How can I stay up to date on the broadband effort in Baileys Harbor?

The Broadband Ad Hoc committee meets regularly and agenda and minutes are posted here:

<https://baileysharborwi.org/agendas-minutes/>

Also, feel free to contact the Committee Chairperson, Kurt Kiefer, at kkiefer18@gmail.com. We are always interested in getting more people involved in the efforts.

You can subscribe to notices from the Committee - or any other Town Committee - here:

<https://baileysharborwi.org/subscribe-to-updates/>

Here is a slide presentation that also highlights much of the broadband information. This presentation will be updated as information and activities warrant them.

Fiber vs The Rest

Fiber speeds continue to be superior to every other broadband technology. There are two elements to consider when discussing speed - bandwidth and latency. Bandwidth is measured in download and upload speeds, usually megabits per second (Mbps). Latency is measured in milliseconds (ms).

Fiber connections are far better at achieving high bandwidth speed compared to other technologies. Fiber can easily achieve 1,000 Mbps (or 1 Gigabit per second, Gbps), for both the download and upload speeds. This is called synchronous speed when the down and up are the same. It's those uploads speeds that matter more and more for the uses we are making in our homes and business - most specifically anything involving two-way video, e.g., video meetings, video chats, telehealth, online school, etc. Video takes a lot of bandwidth, and with those uses it has to go both down and up.

Cable can achieve up to 1,000 Mbps down but is likely to be between 10-500 Mbps. Cable's upload speeds are not synchronous, and upload is what's needed when doing video meetings and chatting. Cable users also "share" their connection on a block, so speed slows during busy use times like evenings when everyone is trying to use it (or during a pandemic even during the day when many work from home folks are sharing it on their block, street, or apartment building). The typical cable upload speed range is between 5 and 50 Mbps.

Starlink has been reported to achieve 50-100 Mbps download speeds, and upload speeds between 20-40 Mbps. Starlink suggests that their speeds will improve with more satellites and ground stations, but each new station still requires a fiber connection which reinforces the argument in favor of more fiber, even if it is for the "backend" needs like this one.

Traditional DSL technology like that provided by Frontier or CenturyLink get download speeds around 10-20 Mbps, and upload speeds between 1-5 Mbps. These involve using the old copper lines from the telephone systems for Internet access. There have been newer types of DSL created, but the systems used in Door County are not those.

Fixed wireless providers like Door County Broadband have download speeds between 5-15 Mbps, and upload speeds between 1-3 Mbps. Newer fixed wireless technologies claim to be able to achieve up to 1 Gbps download speeds, and there may be truth to that. However, they have their own obstruction and range issues, just like satellite technologies.

Latency is the other measure that matters when using the Internet. High latency (i.e., slow response times) can make even fast connections feel slow. It's the wait time between screens refreshing. It also matters more as additional devices connect to the Internet like our appliances and other items in our homes. Slow responses mean poor and even completely lost signal connections. Video streaming, video meetings and chatting, and even web browsing are all impacted by latency. In a business, these can mean catastrophe when processing transactions such as those at a point of sale device. Latency of below 20 ms is great and above 150 ms is poor.

Fiber connections generally perform around 10-20 ms. That compares with cable at around 15-40 ms, and DSL at around 30-65 ms. Latency for high orbit satellites, like HughesNet, can be 200 ms or higher. Starlink users are reporting latencies between 30-90 ms, but that is expected to decrease to 20-40 ms as they expand their network.

The cost of fiber is indeed higher than other technologies, in particular fixed wireless. Cost per user is the main argument made against fiber. This has been the case under traditional commercial lending models and shareowner driven payback requirements. Markets work well, and the broadband market demonstrates that. The only way in which fiber becomes cost effective in rural and more sparsely populated areas like Door County is to subsidize the initial outlay needed to build the infrastructure network. In this regard, it is very similar to water treatment facilities or even the rural electrification efforts of the 20th Century. When treated as a public infrastructure asset, fiber networks make sense economically. A 20 to 30 year payback and return on investment is acceptable, just as it is for school buildings, fire stations, harbors, and roads. Fiber fits squarely into this realm. It's useful life can extend for 30, 50 or even 100 years. The public investments will be paid back over those horizons, and generations to come will reap the benefits.

In the end, the only completely future proof technology is fiber to every home and premise. Creating a partnership between the local governments and local private sector providers holds the greatest potential for ensuring high quality, affordable Internet access to every county resident and business. Furthermore, it creates high quality jobs right here in the county, both as the network is built as well as after with staff needed to run the business as well as the new workers the high speed broadband attracts to our community. Given the once in at least a generation investments being proposed today, now is the time. We can't let this one pass us by.

