

## Editorials

## Porter's golden goose; plus how a \$11 million deficit can yield a \$3.7 million surplus

Ask the average bloke on the street what they know about Porter Hospital's finances and chances are they would say Porter is close to failing and they heard something about the hospital losing \$11 million in the past four years. "Wowza," they might add. "How can the hospital stay open with that much red ink? Better cut expenses and fast!"

That was precisely the effect former Porter CEO Lynn Boggs and her team had hoped to achieve. They needed to change the public understanding of the hospital's financial status if they were to make significant changes in their operating procedures. What they didn't want was the public questioning the need to make such drastic changes if Porter was, in fact, profitable and doing OK — which had been the story for much of the past 30 years.

From the administration's perspective the strategy made sense, but it also distorted much of the story. Omitted from the statewide headlines declaring Porter's financial woes, was this: Porter posted a \$3.7 million surplus, averaging \$936,000 per year "positive margin" over the past four years. But how can Porter post that much of a surplus, and still have its former CEO claim \$11 million in losses? Well, that's part of the story that's a bit irksome.

In today's front-page story, we clarify that apparent contradiction — which Porter officials willingly told anyone who asked, and the *Independent* did report it correctly weeks ago without exaggerating the deficit, though most state news outlets did not — and go on to explain some of the more important financial challenges that Porter faces. Like all things in the medical industry, it's complicated and detailed. But, from 30,000 feet, here's the big-picture view of Porter Medical Center's financial status:

- PMC is financially profitable. Over the past four years, it posted a \$3.7 million positive balance. Its operating budget was roughly \$11 million in the red, but that is not accounting for more than \$12 million in 340B money (see story) that helped create the surplus. Most hospitals in the state count the 340B funds in their operating budgets, so it's unusual that Porter does not, but Porter never has since the program went into effect in 2012. What's different this year is management chose to make a big deal of its operating deficit, even though there was a corresponding surplus that more than made up for the shortfall.

- Even though a positive margin of \$936,000 annually seems flush, it is not. To be financially secure and grow as a medical institution, Porter needs an annual positive margin of about \$3.5 to \$4 million. That would allow Porter to reinvest in capital expenses, software updates and medical equipment; fully fund its pension; build a Daily Cash On Hand balance of 127 days rather than the current 77; as well as other strategic goals. Our story explains those needs.

- The financial trend for Porter is on the upswing, and has been for the past two years. As the chart on Page 2A shows, the fiscal decline from 2012 to 2014 shows Porter at its lowest with just 1.1 months of Daily Cash On Hand. Since 2014, it has improved significantly to almost 80 days cash on hand. Similarly, while the annual average positive margin for Porter has been \$936,000 over the past four years, in fiscal year 2015 Porter posted a \$2.2 million positive margin and reinvested \$3.1 million in capital expenditures. That's a very positive trend.

- While Porter's physician practices will need belt-tightening, the practices are key to Porter's prosperity. Much of the belt-tightening happened with the cuts of 17 nurses earlier this year. Changes in the physicians' contracts will also help address current shortfalls. Specifically, Porter's practices are running at an annual shortfall (or investment) of about \$7.3 million, compared to what consultants say should be roughly \$4.5 million in operating expense. That gap of \$2.8 million is one of the reasons Porter's management team targeted changes within those practices.

While it is a worthy goal to close the gap, it's important to note the distinction between a "\$7.3 million shortfall" and a "\$7.3 million investment." Which is it? Both. That is, while the provider practices are running a collective deficit of that amount (the shortfall), the practices also provide the bulk of the referrals to the hospital (the investment). In a business sense, the providers are the primary sales force for the hospital, though they are not compensated for the business they send. In a holistic sense, a business would not separate its sales force from its production department and suggest one creates a loss while the other segment is profitable. To be successful, one needs the other. So the very notion that these physician practices are creating losses is a misnomer; more to the point is to say Porter needs to improve its physician practices to be as cost-efficient as other comparable practices statewide.

