

Haddam

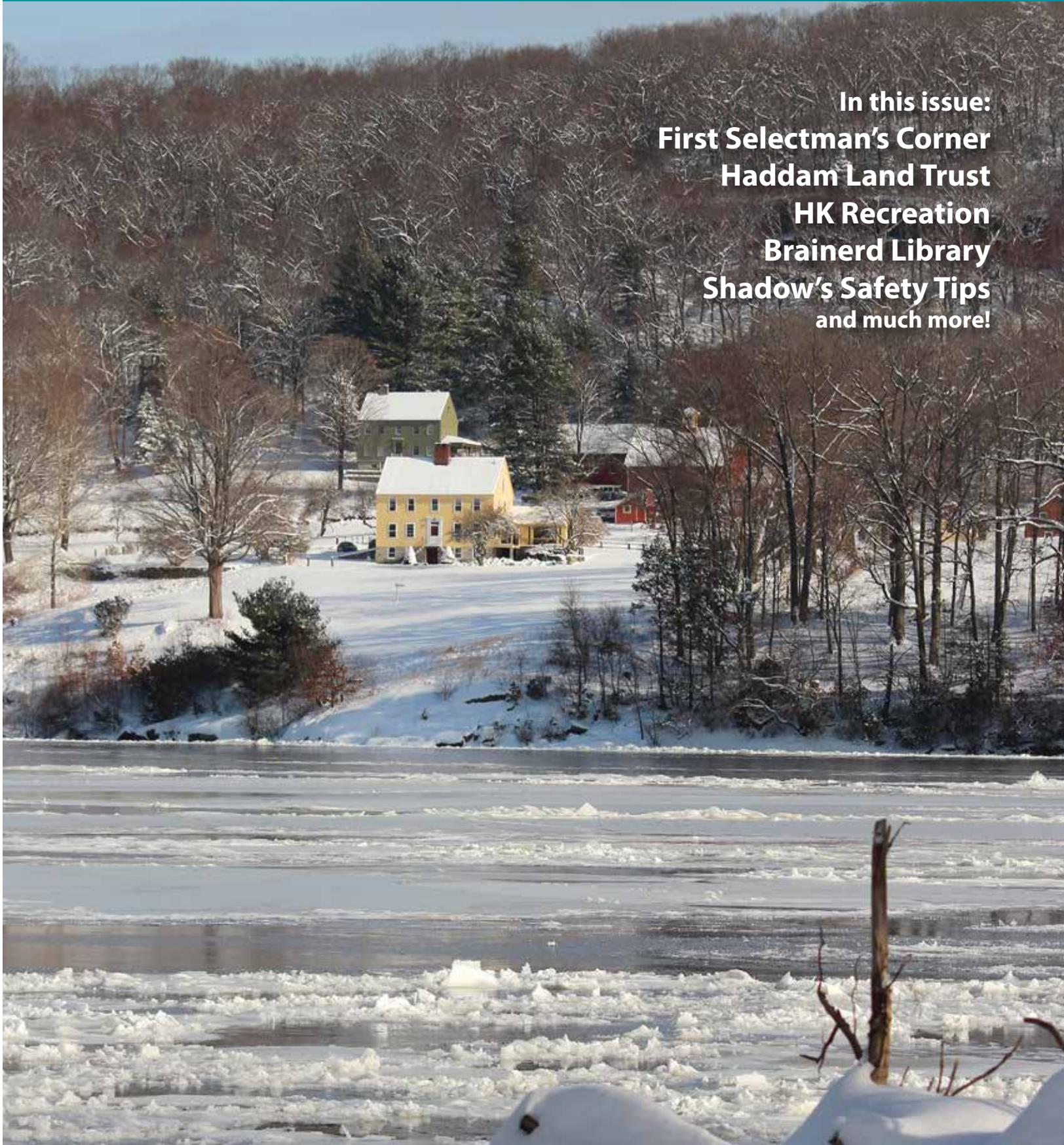


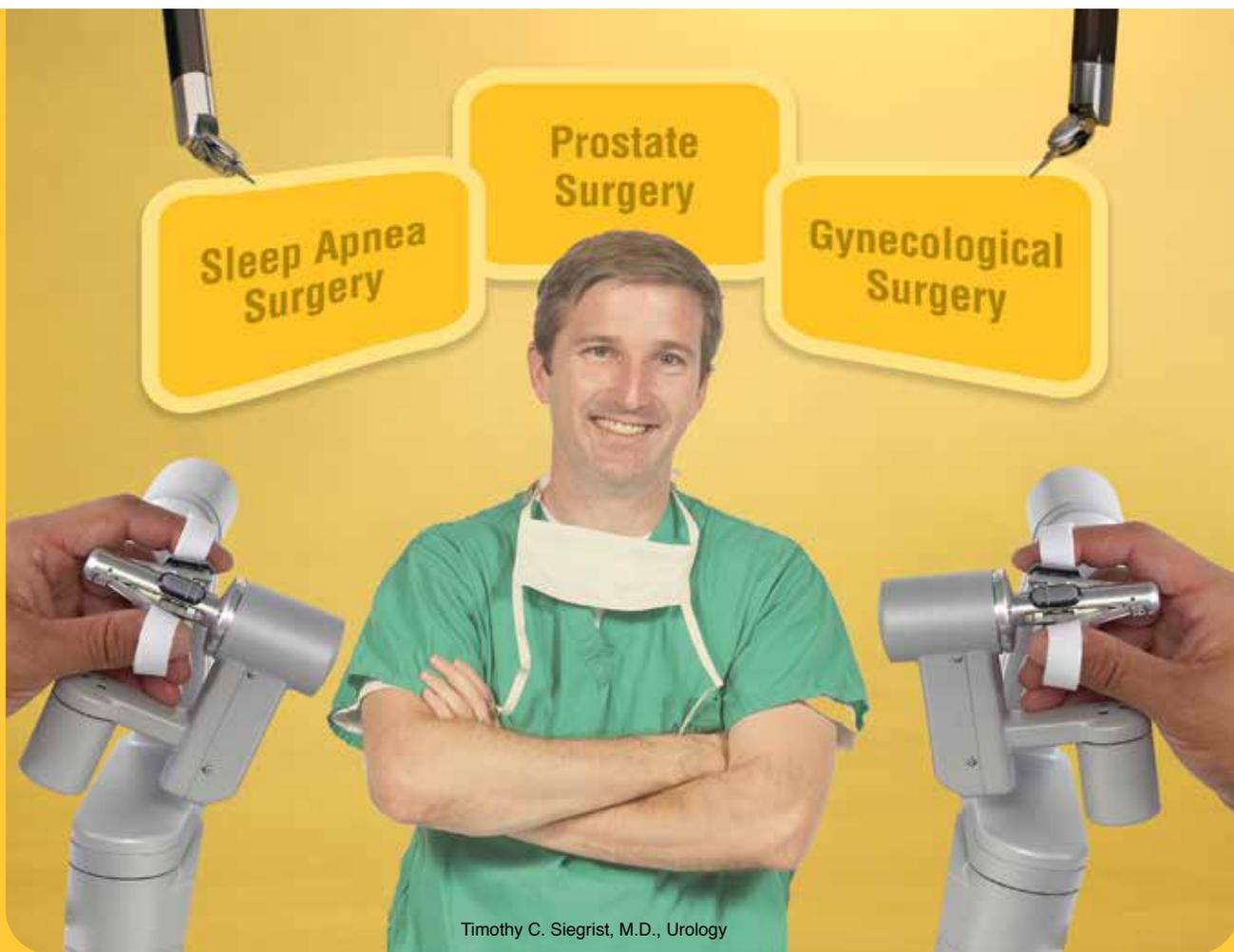
Events

www.eventsmagazines.com

Volume 5 • Quarter 1 • 2012

In this issue:
First Selectman's Corner
Haddam Land Trust
HK Recreation
Brainerd Library
Shadow's Safety Tips
and much more!





