

SUNAPEE BOARD OF SELECTMEN
MEETING AGENDA
6:30PM Town Office Meeting Room
Monday, November 5, 2018

1. REVIEW OF ITEMS FOR SIGNATURE:

CZC's:

2. APPOINTMENTS

7:00PM-Betty Ramspott, Town Clerk Accept Moose Grant

7:05PM-Betty Ramspott & Chief Cahill – Political Signs

3. PUBLIC COMMENTS:

4. SELECTMEN ACTION

- Raffle Permit-Knights of Columbus
- 2018 Equalization Municipal Assessment Data Certificate
- Use of Facilities-Center for the Arts, Sunapee Harbor

5. CHAIRMAN'S REPORT

Topics Selectman Augustine would like to discuss:

- Status update on fire department organizational/leadership restructuring
- Status update on removal of dirt pile from transfer station
- Discuss roles of Board of Selectman and Town Manager regarding receiving feedback on and providing feedback to volunteers appointed by the BOS to committees
- Town employee job openings

6. TOWN MANAGER REPORTS

- Employee Health Insurance
- Monthly Revenue and Expense Reports

7. MISCELLANEOUS:

8. OLD BUSINESS

9. UPCOMING MEETINGS:

11/07-7:00PM Conservation Commission, Town Meeting Room

11/08-7:00PM Planning Board, Town Meeting Room

11/12-Veterans Day Town Offices Closed

11/12-7:00PM Fire Engineers, Safety Services Building

11/13-5:30PM Recreation Committee, Town Meeting Room

11/19-6:30PM Board of Selectmen, Town Meeting Room

11/20-5:30PM Abbott Library Trustees, Abbott Library

11/20-5:30PM Capital Improvement Committee, Town Meeting Room



STATE OF NEW HAMPSHIRE
 DEPARTMENT of NATURAL and CULTURAL RESOURCES
 NH STATE LIBRARY

20 Park Street Concord, New Hampshire 03301

This agreement between the State of New Hampshire, Department of Natural and Cultural Resources, New Hampshire State Library (hereinafter "State Library") and the **Town of Sunapee** (hereinafter "Grantee") is to witness receipt of funds subject to the following conditions.

1. FUNDING PERIOD: State of New Hampshire Fiscal Year 2018/2019
2. OBLIGATION OF THE GRANTEE
 - 2.1.1. The Grantee agrees to accept **\$4,950.00** and apply the funds to the project entitled **Town Clerk Records Assessment Project** as described in the Grantee's FY 2018/2019 Moose License Plate Conservation Grant application and budget. In the performance of this grant agreement the Grantee is in all respects an independent contractor and is neither an agent nor employee of the State.
 - 2.1.2. The Grantee agrees to abide by the limitations, conditions and procedures outlined herein and to perform grant activities as outlined in its grant application and project budget. If appropriated funds for this grant program are reduced or terminated (including a reduction by the NH Conservation License Plate Advisory Committee), all payments under this grant may cease. That determination rests within the sole discretion of the Commissioner of Natural and Cultural Resources.
3. ACKNOWLEDGEMENT: Funding credit must appear in all programs, publicity, and promotional materials. The following wording is suggested.

"This preservation project has been made possible through funds received from the sale of the New Hampshire Moose Conservation License Plate and administered by the New Hampshire State Library, a division of the New Hampshire Department of Natural and Cultural Resources."
4. PAYMENT: Payment will be made upon the acceptance of this grant agreement in the amount of ninety percent (90%) and in the amount of ten percent (10%) upon the acceptance of final grant reports.
5. FINAL GRANT REPORTS: The Grantee agrees to submit final narrative and financial reports on a form provided by the State Library by **December 31, 2019**. Failure to submit final reports will render the Grantee ineligible for future Conservation License Plate Grant funding within the NH Department of Natural and Cultural Resources.
6. SOVERIGN IMMUNITY: No provision of this contract is to be deemed a waiver of sovereign immunity by the State of New Hampshire.
7. SIGNATURES:

New Hampshire Department of Natural and Cultural Resources

Michael York 10/17/18
 Michael C. York, State Librarian Date

Grantee

Organization: _____
 Address: _____

 Printed name and title of Authorized Signatory

 Authorized Signature Date

NOTARY

State of New Hampshire, County of _____
 Subscribed before me this day _____

TITLE LXIII ELECTIONS

CHAPTER 664 POLITICAL EXPENDITURES AND CONTRIBUTIONS

Political Advertising

Section 664:17

664:17 Placement and Removal of Political Advertising. – No political advertising shall be placed on or affixed to any public property including highway rights-of-way or private property without the owner's consent. All political advertising shall be removed by the candidate no later than the second Friday following the election unless the election is a primary and the advertising concerns a candidate who is a winner in the primary. Signs shall not be placed on or affixed to utility poles or highway signs. Political advertising may be placed within state-owned rights-of-way as long as the advertising does not obstruct the safe flow of traffic and the advertising is placed with the consent of the owner of the land over which the right-of-way passes. No person shall remove, deface, or knowingly destroy any political advertising which is placed on or affixed to public property or any private property except for removal by the owner of the property, persons authorized by the owner of the property, or a law enforcement officer removing improper advertising. Political advertising placed on or affixed to any public property may be removed by state, city, or town maintenance or law enforcement personnel. Political advertising removed prior to election day by state, city, or town maintenance or law enforcement personnel shall be kept until one week after the election at a place designated by the state, city, or town so that the candidate may retrieve the items.

Source. 1979, 436:1. 1994, 4:28. 2006, 273:1. 2013, 24:1, eff. July 15, 2013.