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None of these points are to suggest there are not critical issues to tackle at Porter. There are, but that is also true at most rural hospitals with 780 employees, an annual gross revenue of about \$82 million, and a shifting political landscape that messes with your funding sources. Nonetheless, it's likely Porter can make the necessary changes to achieve the \$2 million to \$3 million additional surplus needed to put the hospital on a solid financial ground. The hospital's finances, in other words, are weaker than they should be, but they are not in dire straights.

What was dire a week ago was the mutiny brewing within the medical community that could have sunk Porter's ship. The heart and soul of Porter is its superior medical staff and excellent care provided by Porter's nurses and support staff. That's Porter's golden goose.

Fortunately, interim CEO Fred Kniffin, MD, knows that having a good working relationship between the administration and medical personnel is critical, and addressing that is his immediate priority. With his medical background and support of the medical staff and board, we're confident he will be able to rebuild that relationship, and then turn his focus to the changes that need to be made — at a pace that brings everyone along for the journey.

That's good news for Porter, for Middlebury and for Addison County.

Angelo S. Lynn



## Sweet steam

STEAM RISES AROUND Galen Hutchison as he keeps an eye on the boil in the Mt. Pleasant Sugarworks sugarcane in Leicester Tuesday afternoon.

Independent photo/Trent Campbell

## Farewell, dear four-legged friend

We lost a dear, dear friend at my house last weekend. She had four legs, a tail and fur — a brilliant tortoiseshell coat of black, orange, tan and cream. Yes, we lost a cat. But not just any cat. We lost Blacknose — one of those once-in-a-lifetime pets who's pretty much a person, just a person of a different species.

First, let me explain that stupid name — "Blacknose." Seventeen years ago, when my husband and I got married in southern Vermont, Blacknose was at our wedding.

She was one of the star performers for the gaggle of little girls who wanted to cuddle kittens in between running up and down the long stretch of grass along Green River (which flowed past our house), gawking at the adults, eating as many gooey sweet treats as possible, and twirling around in circles.

On that perfectly blue and sunny Midsummer's Day, Blacknose was maybe 10 or 12 weeks old. We never knew quite when she'd been born.

We had agreed to foster a litter for the Brattleboro Humane Society and got a mom cat with five-week-old kittens. The tiny things looked a bit like mewling cat-rats, the way baby kittens do, with their eyes shut and their ears folded down. I no longer remember the mom cat's name, but the humane society had named one of the baby toms "Monroe." Someone had moved out of an apartment in downtown Brattleboro, leaving Mom, Monroe and sibs behind, stuck on their luck. But ... humane society to the rescue, and we soon had the cat family snug in a blanket-lined box in the large (huge) upstairs bathroom in the ramshackle old farmhouse we rented.

The farmhouse sat nestled into the wooded hills of Guilford, at the intersection of two dirt roads, right beside a

covered bridge (where we got our mail), across from a little historic church. Having traveled many a back road across our beautiful state, I have yet to see a spot more beautiful nor one that made you see Vermont as it had been in earlier times: a cluster of hard-working hill farms clinging to the backs of old mountains.

We swore we were just fostering, not adopting, so we gave the kittens names that were intended to tell who was who without getting any one of them too tightly wrapped around our heartstrings. Mezzo-Mezzo was a long-haired tortoiseshell with a half-black, half-orange nose; Gray Kitty was the gray kitty; Monroe had short black fur, a white tuxedo and white mitts; Not Monroe was the other boy kitty who was not Monroe; Blacknose was the short-haired tortoiseshell with the black nose. Smart, huh?

Because we were not yet parents, we took about as many kitten pictures as we would later take baby pictures. And one of my favorite photos of Blacknose is as a tiny kitten, short tail held up in the air to balance, one pink-padded paw held high. Out of a litter of super-smart, super-beautiful kittens (the mom was so smart, she litter-trained all the kittens herself and we never had even one puddle or poo pile on that ancient linoleum floor), Blacknose was the smartest, the most adventurous, the fastest, the strongest, and the most loving.

She was the first one to climb out of their cuddly box, pad down the hall, and come and find us.

How could we not adopt her?

After that, we tried to change her name. We tried making it French, but "Nez Noir" didn't work. We held a contest with our friends and family. Nothing stuck. So Blacknose (See *Clippings*, Page 7A)

## Clippings

By Gaen Murphree



## Disgust gives way to good deed

Last week marked a personal victory: I touched an earthworm. On purpose.

