

# Clinton events

VOLUME 24 • QUARTER 3 • 2025



DELIVERING TOWN NEWS



TO EVERYONE IN TOWN



**SUMMER IS HERE...AND THE HOLIDAYS  
ARE RIGHT AROUND THE CORNER!!!  
REALLY! THEY'LL BE  
HERE BEFORE YOU KNOW IT!**

And we are proud to once again bring you  
**A Connecticut Holiday: Best of the Season.**

This feature magazine will be full of things to do, gift ideas, recipes,  
scenes of the season, and more! It is fun, festive, and informative.

We are pleased to say that, in its inaugural season last year,  
**A Connecticut Holiday: Best of the Season** earned top honors with  
a Pinnacle Award from the Print Industry of New England.



**YOU'LL WANT TO READ IT! YOU'LL WANT TO BE IN IT! CALL US TODAY FOR MORE  
INFORMATION 860-767-9087 OR VISIT [WWW.ACONNECTICUTHOLIDAY.COM](http://WWW.ACONNECTICUTHOLIDAY.COM).**



## Town Manager's Corner

Summertime in Clinton is a season of beauty, classic New England charm, and—let's be honest—a little extra patience, as we welcome many visitors and summertime residents to our town. While enjoying all Clinton has to offer during the warm months, both residents and visitors will notice some exciting changes and improvements happening around town.

Strolling through our Main Street corridor, you'll see buildings that have undergone much-needed repairs and refreshing updates, along with new businesses opening their doors and adding vibrancy to our downtown. Among the most exciting additions is something truly unique to Clinton: our auxiliary library, Henry on Main.

Henry on Main is the first of its kind along the shoreline and was born directly from feedback from local businesses expressing a need for more attractions to draw people downtown. This innovative venture was a collaboration between the Town Council, my office, the Economic Development Commission, the Henry Carter Hull Library, and Clinton Senior Connection. Located at 10 West Main Street,



Michelle Benivegna, Town Manager

Henry on Main will be open Monday through Saturday from 9:00 am to 1:00 pm, offering a wide variety of services: items to borrow, a used book sale, wireless printing, daily newspapers, and access to computers and WiFi. Beginning this month, programming will expand to include activities like board game days, postcard writing sessions, a silent book club, and much more. Additionally, the library will offer some evening programming to ensure more people can participate and enjoy what Henry on Main has to offer. The location will be staffed by volunteers from the Clinton Senior Connection and Henry Carter Hull Library staff.

Even more exciting, Henry on Main shares its space with Clinton's newly opened Café Nola, located in the back of the building. Café Nola offers delicious coffee and treats, perfect to enjoy while browsing books, participating in activities, or simply relaxing in the library space. This creative pairing has transformed a previously vacant storefront into an

*Continued on page 5*

# YOUR COMFORT IS OUR PRIORITY!

## Heating and Cooling Systems for Your Home

### 0% FINANCING

### Up to \$4,000 in Rebates

### Call For Details!

### 860.337.6002

### [www.ductworkshvac.com](http://www.ductworkshvac.com)



Turn to the experts

8X President's  
Award Winner



# DUCTWORKS

HEATING • COOLING

LIC # S1-400300, S1-400301, SM1-5943

# events

**TM Ventures, LLC**  
**dba Essex Printing & Events Magazines**  
 18 Industrial Park Road, P.O.Box 205

Centerbrook, CT 06409  
 860-767-9087 Fax 860-767-0259  
 email: [print@essexprinting.com](mailto:print@essexprinting.com)  
[www.essexprinting.com](http://www.essexprinting.com)

**PUBLISHER**  
 William E. McMinn

**LAYOUT & AD DESIGN**  
 Meghan McBreairty

## SALES REPRESENTATIVES

**ESSEX • WESTBROOK  
 CLINTON • MADISON**  
 Ward Feirer 914-806-5500  
[wfeirer@gmail.com](mailto:wfeirer@gmail.com)

**OLD SAYBROOK  
 OLD LYME • EAST LYME**  
 Betty Martelle 860-333-7117  
[betty@eventsmagazines.com](mailto:betty@eventsmagazines.com)

**CHESTER • EAST HADDAM  
 HADDAM**  
 Contact Essex Printing 860-767-9087  
[print@essexprinting.com](mailto:print@essexprinting.com)

**GUILFORD • LEDYARD**  
 Contact Essex Printing 860-767-9087  
[print@essexprinting.com](mailto:print@essexprinting.com)

*Ecology Camp 2025*  
 Photograph provided by  
 Clinton Land Conservation Trust

**[www.eventsmagazines.com](http://www.eventsmagazines.com)**

**Over three quarters of a million readers.  
 12 towns every quarter.**

Copyright© 2025 Events Magazines. All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopy, recording, or any information storage and retrieval system without written permission. Not responsible for omissions or typographical errors. All advertising material created by Essex Printing and Events Magazines is to be considered proprietary. Essex Printing and Events Magazines reserves the rights and license to all ad designs and photographic images produced by Essex Printing and Events Magazines. Reproduction rights for individual use in other publications is offered and available by purchase directly through Essex Printing and Events Magazines. Editorial appearing in this magazine is submitted by municipal agencies and other approved sources.

## CONTENTS

Town Manager's Corner .....	3-5
Clinton Land Use .....	6-7
Clinton's Historic District Commission .....	7
From the Town Clerk's Office .....	8
From the desk of Tax Collector Lisa Bibbiani .....	9
Clinton's First Sustainability Summit" a Great Success .....	9-10
Assessor's Office .....	10-12
The Henry Carter Hull Library .....	12-13
Sizzling Summer Fun with Clinton Parks & Recreation .....	14
Clinton Arbor Garden Club .....	15
Clinton Plan of Conservation and Developement .....	16
Clinton Land Conservation Trust .....	17-18

**Home & Auto  
 go together.  
 Like you & a  
 good neighbor.**

Some things in life just go together. Like home and auto insurance from State Farm®. And you with a good neighbor to help life go right. Save time and money. **CALL ME TODAY.**



**LaTorre Osterling Ins Agcy Inc**  
 Lauren LaTorre-Osterling, Agent  
 38 Academy Street  
 Madison, CT 06443  
 Bus: 203-245-4555  
 Fax: 203-245-4730



State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, Bloomington, IL • State Farm County Mutual Insurance Company of Texas, Dallas, TX • State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL • State Farm Florida Insurance Company, 1601976 Winter Haven, FL • State Farm Lloyds, Richardson, TX

## FIRE, WATER AND MOLD RESTORATION



- FIRE, WATER, MOLD RESTORATION AND RECONSTRUCTION
- CARPETS, AREA RUGS, UPHOLSTERY
- COMPLETE PROJECT CLEANING RESIDENTIAL AND COMMERCIAL

**YOU CAN COUNT ON US**  
**24/7... 365 DAYS**

"This company is as good as it gets, because perfection can't be improved upon"

*William French, Essex Connecticut*

**ServiceMaster of Old Saybrook,  
 Middletown and Guilford**

**860-388-0440**



engaging destination for residents and visitors alike—exactly the kind of synergy that strengthens our community.

