### CCS Solutions

On February 8 at CCS, Jonathan Costa of EdAdvance, a state-sanctioned consultancy promoting the success of school districts and their communities, led the second of three "structured community conversations" on the fate of Cornwall’s school. While not in imminent danger of closing down, its dwindling enrollment is forcing the town to take a hard look at contingency planning to ensure it has a viable future. While the first conversation on January 19 defined the problem, the second focused on analysis and solutions. Over the last decade, enrollment for most schools in the northwest section of Connecticut has dropped at a rate of 10 percent per year. Currently numbering 78, CCS is projected to have only 70 students by 2020. At a yearly cost of $39,000 per student, CCS is $10,000 above average for public schools in the Northwest Corner. Within the existing model there are no savings left over after base costs are met. If the status quo remains, the cost of education must be removed before the end of the evening with each individual receiving a total of five votes.

Of the six most popular solutions, the top two would impact the zoning code; the first (30 votes), by allowing more affordable housing to be built, attracting young families who could likewise buy and modify existing homes; the second (26 votes), by attempting to mitigate the prevalence of the local anti-business climate and rethink zoning practices in general.

The rest of the solutions focused on the school itself. Third place (23 votes) went to the idea of CCS becoming a school that excels at something particular as a “magnet” for more students (e.g. science, technology, engineering, arts, math, ecological sustainability). Tied for fourth at 21 votes, was the recommendation that available space in the school be used for other purposes (e.g. business co-ops, drug prevention classes, elder care, day care). The fourth-place finisher proposed highlighting the positives of CCS and Cornwall in the hope of attracting more families and students to the area. Finally, 19 voters were in favor of forming a committee within the Region One School District to study the issue and perhaps consolidate all the middle schools into one at CCS.

The concluding third conversation will take place at CCS on March 9 at 6:30 p.m. to discuss the feasibility of implementation for the selected solutions and to decide on a plan of action going forward. — Bill Goulet

### GAS UP!

Thirty years seems like a long time ago. It was the mid-eighties, and the Environmental Protection Agency had mandated the removal and replacement of most commercial underground petroleum storage tanks, along with the underground piping. Before replacing them with newer tanks, any contaminated soil had to be cleaned up.

Dave Dolinsky’s company SCASCO then owned about two dozen gas station locations, primarily throughout Litchfield County, including those in Cornwall, Sharon (now Shell), Falls Village, Kent, and Canaan. He spent several years having their tanks removed and replaced in accordance with mandated standards.

The good news was that they came with a 30-year warranty. The bad news is that the warranties are now expiring and those tanks must be removed before the end of the...
warranty period.

SCASCO sold its holdings years ago, and Dave’s realty company owns only the real estate at the Citgo station in Cornwall Bridge. The tanks, pumps, and underground lines are owned by an unrelated company, which will have to replace them sometime before this September. According to Dave, the process can take about six weeks. A 30-day advanced notice must be given and removal is conducted under the supervision of CT DEEP and the local fire marshal. Replacement tanks will be fiberglass, and will also have a 30-year warranty, which according to Dave, will also be beyond his lifetime warranty (and not his problem).

Obviously, we all will have to do a little more advanced planning and driving with our eyes on the fuel gauge to keep our gas tanks filled up during this period. The Falls Village station tanks have been closed for some time, although its convenience store still operates. Other stations may also be reaching the end of their warranty period and have to follow suit. The Shell station in Canaan replaced its tanks within the last year.

Some long-time residents will no doubt recall the time when Cornwall had as many as ten places that sold gas, rather than the one left now, and not counting many pumps owned by farmers for their own use. Think of it: the current Citgo location. One at routes 45 and 7 (the “Rock Shop” location). Former owners of the Cornwall Country Market had pumps out front. There were also pumps across the street in front of the now Housatonic River Outfitters building. Boutellier’s sold gas in Cornwall Village (across from the current transfer station). The “4 Corners” at the junction of routes 4 and 128 has pumps, but in recent years they have not been used (“Great Food No Gas”). In West Cornwall, Mobil gas, according to old pictures, was at Cochrane’s General Store (the site which became The Deck, then Freshfields). In the 30s the Hurlburts had a garage that sold gas just northwest of the Sedgwick Monument on Ford Hill Road, but it closed when traffic diverted to Route 63’s extension, according to Bill Hurlburt. He also remembers one Nelly Ryan selling gas from a station on the west side of Route 63 just north of Houtboy Hill Road; the little white building is still there. We also include the pumps outside the West Cornwall Garage, as it was called, just north of the Covered Bridge on the Sharon side of the river.

