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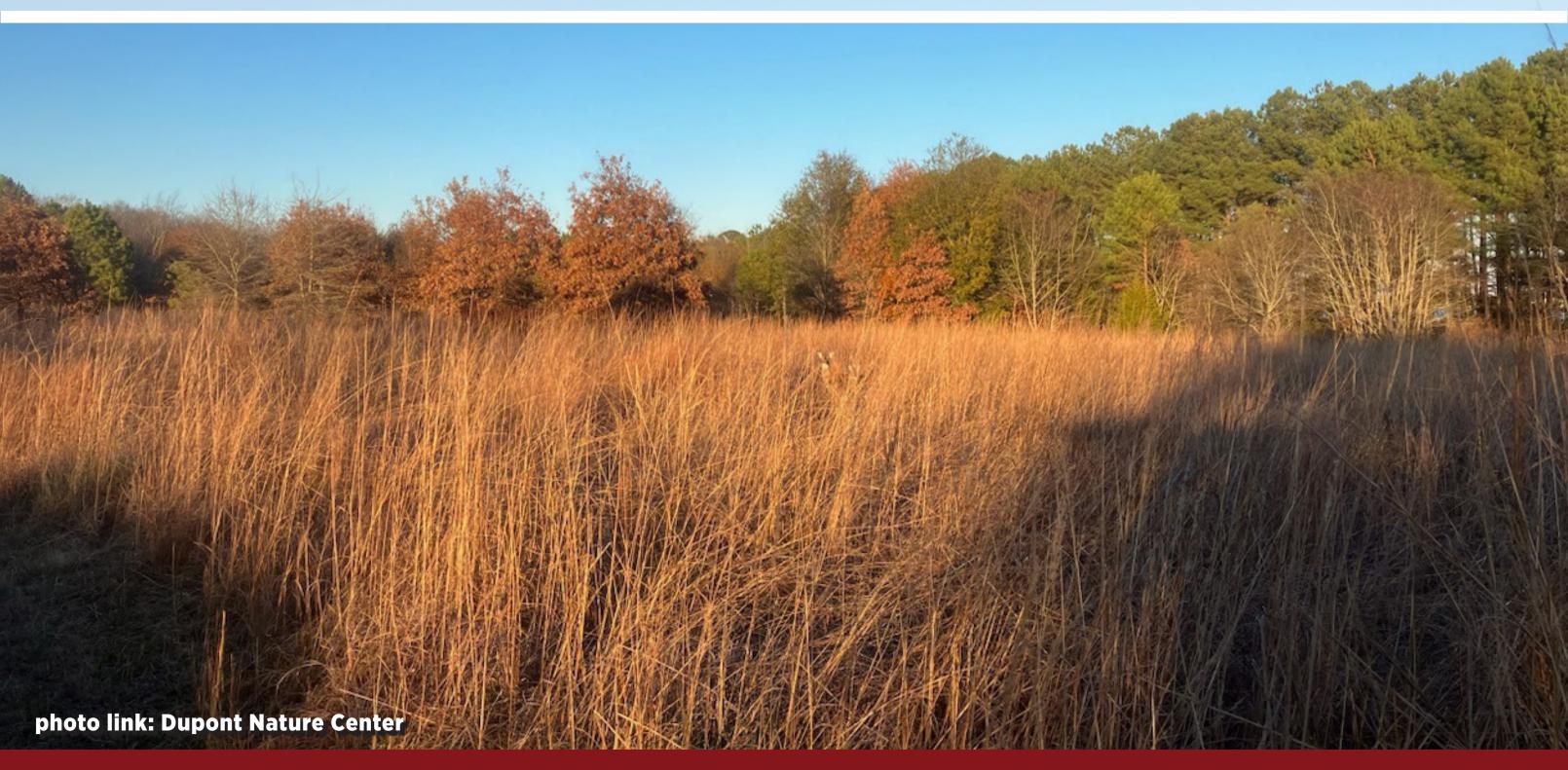


# **January 9, 2024 Vol. 14 • Issue 2**

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# HEADLINES







Deanna Michele calls herself the "small town girl who dreams big." She began her artistic career attending culinary school but soon discovered a love for photography that took her in a new direction. Recently, she moved her studio into a new, larger space on the second floor of the former Keir Building, which has been fully renovated by Zack and Marissa King.

"I really got into photography after my daughter was born and have been doing it full time since then," Deanna said. "I opened a studio a few buildings over, but I had outgrown it. Marissa brought up the opportunity to move here and I jumped on it. I have been friends with Zack and Marissa for a while and they were going to let me make this my own."

According to Deanna, the other space has several other artists, not all photographers where they shared a bathroom, plus the space was much smaller than what she is

working with in the new location. The new studio is bright and airy with large windows facing Walnut Street. A small bassinet sits under one window and a bed takes up the center wall of the studio.