Down at our town marina, residents and visitors will find even more to enjoy. We've added new kayak racks at Esposito Beach, enhanced landscaping, have live music and delicious dining options. The overall vibe at the marina is starting to "feel much like a seaside resort"—and that's a quote! as someone aptly put it. These improvements are just a few of the many things that make Clinton an incredibly unique and special place to live and visit.

One of Clinton's most distinctive summer features is our very own Clinton Trolley, running Fridays, Saturdays, Sundays, and holiday Mondays. Ridership is at its highest rate ever, and I'm thrilled that people are embracing this free service. We've added new signage throughout town and boosted our presence on social media to help spread the word. While there's not much we can do about summer traffic, the trolley offers a fantastic alternative—letting you skip driving, avoid parking headaches, and maybe even meet new friends along the way. Oh, and remember: it's FREE—and public transit is a great way to help the environment. So, hop aboard this summer and see Clinton from a trolley seat!

At our Town Beach, we've made significant improvements as well. New vending machines now offer snacks and beverages for convenience. We're proud to unveil a newly renovated, ADA-compliant bathhouse to ensure all visitors can comfortably enjoy our beach. A newly created recreational area now includes a

basketball shooting space and renovated bocce court, providing more opportunities for fun and fitness by the shore. Additionally, efforts are underway to implement an erosion plan to help protect our cherished beachfront for generations to come.

Looking ahead, we're excited for the annual Summerfest and Fireworks event on Saturday, August 23rd. This year, the Town of Clinton will be running the event, which will take place at the town beach starting at 5:00 pm. There will be live music, plenty of food trucks, and a convenient shuttle service since beach access is limited. The fireworks will light up the sky shortly after dusk. You can find more details on the town's website and social media pages. I'd like to express my heartfelt thanks to all the businesses and individuals who have donated to make Summerfest possible. Your support keeps cherished community traditions alive.

As I conclude this article, I'd be remiss not to acknowledge how much of an honor it's been to serve as your Town Manager. This past June marked one year since I joined this incredible community, and what a busy and rewarding year it's been. I'm grateful every day for the support I've received from the Town Council, residents, local organizations, and our dedicated town employees. Together, we've accomplished many things that improve the quality of life in Clinton, and I'm excited for what lies ahead. Thank you for your kindness, patience, and partnership as we continue working to make Clinton a thriving, welcoming, and affordable community for all.

Enjoy the rest of your summer—and I hope to see you around town!

**Michelle Benivegna**, Town Manager, Clinton, CT

**TUXIS**  
Heating Oil • Propane • Diesel  
**OHR'S FUEL INC.**

**We Offer**

- Price Protection Plans
- Monthly Payment Plans
- Service Contracts
- Ultrasonic Tank Testing
- Home Heating Oil
- Propane
- Heating & Cooling
- Equipment & Installations
- 24 Hour Emergency Service

0402932-51  
HOD 130 HCO 1120

**PROANE** by **POWER**  
power-fuels.com FUELS PROPANE, LLC

**Bristol 860.589.4328** **Deep River 860.388.2298** **Meriden 203.639.3513**

**NOW IS THE TIME FOR  
CENTRAL & DUCTLESS AC**  
*In Stock and Ready to INSTALL!*

**MINI-SPLIT DUCTLESS  
AIR CONDITIONING**

**FREE  
In-Home  
Evaluation**  
203-639-3513

**Delivering Oil and Propane  
in YOUR Neighborhood**



# Clinton Land Use



## My property is near the tidal wetlands.

*Can I put up a shed, cut trees, or mow in that area?*

The tidal wetlands are regulated by the CT DEEP, CT Department of Energy and Environmental Protection. Clinton Zoning Regulations regulate what can be done in the “tidal wetlands buffer” which is the resource protection buffer of no less than 50 (fifty) feet along the upland edge of any tidal wetland.

Tidal wetlands are defined as those areas which border on or lie beneath tidal waters, such as, but not limited to, banks, bogs, salt marshes, swamps, meadows, flats or other lowlands subject to tidal waters.

Tidal wetlands buffers play a vital role in protecting and enhancing tidal wetlands. They protect water quality, reduce

erosion, stabilize the shoreline, protect wildlife and their habitat, offer flood control, promote stormwater filtration, move development further from flood-prone resource areas, and protect tidal wetlands from human disturbance.

Per Zoning Regulation 26.8.2, a resource protection buffer of no less than 50 (fifty) feet shall be established along the upland edge of any tidal wetland.

The following uses and activities are prohibited within this 50-foot tidal wetlands buffer:

- (1) New building construction that increases the building area or footprint including minor additions to existing buildings.
- (2) Detached accessory buildings such as garages and sheds.
- (3) Pools, tennis courts, patios and terraces.



**SAVE BIG ON HOME & AUTO  
INSURANCE**

**Call me today for all your insurance needs!**

**860-669-2238**

**DENNIS IRMSCHER**

**Great Personal Service**

344 East Main Street • Clinton, CT 06413  
(Next to Beach Donuts)

[dirmscher@farmersagent.com](mailto:dirmscher@farmersagent.com)





**Now is the  
Time for Your  
New Pool!**



**56 Years of  
Great Service!**

*Remember a building permit  
is required and may take 4 to 6 weeks to complete.*

**We Offer:**

- Free Water Testing
- Weekly Cleaning Service
- Complete Line of Chemicals and Supplies
- Liner Replacement & Renovations
- Salt System Installations
- Pumps, Filters, Heaters
- Safety Covers

*Still the same number after 56 years*

**860-669-6919**

**Visit our Store for all Your Pool Supplies**  
9 North High Street, Clinton, CT 06413



- (4) Driveways, parking areas and other impervious surfaces.
- (5) Seawalls, bulkheads, retaining walls, landscaping walls or similar structures.
- (6) Grading, excavation or filing, including the construction of new septic systems.
- (7) Land clearing, except for minor clearing to allow for appropriate landscaping.
- (8) Dumping of lawn clippings and other waste.
- (9) The application of fertilizers and/or pesticides except when necessary to address public health issues as determined by the local health official and/or State Department of Health Services or to control an infestation of invasive vegetative species if authorized by the local Conservation Commission.
- (10) The establishment of new lawn areas, and
- (11) Extensive clearing or pruning.