Sign In To MyDashboard

Sample

Political Sign Regulations

Pursuant to Lebanon City Code Chapter 152, Article IV, political signs are allowed within the City's right-of-way provided they meet the requirements of New Hampshire RSA 664:14 - 664:17. The placement and removal of political advertising is specifically addressed in New Hampshire RSA 664:17, as follows:

- No political advertising shall be placed on or affixed to any public property including highway rights-of-way or private property without the owner's consent
- **All political advertising shall be removed by the candidate no later than the second Friday following the election unless the election is a primary and the advertising concerns a candidate who is a winner in the primary.**
- Signs shall not be placed on or affixed to utility poles or highway signs. Political advertising may be placed within state-owned rights-of-way as long as the advertising does not obstruct the safe flow of traffic and the advertising is placed with the consent of the owner of the land over which the right-of-way passes.
- No person shall remove, deface, or knowingly destroy any political advertising which is placed on or affixed to public property or any private property except the owner of the property, persons authorized by the owner of the property, or a law enforcement officer removing improper advertising.
- Political advertising placed on or affixed to any public property may be removed by state, city, or town maintenance or law enforcement personnel. Political advertising removed prior to election day by state, city, or town maintenance or law enforcement personnel shall be kept for one week at a place designated by the state, city, or town so that the candidate may retrieve the items."

Outside of the right-of-way allowance, political signs shall not be placed on City-owned property, nor shall they be affixed to any City-owned building. The City has the right to remove such signs at any time, pursuant to RSA 664:17.



TOWN OF SUNAPEE
 Post Office Box 717
 23 Edgemont Road
 Sunapee, New Hampshire 03782-0717
 Phone: (603) 763-2212 Fax: (603) 763-4925

APPLICATION FOR A RAFFLE PERMIT

Organization Name: KNIGHTS OF COLUMBUS, COUNCIL # 4983

(Organization must be religious, educational, charitable, civic, veterans or fraternal organization or a political organization or party, organized for at least two years in NH)

Name of Principal Officer: ALLEN OUELLETTE

Principal Officer's Address: P.O. BOX 505, NEWPORT, NH 03773

Principal Officer's Telephone: Home: 938-2212 ^{cell:} Work: 546-5702

Date of Drawing: November 9, 2018 Place of Drawing: MOUNT ROYAL ACADEMY

Signature of Principal Officer: Allen Ouellette

Approved: _____

45 different gift certificates from local businesses

Board of Selectmen

OFFICE HOURS: Mon., Tues., Thurs., Fri. - 8:00 A.M. to 5:00 P.M. • Wed. - 8:00 A.M. to 1:00 P.M.

Purpose: TO RAISE FUNDS FOR LOCAL CHARITIES INCLUDING, BUT NOT LIMITED TO, CLAREMONT SOUP KITCHEN, NEWPORT FOOD PANTRY and SUNAPEE FUEL ASSISTANCE.

2018
EQUALIZATION
MUNICIPAL ASSESSMENT DATA
CERTIFICATE



MUNICIPALITY: Sunapee

We the undersigned do hereby certify that the assessment and sales information provided by us on the NH Mosaic Equalization System has been thoroughly reviewed by this Board and is complete and accurate to the best of our knowledge.

We understand that this information will be used by the NH Department of Revenue Administration to calculate the municipality's equalization ratio. The equalization ratio will be used to calculate the total equalized valuation for this municipality.

SIGNATURE OF ASSESSING OFFICIALS

*(Selectmen if Town; must be signed by a majority)
(Assessor if City)*

DATE

NAME OF CONTACT PERSON: Normand G. Bernatchez EMAIL: assessor@nl-nh.com
OFFICE PHONE NUMBER: 762-2212 OFFICE HOURS: MT, Th, Fr 8-5 Wed 8-1:00 pm
(Note: If your office keeps irregular hours, please provide an alternate means of contacting you.)

(Please check appropriate box, if applicable)

- Full Reval Cyclical Reval Cyclical In Progress Partial Update/Statistical

(values updated)

NAME OF COMPANY DOING REVALUATION WORK: _____

(Please state if done in-house)

COMMENTS: _____

Please print, sign, scan and upload this page to <https://www.ratiostudy.org/>



2018 Ratio Study Summary Report

10/30/2018 3:57:27 PM

Town Name: Sunapee, Sullivan County

Date Range: 10/01/2017 through 09/30/2018

NH Dept of Revenue Administration. Ratios were created using stipulated year assessments.

Type	Description	Median Low CI	Median Ratio	Median High CI	PRD Low CI	PRD	PRD High CI	COD	UT#
All (AA)	Any & All	85.14	88.77	93.12	1.03	1.05	1.09	13.30	71
Group (GC1)	Area Improved Res	85.14	88.72	94.87	1.04	1.06	1.10	13.57	64
Group (GC2)	Area Improved Non-Res	0	0	0	0	0	0	0	2
Group (GC3)	Area Unimproved	0	88.83	0	0	0.99	0	9.26	4

Title	Description	Criteria Met
Strata-Any and All (Median)	Overall Median Point Estimate confidence interval should overlap range of 90-110	True
Strata-Any and All (PRD)	Overall PRD Confidence Interval should overlap range of .98-1.03	True
Strata-Any and All (COD)	Coefficient of Dispersion < 20.0	True
Strata-GC1	Median Confidence Interval should overlap overall median +/- 5%	True
Strata-GC2	Median Confidence Interval should overlap overall median +/- 5%	N/A
Strata-GC3	Median Confidence Interval should overlap overall median +/- 5%	N/A



2018 Trial Ratio Study Report

10/30/2018 3:57:01 PM

Town Name: Sunapee, Sullivan County

Use Code: AA - Any & All

Date Range: 10-01-2017 through 09-30-2018

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Summary of Codes Used

Group Class: AA - Any & All	Property Codes: 11 = Single Family Home 12 = Multi Family 2-4 Units 14 = Single Res Condo Unit 15 = Res Condo 2-4 Unit Bldg 17 = Mfg Housing With Land 22 = Residential Land 33 = Commercial L&B 34 = Industrial L&B 55 = Boatslip Only 57 = Unclass/Unk Other
Modifier Codes: 00 = No Modifier Code 70 = Waterfront 71 = Water Access 73 = Waterfront Influence 74 = View Influence - Positive	Special Codes: 00 = No Special Code D5 = Lake Sunapee D6 = Other Lake

Indicated Ratio / Weighted Mean			
Year	2018	2017	2016
Indicated Ratio	86.1	95.4	94.6
Weighted Mean	86.1	95.4	94.6

Basic Statistics Section (Not Trimmed)

