SELECTBOARD MEETING MINUTES  
May 30, 2017

Called to Order: The meeting was called to order at 6:18 PM.

Members Present: John Ward, Randy Crochier, Greg Snedeker  
Members Absent: none

Others Present: Ray Purington, Administrative Assistant; Janet Masucci, Miranda Davis, Mike Jackson, Rachel Abernethy, Seth Montgomery, Sue Kramer, Ben Levy, Ronnie LaChance

“Order Relating to Enforcement of Civil Immigration Detainers” (a.k.a. Sanctuary City): Greg reported on additional research he had done since the May 16th meeting. He stated that Fire Gene Beaubien checked with FEMA, and learned the Town’s “Sanctuary” status would have no bearing on the Assistance to Firefighters grant that is currently pending. He also repeated that Police Chief Hastings has no issues with the Order that is under consideration by the Selectboard.

Greg reported on a conversation with Claude Anderson, the Dean of Enrollment at the Northfield Mount Hermon School. According the Anderson, immigration policies of the Trump administration have had a noticeable impact on the School’s enrollment from Mexico and Central & South America. A quote was read from a family that decided not to send their daughter to NMH: “While we understand that NMH is a respectful and inclusive community, we have deep concerns about the constant anti-Mexican statements of the current US Administration and we feel it is not the right timing to send our daughter to the US. In addition to this, there is uncertainty towards visa requirements which could change or possibly invalidate the current visas we have, impeding us or making it harder to visit her during her stay at NMH.” Greg noted that this is just one example of a real impact this issue is having on our Town.

Greg also commented that many people have spoken about the importance of “doing what’s right” on this issue. He pointed out that can be a difficult thing, as those on both sides of the issue believe their side is “right.”

Greg made a motion, seconded by John, to remove from the table the March 20th motion to “adopt a Holyoke-like order relating to the enforcement of civil immigration detainers by the Gill Police Department.” The vote was unanimous in the affirmative.

Randy called for a vote on the un-tabled motion. The motion was approved by a vote of 2 in favor, 0 opposed. Randy abstained from the vote. The Order was signed by the Selectboard.

In discussion after the vote, Ben Levy suggested everyone should think about whether this Order is sufficient, and whether additional directives should be given to the Gill Police Department. Sue Kramer asked whether we should affirm to the Police Department that we don’t go after people based on looks, appearance, or skin color. Seth Montgomery commented the Order is a step toward not institutionalizing racism. Montgomery, Abernethy, Kramer, and Levy left the meeting at 6:35 PM.

Oak Street Easement: Ray presented the completed easement for Robert Callery’s property at 2 Oak Street, to be signed in the presence of Notary Ronnie LaChance. John made a motion, seconded by Greg, to sign the easement. The vote was unanimous in the affirmative, and the easement was signed.

Fred Chase II joined the meeting at 6:40 PM.

Police Cruiser Loan Bids: Treasurer Ronnie LaChance reported on bid results for the 3-year loan for the police cruiser. She recommended awarding the loan to Greenfield Cooperative Bank, which bid the lowest interest rate of 2.15% APR. Greg made a motion, seconded by John, to award the loan to Greenfield Cooperative Bank and to
authorize the Selectboard members to individually sign the loan paperwork as the documents become available. The vote was unanimous in the affirmative. LaChance left the meeting at 6:43 PM.

Minutes: Greg made a motion, seconded by John, to approve the minutes of 5/1/17 and 5/16/17. The vote was unanimous in the affirmative.

Sewer & I&I Study: Town Counsel has not completed her review of the two ideas about ways to identify houses with illicit sump pumps connected to the sewer system. She will be reminded after her busy season for town meetings.

Gill Elementary Well: No progress last week.

Mariamante Property/Community Solar: Nothing to report.

Annual Reports: Nothing to report.

Highway Topics: Fred Chase II reported that it appears the Highway Department is in the process of reinstalling the ROPS cab on the Kubota tractor. The Selectboard repeated their desire that the ROPS cab be installed before the Kubota is used this year, and asked Ray to request a status update from the Highway Superintendent.