The following uses and activities are permitted and/or encouraged within the buffer area:

- (1) Preservation of existing native vegetation, including shrubs and trees.
- (2) Removal of invasive species and replacement with native species.
- (3) Elimination and/or minimization of mowing to encourage a variety of native species including shrubs and trees, and
- (4) Planting of native vegetation.

If you have any questions about the tidal wetland buffer, or if you have any other land use questions, please feel free to contact the Land Use Office at 860-669-6133. We're here to help.

**Kathy Savona, CZEO**

*Certified Zoning and Wetlands Enforcement Officer*

## Clinton's Historic District Commission

Clinton's Historic District Commission has just learned that the State Historic Preservation Office (SHPO) is bracing for an uncertain future as the current U.S President's proposed FFY26 budget eliminates all funding for SHPOs and Tribal Historic Preservation Offices (TPHO) nationwide. Although currently, this is simply a proposal, it's an alarming development that would have serious consequences for SHPO from both a staffing and programmatic standpoint. The Historic Preservation Fund Grant that SHPO receives from the National

Park Service supports half of the program staff positions in their office. Should this funding be lost, all SHPO programs would be impacted by a possible reduction in staffing levels. This would then affect any programs directly impacted by staff reductions, including the National Register program, the state and federal historic tax credit programs, and the office's regulatory review requirements. To add to the uncertainty, federal FY 25 SHPO funds have not yet been released, despite having been appropriated by Congress last year.

## Make Great Things Happen.



Giving through the Community Foundation helps you turn your passion for your community into action...

Making a bigger impact than you could on your own...

And ensuring your gift goes to where it's needed most...

Where you live, work or play.

Call us at (860)347-0025 or visit us online at [MiddlesexCountyCF.org](http://MiddlesexCountyCF.org).



**COMMUNITY  
FOUNDATION**  
of Middlesex County

**Live Local. Give Local.**



# From the Town Clerk's Office

**MUNICIPAL ELECTION:  
TUESDAY, NOVEMBER 4, 2025**

**WILLIAM STANTON ANDREW'S  
MEMORIAL TOWN HALL  
54 EAST MAIN STREET**

GREEN ROOM – LOWER LEVEL  
HOURS: 6 am to 8 pm

## November 4, 2025 Municipal Election

Absentee Ballot applications are available in the Town Clerk's office and on the Town Clerk's website, click on Elections. If you are leaving for college or elsewhere and will not be in Clinton for the election, you may apply for an absentee ballot which will be mailed to you on Friday, October 3, 2025. Applications can be downloaded from the Secretary of the State's website, [www.sots.gov](http://www.sots.gov) or on the town website at [www.clintonct.org](http://www.clintonct.org) and then mail or drop off the completed application to Town Clerk, 54 East Main Street, Clinton, CT 06413.

*AB ballots become available October 3, 2025.*

The State of Connecticut has a portal for requesting an absentee ballot. The website is [www.myvote.ct.gov/getmyab](http://www.myvote.ct.gov/getmyab). Anyone eligible to vote, with a Connecticut driver's license can go online

and complete the application for an absentee ballot and click submit. We will receive the application the next day for processing.

## 14 DAYS OF EARLY VOTING!

**Monday, October 20th - Sunday, November 2nd  
10:00 am - 6:00 pm (see exception hours below)**

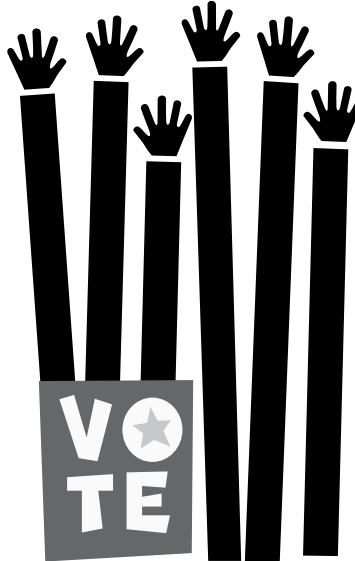
**Tuesday, October 28th and Thursday, October 30th  
8:00 am - 8:00 pm**

Last day to register to vote is October 31, 2025. If you miss the deadline, you can appear at the polls for Same Day Registration.

Permanent Absentee Ballots: Public Act #11-173: An elector can file an Absentee Ballot application together with a doctor's certificate (presumably on letter head), stating that they have a permanent disability and are unable to appear in person at their polling place. This will allow an elector to be on our Permanent Absentee ballot list. AB ballots will then be automatically mailed to the elector for the Election.

If you should have any questions, please call the Town Clerk's Office at 860-669-9101, Monday to Wednesday 9 am to 4 pm, Thursday 9 am to 7 pm and Friday 9 am to noon.

**Sharon Uricchio, MCTC**  
*Clinton Town Clerk*



**TRUST YOUR CAR TO THE REPAIR SHOP MORE PEOPLE TRUST...**

*We are a full service garage dedicated to quality work and service.*

**"The Only Call You Need For Quality Service & Repairs"**

# AUTO SERVICE of Old Saybrook, Inc.

**We have Senior Citizen Day Every Day!  
We Offer 10% OFF Repairs and Service up to \$50.00 Maximum.**



Servicing Domestic & All European Cars Including  
Mercedes, BMW, Jaguar, Audi, Saab, Volvo & VW



## 860-388-6838

From oil changes & scheduled maintenance to engine repair or replacement, we can provide complete mechanical & electrical service to your vehicle.



**4 JADE COURT • OLD SAYBROOK**  
**HOURS: MON. - FRI. 8 a.m. - 5 p.m.**





# From the desk of Tax Collector Lisa Bibbiani

## Taxes will be due again January 1, 2026

The second installment of town tax for real estate and personal property taxes will be due on January 1, 2026, last day to pay without penalty February 1, 2024. Of course you can pay anytime between now and Feb 2, 2026.

Supplemental motor vehicle taxes will be due January 1, 2026 by any person who owns a motor vehicle, which was registered after the first day of October 2024 and registered before the first day of August 2025 in the town where such vehicle is subject to property tax.

Interest accrues at 1.5% per month from the due date, 18% per annum.

Please take care in how you send us your tax payments. We have had

many taxpayers who use the US Postal Service suffer from fraud. Please consider using your banks electronic banking to send payments, or use the online portal.

Pay by credit card, debit card or electronic check online OR in the office, we have a SELF SERVICE KIOSK for your use

We do accept credit card, debit card and electronic check payments online. We cannot process credit or debits cards in the office at this time. Go to [www.clintonct.org](http://www.clintonct.org). Click on the Tax Payment Icon. There is a \$.95 processing fee when paying by electronic check and a 2.99% processing fee for using a debit or credit card.