Timothy C. Siegrist, M.D., Urology

Minimally invasive surgery with our da Vinci® SI Robotic Surgical System.
Technology with a human touch.



At Middlesex Hospital, we're using the next generation of advanced surgical technology to take robotic surgery further than ever before. Our skilled surgeons are performing treatments for prostate cancer, gynecological conditions, sleep apnea and more with the da Vinci® SI Robotic Surgery System. This amazing technology is helping us get patients back to the things they love — with smaller incisions, less pain and shorter recovery times. To make an appointment with one of our surgeons, please call **1-855-MH-DOCS1**.



For information call
1-855-MH-DOCS1 (1-855-643-6271)
Or visit www.middlesexhospital.org



First Selectman's Corner

For those of you who were fortunate enough to have grown up during the magical seventeen year period when Yogi Berra influenced the mighty New York Yankees with his incredible unorthodox talent, his unique folksy wit, and his uncompromising generosity of spirit, will understand why one of his profound quotes we like to call 'Yogiisms' flashed through my mind when I recited my pledge to fulfill the responsibilities of the office of First Selectman for a second term. As I pronounced the words 'I do' and accepted the challenge of finishing the job I started two years ago, I couldn't help but hear his heavily accented, street-smart voice in my mind saying " This is like deja vu all over again." Except, this time it felt different. Two years go, I mainly felt hopeful; this time around, that hope which has been buoyed by so much support has given me sustenance and makes me feel confident that indeed we can continue to build on our progress together.

By the time you read this message, we will have celebrated at least two major holidays that incorporate the sharing of sustenance as a vital part of their ritual. Tradition? Perhaps. Something more? I think so. When you stop to think about it for a moment, almost every important milestone in our lives involves the sharing of nourishment from a communion table of sorts. Most of us don't think much about it, but when you

break it down to its most basic elements, the sharing of nourishment is perhaps one of the most sincere, open, hopeful, giving opportunities we can experience to communicate with others. It is no wonder, then, that the symbols of nourishment are so readily adopted as icons of harmony in all walks of life, be them religious or secular in nature. But how do we nourish or become nourished without the constant reminder of those symbols, and even more concerning, how while radical elements in our society prevent us from seeing those symbols do we ever begin to feel sustained? The answer, I believe, is to look within one's self with courage and honesty and then to reach out to others in the community who share that same resolve.

You know, in many ways, the term 'community' can be a little misleading. It's sort of like the word 'church.' When we hear someone talk about 'church' many of us will no doubt think of a small white building conveniently nestled into a corner of town where participants of a congregation can



Continued on page 2

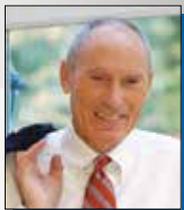
POLITO & QUINN

TRIAL LAWYERS

Serving Connecticut and Rhode Island



Humbert J. Polito, Jr., Esq.
Admitted in CT & RI



Michael J. Quinn, Esq.
Admitted in CT

CELEBRATING

10

years

AND 22 SUCCESSFUL YEARS
PRACTICING TOGETHER

Connecticut **"Super Lawyers®"**
for 7 consecutive years
and U.S. News **BEST LAW FIRM**



(860) 447-3300 | www.politoandquinn.com

Wrongful Death • Medical Malpractice • Automobile Accidents



YOU HAVE REASONS
TO LIKE LIBERTY.

NOW YOU HAVE A BUTTON TOO.

Haddam Branch • 116 Bridge St.
Higganum Branch • 26 Killingworth Rd.

LIBERTY
BANK

Make a Statement.™
facebook.com/liberty

MEMBER FDIC
EQUAL HOUSING LENDER

First Selectman ... continued from page 1

gather to reflect and pray. Many of us just think of the building and not the congregation, the hearts and souls that bring that building to life with their spiritual and communicative energy. The term 'community' can often be similarly mis-perceived. Community is so much more than a single block of residents who live in a common proximity, pay common taxes, share common services, and for the most part identify with common interests. In truth, there is nothing 'common' about community, nor is its makeup singular in nature; rather, it is a creation of individual minds and spirits in the collective guise of a convenient social label.

Let me give you a few examples. The following is a 'partial' list of community groups who volunteer their individual time and effort to help others who live in our town. As you follow this list, please do so not only with your eyes, but also with your heart, knowing it is that heart these volunteers strive to fill with sustenance.

- | | |
|-------------------------------------|--|
| Haddam Volunteer
Fire Department | Brainerd Memorial Library |
| Veterans | Junior Women's Club |
| Women's Auxiliary of
the HVFD | Senior Citizens |
| Haddam Garden Club | Boy Scouts |
| Haddam Lion's Club | Haddam Neck Volunteer
Fire Department |
| | Girl Scouts |

- | | |
|---|---------------------|
| Red Cross | Rod & Gun Club |
| VFW Auxiliary | Grange |
| Salvation Army | Masons |
| Public Health | Historical Society |
| Haddam Volunteer
Ambulance / Auxiliary | Parade Committee |
| Haddam Neck Fair
Association | Sportsmen's Club |
| Haddam River Days | Village Parks |
| | Knights of Columbus |

And this is just the list of groups. There are a countless number of individuals who band together to care for cemeteries, and sidewalks and parks. There are the unsung care-givers who drive neighbors to hospital or doctor's appointments. There are those that make it their business to clean debris and trash from the sides of the roads. All of these together make up the 'community' of Haddam, and whose contribution cannot be measured by conventional standards.

There are about eight thousand residents in Haddam. It is mind-boggling to think about the positive power that rests in their hands. Many of us are 'shell shocked' by the turn of economic and social events over the past few years. Some of us turn inward and carry the burden heavily, while others reach outward and help others.

This past year has been a particularly challenging one. In addition to the poor economy that has forced many of us to adjust our lives, and the frightening erosion in social attitudes and values, we were also asked to face the wrath of nature and tolerate a never-ending blitz of an angry media that all too often seems to take delight in showcasing the violence in our world. In the midst of such influences, it is good to know that the spirit of community still shines brightly. To those who bring reason into our lives through your unselfish work, there aren't enough words to thank you. To those who haven't yet felt the taste of satisfaction that comes from helping your fellow traveler navigate through these uncertain times, please climb aboard; it's a long journey and there is plenty of room.

If any of you who are reading this message is interested in sharing your talent or time in helping to make our community the best it can be, please call my office at 860-345-8531 and we will be most grateful and pleased to direct you to the group of your choice. Also, if you have any ideas for providing services that are presently not met, we would like to hear about them. Thank you.

*Respectfully,
Paul DeStefano, First Selectman*

UNMATCHED VALUE ~ COME SEE FOR YOURSELF!



Unmatched Value in Senior Living is Closer Than You Think!

Gracious Retirement Living ~ Quality Assisted Care

- Colonial-style manor, nestled near the CT River
- Spacious apartments and extraordinary common areas
- A wide range of activities and social opportunities
- Dynamic team of professionals and caregivers

To learn about our very reasonable monthly rental fees, call **860-345-3779** today for a private tour.