Incidentally, the Citgo station was the site of the Orchard Rest Motel in the early 1950s (see Cornwall in Pictures, page 53) which also sold gas. Dave’s uncle had its restaurant building and cabins moved by flatbed trucks up Route 7 across from Housatonic Meadows, where the sign now reads Breadloaf Mountain Lodges and Restaurant.

Did we leave any out? — Tom Barrett

Home Sweet Affordable Home

The median home value as of December in the Northeast was over $282,000, according to Bankrate, a personal finance website. In Cornwall, it was $246,700, according to Zillow, an online real estate database company. Here in Cornwall during the last year, there were 13 houses within a price range of $94,900 to $200,000, either for sale, on deposit, or closed, according to information provided by Bain Real Estate.

Where does this information fit in a discussion of “affordable housing?”

First, it is necessary to distinguish between “affordable housing” that refers to government housing programs (using subsidies, tax, and other incentives benefitting specific economic groups), and housing that is “affordable” without those subsidies, which is what this article explores.

What do prospective purchasers—specifically young, first-time home buyers—face and need to prepare for to purchase housing here that is affordable for them?

Using a $175,000 price and a 10 percent deposit as an example, financing the balance would cost approximately $785 per month for a fixed-rate, 30-year mortgage (the gold standard) at a 4.375 percent interest rate. Taxes at the current Cornwall mill rate of 16.12 would add another $165 per month, and homeowners’ insurance would be another, say, $125 (depending on the deductibles and coverage options selected). Total monthly cost for mortgage, taxes, and insurance (“housing cost,” which lenders use): $1,075.

How much monthly income will a lender want to see if that is your monthly housing cost? An often-quoted formula is that housing costs should not exceed 28 percent of gross monthly income (i.e. before income taxes). In our example, to pass this test a household would need at least a $3,840 monthly income. A related formula is that the total of monthly housing costs plus other debt payments (such as for car, student, and credit card debt) should not exceed 36 percent of income. To put this in perspective, minimum wage rates are $10.10/hour ($21,000/year) in the state. Even at $15/hour, there is not a lot of room, particularly with student debt at record levels.

These formulas are only guidelines, however, and each lender and loan program can have entirely more flexible approaches as to income levels, other debt, and credit worthiness. The only way to find out is to start the process. In talking to some recent first-time buyers, the first step before even starting house hunting is to work closely with a bank or mortgage broker to get a firm idea of how much loan you qualify for, what loan programs are available to you, and what, if any, corrective steps are necessary to boost your credit scores and possible loan amount.

It can be useful to develop a relationship with a local competitive lender. Also, and increasingly, mortgage brokers and lenders are online and applications and follow-up communications, as well as the actual loan closing itself, take place without any personal contact. Obviously, vetting the trustworthiness of the online company is important. Finally, with a firm idea of what you can borrow, house hunting becomes more realistic; it may even have to be postponed until credit scores or other corrective actions are taken, or the market changes, but it’s better to find out earlier than later.

Another factor is the all-important down payment: the larger the better for quicker approval and more favorable loan terms. Less than 10 percent can result in having to pay additional monthly sums for private mortgage insurance (PMI), which can add over $100 to the monthly payment. Lower down payments of around 3 percent are possible, along with more flexible credit requirements, with FHA (Federal Housing Authority) and FNMA (Federal National Mortgage Authority) loans. However, these come with PMI obligations and other requirements that can make them less attractive to some buyers and sellers. Yet, they can be useful in the right circumstances.

Another little-known possibility is a USDA (U.S. Department of Agriculture) loan, that allows for 100 percent financing of the price along with closing costs, and flexible credit standards. Surprisingly, it is not available for income-producing farms,

Welcome

Eliana Lyn Aylmer to Justina and Sean Aylmer
Mia Grace Mollica to Megan and Brian Mollica

Congratulations

Nicole Susan Snow
and Steven Alexander Zimany

Goodbye to Friends

Gregory Thomas Brennan
Frederieke Sanders Taylor

Land Transfers

Richard Ferrari to Cristiano Cato de Rezende and Audrey Strunc, land with all buildings and improvements thereon at 191 Town Street for $530,000.