Income Tax Information is available online at [www.clintonct.org](http://www.clintonct.org), click on the Tax Payment Icon.



## Clinton's First "Sustainability Summit" a Great Success

In late May, the Clinton Sustainability Committee hosted its first "Sustainability Summit," wherein the leaders of several town committees, commissions, and civic groups came together at the Henry Carter Hull Library to discuss how better to collaborate to advance their respective goals. Below is a summary of what each of the groups are working on.

**Sustainability Committee:** In 2023, the Sustainability Committee earned for the town of Clinton the bronze certification through Sustainable CT, a statewide nonprofit that recognizes towns that engage in sustainability practices ranging from well-stewarded land and natural resources to inclusive engagement and communication practices, resilient planning strategies, and other categories. Sustainability has since been involved with signing on in support of Land Trust's land acquisitions, and has assisted in establishing the food scraps composting program at the town transfer station and the forthcoming textile recycling bins in town. They are preparing to reup the town's Sustainable CT application in 2026 and hope to earn the silver designation.

**Human Rights Commission:** The HRC has been engaged in partnerships with other committees. Most notably, it put on its fourth annual Chautauqua talk series at Henry Carter Hull Library in July. HRC also works with student advisors on issues and events related to the Morgan School, and they help put on plays in partnership with the Arts Council.

**Beautification Committee:** Beautification's goal is to make Clinton more attractive, and they have been instrumental in planting native gardens and maintaining planters around town

on the Indian River bridge, on the Liberty Green, the traffic island behind Coffee Break, and have planted new plants around the police gazebo and the statue at the police station. They have also planted native plant gardens at the Stanton House, planted 975 daffodil bulbs in various locations around Main Street, and partnered with the Clinton Arbor Garden Club to put daffodils in front of Henry Carter Hull library.

**Conservation Commission:** Conservation in the past few years has put a great emphasis on maps and geographic information systems (GIS) to find out where there was open space around Clinton to acquire new lands for public use. They applied for grants for the town for new animal and land trails and have acquired 165 total new acres in connection with existing town lands. Conservation worked with the Beautification Committee to make Clinton part of the pollinator pathway, a network of public and private lands across the United States that are pesticide-free corridors for native insects. They also helped to establish the food waste composting at the transfer station, which collects nearly 500 pounds a week to be turned into mulch for local gardens and prevents the food from rotting in a landfill. They have also worked with Planning and Zoning to tackle light pollution, and under Conservation's stewardship, new developments must have a special kind of lighting to protect birds and bats. Finally, they have assisted with public outreach and education on the invasive plant Japanese knotweed. Conservation and Sustainability remain committed to looking at ways to reduce food waste in the Clinton school system.

*Continued on page 10*

**Town Council:** Carrie Allen of the Town Council shared with the Summit attendees about the Council's focus on fiscal sustainability, with the goal of growing Clinton's business list to remove the tax burden on local residents and improve the downtown area. Notable new improvements include Grand Apizza's acquisition and expansion into the old Comcast building; the expansion of the Henry Carter Hull library into the annex building on Main Street, which will include a coffee shop; and affordable housing in the old Pierson School.

**Land Trust:** Clinton Land Trust's mission is "to protect Clinton's land, water and quality of life through conservation, stewardship and environmental education." They have focused on acquiring more open space land for conservation and recreation, and they host several conservation and nature-related events a year, including beach cleanups, "Peeper Prowl," where young children learn about the amphibians in Clinton's ecosystem, and hosted a sold-out film festival at the Town Hall last year that featured short environmental films.

**Clinton Placemakers:** The Placemakers have been involved in the creation of several celebrations held in town recently: the International Festival with food trucks, Mardi Gras celebration, Beer Festival, and Christmas in Clinton. They also created the town trolley, which is available for public use Friday to Sunday.

**Historic District Commission:** The Historic District Commission created the Commerce Street historic district, which includes over 200 homes, two bridges, cannons, and a statue. They helped to secure for the town funding through the American Rescue Plan and maintain a commitment to using historic materials in the restoration of local homes and buildings. They next hope to see Waterside Lane become a historic district. The Historic District Commission's mission is to make Clinton known for more than just the outlets!

The Sustainability Committee hopes that there will be more summits in the future. Many of these committees and commissions are looking for new members! Those interested may inquire through the clerk's office at the Town Hall.

## Assessor's Office

### MOTOR VEHICLE ASSESSMENT CHANGES EFFECTIVE OCTOBER 1, 2024

Pursuant to Public Act 22-118 and June Special Session Public Act 24-1, municipal Assessors will be valuing registered/non-registered

passenger motor vehicles differently than they have in the past.

Effective with the October 1, 2024 Grand List, Assessors will utilize the Manufacturer Suggested Retail Price (MSRP) of your vehicle and apply the statutory depreciation schedule to calculate



*Good hearing is*  
**PRICELESS**

Is it time to get your hearing checked?

 **County Hearing and Balance**

**MADISON**  
**82 Bradley Road**  
**203-245-1950**

Call us for a Free Initial Consultation  
All services by Doctors of Audiology  
[www.countyhearingandbalance.com](http://www.countyhearingandbalance.com)



**RIVER VALLEY TRANSIT**



**CONNECTING YOUR CONNECTICUT!**  
Connections to Southeast Area Transit buses in New London, CT Transit New Haven in Madison, and CT Transit Hartford in Middletown

**860.510.0429**  
**[rivervalleytransit.com](http://rivervalleytransit.com)**

 River Valley Transit is Operated by the Estuary Transit District 



the depreciated value of your vehicle.

The depreciated value will then be multiplied by the statewide assessment ratio of 70%, producing the assessed value of your vehicle for taxation.

The assessed value of your vehicle will automatically decrease according to the depreciation schedule. Your vehicle will be assessed at no less than \$500 for taxation purposes at any time.

#### **Example based on a 2020 Honda Accord LX**

*(estimate only)*

##### **OLD VALUATION METHOD**

100% average retail price/clean retail value= \$20,325 (JD Power Clean Retail) \$20,325 x 70% Assessment Ratio = \$14,227.50  
\$14,227.50 x 32.46 motor vehicle mill rate = **\$461.83 tax bill**

##### **NEW VALUATION METHOD**

MSRP \$24,020 X 65% depreciation from schedule= \$15,613  
\$15,613 x 70% Assessment Ratio = \$10,929.10  
\$10,929.10 x 32.46 motor vehicle mill rate = **\$354.76 tax bill**

#### **New Personal Use Exemptions pursuant to Section 12-81 (82) of the CT General Statutes**

- Any snowmobile, all-terrain vehicle or residential utility trailer, provided such property is exclusively for personal use is exempt for assessment years commencing on or after October 1, 2024.
- A utility trailer is defined under Section 14-1 as a trailer designed and used to transport personal property, materials or equipment, whether or not permanently affixed to the bed of the trailer.
- While still required to be registered with the Department of Motor Vehicles, these types of vehicles will be treated as personal possessions and no longer subject to local property taxation.

