

September 24, 2009

The Town Board of the Town of Corinth held a regular meeting on September 24, 2009 at 4:00PM at the Town Hall.

Present: Richard Lucia, Supervisor
Charles Brown, Councilman
John Major, Councilman
Edward Byrnes, Councilman
Mitchell Saunders, Councilman -Excused
Shawn Eggleston, Highway Superintendent
Fred Mann, Code Enforcement Officer-Excused
Rose E. Farr, Town Clerk

Public: Jim Murray, Sr., Sigrid Koch and Lisa Rumpf.

After Roll Call, Pledge of Allegiance and Prayer the following business was conducted:

RESOLUTION #219

AUTHORIZING THE OPENING OF A SECOND TRUST & AGENCY ACCOUNT AT TD BANKNORTH TO BE USED FOR THE DEPOSIT OF ESCROW FUNDS RECEIVED BY THE TOWN OF CORINTH PLANNING DEPARTMENT.

A motion was made by Councilman Byrnes and seconded by Councilman Brown and the following resolution was

ADOPTED Ayes 4 Lucia, Brown, Major , and Byrnes
Nays 0

Resolved that a second Trust & Agency Account at TD Banknorth be opened for escrow funds received by the Planning Department.

SUPERVISOR

Supervisor Lucia told the Town Board that the Town Board workshop scheduled for October 1st at 4:00 PM will be to pay bills and then they will adjourn to a Budget Workshop.

PUBLIC COMMENT

None

TOWN BOARD

Councilman Byrnes

Councilman Byrnes told the Town Board that he had met with Brad Armstrong of Captain Youth who is looking for a temporary place with a kitchen to have sessions twice a week on Wednesday and Saturday. Councilman Byrnes said that he showed Brad Armstrong the

Town Hall and they may use the Town Hall temporarily until they find a place that has a kitchen that can be used.

Councilman Brown

Councilman Brown told the board that he has an evacuation policy for the town hall and will bring it in for the board's perusal.

Councilman Byrnes

Councilman Byrnes told the board that he had a meeting on Senior Housing and only a couple people were there. Councilman Byrnes said that he and Trustee Denno had decided that they would meet with the senior citizens at the Senior Center once a month and discuss what is going on in the community and what they would like to see in the community.

Councilman Major

Councilman Major said that the new Land Use Update Committee should keep Senior Housing in mind when they discuss their updates.

TOWN CLERK

None

HIGHWAY

None

INSURANCE PRESENTATION

Melanie Denno, Cassandra Martin and Peter Beames from TD Insurance, Inc. spoke about the Town's insurance.

Melanie Denno gave the following letter to the Town Board regarding the Town's property and liability policies:



TD Insurance Agency
103 Main Street
P.O. Box 1369
South Glens Falls, NY 12803-1369
T: 518-761-2900 F: 518-761-2967

September 23, 2009

Supervisor Richard Lucia
Town Councilmen
600 Palmer Ave.
Corinth NY 12822

Dear Supervisor & Councilmen:

It is the time of year that we begin the process of making sure the Town of Corinth has the best possible insurance program available. I appreciate the opportunity to discuss with you how our agency works through this process.

As you know, your property and liability policies have been written with Selective Insurance Company since 2003. Below is the schedule of your Selective premiums over the past six years. As you can see the premiums have remained consistent and in the past three years have shown decreases.

- 2003-2004 \$58,702
- 2004-2005 \$61,655
- 2005-2006 \$63,691
- 2006-2007 \$57,943
- 2007-2008 \$51,364
- 2008-2009 \$44,621

Selective continues to be a major insurance provider for municipalities in New York State. They have retained their philosophy, financial strength and have the programs that have best fit your needs. Selective has expressed year after year their appreciation for the wonderful working relationship they have with the Town of Corinth. The loss control inspections of the Town's property continue to show that excellent care and controls are in place.

This year along with our Selective pricing we have asked the following carriers to provide quotations for your consideration:

- Prime Insurance
- Trident Insurance
- Great American Insurance Company
- Peerless Insurance Company
- Utica National
- Travelers Insurance Company

Although each of these carriers is a market for municipal business, Trident, Prime and Selective offer the most experience and specialized insurance programs that meet the unique needs of a municipality.

