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the ACC can proceed with marking the wetland boundary.

Earth Day Event: We have no plans other than the annual May cleanup. We will think about one for next year.

Emails: Members were asked to respond to emails to make sure emails are being received and that comments are received in a timely manner.

Amphibian Big Night Walk: Amphibian big night walk in Wilmot led by David Patrick has an online sign-up, date TBD due to weather—rainy with nighttime temperature in the 40s. His wife, Elizabeth Harper is the new Chair of Wilmot's CC.

Review of leftover items: There was no progress on 2018 items.

2019 items: Tina made a motion to reimburse Jesse the amount of \$7.11 for aluminum nails to nail wetland markers to trees. Jerry seconded, all approved.

The tentative Schedule for presentations is: Thursday nights in the stone chapel at Proctor at 6:30 PM. May 23 will be Save the Bats! By Jesse Mohr. Jane Kelly will present on May 9 on Raptors, and Skip Lysle will present on May 16 on Beavers. April 28 will be a bird walk with Alan at 6:30 a.m. at Proctor Ski Hill. Alan will prepare flyers and a press release once information is finalized.

Jerry is working with Tim Fleury and Steve Lord on the forestry workshop which will be held on Tucker Mountain Road, possibly a Saturday near the end of June.

Mary Anne will talk to Lois and get us a headcount of people who have properties impacted by the Shoreland Water Quality Protection Act to determine cost of mailing Jenny's shoreland article to landowners. The article will be handed out with building permits. Jenny will print out color copies to go Pat Moyer.

Wetlands Ordinance Discussion:

These are the things Mary Anne is considering as she writes the draft ordinance. The draft will be circulated for comment soon.

- Buffer limits – Vernal Pools 50 feet, Prime wetlands 150 feet, other wetlands 100 feet.

- Allowed uses, prohibited uses and conditional permits exceptions come from the state innovative practices and the 1997 Guidebook.
- Do we want to include a 25 foot or greater no disturbance buffer that would not allow conditional uses?.
- Use of a wetlands scientist to delineate wetlands when there will be major soil disruption- i.e., primary residence, driveway, buildings over a certain size. Sutton feels that this protects the town and reduces liability if the town must enforce the removal or restoration of something that was done against the town ordinance.
- Impervious surfaces and calculation of minimum lot size?
- Setbacks for buildings and major disturbances like permanent foundations, septic systems, driveways?
- NH Lakes has provided wording that would provide greater protection for the woodland buffer of changing the 25% requirement to 50%
- NH DES has a model ordinance for drinking water supplies - Do CC members agree with recommending this to the PB. The exact DES ordinance would be sent to the planning board
- One of the prohibited buffers uses is gravel excavation and processing. What will CC recommend for Bog Pond and White Oak- grandfather in with 50-foot buffer?

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Smart Financial Moves for 'Gig' Economy Workers

Not that long ago, most people worked for some type of an organization, such as a business or the government or a school district. But today, more and more workers are going their own way and joining what's known as the "gig" economy. If you will be one of them, you'll want to make the right moves to advance your financial goals in what can be a challenging work environment.

But first, you may find some comfort in knowing the prevalence of gig work. About 36 percent of U.S. workers are now gig workers, according to a study from the Gallup organization, which defines the gig economy as one made up of a variety of arrangements – independent contractors, online platform workers, contract workers, on-call workers, temporary workers and freelancers. People join the gig economy for many reasons, but most of them, like you, could benefit by considering these actions:

- Establish your own retirement plan. When you're a full-time employee, your employer may offer a 401(k) or similar retirement plan. But as a gig worker, you need to save for your own retirement. Fortunately, you've got a lot of attractive options. Depending on your circumstances, you might be able to open a SEP-IRA or even a "solo" or "owner-only" 401(k), which offers many of the same features of an employer-sponsored 401(k). Both these plans allow you to make pre-tax contributions, which can lower your taxable income. Plus, your earnings can grow on a tax-deferred basis. (Keep in mind that taxes will be due upon withdrawal, and any withdrawals you

make before you turn 59 ½ may be subject to a 10% IRS penalty.)

- Create an emergency fund. Working in the gig economy can bring rewards and risks. And one of those risks is unpredictable – and often uneven – cash flow. This can be a cause for concern during times when you face a large unexpected expense, such as a major car repair or medical bill. To avoid dipping in to your long-term investments to pay for these costs, you should establish an emergency fund containing at least six months' worth of living expenses, with the money kept in a liquid, low-risk account.

- Address your protection needs. Many companies provide some life insurance as a benefit to their employees, though the coverage is often inadequate. But, as is the case with your retirement plan, you will need to meet your own protection needs if you work in the gig economy. In addition to purchasing enough life insurance to protect your family, you also may want to consider disability insurance. A financial professional can help you determine what types of coverage, and how much, you require.

- Keep track of your expenses. If you do your gig work out of your home, you may be able to deduct some of your expenses – phone lines, utilities, internet, newspapers, equipment, mileage and so on – from your taxes. Consequently, you will need to track all these costs. And you will need to consult with your tax advisor on what can, and can't, be claimed as a business necessity.

These aren't the only moves you may need to make as a gig worker – but they can help provide you with a steady path in a world in which you can't always tell what lies around the corner.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



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