"I currently have about 200 clients a year, so I was at the point I needed a bigger space," Deanna said. "My specialty is newborn, maternity, families welcoming new babies and weddings. But I also do boudoir shoots which are my main focus."

Deanna and her husband, Jonathan, married in March 2021, welcoming a son on Christmas morning of that year. She says their daughter is "strong willed and loves horseback riding." Deanna loves to travel, with Italy and Ireland both on her bucket list. Calling her boudoir shoots "Wild Scarlett's Boudoir," Deanna believes these types of photo shoots help women reclaim their inner

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itudents must meet eligibility regulrements. Course fees and books are not covered by the SEED Scholarship

beauty, allowing them to shine.

"I'm pretty sure I've developed an addiction to working with Deanna because she makes me feel so incredibly amazing every time," T.P. commented in a testimonial on Deanna's website. "I was so worried before I did my first shoot a little more than a year ago, because I didn't know how I'd look on camera or how to pose. Deanna is so amazing, helping you with posing and giving you direction. She makes you feel so comfortable and you walk out feeling like a complete and total boss. It's difficult not to get hooked on that empowering feeling, no matter what I'm going through. Personally, Deanna always brightens my day."

Appointments can be made by visiting her **website**. The new studio is located at 27 S. Walnut Street, with access to the studio on Southeast Front Street across from the First Presbyterian Church. A sign for the studio is located above the door.



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When he learned that Mark Schanne was considering retiring after almost 40 years in business, Shawn Collins came to him and asked what the possibility would be to take over the office. Schanne provided Collins with the steps he would need to take and, on Monday, Dec. 8, Collins held a ribbon cutting, officially announcing he would be taking over the office from Schanne.

"I was born and raised in Milford, so it is great to be here in my hometown," Collins said. "I worked with Mark in the past and when I heard he was thinking about retiring, I came to him to see what it would take to take over this office. He has been such a mentor and help throughout the process. Our goal is to continue the same customer service he began when he opened almost 40 years ago."

Schanne explained that after 38 years, he decided it was time for him to retire. Soon, he and his wife will move to Charleston to be closer to their children, two of which are State Farm agents in that area.

"I have been blessed to have this office in Milford and to work with so many people, both as staff and clients," Schanne said. "Shawn worked for me several years ago and came to me when he heard I was considering retiring. He did the hard work, getting certified and learning the financial aspects of this business. That was the hard part and he stepped up to the plate to do it."

Collins stated that there were six staff members when he took over and that four of them will remain on staff after Schanne leaves. This ensures clients will continue to see familiar faces when they visit the office.

Mayor Archie Campbell welcomed Collins to Milford, wishing him much success in his new endeavor.

"On behalf of the Chamber of Commerce for Greater Milford, I want to say welcome to our city," Pat Abel, president of the chamber, said. "We hope to have an opportunity to work with you and your new business very soon."

The office is located at 915 S. Dupont Boulevard in Milford. For more information, call 302-422-2235.





When she opened Stone and Sage in the former Lifecycle building, Cat Perfetti explained that she always dreamed of a store that would offer metaphysical supplies. Opening in late 2022, Stone and Sage began offering crystals, tarot cards, loose teas, oils and spell kits. As part of the new venture, Perfetti, who owns Delaware Branding with her husband, Mike, felt that there was more she could do in the town. On Saturday, Jan. 6, her dream of a holistic healing center became reality with a ribbon cutting at 37 N. Walnut Street.

"We are so excited to be at a ribbon cutting for this new venture for Cat," Sara LeBright, administrative assistant at Downtown Milford, Inc. said, just prior to the ribbon cutting. "This is such a great addition to our downtown. they are going to offer all sorts of healing

# HOLISTIC HEALING CENTER OPENS ON WALNUT STREET

things like Reiki, therapy, salt baths sound bath, meditation yoga."

Perfetti explained that the success of Stone and Sage led to the need for an additional space where they could offer various therapies. Although she initially thought the former Milford Chronicle building would be too small, once she stepped inside, she could envision the holistic center moving to the location. Inside, calming music plays with the scents of incense and oils. Pillows and calming areas are placed throughout the interior along with the tools needed for specific therapies. A former office in the back of the building is now a Himalayan salt room used for halotherapy.

"This is something that will bring such calmness and peace to Milford," LeBright said. "Cat talks about the transformations in people who find comfort and peace by using holistic healing."

Perfetti thanked everyone who helped her achieve this dream. "I just want to say thanks to everybody that came out to support us today," Perfetti commented just before the ribbon was cut. "Thanks to my awesome team that has made this possible. This is something in addition to Stone and Sage that we did really quickly, even faster than I thought we were gonna be able when Stone and Sage opened. So thank you for the support from the community. My family, my friends. Thank you so much."

The new center will have the same hours as Stone and Sage, Tuesday through Friday from 10 to 6 and Saturday 10 to 3. Appointments can be made by calling 302-491-7868. To learn more, visit the Stone and Sage Facebook pages at **HERE** or **HERE**. The original Stone and Sage is located at 10 Southeast Front Street.