Sales In Date Range	Sales Used	Results
Total: 108 XX Moved: 0 Sales w/PA34: 88 %Sales w/PA34: 81.5%	Total Strata: 108 Sales Used: 71 %Sales Used: 65.7% Sales Used w/PA34: 60 %Sales Used w/PA34: 84.5%	%Mean: 90.4% %Median: 88.8% %WtMean: 86.1% COD (Median): 13.3 PRD: 1.05 Median Selling Price: \$285,000 Median Assessed Value: \$275,007

Extended Statistics Section (Trimmed)

Town Code: 207	Weighted Mean: 86.1	COD: 13.3	PRD: 1.05
Valid Sales: 71	Wt.Mean Lo 90%CI: 81.7	COD Lo 90%CI: 11.6	PRD Lo 90%CI: 1.03
Trimmed: 0	Wt.Mean Up 90%CI: 89.4	COD Up 90%CI: 15.8	PRD Up 90%CI: 1.09
Untrimmed: 71	Median Ratio: 88.8	Weighted COD: 13.3	COV: 16.6
Trim Factor: 3	Median Lo 90%CI: 85.1	Med. Abs. Dev.: 14.6	25th Percentile: 79.8



2018 Trial Ratio Study Report

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Lo Trim Point:	54.5	Median Up 90%CI:	93.1	Med % Dev.:	16.5	75th Percentile:	99
Up Trim Point:	131.5	Mean Ratio:	90.4	Coef. Conc. 10%:	52.1	Broaden Median:	88.8
Min Ratio:	54.5	Mean Lo 90%CI:	87.6	Coef. Conc. 15%:	73.2	Geometric Mean:	89.2
Max Ratio:	131.5	Mean Up 90%CI:	93.5	Coef. Conc. 20%:	81.7	Harmonic Mean:	88
Min Sale \$:	\$50,000	Avg. Sale Price:	\$385,730	Coef. Conc. 50%:	100	Std. Deviation:	15
Max Sale \$:	\$3,200,000	Avg. Appraised Val:	\$332,037	Coef. Conc. 100%:	100	Normality Test:	Reject

The general descriptive and median ratio statistics are not trimmed of outliers and are based on all valid sales in the sample.

Summary of Exclusion Codes Used

Codes	Description	Count	%Excluded	%Strata
13	Improvements +/- (Post Sale/PreAssmt) - Be	1	2.7	1.4
17	L/B Assessment - L/O Sale	1	2.7	1.4
20	Multi-Parcel Conveyance (MPC) - Properties cannot (likely not) be sold separately	1	2.7	1.4
21	Multi-Parcel Conveyance (MPC) - Properties can be sold separately	2	5.4	2.8
24	Sale Between owners of Abutting Prop	6	16.2	8.5
25	Insufficient market Exposure	2	5.4	2.8
27	Less than 100% Interest Transferred	7	18.9	9.9
35	Government Agency as Grantor/Grantee	3	8.1	4.2
38	Family/Relatives/Affil as Grantor/Grantee	7	18.9	9.9
40	Business Affiliates as Grantor/Grantee	1	2.7	1.4
81	Estate Sale With Fiduciary Covenants	1	2.7	1.4
89	Resale in EQ Period	4	10.8	5.6
99	Unclassified Exclusion	1	2.7	1.4
		37	99.9	52.1



2018 Trial Ratio Study Report

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Included Sales

Verno	Book Page	Sale Price	Assessed Value	Ratio	PC	MC	SC	Trim	Notes
1	2020-0736	\$205,067	\$236,200	115.2	11				
3	2021-0012	\$475,000	\$528,600	111.3	11	70			
4	2021-0119	\$350,000	\$275,007	78.6	11				
5	2021-0358	\$907,534	\$771,100	85	11	70	D5		
7	2021-0837	\$245,000	\$280,200	114.4	11				
11	2022-0533	\$215,000	\$181,200	84.3	11				
15	2022-0784	\$215,000	\$180,300	83.9	11				
16	2023-0035	\$153,000	\$148,500	97.1	11	71			
17	2023-0161	\$269,000	\$238,500	88.7	14				
19	2023-0355	\$375,000	\$359,700	95.9	11				
20	2023-0676	\$329,000	\$337,400	102.6	11				
21	2023-0776	\$629,000	\$464,000	73.8	14	73			
26	2024-0370	\$105,000	\$120,000	114.3	14				
29	2024-1014	\$135,000	\$155,300	115	11				
38	2025-0755	\$235,000	\$203,100	86.4	11				
39	2025-0813	\$97,000	\$92,500	95.4	22				
41	2025-0969	\$465,000	\$299,000	64.3	11				
43	2026-0441	\$275,000	\$293,800	106.8	11				
45	2026-0509	\$186,934	\$152,400	81.5	11				
49	2026-0824	\$275,000	\$273,900	99.6	11				
51	2027-0171	\$270,000	\$266,700	98.8	11				
53	2027-0664	\$186,000	\$183,500	98.7	11				
68	2029-0541	\$342,000	\$357,100	104.4	11				
76	2030-0170	\$115,000	\$77,800	67.6	55				
77	2030-0274	\$340,000	\$341,300	100.4	34				
78	2030-0477	\$63,000	\$42,600	67.6	22				



2018 Trial Ratio Study Report

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Included Sales

Verno	Book Page	Sale Price	Assessed Value	Ratio	PC	MC	SC	Trim	Notes
85	2031-0310	\$50,000	\$45,700	91.4	22				
86	2031-0501	\$204,000	\$205,300	100.6	11				
92	2032-0932	\$275,000	\$346,100	125.8	11				
100	2034-0136	\$392,000	\$378,700	96.6	11	74			
101	2034-0159	\$184,000	\$145,300	79	11				
103	2034-0751	\$144,000	\$152,800	106.1	11				
108	2035-0241	\$289,000	\$269,300	93.2	11				
109	2035-0299	\$756,000	\$676,000	89.4	11				
113	2036-0341	\$146,000	\$125,200	85.8	14				
118	2036-0961	\$312,000	\$242,400	77.7	11				
124	2037-0214	\$216,000	\$225,100	104.2	11				
128	2037-0467	\$305,000	\$302,600	99.2	11				
130	2037-0563	\$420,000	\$313,300	74.6	12				
132	2037-0721	\$113,534	\$110,700	97.5	11				
143	2038-0698	\$670,000	\$517,400	77.2	14	71			
146	2039-0748	\$64,000	\$55,200	86.2	22				
149	2040-0173	\$215,000	\$176,200	82	11				
150	2040-0201	\$261,800	\$225,300	86.1	14				
156	2041-0058	\$324,000	\$282,400	87.2	11				
161	2041-0474	\$285,000	\$275,600	96.7	11				
166	2042-0802	\$840,000	\$644,600	76.7	11	70	D5		
167	2042-0827	\$350,000	\$280,100	80	11				
168	2043-0173	\$434,000	\$394,300	90.8	33				
176	2044-0464	\$3,200,000	\$2,719,600	85	11	70	D5		
182	2044-0800	\$210,000	\$178,800	85.1	11				
183	2044-0879	\$340,000	\$304,300	89.5	11				



