

**FINAL**

**BOARD OF SELECTMEN'S MEETING**

**DECEMBER 2, 2002**

**7:30 PM – MUNICIPAL OFFICE BUILDING – HANOVER, NH**

The meeting of the Board of Selectmen was called to order at 7:30 pm by the Chairman, Brian Walsh. Present were: Brian Walsh, Chairman; Katherine Connolly, Vice-Chairman; William "Bill" Baschnagel; Judson "Jay" Pierson; Julia Griffin, Town Manager; and members of the public.

**1. PUBLIC COMMENT**

There was no public comment.

**2. DISCUSSION WITH THE LEAGUE OF WOMEN VOTERS**

Sybil Williamson, of the League of Women Voters' Voter Participation Committee, thanked the Selectmen for their efforts in the recent Special Town Meeting. She asked to speak to the achievements the Committee witnessed in the voting process associated with that event. She said the Committee felt that the Warrant was very well written and that its concise language helped voters respond to the questions. The transaction ads were good, timely and well placed. She said the Selectmen's attempts to reach everyone in town by visiting Kendal, the Rotary and Etna helped to get the word out. Extending the voting hours up to the start of the Business Meeting also worked well. The Committee felt that the Town Moderator did a fabulous job respecting all individuals and running the Business Meeting.

The Committee suggested the following improvements for future Town Meetings:

- Written submissions: Allow members of the public who prefer not to speak out at the public session to submit written questions to the Moderator for discussion during the Business Meeting.
- Background information: Present information on the various articles in more of a neutral tone, providing pros and cons, rather than giving statements of support.
- Crowd management: More consideration is needed in this category as the population continues to grow and it is very difficult to anticipate the number of people who will attend Town Meeting. The Committee suggested calling voters up by rows during the actual votes.
- Education: The League of Women Voters is interested in helping to educate new citizens on the Town Meeting process. They would like to work with CATV to produce a video on town government and how it works.

Roy Banwell asked of the effect of the student registration process relative to the November elections. Bill Baschnagel felt that the voting went well for most of the day.

Katherine Connolly said things turned difficult when the student registration issue came up. She explained that New Hampshire Law allowed voters to register to vote on Election Day. New Hampshire Law also allowed that registration to be challenged. Julia Griffin advised that over 1,000 registrants were challenged by the three appointed challengers from the State Democratic Party and two appointed challengers from the State Republican Party that were present at the Hanover polls. She explained how the students were shuffled from one line to the next throughout the challenge process. Brian Walsh spoke of the importance of having volunteers available to assist with checking voters in. Ms. Griffin said other college towns, throughout the state, witnessed similar situations and that until New Hampshire had a clear cut policy for student registration these voter challenges would continue. Mr. Walsh agreed, the voter challenges were the difference between this election and the last Presidential election that went smoothly. Ms. Griffin said the issue of redistricting also impacted the voter challenges. She explained that some people from the local area were concerned Enfield would lose its representation if the Dartmouth students voted in favor of Hanover's democratic representatives.

Mr. Pierson said the Committee suggestions were good and suggested the Selectmen look at all of them. Mr. Walsh thanked Mrs. Williamson, the League of Women Voters, and its Voter Participation Committee for their work they do to make town government work. He echoed Mrs. Williamson's earlier comments with regard to the Town Moderator's performance at the Special Town Meeting. Mr. Walsh asked to thank Fire Chief Roger Bradley for his efforts relative to the Business Meeting session. Mrs. Williamson said the Committee would continue to work with the Selectmen to get the word out and inform the voters.

### **3. PRESENTATION BY THE AFFORDABLE HOUSING COMMISSION**

Bob Strauss, of the Affordable Housing Commission, provided a brief history of how the Commission came to be and of their efforts regarding the Gile Tract. He spoke of the success of a zoning amendment the Commission sponsored for Town Meeting 2002 which allowed for PRD's on the Gile Tract. He mentioned the \$12,500 grant the Selectmen authorized acceptance of to fund a Site Feasibility Study. Mr. Strauss said that study began in the summer of 2002 and was now completed. The work was conducted by Pathways Consulting and Robert White, of White Planners & Landscapers, under the direction of Bill Fissinger, of the Affordable Housing Commission.