# CULTURE







The Milford Public Library has a busy January planned, with several events offered that can help you get organized, learn a new skill or educate yourself. The month began with Painting with CAT on Jan. 6. Those who attended were able to paint a beautiful snow scene to decorate their home or give as a gift.

"On Thursday, Jan. 11, from 2 to 4 p.m., we will offer 'Downsizing? EEK!' which will offer tips on how to streamline your life," Carolyn Tabor, program manager for the library said. "Maybe you are getting ready to move or are dealing with the belongings of a parent or relative. You can gain many tips about how to approach these daunting tasks at this fun program."

As part of the downsizing program, attendees will

learn whether it is best to do it themselves, pair up with a friend or hire a professional. The program will also explain what papers need to be kept, what can be recycled and those that are recommended for shredding due to security issues.

"We are also offering public NARCAN training on Friday, Jan. 12, from 10 a.m. to noon," Tabor said. "This training could help you save a life and is offered free of charge to anyone who wants to attend."

The Milford Museum will continue their American History Series on Saturday, Jan. 13, from 1 to 2 p.m., providing details on the life of Dr. Martin Luther King, Jr. Reverend Dr. John G. Moore, Sr. will provide insight

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# IF YOU REMEMBER MAKING ONE OF THESE.







into Dr. King's fight for civil rights as well as his tragic death. Rev. Dr. Moore will also reenact three of Dr. King's most famous speeches, "We Shall Overcome," "I Have a Dream," and "The Mountain Top." The American History Series is provided through a grant from The Delaware Heritage Commission.

"We are excited to present "Breakfast with Badges" on Jan. 17, at 9 a.m. in the Lions Room A," Tabor said. "Come join Chief Cecilia "Cece" Ashe and members of the Milford Police Department for breakfast. Food, coffee and fun is all included. Chief Ashe will be available to answer any questions you may have regarding safety in Milford."

On Jan. 16, Ms. Robin will offer a Valentine Craft at the library from 2 to 4 p.m. All supplies are provided to make a beautiful card for someone special. On Jan. 27, from 11 a.m. to noon, "Removing the Stigma of Substance Use Disorder and Addiction" will be offered, providing information on how stigma can negatively impact recovery. The program is provided by Delaware's Department of Health and Social Services with details on how to recognize risk factors regarding substance abuse, how addiction impacts personality and social interactions as well as learn more about the shame an addict feels related to how their illness impacts friends and family.

Registration and more information about the many events available at the Milford Library are available by visiting the **Event Calendar** on the library website.



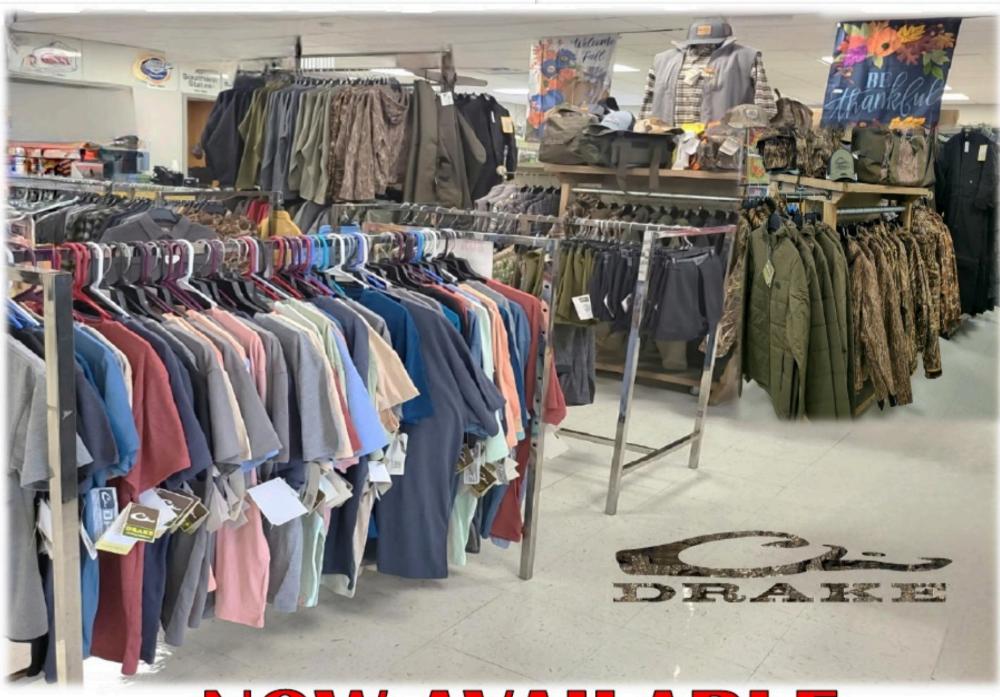


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NOW AVAILABLE



With the rush of the holiday season over, thoughts now turn to the next daunting task for many people preparing to file income taxes for the past year. Although the tax deadline is still several months away, by starting to prepare now, you may find it less painful when it is time to send off your payment or submit the documents for your refund.