Chase suggested that the spare stainless steel sander be repaired so that it could be used inside the body of the 2000 Sterling 10-wheeler. He noted the 10-wheeler is plumbed with the proper hydraulics to operate a sander. He cited two advantages of using a sander in the 10-wheeler: it could act as a spare if either of the other two trucks are out of commission, and, with this rear-discharge sanding unit, the 10-wheeler could sand its way in reverse up an icy hill. Both other trucks have mid-mounted sanders, which are “useless” on icy roads.

Machinery Maintenance Committee: The Selectboard reviewed information about a Machinery Committee, including the 9/27/1994 Town Meeting vote that established the committee, discussion points provided by Ray, and the Town’s by-law for the Capital Improvement Planning Committee (CIPC).

Greg commented there has been discussion about establishing a version of the Machinery Committee as a subcommittee of the CIPC, but the CIPC is only involved in capital expenses over $10,000. While there is a feeling that additional knowledge and input on repairs is needed right now, most repairs don’t get to the $10,000 threshold. It would be important, however, to have this Committee as a resource to the discussions of the CIPC.

Chase suggested the Machinery Committee could help advise department heads when they are faced with making a repair decision they aren’t totally comfortable making. The Committee could also help to plan vehicle and equipment replacements, and keep an eye on major repairs.

It was suggested that the Committee might be able to vet the qualifications of local repair and maintenance shops that provide services to the Town’s departments. It was agreed that the role and responsibilities of the Committee need to be spelled out clearly.

It was noted that however the Committee is established, it will be subject to the Open Meeting Law, and would need to have posted meetings with agendas and minutes. Chase suggested the Committee might only need to meet once or twice a year, to see the status and condition of all equipment, and to review the maintenance records. He offered the opinion that to comply with safety regulations, there needs to be a better accounting of repairs and maintenance for each piece of equipment.

It was decided to continue discussion of this item to June 12th. In the meantime, Greg Snedeker and Fred Chase work on a document to better define the duties of the Committee. Chase left the meeting at 7:17 PM.

Highway Bids for FY18: The Selectboard reviewed a list of FRCOG bid results for highway products for FY18. John made a motion, seconded by Greg, to award the bids as listed. The vote was unanimous in the affirmative.

Diesel Bid for FY18: Ray reported that Roberts Energy, LLC was the low bidder for Gill in the LPVEC’s recent bid for diesel fuel delivery for FY18. The bid price was 26.5 cents per gallon. He recommended using Paul Schroeder of the LPVEC to lock in 5,300 gallons of diesel fuel for FY18, the same amount that was locked in for FY17. It is hoped that Schroeder will be able to get a delivered price around $1.90 per gallon. John made a motion, seconded by Greg, to award the FY18 diesel delivery bid to Roberts Energy, and designate Paul Schroeder of the LPVEC as the Town’s buyer’s agent for 5,300 gallons, and authorize Ray to sign the contract and all related documents. The vote was unanimous in the affirmative.

Insurance Renewals for FY18: Greg made a motion, seconded by John, to renew the Town’s Property, Liability, and Workers’ Compensation insurance with MIIA for FY18, renew the Town’s Police & Fire Accident insurance
with Cabot Risk Strategies for FY18, and to authorize Ray to sign the necessary renewal forms. The vote was unanimous in the affirmative. It was noted that the proposed budget for next year’s property insurance includes an extra $1,500 to increase the insured values of the Town’s buildings.

**Firefighter Appointment:** Greg made a motion, seconded by John, to appoint Cameron Tucker as a Firefighter through June 30, 2017 contingent upon receipt of satisfactory results from a recent medical evaluation. The vote was unanimous in the affirmative.

**Memorial Day Wrap-up:** The Selectboard received a written report from the Memorial Committee on the May 28th Memorial Day Ceremonies. The report will be placed on the Town’s website.

Miranda Davis and Mike Jackson left the meeting at 7:25 PM.

**Warrant:** The Selectboard reviewed and signed the FY 2017 warrant #24.

The meeting adjourned at 7:45 PM.