Since I am, at least in a general sense, a gardener, you would think I am forever touching worms — running my hands through the rich soil and marveling at the serpentine creatures that tunnel through it, aerating it while breaking down the organic matter.

Hardly. I know earthworms are highly beneficial creatures. There's just one thing: They're gross.

I'm not sure why I feel this way. While I am by most measures squeamish, I am not afraid of touching snakes or frogs or mice or fish.

I do fear critters with numerous pairs of legs. I freak out when insects crawl on me, and if a spider touches down on any part of my body I react in a vocal and spastic manner that has, on more than one occasion, prompted concerned strangers to call 911.

But worms don't have legs. I think it goes back to my childhood. In much the way that reading "Carrie" turned me off prom, I think reading "How to Eat Fried Worms" when I was younger must have something to do with it. I don't remember much of the book, but I think it involved a kid contemplating eating worms on a bet and anticipating the awful event in great worm-eating detail. I believe there was mention of ketchup.

The revulsion that grabs me when I think about touching worms has inspired me to go 48 years without ever making skin-to-skin contact with one. Until last week, I thought I could keep this up for the long haul. My obitu-

ary (which I've been working on for years) even reads, "She was most proud of her children and grandchildren, and the fact that she never touched an earthworm."

That last bit is going to need some editing.

Last Monday morning, I pulled into the parking lot at work, and there, in the middle of the pavement, 30 feet from any soil, was a squirming worm. How had it gotten there? Was it en route across the lot, taking a shortcut, when it cramped up? Had an early bird, flying overhead, gotten — and then lost — the worm? Or had the poor thing, lounging in our muddy driveway, found itself wedged in my tire treads and gone on an unexpected and dizzying tour through Middlebury, ending up in this forbidding blacktop landscape?

In any case, I couldn't leave it out there in the open. Either it would become bird food or, because *Lumbricus terrestris* is not known for its nimble dodging and weaving skills, it would get run over.

I squatted down and attempted to scoop the worm up with the tip of my car key. Just then it twisted and I lost my leverage. I tried again. A couple of times I got the worm onto the key and a foot or so off the ground before it fell. If I kept "helping" this poor creature it would be dead in no time. I was at a loss.

I could leave the worm to die in the parking lot. But that went against my general live-and-let-live philosophy. I could ask someone inside to come move it. But that would mean tarnishing my reputation in the eyes of my coworkers, who see me as a capable problem solver (See *Raymond*, Page 5A)

## Letters to the Editor

## James' ancestor felt differently

The first Edwin James, of Weybridge, Middlebury College class of 1816, would support Sen. Bernie Sanders for president, as his descendant, Edwin James of Shoreham, does not.

The first James condemned the capitalist greed of whites in their dispossession of Native Americans and became a lifelong defendant of the right of Native Americans to live their lives.

"Is it absolutely necessary that while we invite to our shores and to a participation in all our boasted institutions," James asks, "we should, at the same time, persist in the determination to root out the last remnants of a race who were the original proprietors of the soil?"

James influenced Henry David Thoreau among others and is part of an American radical tradition that Sanders follows and that the Edwin James of Shoreham does not understand.

Bob Buckeye  
East Middlebury

Editor's note: The writer is responding to a letter by Edwin James of Shoreham that ran in the March 17 edition.

## New GMO law a needless waste

Gov. Shumlin and the Vermont Legislature have recently passed legislation mandating that foods with GMOs must label that fact. This was a needless legislation and a waste of taxpayers' money that was used to pay legislators' salaries. The new law suggests that GMOs are bad, when the truth is just the opposite.

The science behind GMOs is simple: Simply stated, every plant and every animal is a genetically modified organism, including every reader of this letter. Every time a sperm fertilizes an egg a GMO results, and every time pollination and fertilization occurs in a plant a GMO results. Luther Burbank and Norman Borlaug (who won a Nobel Prize for his work in the Green Revolution) helped to produce bigger and better plants, which we can term GMOs.