"Now is the time to begin organizing your tax records," the Internal Revenue Service advises. "Having organized records makes it easier to prepare a complete an accurate tax return. It also helps avoid errors that can slow down refunds while also helping find overlooked deductions or tax credits."

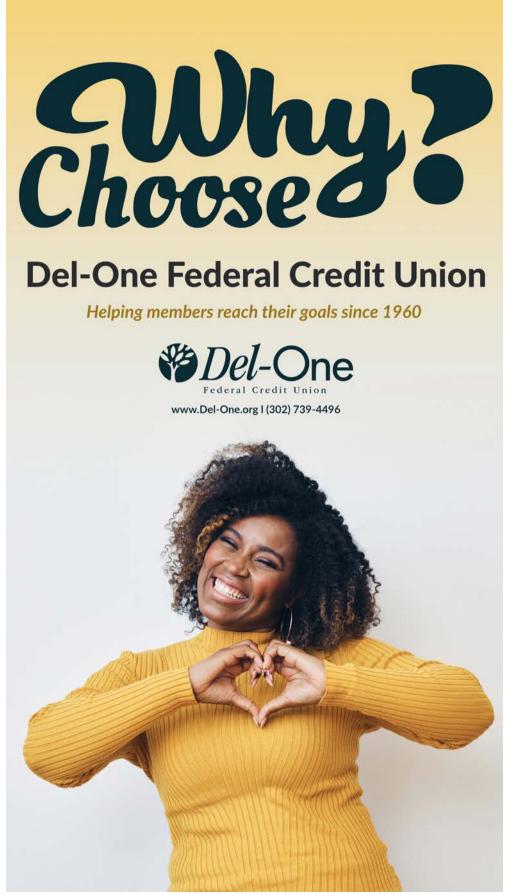
One way to help organize yourself prior to tax time is to create a checklist that will help you gather all the documents you need. Some of the items to add to the checklist include statements you receive in January and February, and this includes any you receive electronically. If you have not tracked them throughout the year, locate documents for charitable donations, costs for

healthcare, property tax documents and any losses or winnings from gambling.

During the month of January, you will likely receive multiple tax documents, including W-2 forms, 1099s, mortgage interest statements or student loan reports. Be sure to place those in a file that will be easily accessible at tax time. If you prefer, you can scan them into an electronic version and save them to a computer or an online storage system.

Gather receipts for any tax deductible expense, especially if you operate your own business. Group them together to make it easier to track when completing tax forms. If you are using a professional tax preparation service, having all your information organized and in one place will make the process go smoother for them and could result in your tax returns being completed faster.

If you plan to file without a professional, be sure to use the correct forms as using the wrong forms can delay your return. The Internal Revenue Service has forms



available online for download or you can use an online tax preparation service like TaxAct or TurboTax.

The federal government deadline for filing is April 15, but experts remind everyone that they do not need to wait until that deadline to complete their tax returns. Many who believe they will owe a balance to the government feel they should wait until the deadline, but you can prepare the forms at any time and simply send the payment off closer to April 15. As long as the payment is postmarked before midnight on April 15, you should not incur a penalty, however, it is best to send the payment before the deadline to guarantee you are not penalized. If you will be unable to file your taxes before April 15, submit Form 4868 before that date in order to obtain an extension until Oct. 15.

The deadline to file Delaware state taxes is April 30, 2024. All personal income tax refunds will be held until Feb. 15 in an effort to reduce income tax fraud. According to the Delaware Department of Revenue, the state will begin processing returns on Jan. 23. Both the state and federal government recommend filing as early as possible as another way to avoid becoming a victim of income tax fraud as once your Social Security number has been used to file a return, a second return cannot be filed by a criminal.

Filing electronically is the best way to file if you are expecting a refund. Electronic returns are processed faster than paper returns which means your refund will be sent sooner. The IRS reports that less than one percent of electronically filed forms have errors compared to 20 percent of paper returns. Choosing direct deposit

is also the best way to get your return quickly. Keep in mind that if you are filing jointly, the deposit will be sent with both names. If both names are not on the bank account you choose for direct deposit, the bank can reject the refund, so be sure that both names appear on the account you plan to use.

Also keep in mind that all income is taxable, including "side hustles." For example, if you sell items at craft shows, the income from those sales is taxable. However, you may also have additional deductions for a small home business. Unemployment benefits are also taxable and must be reported on your income tax return.

By following these simple tips and getting a head start on tax season, you may find that it is less stressful and you could even find additional savings by taking your time and not rushing to complete your returns.