Matthew and Ann Virginia Jacobs to Rushad and Kimberly Karanjawala, land with all buildings and improvements thereon at 295 Great Hollow Road for $305,000.

Phyllis H. Wojan to Rebecca Pollak, land with all buildings and improvements thereon at 31 Warren Hill Road for $225,000.

Thalia Scoville to Frederick R. Scoville, III and Katherine A. Scoville, 4,614 acres of land on Town Street for $160,000.

Reginald Auchtinloss, III to Realty Source, LLC, property at 8 Town Street for $400,000.

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Another little-known possibility is a USDA (U.S. Department of Agriculture) loan, that allows for 100 percent financing of the price along with closing costs, and flexible credit standards. Surprisingly, it is not available for income-producing farms,
but is available to assist housing in rural areas like Cornwall. Information is online.

An option for those whose financial situation is not quite there is to rent, the idea being that rents will be cheaper, allowing families to save more, continue to pay down debt, and work on their credit scores for a future purchase. The problem here is that there are currently few rentals available locally, and those that are out there are offered at rents that would not allow for any savings to be accumulated.

There is little we can do to change market forces, but we can learn about our financial parameters, keep an eye on the market, and be ready if opportunity appears.

Broadway Comes to CCS

“There’s no business like show business,” a statement that indeed stands true at Cornwall Consolidated school. Having been in the musical theater program there myself, I can attest to its terrific quality, not only in performance, but in each student’s experience. This year, 25 out of the 32 fifth through eighth-grade students will be taking the stage for what will be a wonderful production of Beauty and the Beast, directed by CCS’s own Alicia Simonetti-Shpur (music), Kristi Pramuka (grades K/1/2), and Danielle Krueger (math, grades 5 through 8).

The musical theater program offers something for every student: dancing, singing, acting, and even set design. For many students this will be their first theater experience, and hopefully will instill in them a love of the theater. CCS considers its musical theater program unique, not only because of the large percentage of student participation, but also for the staff participation: Tricia Collins (paraprofessional) designs the set, Tom Brown (custodian) works the lights and sound, and Michael Croft, the principal, often makes a guest appearance.

On that note, “let’s go on with the show!”

Dates: March 2 at 7 p.m. and March 3 at 2 p.m.

—Dean Saccardi

Chronicle Receives Website Grant

The Chronicle is happy to report that we have undertaken to redesign our website, with the help of C Designs by Cara Wei-gold. The goal is to make it more responsive to mobile devices and tablets, while continuing to allow monthly updates and searches of our archives. In addition, our recently inaugurated Facebook page will be highlighted and accessible. The project is being made possible by a generous grant from the Cornwall Foundation. The foundation encourages all non-profit entities that benefit Cornwallians to submit grant applications through its website info@cornwallfoundation.org.

—The Editors

Letters to the Chronicle

A LETTER TO THE TOWN

The West Cornwall Water/Septic Study group, empaneled by the Board of Selectmen, had no agenda beyond to “study” the conditions currently in place relating to how development has impacted the hamlet’s drinking water, river conditions, and economic vitality. We crafted a way to spend as little as humanly possible to get a respectable, scientific analysis of present conditions. The results are challenging: you can read this in the final draft found online at Cornwallct.org.

The study also recommends a fix. So now that we are in the “implementation” phase of our work we are once again finding the results a great challenge. Siting a wastewater treatment facility downhill from collection has enormous cost-saving potential over pumping. But clearly the impact of such a move to a location opposed by nearby residents makes it far from ideal. We cannot turn a blind-eye when problems arise so the study group will continue informing the public of the options. We urge all to join us for the regularly scheduled public meetings—second Tuesday of each month—and participate in the town meetings we offer when visitors from regulatory agencies come and inform us about options.

We recently accompanied our engineer and the first selectman to Hartford to discuss, among other things, their opinion of the findings and recommendations in the study. We plan to host them sometime in the spring so the broad community can hear their comments firsthand. We are staying in close touch with many of the town agencies—Economic, Housing, River, Finance to name a few—and will be keen to hear results of the 2020 Town Plan relative to this issue.

