



**VIII. ANNOUNCEMENTS – REPORTS**

**IX. APPOINTMENTS/RESIGNATIONS**

1. Clean Energy Task Force Resignation
2. Inland Wetlands Commission Resignation
3. Zoning Board of Appeals Resignation
4. Appointments and Re-appointments to Boards and Commissions

**X. OLD BUSINESS**

**XI. NEW BUSINESS**

1. Consider Amendment to “Ordinance Establishing a Downtown Beautification Commission in the Town of Plainville”.
2. Introduce of and action on a resolution entitled “Resolution Of The Town Council Of The Town Of Plainville Authorizing The Issuance Of Refunding Bonds For Payment Of The Outstanding Principal Of And Interest And Any Call Premium On The Town’s \$9,500,000 General Obligation Bonds, Issues or 2005 and \$9,930,000 General Obligation Bonds, Issue of 2006, And Costs Related Thereto”
3. Equipment Disposal
4. Tax Refunds – See Addendum
5. Executive Session: Personnel Matter

**XII. ADJOURNMENT**

Chairwoman Pugliese called the meeting to order at 6:00pm, Monday November 21, 2011 in the Conference Room of the Municipal Center, One Central Square Plainville. Also present were Vice Chairman Saunders, Council members Drezek, Wazorko, Christopher, Toffey, Hurley, Town Manager Lee and Town Clerk Skultety.

**WORK SESSION: Debt Service**

Present for the work session was Finance Director Rob Buden and Webster Bank Vice President Barry Bernabe.

A presentation was given to the Town Council that included the Town’s current Moody’s rating of Aa3. Four major rating assessment categories are:

1. Management Practices
2. Economic & Demographic Characteristics – Unemployment Rate, Housing Values
3. Financial Performance – Fund Balance (Amount & Consistency)
4. Debt Management – Debt Per Capita, Debt to Assessed Value

Reasons for the proposed refunding of bonds are:

- ✓ Interest Rates (long-term and short term) are at historically low levels

- ✓ Municipalities underlying rating is the most important factor in determining interest rate
- ✓ Rating agencies want to see budgets that are “ structurally balanced”
- ✓ The higher the bond rating – the lower the borrowing cost
- ✓ The Town has an opportunity to refinance existing bonds for debt service savings

Town Manager Lee reviewed the debt service impact the proposed refunding and Toffolon bond issue would have. The work session ended at 6:45pm

7:00pm Chairwoman Pugliese called the meeting to order.

## **I. TOWN COUNCIL CITIZENS FORUM**

John Kisluk, 65 Forestville Ave commented on the Charter Study Commission. He would like to see a Charter Revision Commission established and asked the Council to consider a Blight Ordinance.

Robert Mercer, 215 Unionville Ave asked the Town Council for a liaison for the Aviation Commission.

John Gasparini, 7 Orchard La commented negatively on the proposed school administrator’s contract

Dick Ronalter, 27 Fleetwood Dr commented on the cancelled leaf pick-up program and suggested mulching and being neighborly.

Wayne Fish, 12 Maple St asked to be considered for the Planning & Zoning Commission and thanked everyone for the response during the storm clean-up.

Tony Baruffi, 18 Maiden La praised the Town for the storm clean-up but was concerned with the consequences for not picking up the leaves.

Dominick D’Onofrio, 11 Tyler Ave commented on the cancelled leaf pick-up and is concerned with potential problems

John Kisluk asked that trash pick-up be resumed for some residents on Pavano Drive.

Chairwoman Pugliese called the meeting to order at 7:30pm. Town Attorney Mastrianni and Assistant Town Manager Osle were in attendance.

Councilman Hurley led the Pledge of Allegiance.

### **PRESENTATION:**

Councilman Wazorko and Hurley presented past Council members Szach, Rupaka and Ciotto each with chairs and thanked them for their service to the Town.

## **II. PUBLIC HEARING**

Town Clerk Skultety read the following legal notice:

**LEGAL NOTICE  
TOWN OF PLAINVILLE  
TOWN COUNCIL PUBLIC HEARING  
NOVEMBER 21, 2011**

**NOTICE IS HEREBY GIVEN** that the Plainville Town Council will hold a public hearing at 7:30 p.m. on Monday November 21, 2011 in the Council Chambers of the Municipal Center, One Central Square in Plainville to hear public comment on the following:

1. Amendment to an ordinance entitled “Ordinance Establishing a Downtown Beautification Commission in the Town of Plainville”

Copies of proposed amendment are available at the Plainville Library and at the Town Clerk's office during regular business hours.