*Minutes respectfully submitted by Ray Purington, Administrative Assistant.*

*Signed copy on file. Approved 06/12/2017*

Greg Snedeker, Selectboard Clerk
An Order Relating to the Enforcement of Civil Immigration Detainers in the Town of Gill

Whereas, the Town of Gill is committed to the respectful treatment of all residents in our community;

Whereas, in order to enhance the trust of the immigrant community in our law enforcement and to ensure that all citizens receive the highest level of public safety, it is imperative that a policy be established regarding the administration and enforcement of civil immigration detainers by the Gill Police Department;

Now, Therefore, We, the Selectboard of the Town of Gill, by virtue of the power invested in us, do hereby ordain:

The Gill Police Department shall neither honor nor enforce a civil immigration detainer requested from the United States Immigration and Customs Enforcement (ICE) or the United States Customs and Border Patrol (CBP) when such order seeks the excessive and/or unnecessary detention of an individual in department custody beyond the point at which he or she would otherwise be released.

This shall not apply where such order requests detainment of an individual who: 1) is subject to a criminal warrant or court order for continued detention, or has been indicted or arraigned for a criminal offense, and/or 2) has been convicted of a serious crime, including but not limited to domestic violence or threats, or violent felony as defined in Massachusetts General Law or a felony punishable by imprisonment in a state prison; and/or 3) is arrested and taken before a magistrate on a charge involving a serious or violent felony as defined in Massachusetts General Laws or a felony punishable by imprisonment in a state prison and the magistrate finds probable cause to believe that the individual is guilty of such a felony; and/or 4) is a current registrant of the Massachusetts Sex Offender Registry or is the defendant on a restraining order under Chapter 209A or a Harassment Order under Chap. 259E; and/or 5) has been the cause of a person seeking shelter or other assistance to escape from abuse. Further, this policy shall not apply where a law enforcement or public safety purpose, including but not limited to medical protection concerns, exists for detaining an individual that is unrelated to the enforcement of civil immigration law.

This order shall take effect immediately.

Randy Crochier, Chair
Gregory M. Snedeker
John R. Ward

Adopted on May 30, 2017

Telephone 413-863-9347
Fax 413-863-7775

325 Main Road, Gill MA 01354
This institution is an equal opportunity provider and employer.
AFFECTED PREMISES:
2 Oak Street
Gill, MA 01354

EASEMENT

KNOW ALL PERSONS BY THESE PRESENTS THAT the TOWN OF GILL, a municipal corporation duly established under the laws of the Commonwealth of Massachusetts, having its principal place of business at 325 Main Road, Gill, Franklin County, Massachusetts 01354, (“Grantor”),

In Consideration of ONE DOLLAR AND NO CENTS ($1.00),

Grants and conveys to ROBERT CALLERY, an individual who resides at 811 Phillips Hill Road, Halifax, Windham County, Vermont 05358, (“Grantee”),

Until the occurrence of the events described in the condition hereinafter set forth, a non-exclusive right and easement to occupy the following described parcel of land in the Town of Gill with the right to enter upon said land, at any time, together with the right of ingress and egress over, under, and across land, situated on the southwesterly side of Oak Street, Town of Gill, Franklin County, Massachusetts, specifically shown on a plan to be recorded entitled “Plan of Easement prepared for Robert Callery & Carol Lee Glazer, located in Gill, Massachusetts,” prepared by Daniel L. Werner, P.L.S., dated March 21, 2017, more particularly bounded and described as follows:

BEGINNING at the northwest corner of the proposed easement;

thence S 41° 55' 43" E, a distance of 38.16’;

thence S 48° 07' 12" E, a distance of 40.60’;

thence S 42° 15' 48" W, a distance of 6.10’;

thence S 46° 14' 07" E, a distance of 16.07';

thence S 42° 33' 43" W, a distance of 7.87';

thence N 44° 36' 24" W, a distance of 74.76’

thence on a curve to the left having a radius of 49.79’, a distance of 22.74’;

thence N 48° 15' 52" E, a distance of 19.16' to the point of beginning.

Said described tract containing 1,130 square feet, more or less.
This easement grant is subject to the condition that the easement allows for the maintenance and repair but not replacement or expansion of the structures currently located on the easement area, and with said easement or portions thereof expiring upon the demolition or removal of any of the building(s) thereon.