Town of Liberty Grove

LIABILITY

COMMUNITY INSURANCE CORPORATION

POLICY TERM: 1/1/22 - 1/1/23

OPTION 1

OPTION 2

Injunctive Relief Only Endorsement

AUTO MEDICAL PAYMENTS
(OPTIONAL- THIS COVERAGE
MAY BE REJECTED)

LIABILITY LIMIT	DEDUCTIBLE	RETRO DATE	ANNUAL NET PREMIUM*
\$4,000,000	0	1/1/2011	\$13,578
\$50,000-Optional			\$883
\$1,000-Optional			\$150

• PER OCCURRENCE & NO AGGREGATE

ONE SINGLE POLICY PROVIDES COVERAGE FOR:

- General Liability
- Auto Liability
- Public Officials Errors & Omissions
- Fire/Police Professional Liability
- Employment Practices

* ALL POLICIES ARE OCCURRENCE BASED, VERSUS CLAIMS-MADE

NON-MONETARY DAMAGES

Injunctive actions requesting plaintiff's attorney's fees as monetary damages are a 'trigger' coverage

COVERAGE BENEFITS

- NO COVERAGE SUBLIMITS
- NO FAULT COVERAGE AS OFFERED BY MANY CARRIERS IS CONTRARY TO STATE STATUTE
- COVERAGE FOR DEFENSE COSTS OUTSIDE OF POLICY LIMITS
- PRIOR ACTS COVERAGE
- SEWER BACKUP: COVERED WHEN THE MUNICIPALITY IS NEGLIGENT AND LIABLE FOR DAMAGES. THERE IS NO SUBLIMIT FOR THIS COVERAGE.

LIABILITY COVERAGE INCLUDES A BROAD DEFINITION OF PERSONAL INJURY INCLUDING:

1. False arrest
2. Malicious Prosecution
3. Wrongful entry or eviction, or other invasion of the right of privacy
4. Libel, slander, or defamation of character
5. Assault and battery, sexual harassment including workplace harassment
6. Discrimination or other civil rights violation, including employment discrimination
7. Other civil rights violations including employment discrimination
8. Sexual harassment

Insured: Town of Liberty Grove
Policy Year: 2022
Renewal Term: 01/1/2022 to 01/1/2023
Date Quoted: 11/15/2021



AUTOMOBILE PHYSICAL DAMAGE INSURANCE PREMIUM SUMMARY

Coverage Type	Limits	Deductible	Optional #2 Deductible	Optional #3 Deductible	Optional #4 Deductible
Auto Physical Damage: ACV					
	Select Option:	☐	☐	☐	☐
Comprehensive	778,145	500	1,000	5,000	
Collision	778,145	500	1,000	5,000	
Auto Physical Damage Premium:		\$6,240	\$4,807	\$4,093	\$

Auto Physical Damage: RC					
5 years old or newer and have a RC of \$100,000 or less; or 10 years old or newer and have a RC in excess of \$100,000					
	Select Option:	☐	☐	☐	☐
Comprehensive					
Collision					
Auto Physical Damage Premium:		\$	\$	\$	\$

Auto Physical Damage: RC					
5 years old or newer and have a RC of \$100,000 or less; or 10 years old or newer and have a RC in excess of \$100,000					
	Select Option:	☐	☐	☐	☐
Comprehensive					
Collision					
Auto Physical Damage: ACV					
All other units					
Comprehensive					
Collision					
Auto Physical Damage Premium:		\$	\$	\$	\$

Limits are based on Statement of Values submission. Deductibles are per occurrence.

ORDER TO BIND

Sign, date and return to: Paul Schwegel
 Fax: 262-783-6091 or Email: pschwegel@aegis-wi.com

Yes, please bind coverage with CIC, effective 1/1/2022

Signature: _____ Date: _____

Town of Liberty Grove 1/1/22 - 1/1/23

WORKER'S COMPENSATION

COMMUNITY INSURANCE CORPORATION

8810 – CLERICAL

9413 – MUNICIPAL OPERATIONS – COUNTY & TOWN

5507 – ROAD CONSTRUCTION

PAYROLL	PREMIUM BY CLASS
283,374	538
251,796	9,644
44,442	2,453
STANDARD PREMIUM	12,635
MOD FACTOR: .9	11,372
PREMIUM DISCOUNT AT 1.1%	(125)
TERRORISM ENDORSEMENT	116
EXPENSE CONSTANT	220
ESTIMATED ANNUAL PREMIUM	11,582

DIVIDEND PROPOSED*:

None: Guaranteed Cost

COMMUNITY INSURANCE CARE LINE - POWERED BY PARADIGM®

The Community Insurance Care Line - Powered by PARADIGM® is a service provided at no additional costs to our members. The Care Line is a 24/7 nurse triage line that assists employees who experience work-related injuries determine whether emergency room or home care is necessary to treat their injury. The Care Line assist in mitigating the costs of worker's compensation injuries by reducing the number of hospital visits.