# GOVERNMENT & POLITICS







The city of Milford will host a Marshall Street Bike Path Striping Project Open House on Tuesday, Jan. 23, from 6 to 8 p.m. at the Public Works Facility, 180 Vickers Drive. Representatives from the city will be available during the two-hour period to answer questions regarding the project.

The purpose of the project is to prepare and install a striping plan for Marshall Street, from SE Second Street to Watergate Boulevard South, that would provide bike lanes on both sides of Marshall Street. The project is a result of the city's 2021 Bicycle Master Plan with the goal of connecting downtown Milford to areas south of the city. Additional information on the project can be found at HERE.

All parties of interest are invited to attend the Open House. Questions should be directed to Rob Pierce, Planning Director, at 302-424-8395 or rpierce@milford-de.gov.

The city of Milford, incorporated in 1807 and located in Kent and Sussex counties along the Mispillion River, is home to 11,000+ year-round residents, 500+ retail businesses and non-profits, local restaurants, parks, trails, small town events, major healthcare providers, an historic shipyard, and its own school district. Known throughout the state as River Town, Art Town, Home Town, the city celebrates the beauty of its natural resources, the ingenuity of its people and its commitment to quality of life. MILFORD



BAYHEALTH@HOME









In an election that sometimes became heated, the town of Ellendale elected three new council members on Saturday, Jan. 6. Of the seven candidates, three incumbents were defeated.

William Clay Walton received the most votes at 61 with Thomas Panas earning 55 votes. The third candidate elected, Joseph Beck, received 42 votes. The only other non-incumbent running, Aaron Moore, received 36 votes. The three incumbents were Patsy Young, Lisa Workman and Cheryl Vogl. Young received 35 votes, Workman received 14 and Vogl received eight.

Council members will be sworn in on Jan. 9. Michael Workman and Virginia Weller remain on council, the only incumbents who will continue serving.

Ellendale was initially a forest inhabited by the Nanticoke Indian Tribe until the Lenni Lanape Tribe pushed them from the area. The Lenape Trace, a trade trail used by Native Americans ran through what is now the center of town. When Europeans arrived in the area, they took up trade with the Lenape.

The town settled near the Morris Tavern Crossroads, near what is now Old State Road and Main Street. More families arrived as the Junction and Breakwater Railroad grew. In 1873, the Ellendale Methodist Episcopal Church purchased land to erect a school, parsonage and place of worship. In 1895, Queen Anne's Railroad was authorized to add railways to Lewes in effort to connect Baltimore to the coastal resorts in Delaware. Ellendale

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was chosen as a stop for passengers, freight and mail with the first trains passing through in 1897. Ellendale became an important stop as it now not only had east and west connections, but also north and south.

The town itself was laid out by Dr. J.S. Prettyman in 1867 and he named the town after his wife, Ellen. By 1888, the town included a brickyard, saw and grist mills, a cannery, stores as well as a basket factory. In the 1920s and 1930s, the Nanticoke swamp and forest were merged with other forest reserves to create the largest state forest in the state. The Civilian Conservation Corps, a work relief program for young men, built the Ellendale State Forest Picnic Facility in 1936.

The town was incorporated in 1905 and the Ellendale Fire Company began in 1920. As of 2023, Ellendale had an estimated population of 549, an increase of 3.58 percent from 2022. Based on census data, Ellendale's population has increased 27.8 percent over the past 10 years. MILFORD





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## **BY JAREK RUTZ**

Kim Patterson Luton of Dover got a Christmas present nobody would want: A letter detailing the new reassessment of her family's property. The letter, which arrived in mid-December, concerned property built in 2005 and long assessed at \$59,300. Under the new evaluation, her home is assessed at an eye-popping \$419,300.

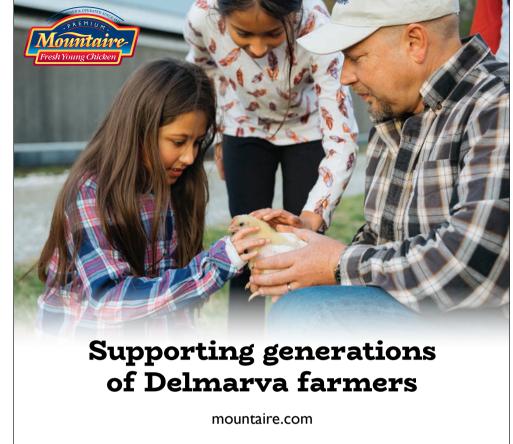
"My husband and I are seniors and living on fixed retirement incomes, so of course we are concerned about any increase in property taxes," she said. The Lutons were among the first Delawareans to see the results of a statewide property reassessment.

Property reassessments have not been done in New Castle County since 1983, in Kent County since 1987, and in Sussex County since 1974. That's meant people are still paying taxes on decades-old old valuations, rather than current ones, affecting a variety of government services, including schools.