An Assisted Living Retirement Community
1556 Saybrook Road, Haddam, CT

www.thesaybrookathaddam.com

The Next Deadline for Haddam Events is April 10th

A New Trail in Town

The Haddam Land Trust (HLT) invites you to explore their newest hiking trail on the Washburn Hill Preserve in Higganum. The trail design originated through a class project of Wesleyan Geographic Information Systems students during the spring semester of 2010. The four Wesleyan students worked with the HLT Board by using GIS and field investigations to recommend a design for a sustainable trail on the Washburn Hill property.

In early 2011, Haddam-Killingworth High School (HK) student Sam Parker approached the HLT to request permission to build a trail for his Eagle Scout project. The HLT Board enthusiastically accepted Sam's offer to complete the Washburn Hill trail and were not disappointed. Sam reviewed the Wesleyan students' trail design and walked the property with HLT board members and a volunteer from The Connecticut Forest and Park Association's (CFPA) Trails Committee who provided trail design expertise. To develop the trail, between March 2011 and November 2011, Sam directed 11 scouts, two organized work parties, and a couple other outings at which other high school volunteers helped. In addition, Sam recruited Mr. Lloyd Pearson who provided survey services to ensure assure that the trail was in fact on the HLT property. Sam and his crew added a kiosk at

the trail head, signage (see photo), and a foot bridge, making the trail truly enjoyable.

The HLT encourages folks to take advantage of this approximately 1 mile loop trail to get acquainted with nature, enjoy the quiet, and observe some of the local wildlife. Please note that the HLT trails are for foot travel only and dogs are welcome but must be kept on a leash.

The Washburn Hill Preserve is located off of Route 81 just north of Burr School. Parking is available in the cul-de-sac near the kiosk. Check the Haddam Land Trust website, www.hltrust.com, for directions. The HLT welcomes similar collaborations with schools, scouts, and other groups. Please contact the land trust at hltrust_webmaster@hltrust.org for additional information.



Like to Walk in the Woods?

Do you have six free mornings or afternoons a year? The Haddam Land Trust (HLT) needs ten volunteers to act as Preserve Stewards. Please contact the HLT if you are eighteen years or older and can commit to the following four responsibilities:

1. Check the preserve periodically for problems (e.g., litter, cutting, vandalism, etc.)
2. Complete HLT's Annual Monitoring form.
3. Be the "point person" for neighbors to the preserve to let them know who to contact if they see a problem.
4. Walk complete perimeter boundary at least once every five years and note on your monitoring form.

Preserve Stewards are also encouraged to:

- If there is a trail on the preserve, walk it occasionally and maintain it as needed; trim back vegetation, check for erosion problems, etc.
- Coordinate work parties or clean-ups on the preserve.

The following preserves need your help: Autumn Brook (Hidden Lake Rd); Cabral (Jacoby Rd); Carpenter (Meeting-house Rd); Craig (Saybrook Rd) Dickinson (Cedar Lake Rd); Ferguson (Foote Hills Rd); Glass (Jail Hill Rd); Hidden Lake (Hidden Lake Rd); Wensinger (Jacoby Rd); Wright (Gulf Quarry Rd.)

Visit the HLT's website: www.hltrust.org for more details and directions to the preserves. Contact Laurie Giannotti (lgiannotti@sbcglobal.net) or 860-526-3210 to sign up or ask questions.

HIGGANUM VETERINARY CLINIC

DOGS ~ CATS ~ BIRDS ~ EXOTICS

Dr. Leroy Holdmeyer
92 Saybrook Road
Higganum, CT 06441

Office Hours by Appointment

phone **860.345.3366**

fax 860.345.2557

www.higganumvetclinic.com

Haddam Foot Care Specialists



Stuart L. Jablon, D.P.M.
Podiatrist • Foot Specialist
Board Certified

“MEDICARE ASSIGNMENT ACCEPTED”

Complete Medical & Surgical Treatment of the Foot

- Sports Medicine
- Geriatric Foot Care
- Diabetic Foot Care
- Arthritic Feet
- Skin Conditions
- Flat Feet
- Heel Pain
- Wound Care
- Fracture/Dislocations
- Sprains/Strains
- Bunions
- Hammertoes
- Infections
- Fungus Nails
- Plantars Warts
- Plantar Fasciitis

House Calls Available For Senior Citizens!

By Appointment Only

1606 Saybrook Road (Tylerville), Haddam, CT 06438

860-345-3674

Office Hours: Tues. 1:30 - 6:00; Friday 9:00 - 5:00

News from Events Magazines

Events Magazines is under new management. With this change comes the opportunity to bring fresh ideas and new features to our advertisers and business partners. We plan to offer new magazine features including special events focus pages, business spotlight pages and merchant/group ad pages. We will add website advertising and client links. You can look forward to the same outstanding service, hard work and strong business relationships we have already developed.

Sincerely,
Bill McMinn

HELP WANTED

Events Magazines is seeking a part-time sales representative. Full commission, flexible hours and friendly working conditions. Please fax your resume to Events Magazines at 860-767-0259 or email sxpinting@yahoo.com.

Higganum Dental Associates

Not Your Typical Dentist Office...

We COMBINE High-tech Equipment and

Old-fashioned Service, where patients are treated like Family.



We are caring professionals who together have almost 60 years of dental health experience. We've seen dental care evolve from filling cavities with silver to placing beautiful white composite restorations and porcelain onlays and crowns. Tooth-whitening and ultra-thin veneers now allow us to shape and brighten your smile.

More importantly, the technology of today enables us to provide these services to you more efficiently and comfortably than ever before.

Kevin D. Cross, D.D.S. ~ Dale E. Wilcox, D.M.D.

415 Killingworth Road, P.O. Box 335, Higganum, CT 06441

Fax: 860-345-4483 Phone: 860-345-4538

Visit our website at www.higganumdental.com



Haddam-Killingworth Recreation Department

WINTER/SPRING PROGRAMS

The Haddam-Killingworth Recreation Department is offering many fun and exciting programs this winter and early spring. The brochure is posted on www.hkrec.com.

PRE-SCHOOL PROGRAMS

Music Together (Mondays, 9:30 am)

Let's Get Dirty (Wednesdays, 10:00 am)

Tumble Tots (Tuesdays, starting March 13th at 9:30 am)

Pre-K Nature Program (starting Feb. 2nd at 10:00 am)

Start Smart Sports Development (Wednesdays, starting March 7th at 3:45 pm)

YOUTH PROGRAMS:

BubbleMania (Friday, February 24th at 1 pm)

Young Chefs of HK (2/8, 3/6, 4/4, 5/2, 6/6 at 4:15 pm)

Group Guitar Lessons (Mondays, 5:00 pm)

Mad Scientists (Wednesdays at HES starting Feb. 29th)

Creative Art (Fridays at BES at 3:30 pm; March/May sessions)

Wizard School of Magic (February 15th at HES March 14th at BES)

Creative Greeting Cards (2/7, 3/14, 4/4, 5/9 at HES, 3:30 pm)

Gymnastics (Tuesdays at BES, 3:30 pm or 4:15 pm)

Karate Kids (Mondays at HES, 3:30 pm)

Acting (Thursdays at BES starting March 3rd, 3:30 pm)

Cheerleading (Wednesdays beginning February 1st at 5:00 pm)

Zumbatomic (Tuesdays at HES beginning January 24th, 3:30 pm)

Archery (Wednesdays, beginning March 14th; 6:00 or 7:00 pm)

Corkum Baseball Clinic (Thursay and Friday, April 19th and 20th from 9 - 12 pm)

Babysitting Course (Mondays, beginning January 30th Thursdays, beginning March 15th; 6:00 pm)

LEGOs and more LEGOs (Thurs. at HES beginning March 8th at 3:30 pm)

Play-well LEGO Engineering (Wednesdays at BES beginning January 25th at 3:45 pm)

Gem Mining (Monday, April 30th at the HK Old MS outside field)

When I'm in Charge (Thursday, March 8th at 6 pm)

Swim Lessons (Tuesdays / Thursdays 6:00 or 6:50 pm starting in March)

February and April Vacation camps will be held from 7 - 6 pm at the HK HS.