#### **Board of Assessment Appeals pursuant to Section 12-**

#### **What is a Revaluation?**

A Revaluation is the process of conducting the Data Collection and Market Analysis necessary to equalize the values of all properties within a municipality for the purpose of a fair distribution of the tax burden.

#### **Why is a Revaluation needed?**

For the past 5 years cities and towns of Connecticut have continued to grow. Since an increase in population, translates into an increase in the demand for housing and other municipal paid services such as, schools, police, fire, waste disposal, and snow removal. It is essential that property values be kept correct. The State of Connecticut requires that cities and towns perform a Revaluation so that all properties can be brought to current market value and contribute an equitable portion of the total tax burden.

#### **What is market value and who determines my property value?**

Market Value is determined by the people, by the activity in the Real Estate Market and the general economy. The value of your property is based on an analysis of the entire market for the full two calendar years before the completion of the

#### **117a of the CT General Statutes:**

- Motor vehicles are assessed based on MSRP without factors such as high mileage, salvage vehicles, and rebuilt titles.
- The only grounds for appeal for a taxpayer is if the Assessor did not base the assessment from the vehicle's MSRP.
- Vehicle owners may appeal the MSRP determination to the Board of Assessment Appeals at their next successive meeting.

#### **Depreciation Schedule pursuant to Section 12-63 of the CT General Statutes:**

Age of Vehicle	Percentage of MSRP
Up to year one	Eighty-five per cent
Year two	Eighty per cent
Year three	Seventy-five per cent
Year four	Seventy per cent
Year five	Sixty-five per cent
Year six	Sixty per cent
Year seven	Fifty-five per cent
Year eight	Fifty per cent
Year nine	Forty-five per cent
Year ten	Forty per cent
Year eleven	Thirty-five per cent
Year twelve	Thirty per cent
Year thirteen	Twenty-five per cent
Year fourteen	Twenty per cent
Years fifteen to nineteen	Fifteen per cent
Years twenty and beyond	Not less than \$500

provided no motor vehicle shall be assessed at an amount less than five hundred dollars

For additional information contact your municipal Assessor's Office.

Revaluation Project. The market can generally be defined as you, and the person willing to buy it from you. It is the Appraisers job to research and analyze the values in any area or neighborhood. In effect, they do what you would due to determine the selling price when putting your property up for sale. Only the appraiser has specific guidelines to follow. Factors that are examined for each property are: location, size, quality of construction, age of improvements, topography, utilities, zoning restrictions, if any, etc.

#### **What happens during a Revaluation?**

Depending on where in the Revaluation cycle your jurisdiction is, one or more of the following will be performed.

- A) A physical inspection of both the interior and exterior of each property is conducted, where building dimensions and characteristics are noted. This is the Data Collection phase of the project. Each Data Collection carries an identification badge, a letter of introduction on the town's letterhead and their vehicles are registered with the Police Department and Assessor's Office.

B) Data Mailers, which contain the pertinent information currently on the file with the jurisdiction, will be mailed to all property Owners. Owners will verify the information or indicate a change when returning the document.

Each property owner, at the completion of the project, will receive individual notice of the new assessment. Property owners can then review the entire public assessed values so that the property owner can see what the values are around his/her property. All property owners are given the opportunity to discuss their values with the appraisal staff at an appointed time, which will be announced (Hearings) towards the end of the revaluation. Homeowners should call the firm and a date and time will be set to discuss the valuation process. At a hearing, the property owner can voice concerns, discuss inaccuracies or discrepancies with a qualified appraiser who will review the property record card and explain the value. Should an inspection or re-valuation need to be done the appraiser will make that determination, and any changes that result will be sent to the property owner.

### **Will a Revaluation increase taxes?**

A revaluation may result in an increase or decrease of individual assessments; it does not mean that all property taxes will increase. You may be saying "SURE" but remember assessments are only the base that is used to determine the tax burden. The tax burden is the amount that the municipality must raise to operate the local government and support the many services each of us has come to

expect, such as schools, police, etc. If the same amount of money is to be raised after the revaluation as the previous year and each assessment doubles, the tax rate would merely be cut in half.

### **How will I know if my assessment is equitable?**

There are two very good methods of determining this. First, compare your property to similar properties that sold in the previous year. Your value should be in line with these sale prices. Second, if no recent sales are available, compare your assessment to others similar properties in your area using the Street Listing of values available in the Assessor's Office. Your value should be in line with these similar properties. Remember, very few properties are exactly alike. Your value should be comparable, but it seldom will be exactly the same as what seems to be a similar property.

### **If I disagree with my assessment after a hearing, what are my options?**

If any property owner believes the assessment on their property is in excess of its fair market value, they should first notify the Assessor's Office. They may then appeal before the Municipality's Board of Assessment Appeals. The Board of Assessment Appeals will review the case and make a determination as to the disposition of the appeal. Should the property-owner still feel the assessment is incorrect, they may appeal to the Superior Court for the judicial district in which the municipality is located.

**Assessor's Office**  
**54 East Main Street**  
**Clinton, CT 06413**



*Did you know? Library programs are funded by generous donations from our community. Find ways to support library programs and say "I Love My Library" at: [hchlibrary.org/donate](http://hchlibrary.org/donate).*

Contact: **Sarah Borgnis-Tobin**  
Head of Outreach & Adult Programs,  
[sarah@hchlibrary.org](mailto:sarah@hchlibrary.org) | (860)669-2342

*\* No Registration Required Unless Noted*

### **The 3 Foragers**

Happening soon! On **August 13th at 6pm**, come learn all about how to forage for wild mushrooms.

Are you mystified by wild mushrooms? Curious? Scared? Or do they make you hungry? Join The 3 Foragers as they share some of the secrets of the fungal world and teach you how to safely identify wild mushrooms using various available tools and techniques.

You'll learn how to use your senses to examine mushrooms for their sights, smells, and tastes, and consider the relationships between fungi and the

natural world around us. We will dispel common myths, and discuss mycophagy, the cooking and eating of wild mushrooms.