2018 Trial Ratio Study Report

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Included Sales

Verno	Book Page	Sale Price	Assessed Value	Ratio	PC	MC	SC	Trim	Notes
185	2045-0802	\$205,000	\$171,100	83.5	11				
186	2045-0908	\$280,000	\$256,300	91.5	11				
187	2046-0029	\$330,000	\$307,300	93.1	11				
188	2046-0231	\$275,000	\$361,700	131.5	11	71			
189	2046-0533	\$1,760,000	\$1,344,200	76.4	11	70	D5		
191	2046-0867	\$1,321,400	\$719,600	54.5	11	70	D5		
194	2047-0573	\$220,000	\$233,200	106	11				
195	2047-0594	\$425,000	\$412,000	96.9	11				
196	2047-0828	\$400,000	\$327,400	81.8	11	70	D6		
199	2048-0294	\$629,000	\$477,200	75.9	14	73			
203	2049-0080	\$350,000	\$340,700	97.3	11				
204	2049-0100	\$319,533	\$253,900	79.5	12				
216	2050-0198	\$195,000	\$149,300	76.6	11	73			
217	2050-0569	\$725,000	\$440,100	60.7	14	73			
218	2050-0601	\$435,000	\$305,000	70.1	11	70	D6		
220	2050-0834	\$325,000	\$288,500	88.8	11				
224	2050-0992	\$285,000	\$243,600	85.5	11	70	D6		
225	2051-0071	\$99,000	\$78,100	78.9	17				
227	2051-0301	\$350,000	\$413,400	118.1	12				

Excluded Sales

Verno	Book Page	Sale Price	Assessed Vaue	Ratio	PC	MC	SC	EX	Notes
2	2020-0871	\$300,000	\$228,000	76	33			25	Insufficient market Exposure private sale. the buyer and seller have not responded to inquiries regarding this sale - unknkown personal property and goodwill involved in sale
8	2021-0960	\$101,000	\$90,200	89.3	22	73		35	Government Agency as Grantor/Grantee Town owned parcel transferred / Town is exempt from transfer tax



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Excluded Sales

Verno	Book Page	Sale Price	Assessed Vaue	Ratio	PC	MC	SC	EX	Notes
13	2022-0676	\$290,000	\$208,500	71.9	11			24	Sale Between owners of Abutting Prop not advertised for sale - private transaction
23	2023-0937	\$230,000	\$263,700	114.6	11			38	Family/Relatives/Affil as Grantor/Grantee private sale - not on mls, did not fully fill out PA-34 and did not return Town's sale questionnaire
28	2024-0929	\$595,000	\$524,400	88.1	15	73		21	Multi-Parcel Conveyance (MPC) - Properties can be sold seperately purchased with boatslip -separate deed
30	2025-0136	\$248,000	\$241,800	97.5	11			21	Multi-Parcel Conveyance (MPC) - Properties can be sold seperately 2 separate lots of record- can be sold seperately
31	2025-0156	\$640,000	\$1,121,700	175.3	11	70	D6	99	Unclassified Exclusion odd sale
32	2025-0226	\$42,534	\$90,500	212.8	22	73		89	Resale in EQ Period this sale is a family sale- second sale in January to abutter
35	2025-0449	\$1,100,000	\$1,287,500	117	11	70	D5	38	Family/Relatives/Affil as Grantor/Grantee
36	2025-0485	\$150,000	\$297,100	198.1	14	71		27	Less than 100% Interest Transferred
42	2025-0971	\$67,000	\$152,300	227.3	11			89	Resale in EQ Period this sale- next sale occurred in January 2018- quick flip
54	2028-0210	\$350,000	\$227,200	64.9	22	74		38	Family/Relatives/Affil as Grantor/Grantee private sale- not exposed to market
57	2028-0719	\$70,000	\$90,500	129.3	22			89	Resale in EQ Period prior sale occurred in November
63	2029-0074	\$157,734	\$493,900	313.1	11	71		27	Less than 100% Interest Transferred 1/4 Interest
67	2029-0408	\$163,000	\$163,600	100.4	11	73		20	Multi-Parcel Conveyance (MPC) - Properties cannot (likely not) be sold seperately should be merged, parcel is landlocked and would not be sold seperately
70	2029-0658	\$240,000	\$369,900	154.1	33			13	Improvements +/- (Post Sale/PreAssmt) - Be
72	2029-0897	\$113,867	\$152,300	133.8	11			89	Resale in EQ Period sold first 12/17 then again here- flip
99	2034-0037	\$150,000	\$56,700	37.8	22			24	Sale Between owners of Abutting Prop
104	2034-0904	\$24,000	\$234,700	977.9	22			24	Sale Between owners of Abutting Prop lot line adjustment
119	2036-1010	\$1,267	\$121,600	9601.3	22			35	Government Agency as Grantor/Grantee ROW purchased
120	2036-1012	\$1,267	\$73,600	5811.3	22			35	Government Agency as Grantor/Grantee Purchased ROW
144	2038-0778	\$73,334	\$271,700	370.5	11			27	Less than 100% Interest Transferred