SAT PREPARATION WORKSHOPS - Feb., April, and May sessions

Lifeguard Training (beginning in March)

Crossroads Driving School

ADULT PROGRAMS WINTER/SPRING

Fitness Yoga, Zumba, Get Fit, Adult Art Workshops, Dog Obedience, Adult Chefs, Golf, Aqua Aerobics, Swim Lessons, Sr. Exercise and Sr. Swim.

EXCURSIONS

Newport (5/19)

The Bronx Zoo (6/16)

Harborfest (7/1)

For more information about any of our programs, please call the Haddam-Killingworth Recreation Dept. at 860-345-8334 or visit www.hkrec.com.

Want to Advertise?

Call Ward Feirer
914-806-5500



ARCHAMBAULT INSURANCE, INC.

Personal &
Business Insurance

2 North Main Street

P.O. Box C

Chester, CT 06412-0362



www.central-insurance.com

(860) 526-9587

Fax: (860) 526-2412

www.archambaultinsurance.com

Events

MAGAZINES



Haddam Events
Haddam Town Office Building
30 Field Park Drive
Haddam, CT 06438

Essex Printing Company

18 Industrial Park Road, PO Box 386
Centerbrook, CT 06409
860-767-9087 Fax 860-767-0259
essexprinting.com

Publisher
William E. McMinn

CFO / Manager
Suzanne Spire

Editor / Art Director
Kathy Alsop
kathy.events@comcast.net
860-391-4372

Advertising Sales
Ward Feirer
wfeirer@gmail.com
914-806-5500

Magazine Layout
Amy Bransfield

Cover Photo
View from Haddam Meadows
by AC Proctor

eventsmagazines.com

83,000 READERS
9 TOWNS
EVERY QUARTER

No reproduction of this newsletter allowed without the
express written consent of the publisher.
Not responsible for omissions or typographical errors.

Haddam Garden Club Wins Silver Cup

If you have driven by or stopped at the Brainerd Library recently, you surely have noticed that the entrance has a new look. Not only has the town completed a new handicapped accessible ramp, but Haddam Garden Club members have designed and planted a beautiful new garden incorporating the new curves of the landscape.

At a recent luncheon at the Aqua Turf Club in Southington, Haddam Garden Club members were presented with an award by The Federated Garden Clubs of Connecticut for the completion of the Brainerd Library Garden. The Lee Bauerfield Award is given to a club or an individual for an outstanding civic project in the community. The award is a large traveling silver cup on a wooden pedestal which will be on display in the library in the near future. Club members, spear-headed by project chairman Judy Munster, and assisted by many community members who gave advice, plants and money, renovated the Brainerd Library gardens after the town completed the ramp in the front of the library. Club members spent countless hours transplanting perennials which could be salvaged from the former garden, designing and then replanting the old and new perennials which will beautify the library entrance for many years to come. Chairperson, Judy Munster felt that it was truly a labor of love and that the success of the project was enhanced by strong support from the community as well as from the various club members. So our hats are off to all Haddam residents who supported the Haddam Garden Club's efforts in this very worthwhile endeavor.

Haddam Little League

Baseball season will be here before we know it! Mark your calendars for the following dates and times to register your child. Additional information about Haddam Little League can be found on www.haddamlittleleague.org.

Registration Sessions at Haddam Fire Station #1:

Two Saturdays: February 4 & 11 at 9:00 a.m. to 12:00

Activities:

Saturday, March 17 - Baseball/Softball Skills Evaluation
HKHS Field House

Saturday, April 28 - Major & Minor League Baseball &
Softball Opening Day

Sunday, Apr 29 - Instructional Baseball, Softball and T-Ball
Opening Day

Saturday, May 5 - Rain Date for Opening Day(s)

Saturday, May 19 - New Britain Rock Cats "Hit,
Run & Throw" Competition - Jay Benedict Memorial
Tournament (Major League Boys)

Monday, May 28 - Memorial Day Parade

Saturday, June 9 - New Britain Rock Cats Family Night
(Tentative Date)

New Safe Harbor Memory Care Neighborhood Opens



After months of planning, designing, preparation and construction, The Saybrook at Haddam assisted living retirement community is thrilled to open our new Safe Harbor Memory Care neighborhood. This warm and inviting neighborhood "village" is located in a one-story wing of The Saybrook at Haddam, and was created specifically for individuals suffering from Alzheimer's, dementia, or other memory-related disorders.

We designed the Safe Harbor Memory Care neighborhood to be a beautiful, open and engaging environment - taking advantage of the building's existing high ceilings, oversized windows, wonderful lighting, and open floor plan. Our common-area living room is very home-like with comfortable chairs and couches, a large television, games, and books. Residents enjoy family-style meals each day in our large, open dining area, which always has room for "one more." Both of these rooms are available for use anytime for visits with family and friends, for conversation, or enjoying our many social activities designed specifically for individuals with memory disorders. These areas are bright and airy, and overlook our new outdoor walking garden and patio.

Each private or shared studio apartment is also light and open, and some featuring seating areas, a small kitchenette, and a spacious bathroom. This space is perfect for quiet time or private visits with family and friends. Residents are encouraged to decorate their apartments with their own personal items, photos, and artwork to truly make Safe Harbor their home.

Entering Safe Harbor is like walking down the main street of a little village. As you stroll along the path, you pass a park and



"café" setting with table, chairs and striped awnings, where you can stop for conversation or rest. You then pass a "neighbor's house" (a large, engaging mural of a lovely yellow house), and finally make your way to the

beach and boardwalk (another oversized mural). The doorways are decorated with wreaths and many other home-like details. Additionally, our secure entries and exits blend into the surroundings, and do not take away from the neighborhood setting.

The philosophy at Safe Harbor is that life is made up of many little touches, events, and small happenings every day, and it is our job to use these little opportunities to create happy moments. Everyone at Safe Harbor works in a kind, respectful and caring way towards each resident to bring out the essence of who they are as individuals - so they can live with dignity and as much independence as possible. Our team works closely with doctors and families to provide a personalized memory care plan for each resident - so they can be their best at every moment of the day.

It is exciting to see this vision come to life, and be able to bring this valuable living option to our region. We were able to show off Safe Harbor during a "preview" open house in December, when we invited professionals and the community to tour this newly completed specialized memory care neighborhood. Many guests told us the open spaces, inviting layout, and warm environment was ideal for anyone living with a memory-related disorder. Families and individuals are welcome to schedule their own private tour of Safe Harbor (or to request an application for residence) anytime by calling 860-345-3779.

We know many families struggle to care for a loved one who suffers from Alzheimer's, dementia, or other memory-loss disorder, which can take a toll on everyone. We hope our Safe Harbor Memory Care neighborhood provides an exceptional solution for them.