In regards to your health insurance, we will offer standard options along with Health Savings Account compatible health plans. We will be prepared to offer quotes with your current carriers; Empire and Blue Shield as well as proposals from:

- MVP
- CDPHP
- Aetna

We plan to have these options to you before the end of November so that your board can decide which plan best fits your needs. At that point, at Supervisor Lucia's request, we will hold an employee meeting. This meeting would be to advise your employees of any changes to their health plan and to answer any questions your employees may have.

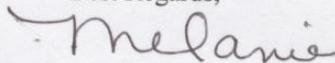
Although the Town's insurance contracts are currently with Selective Insurance, Blue Shield and Empire, it is our job at TD Insurance to work as your advisor and provide you with the following services:

- Assess the Town's exposures.
- To bid your insurance program with all carriers available.
- Negotiate your premiums and compare the coverage from each carrier.
- Bring to you cost savings options.
- Provide quality customer service.
- In the event of a loss to work with company claims department on your behalf.

As I have mentioned in the past, our agency and staff have a vested interest in the Town of Corinth. We hope that you will believe, as we do, that having your insurance professionals as active members of the community is a significant benefit. Our staff handles the Town's insurance with great care and concern. It is our goal to provide you with the very best service and protection.

We appreciate the confidence you have shown in us, and we remain ready to assist you at any time.

Best Regards,



Melanie Denno
Account Manager

Melanie told the Town Board that she would suggest that the figure for insurance to be used for budget purposes should be the same amount as used last year.

Peter Beames spoke about the Town's health insurance policy. Peter Beames told the town Board that there were various types of health insurance contracts such as: HMO, EPO, PPO, POS, HDHP-HAS/HRA Compatible. He then turned the presentation over the Cassandra Martin who tried to explain what each type of health insurance was. Cassandra told the Town Board that the Town now has the following plans: BSNENY EPO; Empire HMO; BSNENY Medicare Plan; Guardian Dental/Vision. She told the board that the town's current plan is being discontinued. She said that her company is waiting for a quote from MVP for Medicare Advantage plans. Ms. Martin told the Town Board that the Town could not replace their present insurance with most carriers because they would lose the Advantage plan for the seniors.

Ms. Martin showed the Town Board several options that the Town could change to. She also said that as soon as she received a quote from MVP she would notify the Town.

The Town Board thanked the representatives of TD Insurance, Inc. for the presentation and said they would discuss these items.

RESOLUTION #220

MOTION TO PAY BILLS AS AUDITED WITH NO EXCEPTION

On a motion of Councilman Major and seconded by Councilman Brown the following resolution was

ADOPTED	Ayes	4	Lucia, Brown, Major, and Byrnes
	Nays	0	

RESOLVED that the board pays bills as audited with any exceptions as follows:

Abstracts For 9/25/09

<u>General Fund/Town Wide – A:</u>	<u>\$36,538.26</u>
<u>General Fund/Outside Village – B:</u>	<u>\$3,824.73</u>
<u>Community Development Grant – CD:</u>	<u>\$0</u>
<u>Highway/Town Wide – DA:</u>	<u>\$0</u>
<u>Highway/Part Town – DB:</u>	<u>\$11,082.60</u>
<u>Capital Project/Landfill Upgrades – H1:</u>	<u>\$0</u>
<u>Fire Protection – SF:</u>	<u>\$0</u>
<u>Street Lighting – SL:</u>	<u>\$0</u>
<u>Sewer/Water – SW:</u>	<u>\$5,896.00</u>
<u>Trust & Agency – TA:</u>	<u>\$77,520.76</u>
<u>Scenic Train –</u>	<u>\$0</u>
<u>Town of Corinth Railroad –</u>	<u>\$0</u>

RESOLUTION #221
MOTION TO ADJOURN TO BILL PAYING

On a motion made by Councilman Brown and seconded by Councilman Major and the following resolution was

ADOPTED Ayes 4 Lucia, Brown, Major, and Byrnes
Nays 0

RESOLVED that the board adjourns to bill paying.

RESOLUTION #222
MOTION TO ADJOURN

On a motion of Councilman Major and seconded by Councilman Byrnes the following resolution was

ADOPTED Ayes 4 Lucia, Brown, Major, Byrnes
Nays 0

RESOLVED that the meeting be adjourned at 5:25PM.

Respectfully submitted,

Rose E, Farr, RMC
Town Clerk