Dated at Plainville, Connecticut this 17th day of November, 2011.

Chairwoman Pugliese opened the hearing for public comments.

John Kisluk, 65 Forestville Ave doesn't see the need for the amendment and asked not to change the ordinance.

Hearing no further comments Chairwoman Pugliese closed the public hearing.

**Vice Chairman Saunders motioned to add agenda items under XI. NEW BUSINESS:**

- \*4. Award Bid #2012-01, Two Police Cruisers
- \*5. Award Bid #2012-02, Storm Clean-up Equipment

**The motion was seconded by Councilman Hurley and passed 7-0.**

**Vice Chairman Saunders motioned to add agenda item to XI. NEW BUSINESS:**

- \*7. Executive Session: Contract Negotiations

**The motion was seconded by Councilwoman Toffey and passed 7-0.**

**III. REPORT OF TOWN MANAGER**

**Town Manager Lee reported on the following topics:**

- **Orientation for Town Council members**

Town Council orientation generally involves a tour of all of the town facilities. Town staff will be available to answer questions regarding their duties as well.

It was the consensus of the Council to schedule on a Thursday night

- **Storm Clean-up Update**

The Roadways Department continues to pick up brush along the streets in town. They estimate that a little more than 50% has been collected to date and that this operation will continue for another 4-5 weeks.

As a result of the Storm clean-up, the leaf collection program has been cancelled for this year. It is simply not possible to collect both the amount of brush and the leaves before the winter sets in. The transfer station is now open 7 days a week for residents to bring their leaves and brush at no

cost. Residents can also mulch their leaves or compost them as well. Information on composting can be found on the internet.

It was announced on Friday that a Presidential Declaration has been issued categorizing Storm Alfred as a major disaster for Connecticut. This means that eligible storm related clean-up costs will be reimbursed by the federal government at a rate of 75%. For Plainville, the local share is expected to exceed \$100,000. This money has not been budgeted and will have to be found elsewhere. Because the Town has not budgeted contingency funds to pay for costs related to the debris collection, the monies that have been allocated for the leaf collection program will be used to pay the local 25% Town share.

However, reimbursement is expected to take quite some time. The town has yet to receive FEMA funds for the winter storm that occurred earlier this year. Covering the entire cost of clean-up while waiting for FEMA reimbursement will be a challenge given our current lack of cash flow flexibility.

Many residents have expressed an understanding of the situation and have made arrangements to take care of their leaves. Residents are asked not to deposit leaves in the roadways as this could cause problems with snowplowing operations.

The Roadways Department has rented several pieces of equipment, along with an operator, to assist in the storm debris clean-up. Shirley Osle will review the quotes received. There is an item under **New Business** regarding these sub-contractors.

- **Hazard Mitigation Grant Program Assistance Workshop – November 22<sup>nd</sup>**

As a result of Storm Alfred, the FEMA workshop originally scheduled for November 1<sup>st</sup> has been re-scheduled for tomorrow night from 6:00 to 8:00 pm in the Municipal Center. Residents affected by Storm Irene will have the opportunity to meet with FEMA and State officials concerning grants that may be available to address the long-term problem with flooding.

Town staff has done all of the fieldwork to determine the base flood elevations for all of the homes affected by the flooding. This information is necessary in order for the homeowners to apply for federal assistance. This took a considerable amount of time and effort that otherwise would have had to have been paid for by the homeowner at a significant cost. Town Manager Lee thanked Mike Perry and John Bossi for their work in getting this information put together for the homeowners.

The Town is required to apply for the FEMA grants. This is a competitive grant program and not all applications will be funded. FEMA grants will only cover 80% of the cost of the improvements. Affected homeowners have been notified of tomorrow night's workshop.

- **General Obligation Bonds Refunding**

The Town Council held a work session earlier this evening to discuss this important opportunity.

The Town issued general obligation bonds in 2005 and 2006 for a portion of the school building projects. If the bonds were to be paid off today a payment of \$12,350,000 would be required. According to the current debt schedule, these bonds will be fully paid in the year 2023.

