TOWN OF LIBERTY GROVE PUBLIC MEETING

December Board Meeting
Date: Wednesday, December 21, 2022
Time: 7:00 PM, or immediately following conclusion of the Sanitary District #1 meeting
Place: Town Hall, 11161 Old Stage Road
Agenda:

1. Call to order
2. Declaration of a quorum followed by pledge of allegiance
3. Approve Agenda
4. Public Input
5. Approve Minutes: 12/7/2022
6. Payment of Bills
7. Treasurer's Report
8. Committee Reports: Economic Development, Parks and Property
9. Town Commercial Insurance for 2023
10. Future Mariner Park Plan of Action
11. Short-Term Rental License(s)
12. Correspondence
13. Future meetings
14. Adjourn

Report items will not be discussed or voted on, all other agenda items may 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 ***

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Anastasia Bell, Clerk/Treasurer

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.

Town of Liberty Grove
Minutes of the Town Board meeting on December 7, 2022
(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: 11/2/22, Special Board 11/15/22
5. Public Input
6. Payment of bills
7. Administrator's report
8. Committee Reports: Highway, Technology
9. Personnel Committee recommendation: 2023 Hourly Wages
10. Personnel Committee recommendation: Administrator Contract
11. Year-end Bonus for Full-time Employees
12. Green Tier ad hoc Committee Mission Statement
13. Ordinance 11-22, Driveway Ordinance
14. Use of Town Roads by Snowmobile Club for 2022-2023 season
15. Attainable Housing
16. Short-Term Rental License(s)
17. Correspondence
18. Future meetings
19. Adjourn

Chairman John Lowry called the meeting to order at 7:01pm. Supervisors Janet Johnson, Cathy Ward, Dan Watts, and Nancy Goss were present along with Administrator Walter Kalms, Clerk/Treasurer Anastasia Bell and 1 member of the public.

Goss moved, Ward second to approve the minutes from 11/2/22 as presented. Carried 5-0.

Johnson moved, Ward second to approve the minutes from 11/15/22 as presented. Carried 5-0.

Public Input – Ward stated DCTZC discussed possibly starting to offer STR monitoring for interested municipalities, but it was not approved. Goss reported that the HL10 uses has been approved by the RPC and the next step is the County Board and she requested a performance evaluation of Harmari.

Goss moved, Ward second to approve the payment of bills totaling $56,608.47. Carried 5-0.

Administrator – Kalms reported the Clean Sweep collection was successful, tax bills have been mailed (County increased 11%, Gibraltar School increased 11%, NWTC increased 14%, and the Town increased 1.5%), the FARR agreement has been signed, Bay Lake Regional has been contacted regarding Mariner Park, and he has been in contact with Peterbilt about a patrol truck.

Committee Reports – Technology (Ward): residences have been connected within the pilot project with 295Mbps service, the survey will help to correct FCC coverage maps which will be beneficial for upcoming grant opportunities.

2023 Hourly Wages – **Goss moved, Ward second** to approve the 2023 hourly wages as represented in the 2023 budget and as modified on 12/7/22. Carried 5-0.

Administrator Contract – **Lowry moved, Goss second** to approve the administrator contract for Walter Kalms for 2023, 2024, and 2025. Carried 5-0.

Year-end Bonus for Full-time Employees – **Johnson moved, Goss second** to approve $300.00 net bonus for all full-time employees. Carried. 5-0.

Green Tier ad hoc Mission Statement – **Ward moved, Goss second** to approve the mission statement as edited by the Board. Carried 5-0.

Ordinance 11-22, Driveway – **Goss moved, Johnson second** to approve Ordinance 11-22 as presented. Roll call: Ward, Watts, Goss, Johnson, and Lowry vote aye, no nays. Carried 5-0.

Snowmobile Club Use of Town Roads – Johnson asked where Ellison Bay Park Lane is. **Johnson moved, Goss second** to approve the road list, with the office to send a letter requesting snowmobiles stay off the travelled portion of the road. Carried 5-0.

Attainable Housing – Lowry reported the County Land Use Department has recommended consideration of commercial zoning to allow an appropriate density. The Economic Development Committee will hear from Cleary Homes on 1/10/23. Goss noted conservation subdivision is the best way to increase the density and a zoning change will be difficult.

Short-Term Rental License(s) – **Goss moved, Ward second** to approve licenses as presented except the three that have missing application items. Carried 5-0.

Correspondence – Kalms reported the salt storage will be inspected, two letters were received regarding STRs, and two locations have received after-the-fact rip rap permits on Northern Door Road.