Bob White said he was asked to look at whether the Gile Tract was an appropriate site for affordable housing. The answer was yes, but... it needed more assessment. He said he, the Commission and Pathways Consulting tried to picture how that land could potentially be used. It was decided that only 20 acres of the 54 acre tract would be available for housing. He spoke of a series of guidelines the Upper Valley Workforce Housing Coalition developed to objectively analyze projects presented for endorsements. The guidelines were basically based upon smart growth principles from the EPA and others who were promoting smart growth. They consisted of a simple scoring system based on

a series of factors including: availability of land, access to town sewer and water, access to Advanced Transit, economy of scale for site, impacts on natural resources, slope/topography, ledge/bedrock/soils, community connections via bike & pedestrian paths, orientation, offsite effects.

Mr. White said the Gile Tract's location was a major benefit to the site. It was in close proximity to major points of employment including downtown Hanover, the medical center and Centerra. He displayed a location plan of the Gile Tract that was divided into five site sections and displayed three gradations of slope, as topography was a major issue on the Gile Tract. The gradations were as follows: 0 to 10 % which represented basically flat areas, 10 to 25% which represented land that would require site work to address the major adjustments in grade change, and over 25% which, from an affordable standpoint, would most likely be unbuildable land. Each of the five site sections were run through the Coalition's guidelines and scored individually, the results of which indicated that Sites A and B looked the best, primarily because of the slope factor. Mr. White explained the next phase of the study would involve looking at these areas more closely and crafting a design concept for the housing.

Mr. White said it was apparent at the beginning of the study that a clear answer would not result from the Feasibility Study due to the Gile Tract's steep slopes and ledges. He shared the common belief that it was important to mix affordable units with market rate units. That often helped to cut through the stigmas attached to affordable housing neighborhoods. The profit from the market units could also be used to site subsidize the cost of the affordable units. Mr. White said knowing that this would be an expensive site to develop; another option could be to use the land for some type of other development that could generate revenue for an affordable housing project done elsewhere in town. Mr. White hoped to develop several concepts with alternative uses including commercial and office uses by January.

Brian Walsh asked of road access to Sites A and B. Mr. White said ideally it would be preferable to have a through road for circulation. He believed a road with a 10% grade could be developed on Site A coming in from Buck Road. Consideration was given to using the Clinic parking area but it was decided that the traffic generated from these housing units would be too much for that parking lot area to handle. Site B could be accessed from Medical Center Drive, a private road which could have stipulations relative to its use.

Katherine Connolly asked if consideration was given to combining Sites A and B. Mr. White pointed out the location of a brook on Site B which tied up three quarters of the entire site due to setback issues. Site A was also roughly 30 feet higher than Site B; connecting the two would be very difficult. Mr. White said one option would be to connect the two sites with a trail, footpath or other means. Jay Pierson asked of the possibility of developing Site D. Mr. White said the slopes on Site D were extremely steep and access was a problem. Site C would be a better alternative.

Mr. Walsh suggested asking a local real estate agent to help in determining the market value for development of this area, similar to the way a developer would measure the possibilities of what could be achieved. A male speaker from the Commission said the next phase of the study would be to take this asset and use it for the best possible purpose, part of which the Commission hoped would include affordable housing. Mr. Walsh suggested the Commission work on developing the program side of the equation rather than pursuing the land planning side. He encouraged them to make decisions on square footages, number and types of units, whether to sell or rent, etc. before going back and working on the land. Bob Strauss said Twin Pines was working to survey 500 units they developed through New Hampshire and Vermont. That work would help in answering many of those questions.

Bill Baschnagel asked if the housing provided would be for sale or rental. Bob Strauss said that would be dependant upon the cost of the units. Mr. Walsh suggested that it might be possible to provide for a mixed income development for rental housing in this location due to its unique access to hospital employees. Mr. White agreed a mix of housing was important finically and socially. He spoke of a very successful project done in Manchester, Vermont that mixed affordable housing with market value units in a neighborhood setting. Mr. Strauss hoped as much affordable housing would be provided as was possible.

Mr. Baschnagel asked of the status of the Commission's funding and of the Feasibility Study schedule. Bob Strauss said the Commission had \$6,500 remaining from the \$12,500 grant and their \$3,000 annual budget. He was confident that with the remaining funds and with their ability to tap the bank foundations in the immediate neighborhood that the Commission would be able to fully fund the study. Mr. Strauss hoped the final report would be completed by Christmas.

Katherine Connolly said it was encouraging to see that the Upper Valley Workforce Housing Coalition's project endorsement guidelines appeared to be a mirror image of the Town's Master Plan Concepts.