Centuries ago, when North American natives chose the best kernels from the one-inch corn cobs and planted them to eventually produce our present 15-inch cobs, GMOs resulted. As I write this note, biologists are trying to integrate legumes' genes into corn seeds so future corn plant roots will add nitrogen to soil instead of depleting nitrogen from that soil.

The challenge to grow more food globally for exploding human populations necessitates increased scientific attempts at producing more and better GMOs. For Vermont to fight this process is near-sighted and close-minded.

Most of the time I am proud to be a Vermonter, but sometimes ...

David Van Vleck  
Cornwall

## Tips hit skids for ski area workers

Growing up in Burlington, I can remember the Salvation Army bell being rung on Church Street during the Christmas shopping season. The bell ringer stood next to a red kettle hanging from a tripod. Early in the shopping season you could hear the clang of coins as they fell into the nearly empty bucket.

In the closing days of shopping before Christmas the coins could no longer be heard. There were more shoppers and the mood was more generous as shoppers felt the relief of having completed their mission. In the days before credit cards pockets and pocketbooks were emptied of their change and their bills as relief turned to magnanimity. The bucket was so full there was no sound.

In the first year of non full-time work (I am not comfortable with "retired") I found myself testing my abilities on the easy slopes of a few ski areas in Vermont. One resort I frequented reminded me of the old clang on the kettle. There were a number of food venues and next to each cash register were metal boxes affixed to the counter. They had a slot in the top for tips and were accompanied by the message "thank you." A few times I dropped change into the slot. The sound of the drop (See *Letter*, Page 5A)

## ADDISON COUNTY INDEPENDENT

Periodicals Postage Paid at Middlebury, Vt. 05753

Postmaster, send address change to Addison Independent, 58 Maple Street, Middlebury, Vermont • 388-4944 • Fax: 388-3100 • Web: www.addisonindependent.com  
E-Mail: news@addisonindependent.com • E-Mail Advertising: ads@addisonindependent.com

Editor/Publisher: Angelo S. Lynn  
Assistant Editor: John S. McCright  
Reporters: John Flowers, Andy Kirkaldy, Gaen Murphree, Photographer: Trent Campbell, Bookkeeper: Laurie Wedge, Front Office: Vicki Nolette, Front Office: Deb Stevens  
Advertising Manager: Christine Lynn  
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Calendar Editor/Typesetter: Jessie Raymond  
Circulation: Lisa Razo, Driver: Tom Raymond  
Advertising Co-Manager: Anna Harrington



Christine Lynn, Jessie Raymond, Vicki Nolette, Lisa Razo, Pam Dunne

Published every Monday, Thursday by the Addison Press, Inc. Member Vermont Press Association; New England Press Association; National Newspaper Association.  
SUBSCRIPTION RATES: Vermont—3 Months \$26.00, 6 Months \$29.00, 9 Months \$32.50, 12 Months \$40.00. Out of State—3 Months \$31.00, 6 Months \$36.50, 9 Months \$43.50, 12 Months \$52.00. Discounted rate for Senior Citizens, call for details. 802-388-4944.  
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The Addison Independent USPS 005-380



# Clippings

(Continued from Page 4A)

knoze she stayed, which sometimes morphed to Nokie and then just to Blackie (for a mostly orange cat).

When our older daughter, Meigan, came along, Blackie loved nothing more than to curl up beside her and spend hours, literally, grooming her bald baby head.

Months after Meigan was born, we put almost all of our belongings in a storage unit and set off for Europe for my husband's work.

Blacknose stayed with us over the next several peripatetic years. She lived with us in Sevilla, Spain, where we soon learned that she and her ilk were a scourge upon our apartment building. The "portero" (doorman/groundskeeper/maintenance guy) left a scrawling hand-written note (in Spanish, of course) tacked to our door enumerating all the reasons cats were "sucio," dirty. Our postage-stamp-sized apartment was on the ground floor of what had been a convent back in the day, and Blacknose used the window onto the courtyard as her cat door, jumping in and out, and in the process leaving paw prints on the but-for-her spotlessly whitewashed walls.