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Verno	Book Page	Sale Price	Assessed Vaue	Ratio	PC	MC	SC	EX	Notes
155	2040-0861	\$90,000	\$106,500	118.3	11			38	Family/Relatives/Affil as Grantor/Grantee not exposed to market- PA-34 incomplete / town sale questionnaire not returned
158	2041-0128	\$450,000	\$638,100	141.8	11	73		24	Sale Between owners of Abutting Prop
170	2043-0472	\$75,000	\$127,000	169.3	22	70		24	Sale Between owners of Abutting Prop
171	2043-0474	\$80,000	\$215,900	269.9	11			27	Less than 100% Interest Transferred
173	2043-0620	\$175,000	\$299,900	171.4	11			38	Family/Relatives/Affil as Grantor/Grantee appears to be private sale- no mls data-pa-34 incomplete , did not return sale questionairre
174	2043-0742	\$95,000	\$139,600	147	11			17	L/B Assessment - L/O Sale structure is being torn down
179	2044-0550	\$75,000	\$33,000	44	57			25	Insufficient market Exposure buyer approached seller with an offer- was not being advertised for sale separate from house owned by seller
181	2044-0664	\$190,000	\$338,300	178	11	70	D6	27	Less than 100% Interest Transferred
184	2045-0365	\$315,000	\$239,100	75.9	11			38	Family/Relatives/Affil as Grantor/Grantee per seller- private transaction / not exposed to market
193	2047-0316	\$230,933	\$208,800	90.4	11			40	Business Affiliates as Grantor/Grantee Seller is principal of LLC buying
197	2047-0874	\$135,000	\$142,800	105.8	11			24	Sale Between owners of Abutting Prop
198	2047-0918	\$248,000	\$210,900	85	15	74		38	Family/Relatives/Affil as Grantor/Grantee parties are friends
201	2048-0807	\$109,467	\$195,800	178.9	11	70	D6	27	Less than 100% Interest Transferred
202	2048-0809	\$109,533	\$195,800	178.8	11	70	D6	27	Less than 100% Interest Transferred
205	2049-0597	\$175,000	\$146,100	83.5	11			81	Estate Sale With Fiduciary Covenants



2018 Ratio Study Summary Report

10/30/2018 3:57:27 PM

Town Name: Sunapee, Sullivan County

Date Range: 10/01/2017 through 09/30/2018

NH Dept of Revenue Administration. Ratios were created using stipulated year assessments.

Strata	Description	Mean Ratio	Median Ratio	WM Low CI	WM Ratio	WM High CI	COD	PRD	Total Strata	Sales PA34	Valid	Valid %	Valid PA34	Valid PA34 %	UT#	UT %
D5	Lake Sunapee	75.51	76.74	0	77.21	0	10.20	0.98	6	4	5	83.3%	3	60.0%	5	100%
D6	Other Lake	0	0	0	0	0	0	0	7	5	3	42.9%	2	66.7%	3	100%
11	Single Family Home	92.48	92.33	81.97	87.31	91.17	12.51	1.06	74	61	52	70.3%	43	82.7%	52	100%
70	Waterfront	76.87	81.85	67.30	77.33	82.70	9.39	0.99	15	11	9	60.0%	6	66.7%	8	88.9%
12	Multi Family 2-4 Units	0	0	0	0	0	0	0	3	2	3	100%	2	66.7%	3	100%
14	Single Res Condo Unit	82.79	81.48	69.03	75.92	81.54	13.38	1.09	9	8	8	88.9%	7	87.5%	8	100%
17	Mfg Housing With Land	0	0	0	0	0	0	0	1	1	1	100%	1	100%	1	100%
22	Residential Land	85.16	88.83	0	86.13	0	9.26	0.99	13	10	4	30.8%	4	100%	4	100%
71	Water Access	0	0	0	0	0	0	0	5	5	3	60.0%	3	100%	3	100%
33	Commercial L&B	0	0	0	0	0	0	0	3	2	1	33.3%	1	100%	1	100%
34	Industrial L&B	0	0	0	0	0	0	0	1	1	1	100%	1	100%	1	100%
55	Boatslip Only	0	0	0	0	0	0	0	1	1	1	100%	1	100%	1	100%
73	Waterfront Influence	71.72	74.82	0	70.28	0	6.00	1.02	9	7	4	44.4%	4	100%	4	100%
74	View Influence - Positive	0	0	0	0	0	0	0	3	3	1	33.3%	1	100%	1	100%
AA	Any & All	90.45	88.77	81.72	86.08	89.39	13.30	1.05	108	88	71	65.7%	60	84.5%	71	100%
GC1	Area Improved Res	90.97	88.72	81.40	85.90	89.31	13.57	1.06	89	74	64	71.9%	53	82.8%	64	100%
GC2	Area Improved Non-Res	0	0	0	0	0	0	0	4	3	2	50.0%	2	100%	2	100%
GC3	Area Unimproved	85.16	88.83	0	86.13	0	9.26	0.99	13	10	4	30.8%	4	100%	4	100%
GC4	Area Misc	0	0	0	0	0	0	0	2	1	1	50.0%	1	100%	1	100%

Town of Sunapee
APPLICATION FOR USE OF TOWN OF SUNAPEE FACILITIES

Area (Circle One): BenMere/Banstand – (X)Sunapee Harbor – Georges Mills Harbor – Dewey Beach – Coffin Park – Ski Tow Safety Services Building – Town Hall

Name of Organization: The Center for the Arts

This Organization is: Profit (X) Non Profit – Political – Private – Other _____

Name of Duly Authorized: **Jean Connolly**

Mailing Address **229 Pilothouse Rd New London, NH 03257**

Daytime Phone: **603 558 4776** Evening Phone: **603 763 5339**

I/We hereby apply for permission to use the above circled Town facility on:

Event Date: **July 13th** Time From: **8:00 To: 5:00** (Fair is 10-4)

Please describe the event: **Art Fair**

I/We acknowledge understanding the following restrictions:

- (1) The Town of Sunapee enforces the Ordinance for Control and Use of Alcoholic Beverages. If per permitted, please attached a copy of the permit to the application. If approved by the Selectmen, I understand:
 - a. Alcohol will not be sold.
 - b. I will designate a person over the age of 21 who will be responsible for monitoring the event for appropriate alcohol consumption by attendees.
 - c. I will designate two designated drivers who will not consume any alcohol and who will be available until the end of the event.
 - d. I am responsible for terminating the event by midnight.
 - e. I agree that random police checks may be made at any time.
 - f. I understand all relevant State laws must be complied with.
 - g. I under I must obtain liability insurance in the amount of \$300,000 and a copy must be filed with the Board of Selectmen before use of alcohol will be permitted.
- (2) If this event will likely bring more than 50 people or 20 cars to the area, the applicant must first submit this application to the Chief of Police. The Chief of Police may require the applicant to hire police officer(s) for crowd or traffic control.
- (3) No equipment or materials may be permanently attached to the building/structure without specific permission from the Board of Selectmen.
- (4) I/We agree to abide by the Town of Sunapee's Recreation Area Ordinance, which controls conduct and uses of this area (Copy attached).
- (5) The applicant shall indemnify and hold the Town of Sunapee, its employees, agents, and representatives harmless from any and all suits, actions, claims, in equity or at law, for damages asserted by any attendees at such function, or other third parties, resulting from the use of the premises, or from the food and beverages served at the above-described function. In addition, in the event that the town is required to respond to any claims of any nature arising in connection with the function or the applicant's use of the premises, the applicant agrees to pay to the Town all costs, fees, charges and attorney's fees which may be incurred by the Town concerning such claims.

I/We plan on **100?** people browsing at various times throughout the day and

20? artists cars parked behind behind the harbor area of vehicles attending our event.

Signature of Responsible Individual Jean Connolly Date October 19, 2019
 Approved by Chief of Police [Signature] Date _____
 # of Officer(s) will be assigned to event at applicant's expense.

Approved by Recreation Director (if applicable) _____ Date _____

Approved by Fire Chief (if applicable) _____ Date _____

Signature of Approving/Denying Authority (Chairman of the Board of Selectmen) _____ Date _____

Insurance: At least ten (10) days prior to such scheduled function, the applicant shall furnish to the Office of the Sunapee Board of Selectmen written confirmation that the applicant has secured adequate liability insurance covering the event in an amount not less than \$300,000. In the event that alcoholic beverages permitted shall be required to also furnish to the Selectmen's Office, at least ten (10) days prior to such function, written confirmation that the applicant has secured a liquor liability insurance policy in an amount not less than \$1,000,000. Certificate of insurance will be sent by ColbyInsurance Group-New London

***Suggested \$50 donation for non-residents**



"Enriching lives and building community through the Arts!"

Board of Directors

*Jean Connolly, Chair
New London*

*Sandy Wells, Secretary
North Sutton*

*Debbie Lang, Treasurer
South Sutton*

*Wally Borgen
New London*

*Donald Cox
New London*

*Susan Elliott
New London*

*Barbara Hunting
New London*

*Robert Kier
New London*

*Sandra Little
Newbury*

*Susie Lowe Stockwell
South Sutton*

*Brenda Rapoport
New London*

*Angela Tarleton
Warner*

*Kevin Tarleton
Warner*

*Elizabeth Tine
New London*

Town of Sunapee
October 19, 2019

Re: Application for use of green space in Sunapee Harbor

Art Fair: July 13th 10-4

Dear Barb,

The Center for the Arts-Lake Sunapee Region, has hosted "Arts on the Green" on the New London Town Green each year for the past eight years. This has been a well organized and well received event.

Next summer, 2019, we would like to move this to Sunapee Harbor.

We understand the green space is public property and available to all.

We would like permission to have artists set up their tents with artwork for the day, on the green space behind the gazebo, at the base of the gazebo, and near the public marina area, and/or wherever it is allowed.

We are also working with the Sunapee Harbor Riverway to use their green space as well.

We understand the artists will drop off their goods and then park offsite at the Gym or Town Offices for the day.

Our application is attached. The certificate of liability will be sent by Colby-Insurance, New London.

We hope this will be a nice addition to the summer events in Sunapee Harbor!

Please contact me with any questions or if there is anything else you need.

Thank you for your assistance with this application,,

Jean Connolly-chair
Center for the Arts
Lake Sunapee Region

jcroninconnolly@gmail.com

P O Box 872
New London, NH 03257
603.526.4444
info@centerfortheartsnh.org
www.CenterForTheArtsNH.org



CENTFOR-01

RWALL

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/19/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).


PRODUCER Colby Insurance Group, Inc. 276 Newport Rd Suite 211 New London, NH 03257	CONTACT NAME: PHONE (A/C, No, Ext): (603) 526-2451 FAX (A/C, No): (603) 526-2903 E-MAIL ADDRESS: insure@colby-group.com	
	INSURER(S) AFFORDING COVERAGE NAIC # INSURER A : The Hartford 19682 INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :	
INSURED Center for the Arts Lake Sunapee Region PO Box 872 New London, NH 03257		

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			04SBMPZ7348	10/11/2018	10/11/2019	EACH OCCURRENCE \$ 2,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence) \$
							MED EXP (Any one person) \$ 10,000
							PERSONAL & ADV INJURY \$ 2,000,000
							GENERAL AGGREGATE \$ 4,000,000
							PRODUCTS - COM/OP AGG \$ 4,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$
							AGGREGATE \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below			04WECEK9318	10/05/2018	10/05/2019	<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 100,000 E.L. DISEASE - EA EMPLOYEE \$ 100,000 E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Nonprofit civic organization
 Deborah Lang, Jean Connolly and Sandra Wells are excluded from Worker's Compensation coverage.
 Event Date: July 13, 2019

CERTIFICATE HOLDER Town of Sunapee 23 Edgemont Rd Sunapee, NH 03782	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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Business Information

Business Details

Business Name:	CENTER FOR THE ARTS LAKE SUNAPEE REGION	Business ID:	427811
Business Type:	Domestic Nonprofit Corporation	Business Status:	Good Standing
Business Creation Date:	02/21/2003	Name in State of Incorporation:	Not Available
Date of Formation in Jurisdiction:	02/21/2003		
Principal Office Address:	PO Box 872, New London, NH, 03257, USA	Mailing Address:	NONE
Citizenship / State of Incorporation:	Domestic/New Hampshire		
		Last Nonprofit Report Year:	2015
		Next Report Year:	2020
Duration:	Perpetual		
Business Email:	nycdeb1@yahoo.com	Phone #:	NONE
Notification Email:	NONE	Fiscal Year End Date:	NONE

Principal Purpose

S.No	NAICS Code	NAICS Subcode
1	OTHER / CHARITABLE AND EDUCATIONAL PURPOSES	

Page 1 of 1, records 1 to 1 of 1

Registered Agent Information

Name:	Not Available
Registered Office Address:	Not Available
Registered Mailing Address:	Not Available

Trade Name Information

No Trade Name(s) associated to this business.