Due to the current bond market conditions, there is an opportunity to refinance and lower the interest rates on both the 2005 and 2006 bonds. A lower rate would result in less interest being

paid over the remaining life of the bonds. Under the current market conditions, the potential savings could be in the \$500,000 range.

Additionally, the Town still has to permanently bond \$500,000 for the school building project. It is proposed to combine the remaining bond financing with the refinancing of the 2005 and 2006 bonds to save on the costs involved with such transactions. By combining the financing into one transaction, the Town will only pay for the borrowing costs involved for one transaction instead of two.

It is recommended that the Town Council authorize Town staff to solicit bids for both the \$500,000 in remaining permanent financing and the re-financing of the 2005 and 2006 bonds. If the rates are favorable, the Town will reap the benefits of the extremely low interest rates that are being offered at this time in the bond market. It is important to approve the authorization this evening in order to bid the financing as soon as possible before the rates go up. There is an item under **New Business** regarding this recommendation.

- **Budget Update – FY12**

Finance Director Rob Buden gave a current year (FY 12) budget update through the first four months of the fiscal year and briefly reviewed the highlights. A copy of the budget update was emailed to the Town Council members and it has also been posted on the Town webpage.

- **Board of Education/Town Council Work Session – FY 13 Budget Outlook**

In response to a suggestion made by several Town Council members, Jeff Kitching was contacted regarding a joint meeting to discuss the preliminary budget outlook for FY 13. He is very much interested in participating in this meeting. After reviewing the upcoming calendar, it is suggested that the meeting be scheduled for either Tuesday, December 13<sup>th</sup> or the next evening. (Wednesday)

- **Finance Board Discussion**

It has also been suggested by several members that the Town Council schedule some meetings to review various aspects of the Towns' finances. Supt. of Schools Jeff Kitching has expressed a willingness to attend any of these meetings to review the education budget if requested by the Town Council.

The Town Council previously met as the Finance Board on the fourth Monday of the month. Town staff is available to meet with the Town Council to review various aspects of the Town budget.

It was the consensus of the Council to meet Monday January 30, 2012.

- **Delinquent Tax Report**

A copy of the delinquent tax report was included in the package of information for tonight's meeting. This is a report that shows the status of those accounts that are currently under a payment plan arranged with the Revenue Collector and, in some instance, the Town Attorney. The report includes those taxpayers who may owe both property taxes and sewer user charges.

- **Police Car Purchase**

The Capital Improvement Budget for the current fiscal year includes the replacement of two police vehicles. Chief Catania has a proposal from Crowley Ford that totals \$43,724 for two vehicles. The price is the same as the state bid price that was in place last year. This is the last year that the fill-size Crown Victoria will be offered by Ford. The purchase of the Crown

Victoria allows for the equipment (light bar, radios, computers, etc.) to be easily transferred to the new vehicle.

Chief Catania provided more detail regarding the cars and mentioned that the budgeted amount for this line item was \$46,000.00

- **Happenings**

Assistant Town Manager Osle reported on activities within the Senior Center, Social Services, the Community Food Pantry, Park & Recreation and the current reval process within the Assessor's office.

- **Storm Alfred Critique**

Staff met earlier with Town Manager Lee to review, by department, response and preparedness during the storm event. A summary will be made available to the Council.

Assistant Town Manager Osle reviewed the quotes for equipment and services for Storm Alfred related clean-up work.

- **School Administrators Contract**

The Board of Education has concluded their negotiations with the school administrators. The proposed contract was filed in the Town Clerk's Office on November 8, 2011. According to state statutes, the Town Council is given the option of approving or rejecting the contract. If the Town Council takes no action to either approve or reject the contract, it automatically goes into effect after 30 days of the filing (December 7<sup>th</sup>).

Superintendent Kitching reviewed the agreement's highlights which included salary increases, health insurance co-pays and benefits and sick days. A copy of the proposed agreement is available in the Town Clerk's office.

#### **IV. REPORT OF TOWN ATTORNEY**

Town Attorney Mastrianni commented he is in the process of transferring files from Attorney Michalik.

#### **V. BOARD OF EDUCATION LIAISON (3<sup>rd</sup> Monday Meetings Only)**

Chairwoman Saunders congratulated the newly elected Town Council and is looking forward to improve communications between the Board and the Council. She commented that the Superintendent is looking at a plan to recoup missed school days due to the storm and is looking forward to the combined work session for the budget outlook.