### **Henry on Main**

We're thrilled to be back downtown! Henry on Main had its ribbon cutting ceremony on **July 15th**, and programs are in full swing:

**Mondays:** Letters and Lattes — Grab a beverage from Cafe Nola and play games with friends

**Wednesdays:** Postcard Writing — Make your own card and write a letter to a friend, a family member, or your state representative

**Saturdays:** Radio hour — Come by to listen to Wait, Wait... Don't Tell Me!

### **Lightning Lectures**

Join us on **September 2nd at 6:30pm** for our next Lightning Lectures. Each week, we'll listen to four ten-minute talks on a range of topics: from Best Snacks of All Time to What Happened During the Big Bang, and everything in between.

Whether you're presenting or just enjoying the show, it's a great way to learn something new, laugh, and connect with your community. No prior experience needed, just creativity and enthusiasm!

Presentations must be PG-13 — explicit



topics will not be accepted.

Interested in presenting? Email your topic of choice to us at [askus@hchlibrary.org](mailto:askus@hchlibrary.org) to get started!

### **Sharing the Land with CT Wildlife**

**On Thursday, September**

**25th at 6 pm**, join us for a program with DEEP Master Wildlife Conservationist Richard Taylor. This new program covers everything from the recreational benefits of wildlife and ecosystem services to invasive species, and much more.

Richard has held many popular programs at the library in the past, and we're excited to welcome him back!

### **Tree Society**

The Clinton Tree

Committee invites artists to display their works featuring trees native to the Northeast! The exhibit will be held at HCH Library from **October 1 to November 29**. A reception will be held on October 1 from 4-8 pm. Interested in showing your art? Please contact Diane Brennan at (860) 625-9380.

### **Teens**

Summer reading ends **August 15th** — if you haven't entered your reading logs, make sure you do by the end of Friday!

Teen summer programming ends on **August 15th**. We will be taking a small break and coming back on September 3rd and we have some fun programs lined up this fall.

Join us on Tuesday afternoons for Wandering Minds: an ADHD Club starting **September 9th**. Spend an hour oversharing and infodumping about your latest hyperfixation while we interrupt each other and go off on tangents until we forget what we were talking about.

On Wednesday afternoons starting **September 3rd** we return to our Dungeons and Dragons campaign. While this is a continuation of an ongoing story, feel free to email to inquire about joining!

Teen crafternoons are back on the

third Monday of the month beginning **September 15th**. Each month we will offer a different craft. Registration is required.

Go to [hchlibrary.org/events/upcoming](http://hchlibrary.org/events/upcoming) for more information, program additions, and to register for programs!



Photo: Children enjoying an ice cream at the library summer reading kick-off party at Clinton Beach

### **Greetings from the Children's Room!**

Our summer reading program, It's a Shore Thing!, kicked off on **Friday, June 20th** at Clinton Beach. Over 300 people came to celebrate with us and enjoy ice cream, music, fun and games.. We broke last year's record by registering almost 200 people for summer reading on opening day! We also unveiled our new Clinton Beach Toy Library. The toy library is filled with sand toys that families can borrow, play, and return when they are finished. Our mission is to help our community reduce, reuse, and recycle and to help keep plastic out of our waterways. This project was a collaboration with Henry Carter Hull Library, Clinton Land Conservation Trust, and Clinton Parks and Recreations.

My goal this summer was to create a screen-free summer reading program. Upon registration, children received a "bingo" card filled with activities that encourage reading and being creative. For example, children were challenged to read poetry, read aloud to a family member, spend time in nature, and send someone a letter in the mail. After completing five activities in a row, participants earned raffle tickets for a chance to win prizes and stickers to add to

our Collaborative Mural. The mural started off as a large, blank coded grid and came to life as children added half-inch color coded stickers.. We kept the final image a secret so children did not know in advance what the mural would be. Everyone enjoyed taking a

guess as to what the image would be and seeing the image emerge as more stickers were added.

In addition to our weekly programs for young children, we offered many special programs.. We invited back several popular programs including Poppi's Planet, Science Heroes, Meigs Point Nature Center, Splash Into Art, Denison Pequotsepos Nature Center, Xen's Critters, and Marine Life Storytime. We also welcomed a few new super fun programs. Jedi

Training with Rey taught young galactic warriors how to use lightsabers and The Poop Museum taught children all about the fun and fascinating world of animal dung. Trust me, it was such a big hit that I am planning on having them back next summer.

All of our special programs are made possible by proceeds from our book sale and from monetary donations. Thank you to the Clinton Land Conservation Trust for sponsoring many of our educational programs and to our wonderful patrons for your ongoing support.

I am busy planning our fall programs so be sure to follow us on Facebook and Instagram. Classes will start on **Monday, September 8th** and registration for fall programs will begin on **Friday, September 5th**. Visit our website for more information, for program descriptions, and to register. Brochures are available on our website and at the children's desk.

I look forward to seeing you at the library. Stop in to check out our new train table and our ever expanding Library of Things. We have so much more than books!

- **Coralie Williams**, *Head of Children's Services*

# Sizzling Summer Fun with Clinton Parks & Recreation!

Get ready to make memories all summer long with Clinton Parks & Recreation's action-packed calendar of camps, classes, and community events for August and September 2025! Whether you're looking to keep the kids busy, stay active, or find your moment of zen, we've got something for everyone!

August brings the heat with Zumba and Beach Yoga, Yoga on the Beach making its serene debut later in the month. So grab your calendar, sunscreen, and sense of adventure — Clinton Parks & Rec is your go-to for unforgettable summer vibes!

Visit [parkrecclintonct.recdesk.com](http://parkrecclintonct.recdesk.com) or call (860) 669-6901 to register today — space fills fast! Follow us for updates and photos: Clinton CT Parks & Recreation @clintonctpr

## UPCOMING EVENTS

### Join us for Communi-CHI on Liberty Green!

Start your Sunday with peace, energy, and connection at Communi-CHI, a free community Tai Chi session open to all ages and experience levels! Flow through gentle movements. Breathe in the fresh morning air. Connect with a welcoming and diverse group. Leave feeling refreshed and centered.

Liberty Green | Sunday Mornings at 10 am - 11 am, now through 8/24. \$12 per class - pay as you go, register online at [parkrecclintonct.recdesk.com](http://parkrecclintonct.recdesk.com) or call the Park and Rec Office at 860-669-6901 for assistance. Bring a water bottle, wear loose comfy clothes, and come as you are—no registration required! \*\* And remember, NO PARKING ON OR AROUND THE GREEN. Please park in the lot across the street in front of Stewart's / Ace Hardware & Hanami.

### YOGA FOR BEGINNERS 50+

Tuesday and Thursday mornings from 7:30 am - 8:30 am. Gentle stretches, simple poses and breathing. Bring a yoga mat, water bottle and optional to bring a towel and journal. Taking place at the Clinton Town Beach. Cost is \$15 per class, and you do not have to be a Clinton resident. Weather permitting. Register online at [parkrecclintonct.recdesk.com](http://parkrecclintonct.recdesk.com).