Donna Nashawaty

From: David Cahill <david.cahill@sunapeepd.com>
Sent: Friday, October 26, 2018 6:51 AM
To: jcroninconnolly@gmail.com
Cc: Donna Nashawaty
Subject: Art Show

Jean, I want to send this email to outline what we spoke about. You wish to hold an art show and we agreed the place to have it is the greenway in Sunapee Harbor next to the Towns bathrooms. You will line the artists tents along the tree line which abuts 15 Lake Ave. and along the edge of Lake Ave as well. You will check with River to use their property in front of the stores.

For delivery your artist may park on Lake Ave to unload and pick only and this should be quick as possible once the vehicle is unloaded the vehicle should then be moved. I will set out cones on Lake Ave for artist to park between, if there is no room then artist will have to wait until there is room. Parking to load/unload will only be on one side. Parking for artists will be River Road as any spots in Sunapee harbor are time sensitive and should be left available for others visiting Sunapee Harbor.

As long as your event can follow the request I do not need to assign an officer and bill your company. However if there becomes an issue that requires an officer to be at the event I will have to send a bill.

My biggest issue will be the parking for loading and unloading and traffic issues please stress to your artists that this needs to be an expedited event for them to spend the least amount time on the roadway.

As I explained to you the first few weeks in July are the busiest of our season for Sunapee Harbor and my staff.

If you have any questions please free to contact me

Please remember that these are my recommendations and the board of selectmen have the ultimate authority to deny or modify this request.

D. Cahill

David P. Cahill
Chief of Police
Sunapee Police Department
P.O. Box 91, 9 Sargent Road
Sunapee, NH 03782
Phone (603) 763-5555
Fax (603) 763-4771
"Success through Team work"



TOWN OF SUNAPEE
 23 Edgemont Road
 Sunapee, New Hampshire 03782
 Phone: (603) 763-2212 Fax: (603) 763-4925
 Monday, Tuesday, Thursday, Friday 8-5; Wednesday 8-1

October 23, 2018

To all Full Time Employees

RE: Health Insurance

At last night's meeting of the Board of Selectmen, the Board voted to increase the contribution of the employee to 10% of the premium of the HRAABSOS20/40/1KDED plan that most of you are on. HealthTrust our provider increased the renewal rate by 10.5%. As you are aware, in 2018 because of the change in coverage the Board agreed to forgo participation from the employees in the premium contribution. For 2019 the Board agreed to continue to fund the second half of the deductible, the plan deductibles did not change.

The good news is that there have been some changes in the plan that help with the copayments. The Specialty Visit Copayment is still \$40 per visit however what is considered a "specialty" has changed. There are other changes that are to the insured's advantage that will be included and detailed in a pay stuffer next payroll and will be further detailed at an HealthTrust meeting to be held on November 5 at 3pm at town office. Please plan to attend or bring your spouse if they are the benefits person in your household.

During the month of November, you must choose again what your insurance plan will be and what you will have deducted to fund your Benefit Advantage FSA account. The new premium contribution starts with the December 4th paycheck you get as we collect to pay January 2019 premium.

I would like to put this in perspective with a comparison from 2017 when we changed from the AB20 plan.

2019 Rates			
HRAABSOS20/40/1k	Single	2 person	Family
Total Monthly Premium	\$717.15	1,434.30	1,936.31
Town Premium @ 90%	645.43	1290.87	1742.68
Employee Contribution @ 10% monthly	71.72	143.43	193.63
Annual Employee Contribution	\$860.64	\$1,721.16	\$2,323.56
Annual Deductible Exposure employee responsible for 1 st half in the amount of.....	500.00	1,000.00	1,500.00

2018 Rates			
HRAABSOS20/40/1k	Single	2 person	Family
Total Monthly Premium	\$649.01	\$1298.02	\$1,752.32
Annual Employee Contribution	0	0	0
Annual Deductible Exposure employee responsible for 1 st half in the amount of.....	500.00	1,000.00	1,500.00

2017 Rates			
AB20	Single	2 person	Family
Total Monthly Premium	\$924.69	1,849.39	2,496.68
Employee Contribution @ 12.50%	115.59	231.17	312.08
Town Premium @ 87.5%	809.10	1618.22	2184.60
Annual Employee Contribution	\$1,387.08	\$2,774.04	\$3,744.96

I hope this is informative, but I am aware does not answer all your questions and it is not intended to. Just start to think about what you will be asked in November. As last year, the AB20 plan is available as an option. The premiums increased 10.5% as well. The benefit allowed for 2019 premiums paid by the Employer will be credited toward your contribution if you make this choice. That premium amount will be included with the documents you get in your pay envelope next week.

Sincerely,

Donna Nashawaty
Town Manager

Synopsis of census of the employees who eligible for the Health Insurance Plan offered by the town.

There are 15 total employees who's salary (53 week) is less than \$50,000 (7 of the 15 are less than \$45,000) after the presumed 2.2% Cola and their step raise upon a positive performance review. This group of employees are 5) singles, 5) 2-person and 3) family plans with 2 declinations.

There are 9 who's salary is between \$50,000 and \$60,000 after the presumed 2.2% Cola and their step raise upon a positive performance review.

The remaining 10 are greater than \$60,000 after the 2019 adjustments.

A employee in the first category, just say for discussion purposes is at \$47,000, and the COLA passes and their review is in the first week of the year and they got the 2.5% step. Their annual increase that they would see for 2019 is \$2,234.85.

Single: At the 10% contribution of health plan, and a single plan would be obligated for \$500 which is their half of the deductible and a premium of \$860.52. \$1,360.52 would be the net **increase** for this employee.

2-Person: At the 10% contribution of health plan, and a 2-person plan would be obligated for \$1,000 which is their half of the deductible and a premium of \$1,721.16. \$486.31 would be the net **decrease** for this employee.

Family: At the 10% contribution of health plan, and a family plan would be obligated for \$1,500 which is their half of the deductible and a premium of \$2,323.56. \$1,588.71 would be the net **decrease** for this employee.