#### **VI. ORAL PETITIONS (New Business Agenda Items)**

John Kisluk, 65 Forestville Ave commented on the proposed refinancing, the proposed Downtown Beautification Commission amendment and the recent design changes of downtown.

Dominick D'Onofrio, 11 Tyler Ave commented on parking and the design of downtown.

**VII. MINUTES OF PREVIOUS MEETING**

Councilman Hurley motioned to approve the minutes of October 17, 2011 Regular Meeting; November 3, 2011 Emergency Meeting; November 3, 2011 Special Meeting; November 14, 2011 Organizational Meeting and November 15, 2011 Special Meeting. The motion was seconded by Vice Chairman Saunders and passed 7-0.

**VIII. ANNOUNCEMENTS – REPORTS**

Vice Chairman Saunders mentioned Monday November 28 at 7:00pm there will be a FOI work session for the Board of Education, Town Council and Board and Commission members.

**IX. APPOINTMENTS/RESIGNATIONS**

1. Clean Energy Task Force Resignation

Vice Chairman Saunders motioned to accept with regret the resignation of Melissa Moore from the Clean Energy Task Force. The motion was seconded by Councilman Hurley and passed 7-0.

2. Inland Wetlands Commission Resignation

Councilman Hurley motioned to accept with regret the resignation of Laura LaCombe from the Inland Wetlands Commission effective January 7, 2012. The motion was seconded by Councilwoman Toffey and passed 7-0.

3. Zoning Board of Appeals Resignation

Vice Chairman Saunders motioned to accept with regret the resignation of John Lenois from the Zoning Board of Appeals. The motion was seconded by Councilman Wazorko and passed 7-0.

**X. OLD BUSINESS**

**XI. NEW BUSINESS**

1. **Consider Amendment to Ordinance Establishing a Downtown Beautification Commission in the Town of Plainville.**

- a. Vice Chairman Saunders motioned to adopt an amendment to ordinance entitled “Amendment to Ordinance Establishing a Downtown Beautification Commission in the Town of Plainville”. The motion was seconded by Councilwoman Toffey and passed 7-0.
- b. Vice Chairman Saunders motioned to appoint Kristine Dargenio (U) 16 Dewey Ave as a regular member to the Downtown Beautification Commission for the term ending 12/31/12. The motion was seconded by Councilwoman Toffey and passed 7-0.
- c. Councilman Wazorko motioned to appoint Mark Belanger (D) 31B Johnson Ave as a regular member to the Downtown Beautification Commission for the term ending 12/31/11. The motion was seconded by Councilman Hurley and passed 7-0.

d. Councilman Saunders motioned to appoint Jeffrey Pooler (U) 24 Perron Rd as an alternate member to the Downtown Beautification Commission for the new term 11/21/11 – 12/31/14. The motion was seconded by Councilwoman Christopher and passed 7-0.

2. Introduction of and action on a resolution entitled “Resolution Of The Town Council Of The Town Of Plainville Authorizing The Issuance Of Refunding Bonds For Payment Of The Outstanding Principal Of And Interest And Any Call Premium On The Town’s \$9,500,000 General Obligation Bonds, Issue of 2005 and \$9,930,000 General Obligation Bonds, Issue of 2006, and Costs Related Thereto”

Councilwoman Toffey motioned to introduce and adopt a resolution entitled “Resolution Of The Town Of Plainville Authorizing The Issuance Of Refunding Bonds For Payment Of The Outstanding Principal Of And Interest And Any Call Premium On The Town’s \$9,500,000 General Obligation Bonds, Issue of 2005 and \$9,930,000 General Obligation Bonds, Issue of 2006, And Costs Related Thereto”. The motion was seconded by Councilman Hurley. Discussion followed. The motion passed 7-0.

3. Equipment Disposal

Councilman Hurley motioned to authorize the disposal of electronic equipment as recommended by the Police Department. The motion was seconded by Councilman Wazorko. Discussion followed. The motion passed 7-0.

4. Award Bid #2012-01, Two Police Cruisers

Councilman Wazorko motioned to award Bid #2012-01, Two Police Cruisers, under State Bid #06PSX0315 to Crowley Ford, Plainville, CT in the amount of \$42,724. The motion was seconded by Vice Chairman Saunders and passed 7-0.