Kathy Ryan is executive director of The Saybrook at Haddam, (www.thesaybrookathaddam.com), a 74-apartment assisted living retirement community located in the heart of the Connecticut River Valley region. The community provides independent retirement living services as well as assisted living services (provided by its state-licensed Agency).

Kathy Ryan
Executive Director, The Saybrook at Haddam



PETER H. CHARBONNIER 860.526.1780
ESQ, LLC 97 MAIN ST. • CHESTER

I look forward to addressing your concerns in the following areas of law...

REAL ESTATE Refinance • Purchase • Sale • Reverse Mortgage • Landlord/Tenant

SMALL BUSINESS Formation • Consulting • Purchase • Sale • Corporation • LLC

WILLS & TRUSTS Probate Administration • Living Wills • Estate Planning

DEBT WORKOUT Short Sale • Foreclosure Avoidance • IRS negotiations

phcatty@aol.com • SERVING THE COMMUNITY SINCE 1992 • www.lawforlocals.com

Brainerd Library News

DISPLAY CASE

Do you have a special hobby or collection that you would like to exhibit in our display case located at the main entrance to the library? The library has openings in 2012 for one month displays that are enjoyed by many people coming to the library. Please call Beverly Radziwon at 860 345-2204 for more information or to sign up for a month.

"LIKE" US ON FACE BOOK

Visit the Brainerd Memorial Library on Facebook and "Like" our page to keep up on the latest library news and events for both adults and children. Plus get DVD updates when items are added to our collection.

FLASH DRIVES AT THE LIBRARY

The Friends of the Brainerd Memorial Library are now selling custom made flash drives (2GB) with the library logo for only \$10.00. They are available at the libraries main circulation desk.

LIBRARY BOOK DROP - HIGGANUM CENTER

Did you know the Brainerd Library has a book drop in Higganum center for the convenience of their patrons. It is located by Liberty Bank on Route 81. It is picked up daily on the days we are open.

ANNUAL BRAINERD LIBRARY TASTE OF HADDAM

The Brainerd Memorial Library will hold its annual Taste of

Haddam again this year on Saturday April 28 from 6:00-9:00. Once again, come and experience a great evening of food and wine at the 5th annual Taste of Haddam. Local restaurants will be offering samples of their fare. Local liquor stores will offer wine tastings. Other beverages will be available. Donations are \$25.00 per person. If there are any local businesses that would like to participate they can call Bruce Ricker at 860 345-8450 or Cindy Muhlback at the library 860 345-2204. Proceeds will benefit programs at the library.

UPCOMING DISPLAYS

February - Pat Carlson of Higganum will display her collection of old kitchen tins that were used for coffee, tea, spices, etc. that she has collected from all over New England at antique shops and flea markets.

March - Tom Goddard of Higganum will display his work in calligraphy which he has been doing for several years.

April - The Brainerd Memorial Library will have their Taste of Haddam display featuring Restaurants, Liquor stores, and other businesses that participate indicating what they will be serving.

May - Diana Link of Haddam will have sculpture on display that was done by her Mom, Grace Kopman.

- Bev Radziwon

From the Assessor's Office

Important Application Deadlines -

State of Connecticut Homeowner's (Circuit Breaker) and the Town of Haddam Senior Abatement Program The application period for these exemptions is February 1, 2012 to May 15, 2012. Persons who file must be 65 years of age or totally disabled. Please call the Assessor's Office at 860-345-8531 to make an appointment or to discuss your qualifications.

Additional Veteran's Exemption - The application period for Additional Veteran's exemptions is February 1, 2012 to October 1, 2012. Please call the Assessor's office at 860-345-8531 to make an appointment or to discuss your qualifications.

Proof of income is required when filing for the above programs. Income includes all taxable and non-taxable income as well as social security income. For the state program the maximum income levels to qualify for the above program will be \$32,300 for single applicants and \$39,500 for married applicants.

Exemption forms for the **Totally Disabled** and for the **Blind** are available in the Assessor's Office.

If you have any questions please do not hesitate to call us at 860-345-8531

Marilyn R. Baumann, CCMail, Assessor
Tammy Anderson, CCMail, Assistant Assessor

Keith Lyke, R.Ph. Steve Vegliante, R.Ph.



Killingworth
Family Pharmacy

Health Mart.
PHARMACY

Express Scripts Accepted

Full Service Pharmacy

Health & Beauty Aids • Gifts • Cards

Most Insurances Accepted
Including CVS/Caremark
Professional Friendly Service
10% Senior Discount Wednesdays
On all store merchandise.
Does not apply to co-pays.

183 Route 81, Unit 3, Killingworth, CT 06419

860-452-4275

Store Hours: Mon-Fri: 9 a.m. - 7 p.m.
Saturday: Pharmacy Dept. 9 a.m. - 3 p.m.
General Merchandise 9 a.m. - 3 p.m.
Sunday: Pharmacy Dept. Closed
General Merchandise 9 a.m. - 1 p.m.

Over 60 Years of Reliable Personal Heating Oil Delivery



Lenny Moroni Has Finally Gone Wild!

His Large inventory Of Fuel Oil MUST GO!

Call for a Fantastic Deal!

No Other Company Ever Compares!



Automatic Delivery • Burner Installation • 24-Hour Emergency Service



\$START \$AVING NOW!

CALL TO GET ON OUR MAILING LIST FOR THE 2012 HEATING SEASON!

447 Spencer Plains Road , Westbrook, CT 06498



860-388-2298



CT LIC: 302002 384654 201817 HOD# 0000591

Visit moronioil.com to save 10-25% off your electric bill

Pets and Emergencies - Some Helpful Tips from Shadow



Shadow

As a Dalmatian, I often get asked many questions about how other animals should act, and how they should be cared for during emergencies - both involving them and their families. So, having been around the fire house and emergency calls to see many examples of what works and what hasn't gone so well, I'd like to offer a few stories and pointers.

The Haddam Volunteer Fire Co. has a primary goal of saving lives – human lives. That said, when it will not be a significant risk, Firefighters have been known to assist family pets, farm animals, and wild life - especially if not doing something might cause an untrained person to take chances. Several winters ago, the guys and gals at the fire house were talking about a story from Pennsylvania. It seems that a Doberman Pinscher (not always known to be the smartest of the K9 variety) wandered out onto the ice. It found a thin area and broke through. The family saw the accident, and one member headed out onto the ice to rescue the dog. Before they got to the dog, the person went

through. At this point someone dialed 911 and the Fire Department responded. Before the trained and equipped volunteers arrived, a neighbor tried to assist the homeowner and he too fell into the icy water. In the end, the Fire Department rescued the neighbor, the dog managed to swim through the now broken ice, but the homeowner did not make it. To my fine furry friends - do not go out onto the ice. To the families of my friends, do not go out onto the ice after a K9 or other animal - we will hang in there for a while - dial 911 and let the Fire Company make the determination if it is safe for them to attempt a rescue. Remember, they may use that as a training drill and be just as safe as can be.

Another situation which I am often asked about is fires involving animals. "It's a judgment call whether we will go in after a pet," my best friend and fellow Firefighter Bob Norton tells me. "If conditions are favorable, pets will often be taken outside while the fire is extinguished." He told me of a call in our town a couple years ago where a lamp was smoldering beneath a pile of blankets. That took a while to locate, but the house was filling up with smoke. Firefighters were in the house wearing self contained breathing apparatus, and were in no danger. Well, this little lizard was in its aquarium, and at the homeowner's request, a Fire Fighter removed it from the house and the family was very grateful. If the fire is very bad and Fire Fighters cannot make a safe interior attack, they most likely would not be able to enter to save animals. This is why it is so extremely important to have working smoke and carbon monoxide detectors. Now I will tell you that I get scared every time the smoke detectors get tested in my house, but then again, I am scared of lots of things and it's worth it; test them monthly.