Kent County was expected to have its reassessments done by the end of 2024, but completed them early. Paul Hertz, commissioner of the Kent County Levy Court, District 6, said all letters of new reassessment values have been sent out, about 3,000 in total. New Castle and Sussex counties should have their assessments done by the end of 2025.

"New Castle and Sussex were delayed a year and their reassessments are happening," he said. "That's because they have so much more property, so their assessment will not go into effect this year, while our new assessments will be affected for fiscal year 2025."

What Delaware's residents really want to know is what the assessments mean to their bank accounts. Hertz said county taxes will not be raised overall and Kent County expects to bring in \$14.5 million in revenue next fiscal year, the same as this year.



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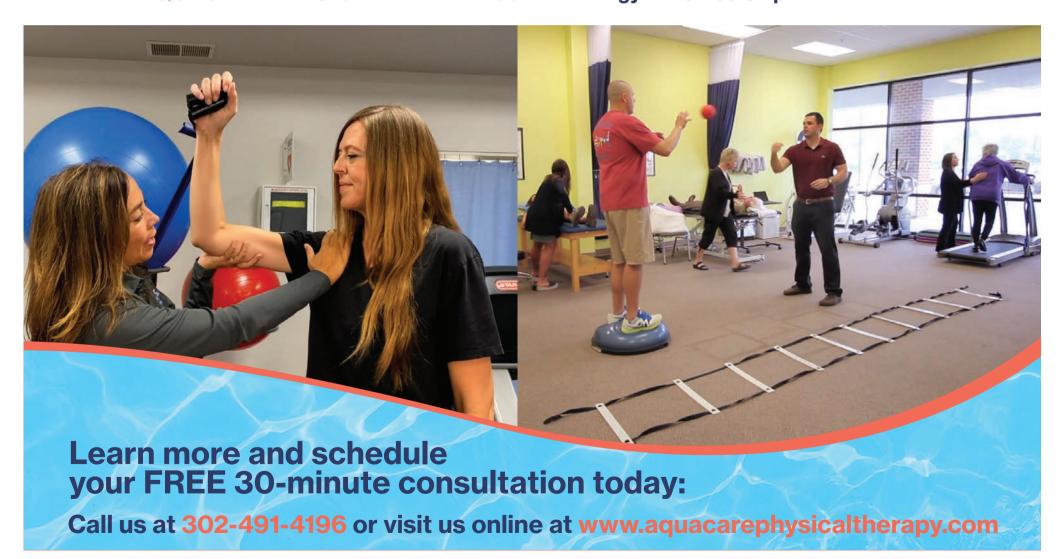
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# EDUCATION







## **BY JAREK RUTZ**

Delaware's General Assembly will have its first public look and discussion about proposed educator pay raise recommendations next week. At 12:30 p.m. Thursday, Jan. 11, the House and Senate education committees will come together to listen to a presentation on the final report from the **Public Education Compensation Committee**. Watch the meeting **HERE**.

The 15-person compensation committee—made of school leaders, educators, government officials and financial experts—has spent the past year evaluating the pay scales for the state's various educator groups. It recommended raises that will total hundreds of millions in the next four years, if enacted as suggested. Those groups include teachers, custodians, nurses, bus drivers, administrators, secretaries, information technology workers, paraprofessionals and food service workers.

The purpose of the committee is to make Delaware regionally competitive in order to strengthen its educator pipeline and ensure the recruitment and retention of school employees. Added pressure came notably from neighboring Maryland, which passed a law that would bump teachers' starting salaries to \$60,000 by 2026.

Sen. Eric Buckson, R-Dover, who is on the Senate Education Committee, said one of his concerns about the raise recommendations stems from that fact.

"The challenge with the committee's findings is that it chases a fictional starting salary number of \$60,000 a year that was generated by neighboring states whose revenue comes from higher taxation of its citizens and a sales tax," Buckson said. A spike in taxes is something Delaware has stayed away from, he said.

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# School Choice is Open!



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"My concern is the only way to meet the recommendations will be to ask for more money from the middle class," he said. "That's a real challenge in a budget year where inflation and other economic challenges are impacting everyday Delawareans."

Hefty salary raises proposed by the committee are going to the legislature at a time when the state isn't raking in the same massive surpluses it has in recent years. The effect of the raises on the state budget came up several times in compensation committee discussions.

Members like Sen. Laura Sturgeon, D-Hockessin, who is the chair of the Senate Education Committee, has said the job of working recommendations lies within the Joint Finance Committee, while the job of the compensation committee is strictly to make recommendations on educator salaries to make the state more competitive.

Others, such as compensation committee member Cerron Cade, who is the director of the Office of Management and Budget, argues that the recommendations are essentially pointless if they are not realistic for the state to achieve and work into the budget.