Life in the French countryside, while my husband led VBT bike tours, was easier on felines. Perhaps my favorite picture of Blacknose shows her elegantly perched on a Paris hotel balcony, gazing serenely at the street life below.

My feline friend came with me, when, baby in tow, I was abruptly called to a suburban street in Colorado Springs to care for my mother, who needed months of live-in care after an accident.

Blacknose returned with us to Vermont, where she reigned as queen of our household for the next 14 years. We almost lost her twice, but she always pulled through.

Right before the birth of our second child, we bought a house at the end of a quiet, dead-end street. Months later she dragged a hind foot in on Halloween night and we learned from the vet how hard it is to reset cat's bones because they are so light and delicate. After that, she could never jump or climb, but she seemed happy padding around the garden on sunny days, eating cantaloupe, snoozing on the bed, purring, cuddling, and occasionally giving one of our noses a good chomp.

At one point, my two daughters and I accompanied my husband on a two-month travel-writing research trip to Portugal and when we got back she was on death's door. The vet said she'd stopped eating because we were gone, was heading into liver failure, and the only chance to save her was to spoon feed her until she started eating again on her own. The vet cautioned us it rarely worked, and we'd probably lose her. But we spoon fed her for an entire month until she got back the twinkle in her eyes and, after many, many more months of eating, the wobble in her belly.

She seemed to age gracefully, her coat still beautiful, if not quite as well-groomed, as her tongue lost its rough edge, in the way of aging cats.

Last Saturday started out like any other day except Blacknose looked wrong. So we took her to the vet, who put her on pain meds and an antibiotic. We stayed close to her all day, taking turns holding her on our laps and petting her. Then suddenly late at night her conditioned worsened dramatically. And in the time it took to call the emergency vet, get the return call, describe what was happening and consider whether to drive Blackie to Brandon or Burlington, she was gone.

Blackie died on the couch, right between me and my older daughter — now 16 and almost grown, once the baby whose little bald head Blacknose groomed and groomed — and my younger daughter close by.

It's funny: I was upset that we didn't have any idea Saturday was her last day and she went so fast there wasn't enough time to adjust to her loss and really say goodbye. But when I called my husband with the news — back in our old stomping grounds in France where he was researching a travel guide — he was glad she was spared a long, slow, difficult decline.

An autopsy revealed that she had likely died from something with a complicated name I didn't even know existed, a ruptured blood vessel tumor, hemangiosarcoma. I heard the "sarcoma" part, and couldn't really process the rest.

I guess the blessings are in how you see it.

So it's the death — now I've said that word — of a cat and, also, for me I think, sort of an end to an era.

Those little girls who scooped up Blacknose and her sibs, whose enthusiastic cuddling left the kittens tucked out for days afterwards at our wedding? All grown. One is a nurse, another a librarian, another is in college. The ramshackle old farmhouse we rented? Bought by someone with a lot of money who gutted it, changed the footprint and renovated it almost beyond recognition, though Green River continues to run straight along the east side, burbling on its way south to Massachusetts. And the hard-working hill farm up the road, where I once trudged with my snow shovel to aid my 80-something neighbor only to find her out with her boots and snowblower, undaunted? Put on the market for a price only an out-of-town banker could afford.

That newborn baby whose bald baby head Blacknose groomed so assiduously? Now one year from completing high school, with a 12-year-old sister, and excitedly looking ahead to the next stage of her life, when she'll leave home for college and beyond.

And that little kitten who scampered down the halls and delighted her way into our arms? The chart in the vet's office Saturday morning converted her age to around 84 in human years.

My favorite poet, Gerard Manley Hopkins, has a poem about the profound grief that can settle on us when faced with the mutability of all things — especially the changes that erase, age or decay the places, the things, the people, the animals we love. In the poem, Hopkins calls it "the blight man was born for," our awareness that everything we love, ourselves included, will, like the leaves on the trees, move from spring's beauty and summer's glory to drop and die come fall.

But it's another line from another Hopkins poem I find myself going over and over when I think of Blackie: "Glory be to God for dappled things." The poem goes on to name, as per the title, all manner of "pied beauty": brindled cows, finches' wings, stippled trout, "landscape plotted and pieced."