### Saturday Mornings - YOGA ON THE BEACH

Going on now until September 6th, join us Saturday mornings from 9 am - 10 am, at the Clinton Town Beach to find your personal joy, peace and strength. Discover the perfect balance of movement and mindfulness in our new Yoga Class, designed for all levels, including complete beginners. Whether you're new to yoga or a seasoned practitioner, this class offers a supportive space where you can reconnect with your body, mind and spirit. Through gentle, energizing sequences and deeply relaxing stretches, you'll build healthy flexibility, improve mobility, and awaken your inner vitality — all while cultivating a sense of calm, joy and inner peace. Come as you are, and leave feeling refreshed, centered, and uplifted. Register online at [parkrecclintonct.recdesk.com](http://parkrecclintonct.recdesk.com).



[recdesk.com](http://recdesk.com).

### Zumba Saturday Mornings with Mary-Lou

Starting August 16th to September 27th, join us for Zumba Saturdays. Adults only, space is limited. Register online at [parkrecclintonct.recdesk.com](http://parkrecclintonct.recdesk.com).

### Dog Obedience Classes

Mondays, August 18th to September 22nd, join Paula Milnes, a Certified Dog Trainer and staffer at Guilford Animal Medical Center, for Dog Obedience Classes that provide training in a structured, positive, and supportive environment focused on building a strong bond between you and your dog. Paula emphasizes reward-based training techniques to teach essential commands such as sit, stay, come, heel, and leave it. Classes typically include leash work, socialization with other dogs, and guidance on correcting unwanted behaviors. Paula's approach is patient and tailored to suit dogs of various breeds and temperaments, ensuring both you and your dog gain confidence and skills in a fun and engaging way. Wear comfortable shoes, as there will be a lot of walking. No retractable leashes. Bring plenty of tasty treats and a good supply of poo bags for clean up. Register online at [parkrecclintonct.recdesk.com](http://parkrecclintonct.recdesk.com), space is limited.

# WE'RE HIRING

## SALES TEAM AT ESSEX PRINTING / EVENTS MAGAZINE

### EARN SUPPLEMENTAL INCOME

- Part-Time Commission-Based Sales
- Flexible Schedule in Designated Locations
- Leads Ready to Work
- Training and Ongoing Support Provided

**Essex Printing**  
events  
magazines

Contact **Essex Printing / Events Magazines**: [print@essexprinting.com](mailto:print@essexprinting.com) | 860-767-9087



# Clinton Arbor Garden Club



## Clinton Arbor Garden Club's Festive Fall Happenings!

Summer's chilly start made its end seem to march forward much faster than usual. Enter our final free public lecture of the year, "Putting the Garden To Bed," delivered by talented landscape designer and columnist for West Hartford Magazine, Karla A. Dalley. With an emphasis on protecting overwintering pollinators, Karla's three-pronged approach will appeal to all levels of gardeners, who will learn the value of each must-do, can-do, and nice-to-do item on the fall clean up list. The lecture will be held on **Thursday, October 9, at 6:30 pm** at the Henry Carter Hull Library located at 10 Killingworth Turnpike in Clinton. Tasty refreshments will be provided by the garden club. Please join us!

Details regarding our highly anticipated **4th Annual Scarecrow Contest** are just around the corner. Any individual, family,

group, business, or organization may participate for a small fee that supports the work efforts of our club. As in past years, the contest will run the last two weeks of October and votes will be cast via text. Images of all "contestants" will be viewable on line, so all friends and family who are farther afield can weigh in, as well. Winners will be announced by month-end... just in time to turn our attention to costumed creatures of a different sort! Check our Facebook page for up-to-the minute details.

In other news, *our club is celebrating its 65th year of service to the Town of Clinton.* To commemorate this milestone, we are installing a bench at Clinton Town Beach, along with native plantings suited for sand. Once the job is done, we invite you to have a seat and enjoy the view!

For more information please visit our Facebook and Instagram pages or send an email to [clintonarborgardenclub@gmail.com](mailto:clintonarborgardenclub@gmail.com).

## VETERINARY URGENT CARE

Extended evening  
and weekend hours

We're here for you when your pet needs us, *urgently.*



51 Boston Post Rd  
Madison, CT 06443  
203-350-7412  
[www.pieperveterinary.com](http://www.pieperveterinary.com)

Skip the wait:  
scan to book  
online!





## Clinton Plan of Conservation and Development

Clinton's Planning and Zoning Commission is revising our Plan of Conservation and Development, or "POCD." The POCD is our roadmap for future policies and civic investments. Connecticut requires a POCD update every ten years. Clinton's last POCD was completed in 2015.

The Commission has hosted a series of events and conducted surveys since the project launched in late 2024. Members of the Clinton community were asked to share their thoughts about topics like economic development, open space, housing, transportation, historic preservation, town services, resiliency, and more. Now the Commission is developing a vision, goals, and actions to guide us through 2035. A draft of the plan will be completed in early fall. The Commission will host an event to present the draft and hear community feedback before the plan is finalized.

Follow the project and learn more at: Planning & Zoning | Clinton, CT (<https://arcg.is/1qzaGX2>). Look for announcements soon about a draft plan and a public event in September!

**WMRD**  
**103.7 - FM**  
**1150 - AM**  
 Middletown - Hartford  
 New Haven

**WLIS**  
**97.3 - FM**  
**1420 - AM**  
 Old Saybrook - New London

*We Broadcast, Podcast, and Stream Live.*

**We are The Best of the Valley & Shoreline!!**

*News, Weather, Sports, Traffic, Music,  
 Talk and Opinion, from around the Corner  
 and around the World!!*

**We've Got Personality!!!**

[www.wliswmrd.net](http://www.wliswmrd.net)



## Cost-effective litigation and mediation services

- Personal Injury
- Criminal Defense & DUI
- Business Matters
- Contract Disputes
- Conflict Resolution

## Schedule Your Consultation Today!

## LAW OFFICES of Bradford J. Sullivan

ATTORNEYS & COUNSELORS AT LAW

**860.664.4440**  
[attorney@bjsullivan.com](mailto:attorney@bjsullivan.com)

PO Box 1206 • 752 Boston Post Road • Madison, CT 06443



# Clinton Land Conservation Trust



shorebirds and learned the important crucial role that the salt marsh plays in their survival. Campers found Asian shore crabs in the intertidal zone and were amazed at the number of horseshoe crabs mating during their camp week! Observing the osprey in flight was also a highlight! On Tuesday & Thursday the campers compared and contrasted the saltwater environment to freshwater habitats and woodland

## Ecology Camp 2025: June 16-20

2025 marked the 19th year of Ecology Camp, directed by Clinton Land Trust President, Dana Skidmore. Thanks to the sponsorship from the Clinton Land Trust and the Clinton Park & Rec Department, 53 campers and 11 counselors took part in exploring our local natural environment for 5 days. CLCT also sponsored 4 scholarships to the Ecology Camp. Campers met at the Town Beach on Monday, Wednesday and Friday and learned about invertebrates that inhabit the intertidal zone, sandy beach habitat and the salt marsh. They discovered new things about

areas. They hiked through CLCT's Peter's Woods and the trails at Indian River Complex. Here, they explored vernal pools and stream beds and discovered many different amphibians and listened to woodland bird calls. They identified trees by their bark and by their leaves. Mrs. Skidmore's goal each year is to expose kids to the natural world, so that they can gain an appreciation of what is in their own backyard, and in turn, become stewards of their environment.