—Todd Piker and Libby Mitchell

FROM A READER IN FRANCE

I was most interested in “What Kind of School?” in the February issue. The same or similar issues are faced in many small communities across the U.S. and elsewhere. For the past 25 plus years we have watched the see-sawing of school enrollment at the village school in Venasque (Vaucluse) and how concerned our friends are about the possible effects on the community whenever there is talk of sending Venasque children to pre-school and elementary school in another town. (This covers children from ages 3 to 11.)

School is where these children meet one another and form friendships that often last long after the children are no longer in school and even no longer living full time in Venasque. Children who meet in school mean parents who also meet one another when they come to pick up their children, attend a school event, or help chaperone a school trip. And now that almost all mothers work, these are the major occasions for women to meet, spend time together, and pursue common community goals. If the school were closed, these opportunities would decrease and perhaps disappear.

Knowing this means that I have my fingers crossed that the process of inquiry that is going on in Cornwall will provide solutions that continue to foster cohesiveness in the Cornwall community.

Thanks so much for providing such an informative article. I look forward to reading about the next meeting that will take place on February 8.

—Sarah Beers Jenny

Cornwall Briefs

• Winter grinds on. The town has weathered 19 storms so far this year (five of them were ice storms) making this an above average cold season. The average is 22 for those who like a box score, and at the time of this writing it’s not even March. The third month has historically produced some of Cornwall’s most epic howlers, so stay tuned and stay prepared.

• Iron artisan Will Trowbridge has moved his Wild Iron Forge retail outlet from West Main Street in Sharon to a space in the Housatonic Outfitters store in Cornwall Bridge. Will’s forge is still in Sharon where he makes candleholders, barbecue forks, coat racks, fireplace tools, and an abstract sculpture or two. His assistant Jen Majette sells her jewelry and crafts at the new outlet. The shop is open Wednesday through Monday between 9 a.m. and 5 p.m., the same hours as Outfitters.

• Budget season is upon us and in the run-up to creating the selectmen’s budget, the board heard from Jane Sellery, the town’s social services director. She reported that she has about 170 clients in different stages of need and she’s OK with the budget level she has in the current year. She also has access to the Food and Fuel Bank which takes donations from citizens. Jane put out a call for used and still-working computers and printers for clients who find them useful.

• The selectmen overcame an initial reluctance to back an effort by the Cornwall Conservation Trust (CCT) to buy 104 acres of Buddy Fletcher’s land along the foot of Coltsfoot Mountain. The worry was that too much land is going into protection and off the tax rolls. CCT President Bart Jones made the case that the land is already protected by various state and town laws to the extent that the parcel only pays about $600 into the town’s coffers. The selectmen agreed to endorse the proposal for a grant already past its deadline. The two sides agreed to work together to ensure both land protection and the economic viability of the town for future generations.

• Awkward discussions? Gordon Ridgway said “There may be some awkward discussions in the months to come but it just can’t

(continued on page 4)
be business as usual” for Cornwall. “We need to be asking all the time ‘is what we’re doing going to attract young people to the town?’ A lot of that asking is being done as the town’s Plan of Conservation and Development is currently being updated by the Planning and Zoning Commission. Public discussion is encouraged so keep an eye out for those meetings.

—Lisa L. Simont

Correction: The Chronicle misspoke last month when it described the donkeys’ home at Trinity as a “shed”; it is in fact a nice barn building.

Events & Announcements

Cornwall Woman’s Society: Cynthia Matthews will talk about the founding of Matthews 1812 House followed by the monthly meeting at the Cornwall Library on March 1, from 10 a.m. to noon. Refreshments include cookies from the Matthews 1812 House. Guests welcome.

Pickleball Comes to Cornwall: Cornwall Park and Recreation has started adult pickleball every Monday from 6 to 7 p.m. at the CCS gym, except for holidays and days the school is closed. Next game is Monday, March 5. Come and try out the fastest-growing sport in America, according to NBC. Look on YouTube for information about the game and how to play. There are two courts available, which allows for eight players at a time.