Hopkins didn't name tortoiseshell cats, and he didn't name Blackie. But I will.

Thank you, Blacknose, with your pied coat and your brindled fur, for your grace, your beauty, your cat smarts, your cat soul, your companionship. Thanks for being a part of our family.

You will be missed.

# Middlebury rail bridges project progressing

I was hired two months ago as Middlebury's Community Liaison for our downtown bridges project, which will get under way this fall. This position is funded by VTrans, and it has three goals: 1) to provide accurate and timely information on the project to the community, 2) to provide community feedback to VTrans, and 3) to help promote the vitality of Middlebury's downtown during the project.

I've spent a lot of time talking to and learning from town residents, business owners, people in town government, and community leaders. I've also spent a lot of time in Montpelier, getting to know the people at VTrans and how their world works. In this column I am sharing with you what I've learned during the past two months in the form of frequently asked questions. In future columns, I'll explore specific topics like preservation of our downtown buildings during construction, and I will keep the community fully up to date as planning moves forward.

**Q:** What's the latest on the project to replace our downtown bridges?

**A:** The Vermont Agency of Transportation (VTrans) has decided that the vertical clearance of the Main Street and Merchants Row bridges — vertical clearance is the distance between the top of the rail and the bottom of the bridge — needs to be 21 feet in order to accommodate future uses of the western corridor rail line, including auto carriers and Amtrak dome cars. (The current bridge height is about 18 feet. Last year the town of Middlebury gained a two-foot variance from the state vertical clearance standard of 23 feet.) VTrans also felt that the projected savings in cost and time from lowering the bridge height from the planned 21 feet were not enough to justify more time spent examining vertical clearance options.

This decision clears the way for VTrans and the town to address in detail those aspects of the project that are truly critical to the town, including preservation of our historic buildings, downtown parking, water quality, quality of town life during construction, and the timeline of the project.

**Q:** Why isn't the town digging in its heels on the vertical clearance issue? Isn't that the key to minimizing disruption of the construction project?

**A:** The town feels that what mat-

ters most is the duration of the construction project. While vertical clearance factors into the duration, there are several other ways to reduce the construction timeline.

Also, since the state Legislature would need to approve any further variance in vertical clearance and since all engineering design work to date has been based on a 21-foot clearance, the town feels that further debate on vertical clearance would push construction out another year, a significant risk given the deteriorated state of the Merchants Row and Main Street bridges and the rail line.

The VTrans executive team gained a deeper understanding of the town's concerns during the lengthy discussion about vertical clearance, with the result that the town now has greater leverage in how the project is organized and executed.

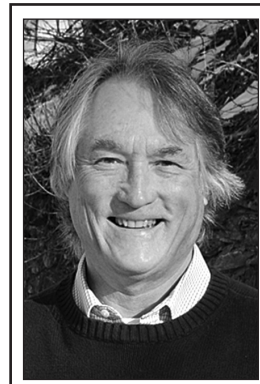
**Q:** Who is making decisions on this project on behalf of the town?

**A:** The Middlebury Selectboard appointed a Local Project Management Team to oversee project planning and advise the selectboard on decisions that need to be made. The LPMT has been made up of selectboard members Donna Donahue, Nick Artim, and Dean George as chair. Ken Perine serves as community representative on the LPMT.

**Q:** What's the current project schedule?

**A:** The major construction phase — replacement of the Main Street and Merchants Row bridges — will begin in April 2017. The two bridges will be replaced one at a time to allow traffic flow and pedestrian access downtown throughout 2017. Bridge construction and related track work are expected to be completed and normal traffic patterns restored before the 2017 holiday shopping season. To prepare for 2017, in fall 2016 an access road will be built from the end of Water Street to the Battell parking lot to serve Battell residents, those who work in the building, delivery vehicles, and construction crews; a drainage system will be constructed around the site of the

current "pop-up park"; and a temporary modular parking garage will be built in town (site to be determined). In 2018, track work is scheduled to continue north of Main Street and south of Merchants Row, starting in spring and finishing before the 2018 holiday shopping season. The goal is to complete all construction work in 2018.