Executed as a sealed instrument this 30th day of May 2017.

__________________________________________
Witness                      JOHN R. WARD

__________________________________________
Witness                      RANDY P. CROCHIER

__________________________________________
Witness                      GREGORY M. SNEDEKER

COMMONWEALTH OF MASSACHUSETTS

FRANKLIN, SS.

On this 30th day of May 2017, before me, the undersigned notary public, personally appeared JOHN R. WARD, RANDY P. CROCHIER, and GREGORY M. SNEDEKER, proved to me through satisfactory evidence of identification, which was personal knowledge of identity, to be the persons whose names are signed on the preceding document and acknowledged to me that they signed it voluntarily on behalf of the Town of Gill for its stated purpose.

__________________________________________
Notary Public:
My Commission Expires:
“Machinery Committee” Notes

Special Town Meeting – September 27, 1994, Article 7

Article 7: Moved the Town vote to form a five (5) member Machinery Committee, appointed by the Moderator, to assess the condition of all present town-owned equipment, confer with departments, and assist in the development of a capital plan for repair or replacement of major equipment. This Committee would also study the need and recommend the purchase of additional equipment.

Unanimous Yes. (Approximately 62 voters, based on results of another Article that night)

- Moderator never acted on the vote, no appointments were ever made.
Discussion Points

- Having access to knowledgeable townspeople to consult about vehicle & equipment repair/maintenance issues and strategies could be very useful to Department heads, help to prolong vehicle life, and save money for taxpayers.

- As voted in 1994, this Committee is appointed by the Moderator. Department heads report to the Selectboard.

- As an appointed committee, it is subject to Open Meeting Law – agendas, minutes, 48-hour notice, quorum, etc.

- The 1994 vote gives a good outline of the Committee’s scope, but lacks definitions and boundaries. What is “equipment” and what is not? What does it mean to “confer with departments?” “Development of a capital plan” overlaps with the role of our Capital Improvement Planning Committee.
**Article 35:** Move the Town vote to add the following by-law to create a Capital Improvement Planning Committee to its town by-laws:

**Section 1.** The Board of Selectmen shall establish and appoint a committee to be known as the Capital Improvement Planning Committee (the “Committee”), composed of one member of the Board of Selectmen, one member of the Finance Committee, one member of the Planning Board, one member of the School Committee, and three members at large, for a total of seven members. The terms of the members first appointed to the Committee shall be for one, two or three years and so arranged that the terms of approximately one-third of the members will expire each year, and their successors shall be appointed for terms of three years each. The Committee shall choose its own officers.

**Section 2.** The Committee shall study proposed capital projects and improvements involving major non-recurring tangible assets and projects which: 1) are purchased or undertaken at intervals of not less than five years; 2) have a useful life of at least five years; and 3) cost over $10,000. All officers, boards and committees, including the Selectmen and the School Committee, shall, by October 1 of each year, give to the Committee, on forms prepared by it, information concerning all anticipated projects requiring Town Meeting action during the ensuing six years. The Committee shall consider the relative need, impact, timing and cost of these expenditures and the effect each will have on the financial position of the town. No appropriation shall be voted for a capital improvement requested by a department, board or commission unless the proposed capital improvement is considered in the Committee's annual report or the Committee shall first have submitted a report to the Board of Selectmen explaining the omission. In the case of an emergency capital expenditure, the Committee shall present an oral report as soon as possible.

**Section 3.** The Committee shall prepare an annual report recommending a Capital Improvement Budget for the next fiscal year, and a Capital Improvement Program including recommended capital improvements for the following five fiscal years. The report shall be submitted to the Board of Selectmen for its consideration and approval. The Board shall submit its approved Capital Budget to the Annual Town Meeting for adoption by the town.

**Section 4.** The Capital Improvement Program, after its adoption, shall permit the expenditure on projects included therein of sums from departmental budgets for surveys, architectural or engineering services, options or appraisals; but no such expenditure shall be incurred on projects which have not been so approved by the town through the appropriation of sums in the current year or in prior years, or for preliminary planning for projects to be undertaken more than five years in the future, unless the omission of the proposed capital improvement shall first have been explained by the Committee or the Selectboard has waived this requirement for just cause.