**4. RECOMMENDATION TO APPROVE LIEUTENANT-PATROL JOB TITLE, LABOR GRADE 18**

Julia Griffin said the Police Department was reorganizing due Captain O'Connor's retirement. Lieutenant – Detective Frank Moran was promoted to the Captain's position but would continue his primary responsibilities in the investigations unit. The proposed Lieutenant – Patrol position would be responsible for supervising the three patrol shifts and patrol sergeants who manage those shifts.

**Katherine Connolly MOVED to approve the Lieutenant – Patrol Job Title and Labor Grade. Jay Pierson SECONDED. THE SELECTMEN VOTED UNANIMOUSLY TO APPROVE THE LIEUTENANT – PATROL JOB TITLE AND LABOR GRADE.**

Mr. Walsh explained that information on this new position had been provided to the Selectmen and posted for public viewing since November 22, 2002.

**5. DISCUSSION REGARDING HEALTH INSURANCE**

Julia Griffin walked the Selectmen through the Health Trust's Rating Analysis for July 2003 Medical Pool (\$000) to help them understand Hanover's guaranteed maximum rate increase of 25.1% effective July 1, 2003. (See attached.)

Brian Walsh asked of the \$35 million that was taken in over what was paid in claims. Ms. Griffin explained some of those funds were used to cover retention, risk, stop loss and trust administrative expense.

The Selectmen briefly discussed Hanover's health insurance rate increases since 1997. (See attached.) Ms. Griffin said the Town's goal would be to take savings from the current year's budget and roll it into next year's budget to help address the 25.1% increase and ease the tax rate impact. The Town would then reassess this time next year before going into labor relations renegotiations.

**6. APPROVAL OF MINUTES: NOVEMBER 18, 2002**

**Bill Baschnagel MOVED to approve the minutes of November 18, 2002 as amended. Jay Pierson SECONDED. THE SELECTMEN VOTED UNANIMOUSLY TO APPROVE THE MINUTES OF NOVEMBER 18, 2002 AS AMENDED.**

**7. ADMINISTRATIVE REPORTS**

State Wide Property Tax

Ms. Griffin said she had received the Warrant for the State wide property tax which was \$1.9 million; a 51.6% increase from the current year. Brian Walsh figured that to be a 15% property tax increase. Ms. Griffin suggested preparing an information letter for the Hanover taxpayers explaining the increase. Mr. Walsh asked that Ms. Griffin notify the Hanover and Dresden School Boards of the increase as well. Katherine Connolly added that this would elevate the total value Hanover would send to the State of New Hampshire over that which Norwich would send to the State of Vermont.

Budget

Ms. Griffin said staff was busy completing their individual department budgets. Between the retirement and health insurance impacts there would not be a lot of room to maneuver for the following year.

Joint Meeting with Norwich Selectboard

Ms. Griffin reminded the Selectmen of their joint meeting with the Norwich Selectboard, scheduled for Thursday, December 12, 2002 at 7:30 PM at Tracy Hall. Proposed agenda items included upcoming bond issues for Dresden, mutual transportation issues and a wastewater update.

## 8. SELECTMEN'S REPORTS

### **Katherine Connolly**

Ms. Connolly reported of the Planning Board's continued efforts on the Master Plan. She spoke of the success of the Upper Valley Lake Sunapee Regional Planning Commission's meeting, held at the Howe Library a week prior, on College and Hospital building plans.

### **Bill Baschnagel**

Mr. Baschnagel reported that the Affordable Housing Commission's was discussing a number of other issues other than what was presented earlier. The Upper Valley Transportation Management Association had a meeting to explore candidates for their Board of Directors. Mr. Baschnagel reported that the parking credit group was still meeting and working on provisions to manage the new parking credit system.

### **Jay Pierson**

Mr. Pierson advised of the success of Bob Sparks Day, held Saturday, November 30, 2002 at Sagem Field and of the reception that followed at Cam Rankin's. Mr. Walsh commended Jay Pierson on the Proclamation he presented at the field dedication and asked him to read it to the viewing audience.