Art@thedump is sponsoring a session on creating wall art from recycled materials on Saturday, March 10, from 10 a.m. to noon at the UCC Parish House. Free workshop for kids K through 12 (parents welcome). Finished works to be displayed and sold at the Art at the Dump event in April. No art talent required. Further information can be obtained by contacting Chris Gyorsok at 672-2715 or chrisgyorsok@optonline.net.

At the Cornwall Library

The 2018 Winter Film Series continues Saturday, March 10, with Just a Peek

March can be relentless, lashing us with wind and snow. Now and then a day brightens with a warming sun and promise of better days ahead. We at the Chronicle are always in hopes of better days. You can help that happen with a nice check. Thank you!

A Face in the Crowd and ends Saturday, March 24, with Allegro Non Troppo. Both begin at 4 p.m. Suggested donation: $5 per person.

On March 11 at 1 p.m., Dr. Robert Petras, a National Council member of the United Nations Association–USA, will discuss “The Influence of Culture, Politics and Fake News on the UN in the Age of Speed.” Free admission.

“Writing the Stories of Your Life,” a workshop led by Deb Devins, begins March 14 and runs for six consecutive Wednesdays from 6:30 to 8:30 p.m. Fee is $50. Class size limited.

Cornwall Park and Recreation

The Senior Monthly Luncheon, will be held Tuesday, March 13, at noon at Cornwall Parish House. $8 per person.

The Ukrainian Egg Decorating Workshops are on Friday, March 30, and Saturday, March 31, both at 9:30 a.m. at Cornwall Parish House. Friday is for adults only. Saturday, adults and children ages 10 and up. Children must be accompanied by an adult. $10 per person.

Rabbit Egg Hunt is Saturday, March 31, at 11:30 a.m. at Cornwall Parish House for kids up to grade eight. Pictures taken with the Park & Rec Rabbit by photographer Jim Herity.

Please contact Jen Markow to attend any of the events: prcornwall@gmail.com. Office number is 672-4071, cell is 860-480-0600.

A Red Cross Blood Drive will be held at the United Church of Christ, 8 Bolton Hill Road, on Thursday, March 15, from 1 to 6 p.m. For an appointment please visit the website redcrossblood.org or call 800-733-2767. Save up to 15 minutes by going online to RedCrossBlood.org/RapidPass to complete pre-donation reading and health history questions on the day of the appointment.

Town Hall Players: Open mic and potluck at town hall on March 24 from 5 to 7 p.m. All welcome. (See insert.)

Notice is hereby given that a caucus of all enrolled Republican electors of the Town of Cornwall will be convened on March 27, 6 p.m., at the Cornwall Library to endorse delegates for the state conventions. Contact Kara by emailing kmcjewel@gmail.com for information.

Art in Cornwall

Photographs by Lazlo Gyorsok and Emory Roth will be on display from March 20 through May 5. Opening reception will be March 24 from 6 to 8 p.m.

Souterrain Gallery at the Wish House will be featuring Gail Jacobson’s “All Over the Map” from March 31 to May 20 with a reception March 31 from 3 to 6 p.m.

On display at the Toll House Gallery in West Cornwall through the month of March are the works of Donald Bracken, Lennart Swede Ahstrom, Scott Zuckerman, and Susan Rand. Hours are Monday through Friday from 9 a.m. to 5 p.m. and Saturday from 10 a.m. to 4 p.m.

The Assessor’s Office for the Town of Cornwall is accepting applications for the Elderly and Totally Disabled Homeowner Tax Credit. Applicants must be 65 years old or 100 percent disabled and a homeowner. The income limit is $35,300 for individuals and $43,000 for married couples. The filing period is February 1 to May 15. Please contact the assessor’s office for an application: 672-2703.

A Good-bye for Steve

Steve O’Neil has served our community well for many years as our transfer station operator. He implemented many cost-effective recycling options. He helped Cornwall consistently achieve recycling rates among the highest in the state. Most importantly, he made trips to the “dump” enjoyable social outings for residents. Steve is retiring. We are having a reception for him at the swap shop at the transfer station on Saturday, March 3, from 11 a.m. to 1 p.m. Please bring your dump stories and recyclables.

—Gordon M. Ridgway, First Selectman

CORNWALL CHRONICLE

cornwallchronicle.org

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