The next regular Board meeting will be Wednesday, December 21, 2022, immediately following the Sanitary District Committee meeting which is scheduled to start at 6:45pm.

Lowry moved, Goss second to adjourn at 8:24pm. Carried 5-0.

Respectfully submitted,
Anastasia Bell, Clerk/Treasurer

Town of Liberty Grove balance as of November 30,	2022	2021
1 Municipal Checking account	974,563.19	1,187,986.74
Transfer to Checking	-	-
Shared Revenue	17,774.98	17,794.66
Interest (0.25%)	201.47	52.47
Balance as of November 30,	992,539.64	1,205,833.87
2 Money Market Acct.	1,357,310.87	649,092.63
Interest (1.00%)	1,115.60	28.45
Balance as of November 30,	1,358,426.47	649,121.08
3 Checking Acct.	134,977.32	209,016.54
Plus deposits and transfers	133,738.39	84,939.58
Less FICA	9,835.19	8,911.74
Less State withholding	2,202.50	1,604.30
Less payroll	43,103.46	26,342.78
Less disbursements	64,517.90	40,980.49
Balance as of November 30,	149,056.66	216,116.81
4 Utility District Checking	53,979.61	75,937.98
Utility District Savings	321,657.03	290,883.24
Utility District Restricted Savings	95,844.88	71,627.64
North Shore Bank CD (23 months ending 07/17/2022)	-	149,248.04
Nicolet Bank CD (3 months ending 11/16/2022)	-	-
Nicolet Bank CD (6 months ending 5/04/2023)	150,440.36	-
Balance as of November 30,	621,921.88	587,696.90
Municipal Checking	992,539.64	1,205,833.87
Money Market Acct.	1,358,426.47	649,121.08
Checking	149,056.66	216,116.81
Utility Dist.	621,921.88	587,696.90
As of November 30, 2022, the total in all Town accounts is:	3,121,944.65	2,658,768.66

2023 Commercial Insurance Renewal

The commercial insurance renewals for 2023 have come in at roughly a 2% increase over last year, totaling $40,814 over the four separate lines of insurance that comprise the Town's commercial insurance package. The total cost for this insurance package could be slightly reduced by choosing options with higher deductibles (see property and auto physical damage quotes), but the savings are so slight, that just one filed claim will result in a considerably higher end cost.

Lawrence from Hub International researched the various pricing and policy options throughout the industry and for the second consecutive year is recommending that the Town stay with Community Insurance Corporation (CIC) four all four lines of commercial insurance. Lawrence feels that the coverage CIC will provide for the quoted price is by far the best option for the Town. Furthermore, the recommended renewal total price of $40,814 comes in at $682 below the 2023 commercial insurance budget of $41,496.

The following is a line-by-line breakdown for each renewal policy:

Property Insurance: The recommended policy is the policy with the $1,000 deductible, costing a total of $11,256. There are separate options for policies with either $5,000 or $10,000 deductibles.

Auto Physical Damage: The recommended policy is the policy with the $1,000 deductible, costing a total of $4,918. There is an option for a policy with a $10,000 deductible as well.

Municipal Liability: The recommended policy costing $13,916 is the only option, as there is no deductible for this line of insurance.

Worker's Compensation: The price for worker's compensation is set by law and no insurance company is allowed to charge more or less than the determined amount. This policy comes in at a cost of $10,724.

In summary, the above quote from CIC falls slightly under the budgeted total allotted for the Town's 2023 commercial insurance policies. Our insurance agent recommends that the Town use CIC for all four lines of insurance, as this company brings the best value for the money and CIC has become familiar with the Town of Liberty Grove over the many years which it has provided coverage for the Town.

Insured: Town of Liberty Grove
Policy Year: 2023
Renewal Term: 01/1/2023 to 01/1/2024
Date Quoted: 12/06/2022

community INSURANCE

PROPERTY INSURANCE PROGRAM PREMIUM SUMMARY

Coverage Type	Limits	Deductible	Optional #2 Deductible	Optional #3 Deductible	Optional #4 Deductible
	Select Option:	☐	☐	☐	☐
Property					
Buildings	$4,785,614	1,000	5,000	10,000	
Contents	$952,518	1,000	5,000	10,000	
Property in the Open	$964,927	1,000	5,000	10,000	
Total Real Property Limits	$6,703,059				
Contractor's Equipment: ACV	**1,312,026**	2,500	2,500	5,000	
Equipment Breakdown	**6,703,059**	1,000	5,000	10,000	
Miscellaneous Endorsements:					
Pier and Wharf (Limit included in PITO for rating purposes)	670,284	1,000	5,000	10,000	
Property Premium		$10,566	$9,746	$9,615	$
Equipment Breakdown Premium		$690	$610	$536	$
Total Premium (Property & Equipment Breakdown)		$11,256	$10,356	$10,151	$