When animals are injured, members of the Fire Company will assist wherever possible. If resources permit, they will provide emergency medical care while waiting for personnel trained on treating our kind. This past year at a barn fire, a horse was badly injured. Members of my Fire Company went to help care for the horse, Calhoun, before the Veterinarian was able to arrive. They kept him warm, irrigated parts of him that were badly hurt, and offered kind words and reassurance until the Veterinarian and his owner decided that it was best to euthanize him. A few days after the call, we received a note from the owner saying that they couldn't thank us enough for the response to the fire and our "compassionate demeanor - with us, but above all with our horse, Calhoun." I still get a lump in my throat reading that note and thinking how awful it was for that horse that day, but how well our Fire Company guys and gals responded and cared for him at the worst time of his life.

Continued on page 12

MARK REEVES, BUILDER

860-388-3825

Let us help you plan those spring projects

NEW HOMES

WHOLE HOUSE REMODELS

ADDITIONS

KITCHENS

BATHROOMS



BASEMENT CONVERSIONS

SIDING & WINDOWS

ENTERTAINMENT CENTERS

FLOORING

GENERAL REMODELING

MARKJREEVESBUILDER@COMCAST.NET

WWW.MARKREEVESBUILDER.COM

CT LIC. # 538583 & 10263 FULLY INSURED

HADDAM NEWCOMERS' GUIDE

WELCOME TO OUR TOWN!

On behalf of *Events* Magazines, welcome to Haddam. Whether you are new to Connecticut or just new to Haddam, you will find wonderful people and places to visit in town. Whether you choose Haddam River Days, the Haddam Neck Fair, or the Youth and Family Services "Pumpkin Run", Haddam has something for everyone.

Below are important phone numbers. Please tear out this page and keep it for future reference.

Events Magazines and Essex Printing support local businesses. Please use this guide and "Buy Local" - we do!

BUSINESS & PROFESSIONAL SERVICES

CHURCHES

First Cong. Church of Haddam860-345-2742
 Haddam Neck Cong Church860-267-4255
 Haddam Neck Covenant Church
860-267-2336
 Higganum Cong. Church860-345-4304
 Higganum United Methodist Church
860-345-4622
 St. James Episcopal Church.....860-345-2445
 St. Peter's Catholic Church860-345-8018
 Valley Bible Church860-345-8932

CLUBS AND ORGANIZATIONS

American Legion Post 75347-9575
 Haddam Junior Womens Club860-345-1002
 HK Recreation Department860-345-8334
 Middlesex County Community
 Foundation347-0025

CT STATE LEGISLATORS

Eileen Daily860-399-7342
 James Spallone860-767-8615

LIBRARIES

Brainerd Memorial Library860-345-2204

MUSEUMS/ATTRACTIONS

Shad Museum860-267-0388
 Thankful Arnold House.....860-345-2500
 Veterans Museum860-345-5105

POST OFFICES

Haddam Post Office860-345-4770
 Higganum Post Office.....860-345-2703

SCHOOLS

Haddam Co-Op Nursery School....860-345-3983
 Haddam Elementary860-345-4551
 Burr Elementary860-345-4584
 H-K Middle School.....860-663-1241
 H-K High School.....860-345-8541
 Superintendent District 17860-345-4534

STATE PARKS

Haddam Meadows State Park.....860-424-3000
 Haddam Island State Park.....860-424-3000

USEFUL NUMBERS

Consumer Protection860-566-2294
 East Haddam Senior Center860-345-2480
 Youth and Family Services.....860-345-7498

ATTORNEYS

William L. Bouregy, Esquire
860-526-8777
 Peter H. Charbonnier Esq., LLC
860-526-1780
 Polito & Quinn860-447-3300

BANKS

Essex Savings Bank
860-767-2573
 Liberty Bank
 Higganum Branch...26 Killingworth Rd.
 Haddam Branch116 Bridge Street

BUILDER

Mark Reeves, Builder
860-388-3825

DENTISTS

Keith E. Campbell, DMD
860-345-2282
 Higganum Dental
860-345-4538

EAGLE CRUISES

RiverQuest860-662-0577

EYE PHYSICIAN

Middlesex Eye Physicians
860-347-7466

EXTERMINATOR

Professional Exterminating
 Company Inc.860-663-2817

FLORIST

Village Florist860-345-3658

HOSPITAL

Middlesex Hospital
1-855-643-6271
 or visit www.middlesexhospital.org

INSURANCE

Archambault Insurance Co.
860-526-9587

OIL

Foley Furnace Inc.
860-345-3218
 Moroni & Son Oil Co.
860-388-2298

PHARMACY

Killingworth Family Pharmacy
860-452-4275

PODIATRY

Haddam Foot Care Specialists
860-345-3674

PRINTER

Essex Printing860-767-9087

REALTY

Century 21 Heritage Co.
860-526-1200

RETIREMENT LIVING

The Saybrook at Haddam
860-345-3779

VETERINARIAN

Higganum Veterinary Clinic
860-345-3366

WINDOW TREATMENTS

Budget Blinds860-399-6442

Want to be listed on the Newcomers' page?
 Call Ward Feirer at 914-806-5500

Pets and Emergencies ... continued from page 10

Being a Dalmatian, and being technically a coach dog, there is a very warm spot in my heart for horses.

There are many happy stories that I've witnessed over the years involving getting lost and scared pets back to their families. Several years ago, a little dog was lost and almost got hit by a car. He somehow bounced off the side of a tire, and after the car stopped, crawled under the car and climbed up onto the exhaust system to keep warm. The alert operator of the car immediately turned the engine off, and tried to get the dog out, but could not. The Fire Company was requested by a State Trooper. Firefighters, using their turn-out gear, moved beneath the vehicle and working as a team, were able to pry the scared dog from the under-carriage of the large SUV. In a fitting thank you, the happy little dog held his own, until resting in the arms of Firefighter Ron Annino, where he promptly relieved himself. The family was located, came to the scene, and all was good with the world. Folks, please secure your pets; don't let us go free to get hurt or worse. We may feel we have to defend ourselves if we are threatened in a strange area and hurt someone inadvertently, something we don't want to do.

During the storms this past Fall, a number of questions regarding shelters and relocating during prolonged power outages came up. I have been asked if pets are allowed at



Shadow on hood of tanker. Shadow is a 10 year old Dalmatian who lives with his best friend, 2nd Assistant Chief and Public Information Liaison Bob Norton, and hangs out frequently with his friends at the Haddam Volunteer Fire Co. Station #1.

shelters, and I always tell my friends to make sure our families have a plan to deal with us. While we want our families to be safe, they often will not leave the house if they can't have us with them. Check out shelters to see who is, or is not accepted. Make arrangements for us to be cared for, including a way for us to be fed, watered, and to relieve ourselves. A neighbor with a generator may be able to check on us, or a "doggie hotel" a few towns over may have power and be able to temporarily house us. As with anyone relocating, please make sure you take our food, any medicines we need to have, as well as a familiar toy and bedding.