Under the FSA you can carry \$500 from one year to the next, anything greater than that at year end is not credited. During the first 9 months of 2018, a total of 20 employee's out of the 34 (32 taking insurance) 20 of them used some portion of the second half of the deductible. Since we cover the second half, more might have spent by the employee for the first half that they cover. We have no way of knowing. The \$10,400 spent of the Town's half is not an indicator of the employee's half, only a minimum.

Also keep in mind that this category of employee for this sample is assumed to get the step on day 1 of the new year. That total year Step increase included on the sample is \$1,200.85 and if you review the increase/decrease to this sample employee as if they were an end of the year review period, they could see amount earned for the year 2019 a loss of more than \$2,500 at the family level. That's \$200 per month and a substantial change.

A employee in the second category, just say for discussion purposes is at \$55,000, and the COLA passes and their review is in the first week of the year and they got the 2.5% step. Their annual increase that they would see for 2019 is \$2,615.25.

Single: At the 10% contribution of health plan, and a single plan would be obligated for \$500 which is their half of the deductible and a premium of \$860.52. \$1,254.73 would be the net **increase** for this employee.

2-Person: At the 10% contribution of health plan, and a 2-person plan would be obligated for \$1,000 which is their half of the deductible and a premium of \$1,721.16. \$105.91 would be the net **decrease** for this employee.

Family: At the 10% contribution of health plan, and a family plan would be obligated for \$1,500 which is their half of the deductible and a premium of \$2,323.56. \$1,208.31 would be the net **decrease** for this employee.

Again this is the best case scenario as the sample is presumed to get the step increase on the first day of the year.

Obviously I could do the last category that contains 9 people, the results are comparable. The percentages on a higher salary produce a higher increase,

A employee in the third category, just say for discussion purposes is at \$76,000, and the COLA passes and their review is in the first week of the year and they got the 2.5% step. Their annual increase that they would see for 2019 is \$3,613.80 and would be able to have an increase in the first 2 types of plan.

Family: At the 10% contribution of health plan, and a family plan would be obligated for \$1,500 which is their half of the deductible and a premium of \$2,323.56. So with the deductions totaling 3,823.56 a family plan would be a **decrease** of \$209.76 for this employee.

Again this is the best case scenario as the sample is presumed to get the step increase on the first day of the year.

	Entity	Kind of insurance	deductible amount if applicable	how much of deductible does employee pay	percent of premium paid by employee Single/2 person/Family			total of Monthly premium Single/2 person/Family			weekly w/h for premium and FSA for deductible		
10/22/18 BOS vote	2019 Sunapee Single	SOS20/40	1000/3000	500	10%			\$717.15			\$27.54		
	2019 Sunapee 2-person	SOS20/40	1000/3000	1000		10%			\$1,721.16			\$62.26	
	2019 Sunapee Family	SOS20/40	1000/3000	1500			10%			2323.56			\$86.94
2019 if @ 12.5% no deductible	2019 Sunapee Single	SOS20/40	1000/3000	0	12.5%			\$717.15			\$22.41		
	2019 Sunapee 2-person	SOS20/40	1000/3000	0		12.5%			\$1,721.16			\$53.79	
	2019 Sunapee Family	SOS20/40	1000/3000	0			12.5%			2323.56			\$72.61
2019 @ 7.5%	2019 Sunapee Single	SOS20/40	1000/3000	500	7.5%			\$717.15			\$23.06		
	2019 Sunapee 2-person	SOS20/40	1000/3000	1000		7.5%			\$1,721.16			\$51.50	
	2019 Sunapee Family	SOS20/40	1000/3000	1500			7.5%			2323.56			\$72.41
Comparisons gathered for BOS	Newport	POS AB15/40IPD	500/1500	0	12.50%	12.50%	12.50%	\$677.35	\$1,354.70	\$1,828.85	\$21.17	\$42.33	\$57.15
	New London current empl	HMO AB15/40IPDED	1000/3000	>1000	6%	12%	12%	\$701.23	\$1,402.45	\$1,893.31	\$10.52	\$61.30	\$95.26
	New London new empl	HMO AB15/40IPDED	1000/3000	>1000	15%	15%	15%	\$701.23	\$1,402.45	\$1,893.31	\$26.30	\$71.82	\$90.23
	Grantham	HMO 15 copay	n/a		10%	10%	10%	\$1,496.77	\$2,783.92	\$3,751.36	\$37.42	\$69.60	\$93.78
	Enfield	AB20	500/1500	>500	5%	5%	5%	\$903.78	\$1,807.56	\$2,440.21	\$11.30	\$32.21	\$49.73
	Newbury	AB10	n/a		0%	0%	26%	\$839.12	\$1,678.23	\$2,265.61	\$0.00	\$0.00	\$147.26
	Sunapee School POS teachers	BC3T10	n/a		20%	20%	20%	\$958.90	\$1,917.80	\$2,589.02	\$47.95	\$95.89	\$129.45
	Sunapee School district teachers	AB5	n/a		20%	20%	20%	\$892.33	\$1,764.66	\$2,409.29	\$44.62	\$88.23	\$120.46
	Sunapee School district Support	AB5	n/a		12%	12%	12%	\$892.33	\$1,764.66	\$2,409.29	\$26.77	\$52.94	\$72.28
	Sunapee School POS administ	BC3T10	n/a		10%	10%	10%	\$958.90	\$1,917.80	\$2,589.02	\$23.97	\$47.95	\$64.73
Sunapee School district administ	AB5	n/a		10%	10%	10%	\$892.33	\$1,764.66	\$2,409.29	\$22.31	\$44.12	\$60.23	
Actual 2018+A19:N2	2018 Sunapee Single	SOS20/40	1000/3000	500	0%			\$717.15			\$9.62		
	2018 Sunapee 2-person	SOS20/40	1000/3000	1000		0%			\$1,721.16			\$19.23	
	2018 Sunapee Family	SOS20/40	1000/3000	1500			0%			2323.56			\$28.85
Actual 2017	2017 Sunapee Single/2 Person/Family	AB20	n/a		12.5%	12.5%	12.5%	\$924.69	1849.39	2496.68	\$28.90	\$57.79	\$78.02