*"PROCLAMATION, November 30, 2002 Declared Bob Sparks Day in Hanover, New Hampshire.*

*WHEREAS: In the spring of 1964, Bob Sparks noticed that Hanover youth needed an opportunity to play America's favorite pastime, baseball, and;*

*WHEREAS: Bob started Hanover's first Little League team that year, grabbing any piece of grass they could, and using old baseballs painted with white shoe polish, burlap bag bases donated by the Dartmouth Dairy, and a motley assortment of equipment, and;*

*WHEREAS: Bob recruited 12 boys, ages 8 through 12 to play that first year, with each boy bringing 50 cents to play for the season, some with a glove, hat and shoes and some without, and;*

*WHEREAS: Bob wooed the Hanover Lions Club, arranging for them to provide funding so that each player could have proper equipment, thereby beginning a long history of Lions Club financial support for baseball in Hanover that continues to this day, and;*

*WHEREAS: As the program grew, the Little League teams played games from Hanover and Enfield to Fairlee and Chester, Vermont, and;*



*WHEREAS: During the course of Bob's 27 years of coaching Little League Baseball in Hanover, over 400 local boys passed through the program, and;*

*WHEREAS: All of this baseball magic was made possible because of Bob's devotion to youth sports, his coaching energy and skill, his expertise in the fine art of baseball, and his absolute commitment to managing all of the details, right down to the polished baseballs, shiny bats and meticulously clean equipment, now;*

*THEREFORE: The Selectmen of the Town of Hanover together with the Hanover Parks and Recreation Department, with tremendous respect for his 38 years of joyous commitment to Hanover youth in their pursuit of baseball, do hereby establish that this day, Saturday, November 30, 2002, be proclaimed BOB SPARKS DAY, in recognition of the tremendous contribution Bob has made to youth sports in our community, and share the pleasure of dedicating the Sachem Baseball Field as "Bob Sparks Field".*

### **Brian Walsh**

Mr. Walsh requested better mapping of Wolfeboro Road and the Lacoss property from the logging landing to flag 11 of the proposed waterbar project.

Mr. Walsh asked that the Selectmen do something to recognize the Hanover High School athletes who won state championships this year including the football team, girls' cross country team and girls' soccer team. The Selectmen reached consensus to follow Bill Baschnagel's suggestion to send letters to each of the players on those teams.

## **9. OLD BUSINESS**

### Traffic Calming

Bill Baschnagel asked of the status of the Traffic Calming Policy. Ms. Griffin said the policy was nearly completed. Staff was reviewing it and would forward it to the Selectmen soon.

### Volunteers

Bill Baschnagel felt that something should be done to recognize the many volunteers who serve the Town. He suggested hosting a picnic or dinner for the volunteers. Ms. Griffin suggested pulling together a committee to plan such an event and implement it. She asked the Selectmen to forward names of people who could make up such a committee.

### Skateboard Park

Jay Pierson asked of responses to letters Ms. Griffin distributed related to the Skateboard Park. Ms. Griffin said she had not received any responses to her November 19, 2002 letter. The park was no longer being used but the issue would pop up again in the spring.

Hanover Chamber of Commerce Annual Meeting

Ms. Griffin reported that the Chamber would hold their Annual Meeting the following day at 5:15 PM in the Wheelock Room of the Hanover Inn. All of the Selectmen were welcome to attend.

**10. ADJOURNMENT**

**Jay Pierson MOVED to adjourn the meeting. Kate Connolly SECONDED. THE SELECTMEN VOTED UNANIMOUSLY TO ADJOURN THE MEETING AT 9:30 PM.**

**SUMMARY**

- 1. Katherine Connolly MOVED to approve the Lieutenant – Patrol Job Title and Labor Grade. Jay Pierson SECONDED. THE SELECTMEN VOTED UNANIMOUSLY TO APPROVE THE LIEUTENANT – PATROL JOB TITLE AND LABOR GRADE.**
- 2. Bill Baschnagel MOVED to approve the minutes of November 18, 2002 as amended. Jay Pierson SECONDED. THE SELECTMEN VOTED UNANIMOUSLY TO APPROVE THE MINUTES OF NOVEMBER 18, 2002 AS AMENDED.**
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Respectfully submitted,



Peter Christie, Secretary

These minutes were transcribed by Beth Rivard.