Here's what the committee recommended for each employee group:

- 1,305 teachers and professional staff: a 2% increase plus a \$1,875 stipend (state cost = \$212,658,997 over next four fiscal years).
- 1,308 secretaries: a 2+ increase plus a \$500 stipend and condensing the scale from five positions to three (state cost = \$1,407,799 for fiscal year 2025).
- 1,311 custodians: a 2% increase, stipends ranging from \$439 to \$1,105 and condensing the scale from

- six to four positions (state cost = \$2,472,787 for fiscal year 2025).
- 1,322 food service: a 2.5% increase (state cost = \$1,771,234 for fiscal year 2025).
- 1,324 paraprofessionals: a 1% increase and stipends ranging from \$1,000 to \$2,000 (state cost = \$3,096,586 for fiscal year 2025).
- Bus drivers: Increase hourly wages from \$22.50 per hour to \$25 (state cost = \$4,847,348).
- IT employees: created funding units for workers (state cost = \$6,926,517 for fiscal year 2025).

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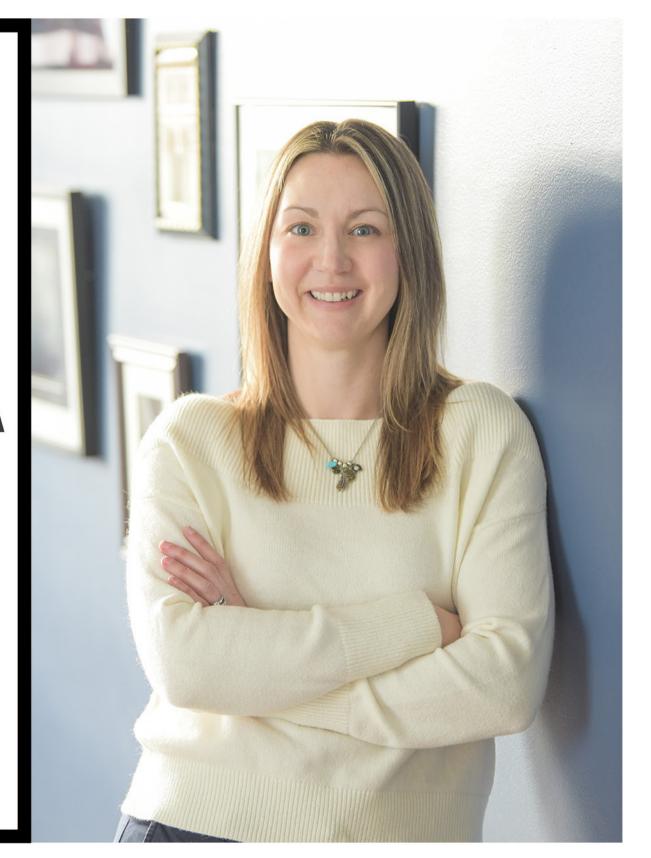
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# **BY BETSY PRICE**

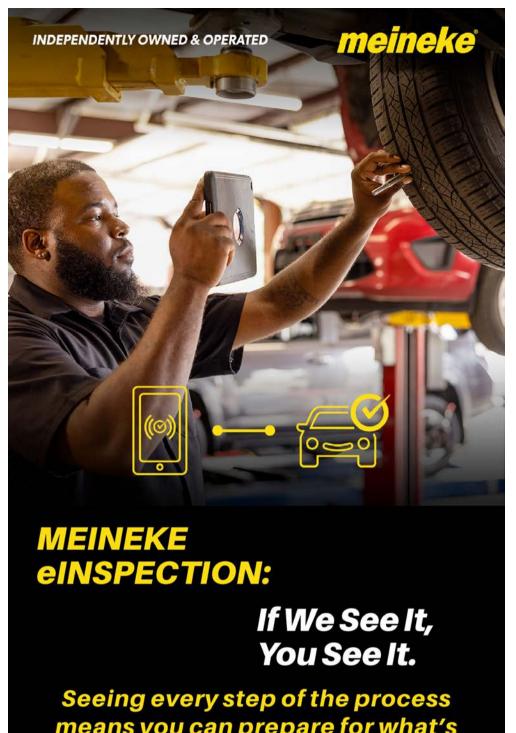
After nearly facing a revolt of retirees angered by the state's move to substantially alter their health care, a committee has issued more than a dozen recommendations designed to keep them and the state's coffers healthy. One of the recommendations made by the Retiree Healthcare Benefits Advisory Subcommittee which met 20 times over nine months—was for the state to not use a Delaware-specific Medicare Advantage plan, which was what set off the retirees.

They viewed it a lesser plan that violated the state's promise of excellent healthcare because it could restrict access to doctors and factilies, require referrals to other doctors which was not needed before and otherwise alter benefits. The recommendations also suggest that current retirees and future retirees have different levels of plans, and that payroll taxes rise to help current workers pay part of their own healthcare coverage. See the full report **HERE**.