5. Award Bid #2012-02, Storm Clean-up Equipment

Vice Chairman Saunders motioned to award Bid #2012-02, Storm Clean-up Equipment, to:

|                                     |                             |          |
|-------------------------------------|-----------------------------|----------|
| Holcomb Tree Inc.<br>Plainville, CT | Bucket Truck/Chipper (2men) | \$180/hr |
| Forestville Tree Service            | Triaxle Truck w/Grapple     | \$125/hr |
| Halls’s Farm                        | Excavator w/Grapple 1yard   | \$80/hr  |
| S. DeAngelo Construction            | Triaxle Dump Trucks         | \$80/hr  |
| LaBella Paving LLC                  | Triaxle Dump Trucks         | \$80/hr  |
| LaBella Paving LLC                  | 3 Yard Loader               | \$125/hr |

The motion was seconded by Councilman Hurley and passed 7-0.

6. Tax Refunds –See Addendum

Councilman Wazorko motioned to authorize Tax Refunds and listed on the addendum. The motion was seconded by Councilman Hurley and passed 7-0.

7. Executive Session: Personnel Matter  
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**Contract Negotiations**

**At 9:25pm Councilwoman Toffey motioned to enter into Executive Session for the purpose of discussion regarding personnel matters and contract negotiations. The motion was seconded by Councilwoman Christopher and passed 7-0.**

**Councilman Hurley motioned to enter into Executive Session to discuss personnel matters and contract negotiations. Present were all Town Council members, Town Manager Lee, Assistant Town Manager Osle, Attorney Patrick McHale and intern Grasso.**

**XII. ADJOURNMENT**

**At 10:45pm Councilman Hurley motioned to close Executive Session and adjourn. The motion was seconded by Councilman Wazorko and passed 7-0.**

Respectfully submitted by,

Carol A. Skultety, Town Clerk  
& Clerk of the Town Council

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**20-11**

**Amendment to Ordinance Establishing a Downtown Beautification**

**Commission in the Town of Plainville**

Be it ordained by the Town Council of the Town of Plainville in meeting duly assembled, that the first sentence in Section 2. MEMBERSHIP AND APPOINTMENTS.(a) of the ordinance entitled Ordinance Establishing a Downtown Beautification Commission in the Town of Plainville is amended to read:

The Downtown Beautification Commission shall consist of seven (7) members *and two alternate members*, each of whom shall be a resident and elector of the Town.

and that Section 2. MEMBERSHIP AND APPOINTMENTS.(b) is amended to read:

Among the seven (7) members of the Downtown Beautification Commission, there shall be at least one (1) downtown Plainville business owner ~~and at least one (1)~~ *or* downtown Plainville property owner.

This amendment shall take affect after passage and thirty (30) days after publication.

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**19-2011**

**RESOLUTION OF THE TOWN COUNCIL OF THE TOWN OF PLAINVILLE**

11/21/11

**AUTHORIZING THE ISSUANCE OF REFUNDING BONDS FOR PAYMENT OF THE OUTSTANDING PRINCIPAL OF AND INTEREST AND ANY CALL PREMIUM ON THE TOWN'S \$9,500,000 GENERAL OBLIGATION BONDS, ISSUE OF 2005 AND \$9,930,000 GENERAL OBLIGATION BONDS, ISSUE OF 2006, AND COSTS RELATED THERETO**

RESOLVED,

(a) That the Town of Plainville issue its refunding bonds, in an amount not to exceed FIFTEEN MILLION DOLLARS (\$15,000,000), the proceeds of which are hereby appropriated: (1) to the payment in whole or in part, as to be determined by the Town Manager and the Treasurer of the Town, of the outstanding principal of and interest and any call premium on the Town's \$9,500,000 General Obligation Bonds, Issue of 2005, dated as of March 1, 2005 (consisting at original issue of \$9,500,000 School Bonds) and \$9,930,000 General Obligation Bonds, Issue of 2006, dated as of May 1, 2006 (consisting at original issue of \$9,930,000 School Bonds), including the payment of interest accrued on said bonds to the date of payment, and (2) to pay costs of issuance of the refunding bonds authorized hereby, including legal fees, consultants' fees, trustee or escrow agent fees, underwriters' fees, bond insurance premiums, net interest and other financing costs and other costs related to the payment of the outstanding bonds described above. Such payment of the bonds to be refunded pursuant to this resolution may be accomplished, without limitation, through the funding of one or more escrows, and the application of the balance held in such escrows, together with the investment earnings thereon. The refunding bonds shall be issued pursuant to Section 7-370c of the General Statutes of Connecticut, Revision of 1958, as amended, and any other enabling acts. The bonds shall be general obligations of the Town secured by the irrevocable pledge of the full faith and credit of the Town.