## Health Trust

### Rating Analysis for July 2003 Medical Pool (\$000)

#### *GMR, to be re-visited in May 2003*

1. Aggregate premium at current rates for August 2001-July 2002 covered lives	\$152,650,000
2. Health claims (excluding Merck-Medco)	
a. Claims incurred, 08/2001-07/2002, paid through 09/2002	\$ 88,579,000
b. Completion factor	1.045
c. Completed (incurred) claims 8/2001 – 7/2002 (a x b)	\$ 92,565,000
3. Merck-Medco claims	
a. Claims paid 08/2001 – 07/2002	\$ 24,545,000
b. Incurred adjustment factor	1.01
c. Incurred claims, 08/2001 – 07/2002	\$ 24,791,000
4. Total incurred claims, 08/2001 – 07/2002 (2.c + 3.c.)	\$117,355,000
5. Incurred claims trended to 7/2003 – 6/2004 @ 16.0% per year compounded for 23 months (4. X 1.329060)	\$155,972,000
6. Retention (6.5% of incurred claims)	\$ 10,138,000
7. Risk (5.0% of incurred claims)	\$ 7,799,000
8. Stop loss (6.7% of incurred claims)	\$ 10,450,000
9. Trust administrative expense (3.8% of incurred claims)	\$ 5,927,000
10. Investment income (-0.8% of incurred claims)	(1,248)
11. Total costs (5. + 6. + 7. + 8. +9. + 10.)	\$189,038,000
12. Indicated rate increase (11. Divided by 1., rounded)	23.8%

The medical completion factor of 4.5%, used to complete the claims incurred from August 2001 through July 2002 and paid through September 2002, was based on our analysis of special claim reports prepared by Anthem Blue Cross and Blue Shield. The 1% completion factor for prescription drug claims reflects the more rapid payment of drug claims.

The medical trend assumption of 16.0% consists of a baseline expected assumption of 14%, plus 1% for the long-term projection period of the GMR, plus 1% for the potential cost of honoring the GMR for groups whose re-visited rates are higher than the GMR. The baseline assumption reflects several factors, including trend rates recently observed, and expected through the rating period, for Health Trust's mix of products. The assumption was selected with input from Anthem regarding expected utilization levels and provider contracting outcomes, and the value reflected here lies within a range deemed reasonable by Anthem.

The 5.0% risk charge has two components. The first component, of 3%, is the standard margin recommended in light of exposure to normal experience fluctuations. The additional 2.0% is recommended to assist in restoring Members' Balance to target levels.

HealthTrust  
 GMR Health Renewal, July 2003, To Be Re-Visited in May 2003  
 History of Premium Increases