Merchants Row & Main Street Bridges Replacement Project Update

By Jim Gish, Community Liaison

**Q:** What's this project going to cost? Who's paying for it?

**A:** The project is currently estimated at \$40 million. The Federal Highway Administration is paying 95 percent of the cost of the project, with the state of Vermont paying the remainder. At town meeting in 2014, Middlebury taxpayers approved an investment of \$500,000 to help pay for covering the rail line section from Merchants Row to Main Street with a

tunnel, extending the Village Green from St. Stephen's west to Triangle Park.

**Q:** What are we doing to safeguard our downtown business community during construction?

**A:** The Better Middlebury Partnership, the Addison County Chamber of Commerce, and the town are working together to keep the downtown business community informed about project status and to create special promotions and events to "Keep Middlebury Open for Business" during construction. We are also applying for federal grants to support the marketing initiatives of local businesses.

**Q:** What are we doing to preserve our historic downtown buildings?

**A:** We are developing a work plan that includes a pre-construction survey, active monitoring of our historic buildings, and the protocol for stopping work in the event of any damage that may occur.

**Q:** What will happen to the ACTR bus stop on Merchants Row during construction?

**A:** After evaluating in detail several alternative sites in town, the LPMT is looking at temporarily relocating the Merchants Row bus stop to South Pleasant Street during construction. A public hearing of South Pleasant

Street residents and property owners provided valuable feedback, and the LPMT is now examining how it might relocate the Merchants Row ACTR bus stop to South Pleasant Street with minimal disruption to the neighborhood. Ideally, the relocation would take place in fall 2016.

**Q:** How disruptive will it be in town during construction?

**A:** To get the work done as quickly as possible, construction crews will work two 10-hour shifts each day. A five-day workweek will probably begin late Sunday evening and come to an end on Friday at 5 p.m. There will be noise, lights, and dust during construction. How much will depend on specific construction activity. The town will do its best to keep residents and businesses up to date on each week's planned activity and likely impact. Pedestrians and vehicles will be able to navigate town during construction and signage will be provided for residents and visitors.

**Q:** Is passenger rail service coming to Middlebury?

**A:** Yes, the current plan is that Amtrak's Ethan Allen service will be extended from Rutland to Burlington starting in 2018 and Middlebury will be a station stop. The site of the rail station is under discussion.

**Q:** How can I get involved to help our town through this challenging period?

**A:** Neighbors, Together — a community action group initiated by St. Stephen's and supported by several organizations in town — is developing a wide range of action plans to involve the community in the construction process. For more information, see [www.ststephensmidd.org/neighbors-together/](http://www.ststephensmidd.org/neighbors-together/).

**Q:** How can I get regular updates on the construction project?

**A:** Middlebury resident Jim Gish has been hired as Community Liaison for the Bridge Replacement Project. He will be updating the Middlebury and Addison County communities with regular postings on Front Porch Forum, an online blog available through the town website, [www.middleburybridges.org](http://www.middleburybridges.org), and in regular contributions to the *Addison Independent*. He will also be holding various information sessions in the months ahead. You can reach Jim via email at [jgish@townofmiddlebury.org](mailto:jgish@townofmiddlebury.org) or via phone at 388-8100, ext. 400.

## Money Matters

### Smart Financial Moves in Your 30s

What might you think of doing when?

If you had a timeline of the financial steps you should probably take in life, what would it look like?

Answers to that question will vary, but certain times of life do call for certain financial moves. Some should be made out of caution, others out of opportunity.

**What moves make sense in your thirties?** You may have married and started a family at this point, so your spending has probably increased quite a bit from when you were single. As you save and invest in pursuit of long-range financial objectives, remember also to play a little defense.

You should think about creating a will and a financial power of attorney in case something unforeseen happens. Another estate planning/asset protection move that becomes essential at this point is life insurance. Right now, a 20-year, \$250,000 term life policy for a 35-year-old can cost less than \$30 a month. It will not build cash value like a permanent life policy, but it can easily be renewed (and in some cases, converted into permanent life insurance).<sup>1</sup>

**For more information on other age demographics, please see next week's column.**

Shawn Oxford, AIF®

1. Valuepenguin.com/average-cost-life-insurance {12/23/15}

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