**Section 5.** The Committee's report and the Selectmen's recommended Capital Budget shall be published and made available in a manner consistent with the distribution of the Finance Committee report. The Committee shall deposit its original report with the Town Clerk.

This by-law would formally establish a committee and process by which the Town will plan for its future capital needs. Gill has aging buildings, vehicles, and equipment that need to be renovated and/or replaced, and it is critical that these needs be reviewed annually, and that a comprehensive plan for the expenses be developed. The creation of this Committee has been strongly recommended to the Town by the Department of Revenue during its Financial Management Review in 2009 and by Human Resources Services during its project with the Town this year.
Highway Products Bids – the FRCOG FY18 bids for stone, gravel, hardpack, paving, oil & stone, and catch basin cleaning are ready to be awarded. The bid results are attached. The list is:

Hardpack – Lane Construction, $8.00/ton ($7.85 this year)

1 ½” stone – Lane, $11.00/ton ($7.85 this year)

¾” stone – Lane, $12.25/ton ($7.85 this year)

1 ½” gravel – Lane, $11.75/cu yd (same as this year)

¾” gravel – Lane, $11.75/cu yd (same as this year)

1 ½” crushed stone – Lane, $9.00/ton (not awarded this year)

riprap – Lane, $12.75/ton ($11.25 this year)

catch basin cleaning – JR Sweeping, $185/hr (this year’s $87.50/hr vendor-no bid)

asphalt applied in place – Lane, $57.85/ton (59.00 this year)

oil & stone (rubberized chip seal) – All States Asphalt, $3.20/sq yd ($3.10 this year)
May 18, 2017

Mr. John Ward
Select Board Chair
Town of Gill
325 Main Road
Gill, MA 01354

Re: FY 2018 Renewal Proposal

Dear John:

The Town of Gill is an important member of the MIAA programs. Due to the financial strength of our programs and your favorable loss history, we are able to offer you a renewal proposal for Fiscal Year 2018 which includes a rate decrease of -1.5%. We are pleased to offer this renewal proposal for your Property, Liability and Workers' Compensation coverages. Your overall contributions will reflect changes in exposures, building values, vehicles, expenditures, payroll or experience modification factors. In addition, MIAA may provide Participation and MIAA Rewards credits depending upon your eligibility. To assist the membership, we will provide a 3% prepay premium discount for Fiscal Year 2018.

MIAA was founded by the Massachusetts Municipal Association (MMA) to establish insurance cost stability for Massachusetts communities while at the same time delivering comprehensive education and training to its members. Today, we have become the leader in municipal insurance and risk management services as a result of the members’ commitment.

By accepting our proposal, you will continue to enjoy stable costs while benefiting from MIAA’s consistent high quality coverages and services. In order to accept our offer, please sign and return the enclosed copy of this letter to our offices before May 31, 2017. For your convenience, enclosed is a return envelope.

It is a privilege and pleasure to serve you. We appreciate your continued commitment to the MIAA programs.

Sincerely,

Joanne M. Stoll, CISR
Account Executive

We wish to continue participating in the MIAA Property, Liability and Workers' Compensation program for Fiscal Year 2018.

______________________________
Signature

______________________________
Date

______________________________
Title
Town of Gill
325 Main Street
Gill, MA 01354

Re: Chubb Police and/or Fire Head Count

Policy #: 99068752

It is our intention to accept the Insurance Plan offered by the Federal Insurance Company, a member of the Chubb Group of Insurance Companies. We will remit the premium to Federal Insurance Company.

Coverage Type: Police & Fire

Signature: X

Title: X

Date: X

Effective Date of Coverage: July 1, 2017

**Number of Personnel Currently Covered: Full Time: 2  Volunteer/Auxiliary: 32

**If there are no changes, please sign and return. If there are changes, please complete the attached and a revised quote will be issued.