And last, but not least, I still get asked if they send me, the Dalmatian, into burning buildings to "sniff out" smoke or fire. While I consider myself to have great courage and powers far beyond that of my human friends, I am no help at scenes of emergencies where hazardous conditions exist. Firefighters are trained extensively to recognize conditions when it is possible to make entry into burning buildings, what practices to use when searching for victims, and how to use all the specialized equipment. This past Fall our Fire Company went through a live burn training session. In the final scenario, temperatures in the fire room were in excess of 1,300 degrees at the ceiling. Now I don't know about you, but my white and black little hairs are not able to withstand that sort of heat, or the smoke that goes along with it. My place at an emergency scene is staying in the cab of the fire truck, offering inspiration and support as needed. I'll also help Firefighters consume refreshments after the calls in case they don't want to eat all of a ham and cheese sandwich or cheese filled hot dog.

To all my K9 and other animal friends out there, please be safe, and encourage your families to do the same.

More information on the activities of the Haddam Volunteer Fire Co. and ways you can get involved can be found on our website – www.HaddamFire.com.

Budget **Blinds**

a style for every point of view

- Shutters
- Wood Blinds
- Honeycomb Shades
- Roller Shades
- Vertical Blinds
- Silhouettes®
- Woven Wood
- Roman Shades
- Professional Measuring & Installation

Hunter Douglas • Norman Shutters
Enlightened Style • Lafayette
and our Signature Line of Window Coverings

We Bring our Showroom to Your Home
We Service What We Sell

website: www.budgetblinds.com
email: pmflaherty@budgetblinds.com

860.399.6442

ask for Pat or Marc



EAGLE CRUISES



February and March

RiverQuest

Information and Reservations:

ctriverquest.com

RiverQuest phone: **860-662-0577**

Depart from: Eagle Landing State Park

Haddam - Off Route 82

Century 21
Heritage Company

*Go With Our
Winning Gold Team!*

Full Buyers / Seller Services:
Leasing, Commercial, Land and
Residential Sales in the Lower
Connecticut River Valley.

16 Main Street, Chester

860.526.1200

www.C21Heritage.com

We provide gentle, quality care in an atmosphere of concern, comfort & understanding for you and your entire family

Cosmetic Dentistry



Keith E. Campbell, D.M.D.

860-345-2282

212 Saybrook Rd., Higganum

New Patients Welcome

Financing Arrangements Available

Evening hrs. Available

Most Insurance Accepted

We offer a full range of Dental services at reasonable fees.

PROFESSIONAL EXTERMINATING COMPANY INC.

Richard Cusano • Proprietor
Locally Owned & Operated

Residential & Commercial

Customized Programs
to Fit Your Needs

- Termites
- Rodent Control
- Carpenter Ants

ALL WORK CONFIDENTIAL
UNMARKED VEHICLES

V.A. & F.H.A. CERTIFICATION FOR
TERMITE INSPECTION

PRICES QUOTED OVER PHONE

Lic. #B-0557



860-663-2817

www.profect.com



Brainerd Library Programs & Movies

PROGRAMS

Taking Aim at Success - Thursday, February 9th at 6:30 p.m.

What can you do to create your ideal life? Join Cathy Goldman, a Personal Development Coach, for an interactive presentation aimed at "what you can do now that will allow you to have a life full of success and balance." Goldman's program will touch on strategies that will empower you to make decisions and take actions. Please call (860 345-2204) or stop by the library to register.

Learn to download free E-books from Overdrive to your Kindle

Thursday, February 16th at 6:30 p.m.

Come to the library to learn to use Overdrive to download free e-books to your Kindle. Please bring your Kindle and your library card; you will need the barcode number to check out books. Enjoy reading the best sellers at no cost to you, just like you would with a library book.

Memory Wire Bracelet for Adults - Friday, February 17th at 10:30 a.m.

Come relax at the library and learn how to make a memory wire bracelet. This type of bracelet is fairly simple to make but can look quite elegant or down-to-earth. This project mainly uses seed, glass, stone and accent beads. Call the library to register for this program. Our phone is (860) 345-2204

Kindle Users Sharing Session Thursday, February 23rd at 6:30 p.m.

Bring your Kindle to the library. Share your experiences learning to use your Kindle with others. Everyone will benefit from the experience. Show what you know. Ask questions and possibly others in the group will have discovered the answers. It's always easier to learn a new skill with the help of friends.

Continued on next page

Foley FURNACE INC.

Home Heating Oil

- ◆ Central Heating & Air Conditioning Systems
- ◆ Residential & Commercial Duct Systems
- ◆ Service & Installations

860-526-5244

860-345-3218



CT Lic. # S1-395107
CT Lic. # SM1-1954
CT Lic. # SM1-1980



BOUREGY LAW OFFICE

William L. Bouregy, Esquire

- **Wills & Trusts**
- **Powers of Attorney, Living Wills**
- **Probate** Estates, Trusts, Conservatorships, Guardianships
- **Estate Planning** and Related Tax Advice
- **Title XIX Plan** (Medicaid) and other Elder Law areas
- **Related Tax Matters**
- **Real Estate**
Closings; Land Use; Subdivide
Landlord Representation
- **Business Entities**
Formation, Buy/Sell, Counsel
- **Tax-exempts & Non-profits** Formation, Counsel
- **Collections**
- **Foreclosures**
- **Town/State Gov't**

Admitted to practice in Connecticut and New York

"Experience Counts"

Office Locations

14-A Elm Street, Deep River 860-526-8777

96 Cedar Lake Road, Chester 860-526-1433

BouregyLaw.com

When The Weather Outside is Frightful ... Plan Your Garden Delightful

Successful vegetable gardening can depend as much on solid planning as it does on fertile soil, cooperative weather, and vigilance against pests. Now is the time to determine how to optimize production as well as the enjoyment you get from your garden in the other seasons. A carefully planned garden will yield healthier plants, increased production, and a more pleasant and pleasing environment.

Your garden plan should begin with a review of what you planted last year...what was successful and what you and your family enjoyed most...and a consideration of new or experimental crops or varieties you want to try. How about sowing Dragon Tongue Beans (a beautiful and long lasting broad bean) along with the usual string green and yellow wax, or try tomatillos for a salsa verde? Winter is the perfect time to flip through those seed catalogues or ask your fellow gardeners to discuss their favorite varieties.

Consider not just crop rotation, but the benefits of companion planting, succession planting, and intercropping. What you plant next to your tomatoes (or away from them) is more important than you might imagine for nutrient optimization as well as pest control. Optimize space by planting late summer and fall crops once you pull up your garlic in July (meanwhile, grow greens among your garlic). Extend your lettuce season by sowing where plants will be shaded by other vegetables once the hotter months roll along. Plan to fill open spaces with companion flowers and herbs...for beauty, increased production, and garden health. So get out that pencil and paper, and start dreaming your best garden ever!

For more information, or answers to your gardening questions, contact the Master Gardener Office at UConn Cooperative Extension, 1066 Saybrook Road in Haddam (860-345-4511). And visit our Model Garden in front of the Center this winter...we're overwintering spinach for an early spring harvest.

By Maureen Gillis, certified UConn Advanced Master Gardener

Brainerd ... continued from previous page

Introduction to Facebook - Wednesday March 7th at 6:30 p.m. Learn the basics of the social networking site - Facebook. This class is basic for non-users of Facebook. Session is limited to 8 people. Please call the library at 860 345-2204 to pre-register.

MOVIES

Moneyball (PG-13) Wednesday - February 8th at 6:00 p.m. The story of Oakland A's general manager Billy Beane's successful attempt to put together a baseball club on a budget by employing computer-generated analysis to draft his players. Brad Pitt, Jonah Hill and Phillip Seymour Hoffman.