*Continued from page 18*

## When Disaster Strikes CALL RICH!

Richard Ranciato & Associates is a State Licensed Insurance Adjusting firm that represents policyholders who incur property damages or business related losses. Richard and his associates have successfully represented and adjusted claims (over \$200+ million) on behalf of families and businesses for over forty years. Not having competent professional representation can put people at a disadvantage during these stressful times. There is no substitute for experience!

**FIRE • ICE • WATER & STORM**



**Richard Ranciato & Associates**  
Licensed Public Adjusters, LLC  
203-410-4543  
**CallRichNow.com**



THERE IS NOTHING LIKE THE CONNECTICUT SHORELINE!



**ANTONELLA  
VERTUCCI**  
*Clinton & Shoreline  
Real Estate  
Advisor,  
Consistent Award Winner,  
and Clinton Resident*

203.641.8566  
avertucci@wpsir.com  
antonellavertucci.williamspitt.com



Thinking about selling, now or in the future? Sale prices are holding steady or rising and the inventory of homes for sale is still limited.

What is **your** home worth? Contact me anytime to discuss the value of your property; 203.641.8566.

or scan to find out



William Pitt Sotheby's  
INTERNATIONAL REALTY

Each Office is Independently Owned and Operated. © Guilford Brokerage | 1028 Broad Street

## 2025 Crosby Scholarship Winners

CLCT is happy to announce that recent Morgan graduates, Aleia Aleman and Joe O'Brien are the 2025 recipients of the Alice and David Crosby Environmental Scholarship! Both Aleia and Joe plan on studying environmental studies in college. We wish Aleia the best of luck at URI and Joe at Stonehill College. We hope that they both use the knowledge and skills they learn in college to foster positive changes in the environment. Congratulations!



Aleia with Dana, Jack, and her mom | Joe with Dana, and Jack



## Trail Days

CLCT Hosted "Trail Days" on June 7th at Peters Woods. It was a great chance for the public to enjoy an hour of hiking in the

woods with friends. This hike was led by Board Member Mike Houde. We look forward to hosting more hikes on our properties in the future. Stay tuned!

## "Lending Toy Library" at the beach

In partnership with the Henry Carter Hull Library, the Clinton Land Trust and the Clinton Park & Rec are thrilled to co-sponsor a new community project! We

are proud to introduce the Lending Toy Library at the Clinton Town Beach! Heading to the beach with your family? Borrow toys for the day and simply return them when you leave. It's a fun and sustainable way to Reduce, Reuse, and Recycle while keeping little ones entertained. Our hope is to share, play, and care for our environment, together!



Coralie, Lauren and her son



## Clinton Land Conservation Trust

P.O. Box 121 • Clinton, CT 06413

info@clintonlandtrust.org

[www.clintonlandtrust.org](http://www.clintonlandtrust.org)

**CHRISTO JEWELERS**  
Stop & Shop Plaza, Rt.1 Clinton, CT Est. 1985  
860-669-2145 christojewelers1985.com

**CYR DRYWALL**

Reliable, Professional "A Name You Can Trust"

**DRYWALL, ACOUSTIC CEILINGS, STEEL STUD FRAMING SERVICES**

- Residential, New Construction & Commercial
- Specializing in Installing & Finishing Drywall
- Drywall Repair

CALL FOR FREE ESTIMATES  
FULLY INSURED - HIC 0571279  
[WWW.CYRDRYWALL.COM](http://WWW.CYRDRYWALL.COM)

CELEBRATING 30 YEARS IN BUSINESS

CALL OR TEXT 860-669-5488



# Morgan Stanley



## Being tax aware is a tax-smart move.

Consolidate for a comprehensive view.

Consolidating your assets with one firm could be a key step to tax efficiency. That's why tax-efficient solutions may be more effective as part of a comprehensive Morgan Stanley Client Experience investment strategy.

When a Morgan Stanley Financial Advisor, like me, has a clear view across your entire portfolio, we can gain better insight into the types of tax management services that may help you reduce your tax exposure through the year.

Contact me to learn more about Total Tax 365 and how I can help you take a tax-smart approach to building your wealth. We're always here to help.



**David R Adams**

Family Wealth Advisor  
Senior Vice President

Financial Advisor  
741 Boston Post Rd  
Madison, CT 06443

**+1 860 447-4863**

David.R.Adams@morganstanley.com  
advisor.morganstanley.com/david.r.adams  
NMLS #177758

Morgan Stanley Smith Barney LLC ("Morgan Stanley") and its Financial Advisors and Private Wealth Advisors do not provide any tax/legal advice. Consult your own tax/legal advisor before making any tax or legal-related investment decisions. Investing involves risk, including risk of loss.

© 2025 Morgan Stanley Smith Barney LLC. Member SIPC.

TXPD07 CRC 5946385 10/23 CS 822789\_3697938 09/23



CLINTON EVENTS  
Clinton Town Hall  
Clinton, CT 06413

PRSRT STD  
U.S. Postage  
PAID  
Permit 155  
Deep River, CT

## RESIDENTIAL CUSTOMER

**Found a House?**  
**Apply for your Mortgage Online.**  
**essexsavings.com**



**ESSEX SAVINGS BANK**  
Service & Trust Since 1851

Essex, 35 Plains Road, 860-767-2573 • Essex, 9 Main Street, 860-767-8238 • Chester, 203 Middlesex Avenue, 860-526-0000  
Madison, 99 Durham Road, 203-318-8611 • Old Lyme, 101 Halls Road, 860-434-1646 • Old Saybrook, 155 Main Street, 860-388-3543  
Toll-Free: 877-377-3922 • [www.essexsavings.com](http://www.essexsavings.com)

Member FDIC  
NMLS#440436

 Equal Housing Lender