Fire

# of Full-Time Firefighters
# of Part-Time Firefighters
# of Volunteer/Call/Auxiliary Firefighters

Police

# of Full-Time Police Officers
# of Part-Time Police Officers
# of Volunteer/Auxiliary Police Officers

****Number of Police and Fire Officers should not include Clerical Only Employees
## Police & Fire Accident Coverage

**Insured:** Town of Gill

**Effective:** 07/01/2017

### Insurance Details
- **Title:**  
- **Date:** April 28, 2017
- **Signature:**

### Proposal Details

**PROPOSAL**

#### Accident Coverage

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Maximum</th>
<th>Current</th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>608,275</td>
<td>608,275</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accident Medical Benefit</td>
<td>500,000</td>
<td>250,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Expense Deductibles - per person/claim</td>
<td>No Limit</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Expense Deductibles - Aggregate</td>
<td>No Limit</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Weekly Indemnity (up to)</td>
<td>2,500</td>
<td>1,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waiting Period</td>
<td>0 Days</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit Period (5 yrs, or Age 70 or Life)</td>
<td>5 Yrs, Age 70 or Life</td>
<td>Life</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Permanent Total Disability Lump Sum (Coverage Available Only if Weekly Indemnity Coverage is Purchased)</td>
<td>500,000</td>
<td>200,000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Heart or Circulatory Malfunction

| Principal Amount                  | 608,275 |
| Medical Benefit                   | 500,000 |
| Weekly Indemnity (up to)          | 2,500   |
| Benefit Period (5 yrs &/or Under Age 70) | 5 yrs &/or Under Age 70 | Life |

#### Influenza, Largorippe and Pneumonia

| Principal Amount                  | 608,275 |
| Medical Benefit                   | 500,000 |
| Weekly Indemnity (up to)          | 2,500   |
| Benefit Period (5 yrs, or Age 70 or Life) | 5 Yrs, Age 70 or Life | Life |

#### Contagious and Infectious Disease

| Principal Amount                  | 608,275 |
| Medical Benefit                   | 500,000 |
| Weekly Indemnity (up to)          | 2,500   |
| Benefit Period (5 yrs, or Age 70 to Life) | 5 Yrs, Age 70 to Life | Life |

#### Other Coverages

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adaptive home and vehicle benefit</td>
<td>25,000</td>
<td>0</td>
</tr>
<tr>
<td>Brain Damage</td>
<td>608,275</td>
<td>100% of AD&amp;D Limit</td>
</tr>
<tr>
<td>Critical Burn Expense</td>
<td>450,000</td>
<td>200,000</td>
</tr>
<tr>
<td>Education Expense</td>
<td>30,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Family Expense Benefit = $250 Per Day for 21 Days</td>
<td>5,250</td>
<td>0</td>
</tr>
<tr>
<td>Felonious Assault</td>
<td>50,000</td>
<td>0</td>
</tr>
<tr>
<td>Funeral Expense</td>
<td>15,000</td>
<td>15,000</td>
</tr>
<tr>
<td>Home Health Care</td>
<td>25,000</td>
<td>25,000</td>
</tr>
<tr>
<td>Hospital Benefit - $60 Per Day up to 730 Days</td>
<td>$60/730 Days</td>
<td>60</td>
</tr>
<tr>
<td>Occupational HIV Positive Benefit</td>
<td>450,000</td>
<td>200,000</td>
</tr>
<tr>
<td>Occupational Hepatitis Benefit</td>
<td>450,000</td>
<td>0</td>
</tr>
<tr>
<td>Parent Care</td>
<td>30,000</td>
<td>0</td>
</tr>
<tr>
<td>Psychological Therapy (Post Traumatic Stress-$20,000 Incl.)</td>
<td>50,000</td>
<td>20,000</td>
</tr>
<tr>
<td>Psychological Therapy $10,000 Indemnity Available with Accident Weekly Indemnity Only</td>
<td>10,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Reconstructive Surgery (Bodily Injury)</td>
<td>25,000</td>
<td>0</td>
</tr>
<tr>
<td>Seat Belt/Air Bag Benefit</td>
<td>30,000/30,000</td>
<td>30,000</td>
</tr>
<tr>
<td>Spouse Employment Training Expense</td>
<td>30,000</td>
<td>0</td>
</tr>
<tr>
<td>Survivor Benefit (1% of Principal Sum to 12 Months)</td>
<td>1% of AD&amp;D Limit</td>
<td>0</td>
</tr>
</tbody>
</table>