(b) That the Town Manager and the Treasurer of the Town shall sign the bonds by their manual or facsimile signatures. The Town Manager and the Treasurer of the Town are authorized to determine the bonds to be redeemed and the amount, date, interest rates, maturities, redemption provisions, form and other details of the refunding bonds; to designate one or more banks or trust companies to be certifying bank, registrar, transfer agent and paying agent for the bonds and escrow agent with respect to any refunding escrow or escrows to be funded with proceeds of the bonds; to designate a law firm as bond counsel to approve the legality of the bonds; to provide for the keeping of a record of the bonds; to sell the bonds at public or private sale; to deliver the bonds; and to perform all other acts which are necessary or appropriate to issue the bonds.

(c) That the Town hereby declares its official intent under Federal Income Tax Regulation Section 1.150-2 that costs of the refunding may be paid from temporary advances of available funds and that (except to the extent reimbursed from grant moneys) the Town reasonably expects to reimburse any such advances from the proceeds of borrowings in an aggregate principal amount not in excess of the amount of borrowing authorized above for the refunding. The Town Manager and the Treasurer of the Town are authorized to amend such declaration of official intent as they deem necessary or advisable and to bind the Town pursuant to such representations and covenants as they deem necessary or advisable in order to maintain the continued exemption from federal income taxation of interest on the bonds authorized by this resolution, if issued on a tax-exempt basis, including covenants to pay rebates of investment earnings to the United States in future years.

(d) That the Town Manager and the Treasurer of the Town are authorized to make representations and enter into written agreements for the benefit of holders of the bonds to

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provide secondary market disclosure information, which agreements may include such terms as they deem advisable or appropriate in order to comply with applicable laws or rules pertaining to the sale or purchase of such bonds.

(e) That the Town Council, the Town Manager, the Treasurer, the Director of Finance and other proper officers of the Town are authorized to take all other action which is necessary or desirable to enable the Town to effectuate the refunding of all or a portion of the Town's outstanding \$9,500,000 General Obligation Bonds, Issue of 2005 and \$9,930,000 General Obligation Bonds, Issue of 2006, and to issue refunding bonds authorized hereby for such purposes, including, but not limited to, the entrance into agreements on behalf of the Town with holders of the bonds to be refunded, underwriters, trustees, escrow agents, bond insurers and others to facilitate the issuance of the refunding bonds, any escrow of the proceeds thereof and investment earnings thereon, and the payment of the outstanding bonds in whole or in part.

(f) That the above authorization to issue refunding bonds shall lapse on June 30, 2012.

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**November 21, 2011**

**TAX REFUNDS**

1. Belli, Jennifer, 108 Shuttlemeadow Rd-\$23.38
2. Diaz, Gregory, 34 Park St-\$17.76
3. Giannini, Paul, 100 Trumbull Ave-\$343.12
4. Giannini, Paul, 100 Trumbull Ave-\$45.25
5. Gonzalez, Frank, 135 Pickney Ave-\$106.65
6. Gonzalez, Frank, 135 Pickney Ave-\$154.17
7. Gonzalez, Frank, 135 Pickney Ave-\$76.22
8. Merchants Automotive , Hooksett, NH-\$88.82
9. Merchants Automotive, Hooksett, NH-\$136.43
10. Merchants Automotive, Hooksett, NH-\$73.15
11. Miller, Gary, PO Box 645,-\$14.02
12. Miller, Gary, PO Box 645,-\$17.27
13. Modern Woodcrafts LLC, 72 Northwest Dr-\$493.99
14. Morris, Daniel, 7 Washington St-\$50.09
15. Rodriguez, Lizett, 57 Fairbanks St-\$97.05
16. Swets, John, 135 New Britain Ave-\$12.87
17. Sztachelski, Wojtek, 36 Basswood St-\$212.79
18. Toyota Motor Credit Corp, Torrance, CA-\$86.82
19. Vegas, Evelyn, Hartford, CT-\$107.45
20. Wells Fargo RE Tax Service, Des Moines, IA-\$2,993.20