Group Name	1997 Rate Change	1998 Rate Change	1999 Rate Change	2000 Rate Change	2001 Rate Change	2002 Rate Change	2003 Rate Change	Avg Rate Change sum/7	Avg Dev from Avg Chng sum(absv of df)/7
1	32.6%	11.8%	-0.7%	5.0%	26.7%	5.5%	22.7%	14.8%	10.7%
2						26.6%	24.3%		
3	15.3%	13.0%	14.7%	12.9%	21.1%	2.8%	17.3%	13.0%	3.7%
4	-9.3%	26.6%	15.9%	23.0%	10.2%	5.3%	29.3%	14.4%	10.6%
5	2.7%	10.7%	4.0%	19.2%	11.5%	4.3%	23.9%	10.9%	6.3%
6	15.4%	11.5%	10.9%	15.1%	21.4%	3.4%	22.8%	14.4%	4.9%
7	37.0%	-1.8%	11.6%	13.7%	16.0%	21.8%	18.9%	16.7%	7.9%
8	21.5%	1.6%	8.2%	15.5%	16.0%	3.1%	23.8%	12.8%	7.3%
9	13.9%	7.2%	10.5%	10.7%	15.5%	10.8%	30.0%	14.1%	5.0%
10	13.9%	7.7%	8.2%	4.8%	15.1%	5.0%	25.2%	11.4%	5.7%
11	11.7%	26.6%	10.1%	14.5%	26.8%	4.0%	18.8%	16.1%	6.9%
12						39.0%	30.0%		
13						21.4%	28.8%		
14	22.1%	3.2%	16.3%	21.4%	15.3%	-4.2%	22.7%	13.8%	8.2%
15	19.1%	26.6%	6.3%	14.6%	15.0%	7.1%	27.4%	16.6%	6.7%
16						21.3%	20.8%		
17	33.0%	12.3%	9.8%	4.7%	25.5%	21.6%	18.6%	17.9%	7.7%
18	37.0%	6.6%	20.3%	20.7%	4.8%	14.1%	9.8%	16.2%	8.4%
19	8.0%	13.8%	20.3%	19.1%	19.5%	12.3%	16.3%	15.6%	3.6%
20	37.0%	7.8%	-6.2%	9.7%	24.1%	3.9%	28.0%	14.9%	12.7%
21	10.6%	1.0%	11.7%	12.0%	18.8%	17.1%	25.0%	13.7%	5.6%
22	27.8%	-5.1%	10.7%	25.0%	10.7%	9.7%	23.0%	14.5%	9.2%
23	-1.7%	9.9%	6.3%	21.3%	13.4%	15.4%	27.7%	13.2%	7.2%
24	19.5%	4.2%	9.7%	14.7%	9.7%	11.7%	27.8%	13.9%	5.8%
25	18.5%	-1.6%	9.6%	19.0%	35.0%	11.3%	30.0%	17.4%	9.4%
26						26.1%	18.4%		
27	11.7%	17.5%	-3.8%	5.9%	28.0%	12.6%	30.0%	14.6%	9.1%
28	26.5%	-3.8%	17.7%	7.4%	18.0%	25.5%	27.1%	16.9%	8.6%
29	22.1%	7.0%	14.0%	1.5%	14.4%	14.7%	26.8%	14.4%	5.9%
30	11.0%	9.7%	5.8%	18.3%	20.0%	11.8%	18.1%	13.5%	4.5%
31	8.1%	24.4%	11.3%	9.3%	8.8%	4.3%	19.3%	12.2%	5.5%
32	17.5%	14.9%	20.3%	25.0%	15.7%	11.5%	15.6%	17.2%	3.2%
33	2.2%	27.6%	19.0%	10.5%	16.9%	6.0%	30.0%	16.0%	8.4%
34	12.5%	17.2%	12.5%	6.7%	19.9%	12.8%	30.0%	15.9%	5.5%
35	3.5%	13.5%	10.1%	6.5%	20.1%	-1.1%	17.5%	10.0%	6.0%
36					34.3%	34.1%	23.1%		
37						35.1%	28.5%		
38	9.3%	15.9%	15.3%	14.9%	8.4%	15.5%	27.3%	15.2%	3.7%
39	18.2%	-2.7%	16.4%	2.9%	18.1%	8.4%	25.6%	12.4%	8.2%
40	6.3%	5.8%	12.8%	-5.6%	19.9%	24.4%	25.0%	12.7%	9.0%
41	15.5%	-3.0%	20.3%	22.8%	7.1%	17.4%	19.8%	14.3%	7.0%
42	24.4%	20.8%	10.3%	19.0%	35.0%	14.4%	27.1%	21.6%	6.2%
43	21.4%	7.6%	4.1%	1.4%	8.5%	9.4%	20.0%	10.3%	5.9%
44				-4.5%	33.6%	10.1%	24.7%		
45	10.1%	1.5%	10.1%	11.6%	27.7%	11.3%	22.4%	13.5%	6.6%
46	25.0%	29.0%	12.1%	8.5%	18.7%	9.4%	26.0%	18.4%	7.2%
47				7.0%	28.1%	7.9%	24.1%		
48	7.1%	0.9%	20.3%	25.0%	14.5%	30.4%	27.5%	18.0%	9.0%
49						19.6%	30.0%		
50	16.4%	9.2%	14.2%	15.9%	35.0%	22.0%	22.9%	19.4%	6.2%
51	25.9%	2.9%	6.8%	3.5%	28.8%	8.8%	25.1%	14.5%	10.3%
52	18.0%	14.8%	12.7%	14.7%	15.1%	5.7%	22.9%	14.8%	3.3%
53	24.7%	13.7%	20.3%	10.3%	14.1%	4.6%	23.6%	15.9%	6.0%
54	9.4%	4.1%	8.0%	17.6%	4.5%	13.1%	23.0%	11.4%	5.6%
55	21.8%	11.6%	11.3%	25.0%	9.5%	22.9%	27.8%	18.6%	6.7%
56				0.7%	15.4%	14.5%	19.6%		
57						11.3%	21.4%		
58	13.7%	17.6%	16.3%	25.0%	10.8%	9.8%	18.7%	16.0%	3.9%
59	21.3%	1.5%	20.3%	7.1%	9.8%	-0.4%	30.0%	12.8%	9.5%
60						7.7%	28.4%		
61						30.5%	25.5%		
62	25.5%	10.6%	0.6%	6.6%	14.0%	25.8%	30.0%	16.2%	9.4%
63	22.1%	3.2%	16.3%	21.4%	15.3%	-4.2%	30.0%	14.9%	8.8%
64							23.8%		
65							23.8%		
66							23.8%		
Totals	16.8%	10.3%	9.5%	12.9%	17.7%	12.0%	23.8%	14.7%	4.1%

HANOVER