Other recommendations include:

- Continue to contribute 1% of general fund from the prior year to the Other Post Employment Fund, commonly called OPEB, which helps pay for retiree healthcare. It is massively underfunded now, a point that outside financial analysts often refer to as a worry and liability.
- Increase OPEB pre-funding from 0.36% of payroll to 0.5%, then increase by an additional 0.25% of payroll each fiscal year until it reaches 10%.
- Ensure that current Medicare-eligible and pre-Medicare state retirees and state employees who retire prior to Jan. 1, 2025 will be entitled to Special Medicfill/Rx benefits with no changes to the state share percentage of payments when they are Medicare eligible. That's the plan retirees didn't want to lose.

see page 24



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- Limit changes to plan design, eligibility requirements, or contribution share/percentage to workers hired on or after Jan. 1, 2025.
- Solicit public comment before the retiree health committee votes to adopt the final request for proposal for retiree healthcare plans.
- Research and measure the cost of state-sponsored healthcare benefits for three subgroups: current workers, eligible pensioners who are ineligible for Medicare and eligible pensioners who are eligible for Medicare.
- Address the issue of healthcare pricing in Delaware, including statutory, regulatory and administrative changes in 2024 to bring more transparency, consistency, affordability and sustainability to healthcare prices and price growth.

The committee listened to retirees and workers talk about how they valued their healthcare benefits and took that seriously. It's one of the main benefits workers cite when they go to work for the state.

At the same time, said Lt. Gov. Bethany Hall-Long, the committee wanted to make the healthcare system sustainable and it was not at the rates that the health care consumption and insurance was rising.

The estimated liability for retiree health care benefits is currently \$8.9 billion, of which \$8.4 billion is unfunded, said a press released from the committee. The net unfunded liability is expected to grow to \$20.7 billion by 2042.

Last year, the General Assembly passed **Senate Bill 175**, which requires that every year, at least 1% of the

total of all general fund operating budget appropriations for the prior fiscal year is appropriated to the Other Post Employment Fund.

# **Changes for retirees**

The subcommittee also recommended modifying the state's calculation for the portion of the state share for healthcare that the state pays for retirees. The percentage is based on the number of years of service for each retiree. Currently, the state pays 100% of its share for workers who have 20 years or more of service and pay a smaller percentage for workers who have 15-20 years of state service.

The subcommittee recommended requiring workers hired on or after Jan. 1, 2025, to serve at least 25 years to receive the 100% state share, with those working 15-25 years receiving a smaller percentage.

The panel recommended that the state change health-care benefits provided to Medicare-eligible retirees hired on or after Jan. 1, 2025, with two Medicare Supplement Plans available, one similar to Medigap G and one similar to Medigap L. Those plans offer more benefits than the average Medicare gap plan

The full list of recommendations and additional details can be found in the full subcommittee report. The retiree health committee will continue to meet. Find their meetings **HERE**.

# The Holiday Season Just Got Brighter!



This Christmas,
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to Members!



# POLICE & FIRE







26 MILFORDLIVE

At a recent meeting, Milford City Council accepted the recommendation from the Finance Committee to hire two new dispatchers and a crime analyst for the Milford Police Department. The cost of the three new positions will be covered by eliminating two positions that were added to the budget but never filled.

"When this was presented at a previous council meeting, Director [Lou] Vitola [finance director] pointed out that without other funding this could necessitate, in the future, a 5.3% tax increase. At that point, council took a pause and said, "Well, that's not a favorable approach" and they deferred this to the Finance Committee,"

Councilman Jason James, who chairs the committee said. "We were able to work with the city manager and the finance director, asking them to find other sources of funding if they were available."

Councilman James explained that in addition to grant funding that may be available, the committee requested that Vitola and City Manager Mark Whitfield, try to see where costs could be cut to provide Chief Cecilia Ashe with the personnel she needed.

"The director did come back, and the city manager saying, 'well, there is some law enforcement grant funding," Councilman James said. "But in order to get the funding for a crime analyst and to have the two other positions, it would be necessary to look at positions that had been budgeted for but had not been filled and to permanently eliminate those positions that had not been filled. One of those positions was an assistant city clerk from the city clerk's office and the other was a horticulturist. Those positions would be permanently eliminated, unless sometime in the future some other revenue sources come about when we revisit those positions."

The Finance Committee recommended that \$54,690 be transferred from Parks and Recreation, the amount budgeted for a horticulturist and \$23,586 from the city clerk's budget which had been budgeted for a deputy city clerk. This would partially cover the cost of the two new dispatchers and crime analyst with plans to seek grant funding to cover additional costs.

Council approved the request with a vote of seven to zero as Councilwoman Katrina Wilson was not present at the meeting. After approving the three new positions for the police department, Mayor Archie Campbell announced that he had appointed Councilmen Michael Boyle, Andy Fulton and Brian Baer to serve on a Charter Review Committee. That committee will go through the city charter over the next few months and make recommendations for any changes that are necessary.





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CEO, Bryan Shupe / 302-542-9231 / shupe@delawarelive.com