Gasland (NR) Friday Night - February 17th at 7 p.m. In 2009, filmmaker Josh Fox learned his land was on top of the Marcellus Shale, a giant reservoir of natural gas, and that he would be paid to lease his land for natural gas extraction. Fox documented his cross-country trek to find out if the controversial process of hydraulic fracking is actually safe. What he unearthed was a shocking discovery.

Despicable Me (PG) Saturday - February 18th at 1:00 p.m. In his quest to be the world's greatest villain, Gru plans to steal the Moon, but he meets his greatest challenge when he adopts three little girls to help him on his mission. Jason Segel, Russell Brand, Steve Carell, Will Arnett and Julie Andrews.

Hangover, Part 2 (R) Wednesday - February 22nd at 6:00 p.m. Phil, Stu, Alan, and Doug jet to Thailand for Stu's wedding. Bradley Cooper, Ed Helms, Zach Galifianakis, Ken Jeong, Jeffrey Tambor, Justin Bartha and Paul Giamatti.



- Comprehensive Routine & Surgical Eye Care
- Cataract & Glaucoma Surgery
- Lasik Surgery
- Cosmetic Rejuvenation procedures
- Full Optical Shop in select locations

Roger Luskind, MD
Elizabeth Rocco, MD
Peter Shriver, DO
Raji Mulukutla, MD
Kristy Mascarenhas, MD

Middletown

400 Saybrook Road, (860) 347-7466
Optical (860) 347-8300

Westbrook

4 Grove Beach Road, North (860) 669-5305
Optical (860) 664-8089

East Hampton

240 Middletown Avenue
(860) 295-6440

www.middlesexeye.com



Village Florist

NEW LOCATION

1622 Saybrook Road
Haddam CT 06438
(Across from Haddam Pizza)

- Floral Arrangements
- Fruit/ Gourmet Baskets
- Weddings • Anniversaries
 - Balloons
- Full Service Florist
- Daily Deliveries

860-345-3658
Out of State: 1-800-933-4385
suevflorist@att.net
www.village-florist.com

Chatham Health District

Haddam has endured some extreme weather conditions in the past few months. While tropical storm Irene and snowstorm Alfred hit during different seasons, the need for electricity was made increasingly clear with each passing day of the power outages.

A problem shared by everyone during a power outage is the need to keep food at the proper temperature. When refrigerated food temperatures rise to over 45 degrees for more than four hours, illness-causing bacteria and viruses multiply, and may cause severe illness to people that eat the food. Even if the food is subsequently cooked to 165 degrees, not all illness causing germs are killed.

When your fridge or freezer loses power for a prolonged period of time, the food must be thrown away, and you must purchase food. Most stores put their perishable food in the trucks to keep it properly refrigerated. The stores can't operate (sell food) out of the trucks, but they can keep this food at the proper temperature so that it is safe to go back into the store for you to purchase after the store power comes back on.

Most restaurants don't have the resources to bring in a

refrigerated truck, but a few have generators to power the refrigerators and freezers. The generators allow establishments to run the refrigerators and freezers to keep food at a safe temperature, but are not strong enough to power the facility to operate the myriad of electrical equipment needed to run the restaurant. You should see or hear a generator running outside the establishment if there is one present. You should NEVER purchase refrigerated food, either from a store or a restaurant, if the food hasn't been held at the proper temperature. After a few days without power, establishments with perishable food on site without use of a generator simply can't maintain a safe food temperature. This can mean that stores and restaurants have to throw food away.

The next time you're at your local grocery store or eating place, ask them what measures they take to keep food safe in the event of a power outage. Managers should be able to explain their planning as well as what steps they take to keep your food safe. If you would like to learn more about food safety, Chatham Health District offers a food safety class to interested groups. Leave a message on the Information Line at 860-365-0884 if you would like a sanitarian to present information to your group.

Board of Assessment Appeals

From January through March of each year, a window of opportunity opens for those of you who disagree with the town's assessment of your property. This is the time when you may apply to appear before the Board of Assessment Appeals, which will decide whether your particular assessment should be adjusted. Here's what you need to know:

When you will need to apply: Applications will be available at the Assessor's Office beginning in mid-January. Please note: The Assessor's office will be closed on President's Day, which is on Monday, February 20th. Therefore, your completed application must be received by the Assessor's Office by noon on Friday, February 17.

When the hearings will be held: The Board of Assessment Appeals will hold hearings in March of 2012. You will be notified of the date and time of your appointment via letter. If the appointment is inconvenient, the Board will try its best to accommodate your schedule.

What you will need to bring to the hearing: You should bring any evidence that supports your position i.e. a recent appraisal, invoices, contracts, photographs, maps, letters, etc. In addition, the Board may decide to schedule a site visit to see the property first hand.

What happens next: An Action Letter with the Board's decision will be sent to you within 2 weeks of your hearing.

See you in March!

- Diane Clowes, Jo Ann Woickelman, Lisa Lawrence

Haddam Volunteer Ambulance Association

Haddam Volunteer Ambulance was founded in 1976 by a group of concerned private citizens in order to provide an appropriate level of emergency care to the residents of Haddam and Higganum. Today, the Haddam Volunteer Ambulance Service (HVAS), Inc. is dedicated to providing the residents of Haddam and Higganum with prompt and professional pre-hospital emergency medical services.

Our motto "Friends for Life" has great meaning for us as we work to provide the finest quality medical care for our friends, neighbors and visitors at a moment's notice every day of the year.

Have you ever given any thought about what EMT's do in the back of the ambulance and want to learn more? Please contact us about our HVAS ride along program.

We at The Haddam Volunteer Ambulance Service, Inc., are your "Friends for Life" and are always looking for volunteers interested in serving the residents of our town.

For additional information, please contact us. Website: www.haddamambulance.org. or call us at (860) 345-2500.

*Haddam Volunteer Ambulance Association
9 Skinner Rd.
Higganum, CT 06441*

design

marketing

communication



essex
printing

860 767 9087
essexprinting.com

18 Industrial Park Road
Centerbrook CT 06409



HADDAM EVENTS
Haddam Town Office Building
30 Field Park Drive
Haddam, CT 06438

PRSRT STD
U.S. POSTAGE
PAID
PERMIT NO. 155
DEEP RIVER, CT

HADDAM POSTAL PATRON



We Star in Loans with Great Rates

At Essex Savings Bank, we offer the loans you need to build a business, purchase or refinance a home, undertake home improvements, buy a car, pay tuition, and make your dreams come true.

In addition to great rates, our lending programs have convenient and flexible features including:

- ★ One-closing fixed rate construction to permanent loans
- ★ Home equity loans with either a fixed or variable interest rate
- ★ Access to home equity credit lines when needed

Talk to us today to see why Essex Savings Bank is known as the "Loan Star." Take advantage of our great rates and attractive features combined with personal service and knowledgeable loan officers.

Consumer Loans

- ★ Mortgage
- ★ Construction
- ★ Home Equity
- ★ Line of Credit
- ★ Collateral
- ★ Automobile
- ★ Personal

Business Loans

- ★ Commercial Mortgage
- ★ Construction
- ★ Commercial Term
- ★ Line of Credit
- ★ SBA



Essex, 35 Plains Road, 860-767-2573 • Essex, 9 Main Street, 860-767-8238
Madison, 99 Durham Road, 203-318-8611 • Old Saybrook, 155 Main Street, 860-388-3543
Old Lyme, 101 Halls Road, 860-434-1646
Call Toll-Free: 877-377-3922 • www.essexsavings.com

Member FDIC