Please see the attached Community Insurance Care Line - Powered by PARADIGM® Packet.

***DISCLAIMER**

DIVIDENDS CANNOT BE GUARANTEED BY STATE LAW AND ARE SUBJECT TO THE DECLARATION AND APPROVAL OF THE BOARD OF DIRECTORS OF THE INSURANCE COMPANY.

CHUBB®

2022

PROPERTY INS.

PREMIUM

**Customarq Series
Customarq Classic Insurance Program**

Premium Bill

Policy Period JANUARY 1, 2022 TO JANUARY 1, 2023
Effective Date JANUARY 1, 2022
Policy Number 3590-10-49 WCE
Insured TOWN OF LIBERTY GROVE

Name of Company GREAT NORTHERN INSURANCE COMPANY
Date Issued DECEMBER 1, 2021

Portion of total premium attributable for terrorism and statutory standard fire where applicable
is \$ 363.00

PLEASE SEND PAYMENT TO AGENT OR BROKER.

<u>Date Payment Due</u>	<u>Premium</u>
JANUARY 1, 2022	\$ 11,789.00
TOTAL	\$ 11,789.00

Commission 15.00%

WHEN SENDING PAYMENT, PLEASE INDICATE POLICY NUMBER ON YOUR CHECK.

NOTE: PLEASE RETURN THIS BILL WITH PAYMENT AND INCLUDE ANY ADDITIONAL CHANGES.

Producer:

HUB INTERNATIONAL MIDWEST DBA MARITIME INS. GROUP
2124 KOHLER MEM DR #300
SHEBOYGAN, WI 53081-0000

Approved	Property Address	Owner Name	Maximum Occupancy	POWTS Design Capacity	DATCP license #	DCTZ license #	Insurer	Notes
	11206 N Sand Bay Ln	Matthew Shumway	12 Hold		YES	YES	YES	All application requirements met
	1122 Wagon Trail	Wess/Pat Vogt	8 4 BDRM		YES	YES	YES	All application requirements met
	12098 Hwy 42	Tim Raduenz	4 2 BDRM		APPLIED	YES	YES	All application requirements met
	1230 Garrett Bay Rd	Thomas/Jennifer Hanrahan	4 3 BDRM		APPLIED	YES	YES	All application requirements met
	11640 Humburg Rd	Tim Raduenz	16 8 BDRM		APPLIED	YES	YES	All application requirements met
	1615 Big Pine Lane	Linda Hale	15 Hold		APPLIED	YES	YES	All application requirements met
	2263 Waters End Rd	Jon Murphy	8 LGUD #1		APPLIED	YES	YES	All application requirements met
	10972 Hillcrest Rd	Todd Cox	10 LGUD #1		APPLIED	YES	YES	All application requirements met
	11573 Beach Rd	John Carstens	10 Not available		APPLIED	YES	YES	All application requirements met
	1008 Cottage Ln	ABM Properties LLC	8 3 BDRM		YES	YES	YES	Need to lower advertising occupancy
	12398 Northern Door Rd	JHS Rentals LLC	8 3 BDRM		YES	YES	YES	Need to lower advertising occupancy
	11303 Beach Rd	Lucille Kirkegaard	8 3 BDRM		YES	YES	YES	Need to lower advertising occupancy
	2022 Old Orchard Rd	James Arneson	9 3 BDRM		YES	YES	YES	Need to lower advertising occupancy
	11428 Beach Rd	Peder Nelson	10 3 BDRM		YES	YES	YES	Need to lower advertising occupancy
	197 Isle View Rd	Hoffman's Up North LLC	12 3 BDRM		YES	YES	YES	Need to lower advertising occupancy
	11688 lakeview Rd	Kevin/Debby Statz	12 3 BDRM		YES	YES	YES	Need to lower advertising occupancy
	9993 Hwy 57	Ruby Lou Properties	12 4 BDRM		YES	YES	YES	Need to lower advertising occupancy
	1260 HWY ZZ	Ann Hostetter/Mervin Smucker	12 5 BDRM		APPLIED	YES	YES	Need to lower advertising occupancy
	1136 Wagon Trail Cir	Arica Hirsch	6 85 BDRM-condo		APPLIED	YES	Pending new ins info	Missing application items
	12717 Kenosha Dr	Nick/Michelle Backes	12 Hold 6 BDRM		APPLIED	APPLIED	YES	Missing application items