Automobile Physical Damage Insurance Premium Summary on following page

Insured:	Town of Liberty Grove
Policy Year:	2023
Renewal Term:	01/1/2023 to 01/1/2024
Date Quoted:	12/06/2022

community INSURANCE

AUTOMOBILE PHYSICAL DAMAGE INSURANCE PREMIUM SUMMARY

Coverage Type	Limits	Deductible	Optional #2 Deductible	Optional #3 Deductible	Optional #4 Deductible
Auto Physical Damage:					
All Vehicles - ACV	*Select Option:*	☐	☐	☐	☐
Comprehensive	782,145	1,000	5,000		
Collision	782,145	1,000	5,000		
Auto Physical Damage Premium:		$4,918	$3,929	$	$

Auto Physical Damage:					
Specific Dept. - ACV	*Select Option:*	☐	☐	☐	☐
Comprehensive					
Collision					
All Other Vehicles - ACV					
Comprehensive					
Collision					
Auto Physical Damage Premium:		$	$	$	$

Auto Physical Damage:					
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					
RC Vehicles	*Select Option:*	☐	☐	☐	☐
Comprehensive					
Collision					
Auto Physical Damage:					
All Other Vehicles - ACV					
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 @ paul.schwegel@charlestaylor.com

Yes, please bind coverage with the CIC, effective 1/1/2023

Signature: ______________________________ Date: ________________

CIC MUNICIPAL LIABILITY

Town of Liberty Grove

LIABILITY — COMMUNITY INSURANCE CORPORATION

POLICY TERM: 1/1/23 - 1/1/24

	LIABILITY LIMIT	DEDUCTIBLE	RETRO DATE	ANNUAL NET PREMIUM*
OPTION 1	$4,000,000	$0	1/1/2011	$13,916
OPTION 2				
Injunctive Relief Only Endorsement	$50,000-Optional			$905
AUTO MEDICAL PAYMENTS (OPTIONAL- THIS COVERAGE MAY BE REJECTED)	$1,000-Optional			$150

- **PER OCCURRENCE & NO AGGREGATE**

CYBER LIABILITY COVERAGE INCLUDED AT NO ADDITIONAL PREMIUM ($1M AGGREGATE):

CYBER DEDUCTIBLE: $5,000

FIRST PARTY LOSS	
Business Interruption Loss	$500k each incident
Cyber Extortion Loss	$500k each incident
Data Recovery Costs	$500k each incident
Reputation Loss	$500k each incident
LIABILITY	
Data & Network Liability	$1m each claim
Regulatory Defense & Costs	$50k each claim
Payment Card Liability & Costs	$50k each claim
Media Liability	$1m each claim
ECRIME	
Fraudulent Instruction	$500k each loss
Funds Transfer Fraud	$500k each loss
Telephone Fraud	$500k each loss
Criminal Reward	$25k each loss
Breach Response Aggregate Limit of Coverage	$1m each incident

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

Injuctive 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

This quote is valid for 60 days or to the effective date of the policy, whichever comes first.
General Liability, Auto Liability, and Public Officials Errors & Omissions Legal Liability provided under

COMMUNITY INSURANCE

CIC

WORKER'S COMPENSATION

Town of LIberty Grove 1/1/23 - 1/1/24

WORKER'S COMPENSATION | COMMUNITY INSURANCE CORPORATION

	PAYROLL	PREMIUM BY CLASS
8810 – CLERICAL	252,299	429
9413 – MUNICIPAL OPERATIONS – COUNTY & TOWN	257,375	8,802
5507 – ROAD CONSTRUCTION	47,540	2,363
STANDARD PREMIUM		11,594
MOD FACTOR: .9		10,434
PREMIUM DISCOUNT AT .4%		(42)
TERRORISM ENDORSEMENT		111
EXPENSE CONSTANT		220
ESTIMATED ANNUAL PREMIUM		10,724

DIVIDEND PROPOSED*:

None, Guaranteed Cost

COMMUNITY INSURANCE CARE LINE - POWERED BY Guardian MCS®

The Community Insurance Care Line - Powered by Guardian MCS® 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 Guardian MCS® 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.