

Town of Northumberland
September 24, 2009
Special Town Board Meeting

Supervisor Willard Peck called the Special Town Board Meeting to order @ 7:00 PM. Following the salute to the flag, roll call was taken. Those attending included Supervisor Willard Peck, Councilman Daniel Gale and Councilwoman Patricia Bryant. Town Clerk Denise Murphy was also present.

David Meager and Eugene Quirk from Adirondack Trust Insurance came before the Town Board with Renewal Quotes. The Town presently has Selective and the total package cost for 2008-2009 was \$32,838.00. The following quotes were presented:

Selective - Package \$19,962.00/Public Officials \$4,912.00/Crime \$789.00.

Total cost \$25,663 – 22% decrease

Prime – Package \$21,597.00/Public Officials \$2,850.00/Crime Included

Total cost \$24,447 – 25% decrease

US Specialty – Package \$25,062.00/Public Officials Included/Crime \$889.00

Total Cost \$25,951.00 – 21% decrease

NYMIR – Package \$28,873.00/Public Officials Included/Crime \$789.00/Fee \$492.00

Total Cost \$30,154.00

Travelers – Declined

Prime: Lowest Price. They do not offer replacement cost coverage for equipment and vehicles are are 10 years old or newer.

Selective: Incumbent carrier with the next lowest price. They do offer replacement cost coverage for equipment and vehicles that are 10 years old or newer.

US Specialty: They do offer replacement cost coverage for equipment and vehicles that are 10 years or newer. They do not offer Crime or Money and Securities coverage. Crime coverage shown above for HCC would be purchased through current carrier, Selective Insurance.

NYMIR: Coverage doesn't include Crime (similar to HCC). Therefore, Crime coverage shown above for NYMIR would be purchased through Selective. In addition, with NYMIR's Coverage, the town would be jointly and severally liable with the other members of the group. Meaning that there could be further assessments levied against the town if the group of municipalities insured by the NYMIR suffers large losses.

Mr. Meager gave a summary of insurance – Blanket Coverage/Property Coverage/General Liability/Municipal Equipment/Automobile/Crime/Umbrella Policy and Public Officials Liability.

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David Meager stated the Building, Content and Mobile equipment values have all been increased by 4%. Mr. Meager stated he recommends that the Town of Northumberland secure Certificates of Insurance from organizations or contractors with which the town has a contract with. It is good risk management to require limits of at least \$1,000,000 and to be named additional insured on a primary, non contributory basis on their policy. Mr. Meager stated he also suggests that any contract include a hold harmless clause in your favor and be approved by the town attorney. David Meager stated Adirondack Trust Insurance can provide the town with quotes if we wish to increase the limit on our Umbrella Policy. Presently the town has \$3 million coverage.

Supervisor Willard Peck made a motion to accept Selective Insurance's bid of \$25,663.00 for 2009-2010 since they do offer Replacement Cost coverage for equipment and vehicles that are 10 years old or newer. Councilwoman Patricia Bryant seconded the motion. All in favor, motion carried.

Supervisor Willard Peck stated he asked that representatives from Moreau Emergency Squad attend tonight after receiving a letter from Steven Van Guilder, President, requesting Town of Northumberland's portion for ambulance service to the northern part of the town be increased from \$65,000 to \$205,800 for 2010.

Supervisor Willard Peck asked the squad members present tonight to please give their name and position with Moreau Emergency Squad.

Andre Delvaux – Chief Operations Officer
Michael Seney, Deputy Chief
Ronald Quinn, 1st Lieutenant
Carrie Morrison, Treasurer

Andre Delvaux gave a brief overview of the actual expenses for the squad in 2009. Mr. Delvaux stated that the \$205,800 was the best case the squad was hoping for from the Town of Northumberland. Mr. Delvaux stated that they have not yet sat down with Supervisor Preston Jenkins to come up with a 2010 Budget. Supervisor Willard Peck stated that he has met with Carol Holley, Director of Saratoga County Real Property regarding taxable assessed value between the Town of Moreau and the Town of Northumberland for the 2009 Assessment Roll for 2010 taxes. Supervisor Peck gave the following breakdown.

Moreau's final taxable assessed value is \$338,450,973. The final equalization rate is 31.80. The final equalized taxable value is 1,064,311,236 with a final % share of levy – 83.963911%

Northumberland's final taxable assessed value is \$203,270,548. The final equalization rate is 100.00. The final equalized taxable value is 203,270,548 with a final % share of levy – 16.036089%

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Supervisor Willard Peck stated sales tax is down in Saratoga County. Supervisor Willard Peck stated he can not justify an increase from \$65,000 to \$205,800. That would be a huge increase in the property taxes for the northern part of the town. Supervisor Peck stated that Moreau Emergency Squad provides wonderful coverage and service to the portion covered in Northumberland. Supervisor Peck stated he suggests that the Moreau Emergency Squad meet with the Town of Moreau and come up with a budget for 2010 and the Town of Northumberland will pay their fair share. Supervisor Peck stated he will need the figure prior to the Public Hearing on the 2010 Town Budget to allow the public and opportunity to review the figures.

Councilman Daniel Gale made a motion @ 8:10 PM to adjourn the Special Town Board Meeting. Councilwoman Patricia Bryant seconded the motion. All in favor, motion carried.

Respectfully submitted,

Denise Murphy
Town Clerk