#### Junior Officers

| Principal Amount | 10,000 |
| Medical Benefit  | 25,000 |

### Medical Premium

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>MEDICAL PREMIUM</td>
<td>6,136</td>
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<tr>
<td>AD&amp;D PREMIUM - Career</td>
<td>255</td>
</tr>
<tr>
<td>AD&amp;D PREMIUM - Volunteer/Aux</td>
<td>4,098</td>
</tr>
<tr>
<td><strong>TOTAL PREMIUM</strong></td>
<td><strong>$10,479</strong></td>
</tr>
</tbody>
</table>

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This worksheet is for quoting purposes only - Refer to policy for terms and conditions.
Disclosure

This is a coverage summary, not a legal contract. This summary is provided to assist in your understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage.

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.

Information Concerning Our Fees:
Unless otherwise specifically negotiated and agreed to with our client, our professional fees are customarily based on commission calculated as a percentage of the premium collected by the insurer and are paid to us by the insurer. We may also receive from insurers and insurance intermediaries additional compensation (monetary and non-monetary), which is contingent on volume, profitability or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance
To: Board of Selectmen.

From: Memorial Committee.

Subject: Memorial Day Services and Ceremony.

Dear Board of Selectmen,

The Memorial Committee would like to report a very successful and meaningful Memorial Day service and ceremony which took place Sunday May 28, 2017. Features of the event were; Commonwealth Proclamation reading, Children’s Choir and Soloist, Gill Veterans and Citizens holding Service Flags, Special flag raising ceremony, Custom Flag Holder Plaque displayed for the first time.

On Friday May 26, 2017, all the Veterans graves in Gill Cemeteries received a new flag and a small geranium. The area around the Veterans Monuments in the center were cleaned, and small flowers were planted in the planters. Also the flags were replaced in the ten flag holders in front of the Monuments. Big thanks to Doug Smith and Chet Kuzontkoski for maintaining the area.

Sunday May 28, 2017, before Church Services, The flags (U.S. Ensign and POW/MIA) were replaced on the center common. Church Services were presided over by Gary Bourbeau. The Massachusetts State Proclamation was read by Chet Kuzontkoski. Piano played by Dragds Nichita and the Children’s Trio Choir, David, Venissa, and Ovi Nichita were outstanding. A Solo performance by Madison Bourbeau with a song she wrote special for Memorial Day was very well done. Within the Church Program was an insert thanking and listing all donors who supported our Flag Project.

After services the group walked across Main road to the Veterans Monuments. Opening the Ceremony was Selectmen Greg Snedeker and Marine Corp Commandant Brian Brooks. The Rose Ceremony was conducted by Memorial Committee members, Doug and Elaine Smith. The Marine Corps Color Guard and Rifle Salute were crisp and formal. The Flag raising by Mike Hastings and members of the Veterans of Foreign Wars was flawless. Taps was played by Buglers Steve and Joyanna Damon. Bag Piper
Phelan Muller did a super job in playing several verses of Amazing Grace. The Citizens who man our service flags during the Ceremony were mostly Veterans and we thank them for their service. Everything went very smoothly and according to plan. This Ceremony was truly the best to date, our finest hour. The Memorial Committee would like to thank all of those who participated in this event, and all for attending.

In the closing, Chet Kuzontkoski gave a brief overview of what the Memorial Committee has been doing and plans on doing in the future. This to inform the Town of our activities which include; Expanding our Flag project, Continue to replace, refit all Flag Holders in Gill Cemeteries, name additions to the existing Monuments and explore a new stone or Monument, Provide a special Memorial Day service for the Town of Gill. Our highlight came with the delivery ( that day ) of a Cider plaque made by Sam French to display the flag Holders that we had replaced in 2008, some of which had stood in front of the Monuments since 1946. The Committees intent was to preserve and display this Gill history for all to see and enjoy. A huge thanks to Dick and Sam French for a great plaque that will forever keep that Gill history alive and well.

Respectfully,

Gary Bourbeau
Merri Bourbeau
Doug Smith
Elaine Smith
Chet Kuzontkoski

Memorial Committee