



INSURANCE POLICIES YOU MAY WANT TO AVOID - PART IV

Life Insurance For Children

Life insurance is designed to provide a safety net for your heirs/dependents. Because children don't have heirs to worry about and, statistically speaking, most kids will grow up safe and healthy, most parents should not purchase life insurance for their kids. Instead, use the money that you would have spent on life insurance to fund an education plan or an individual retirement account (IRA).

Credit Card Insurance

Purchasing coverage to pay your credit card bill in the event you cannot pay it is a waste of money. A far better idea is to avoid running up your credit cards in the first place, so you won't need to worry about the bills. Not only do you not save on the insurance premiums, you will also save the interest on your debt.

Credit Card Loss Insurance

Federal law limits your liability if you credit card is stolen. Your out-of-pocket costs are limited to \$50 per card and not a penny more. In fact, many credit card companies don't even try to collect the \$50.

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EXTENDED COVERAGE

by Craig S. Vokey

LEGAL ADVERTISING

TOWN OF CHATHAM ZONING BOARD OF APPEALS LEGAL NOTICE

The Chatham Zoning Board of Appeals will hold a public hearing on **Thursday, September 28, 2017**, starting at **4:00 PM** in the Town Annex Large Meeting Room, 261 George Ryder Road, on the following applications:

Application No. 16-091: CBI 20 45 Chatham Bars Avenue LLC, c/o Matthew Kozol, Esq., 31 St. James Avenue, Suite 925, Boston, MA 02116, appealed the issuance of a Cease and Desist order of the Building Commissioner, issued on October 13, 2016 for the property located at 45 Chatham Bars Avenue, also shown on the Town of Chatham Assessors Map 15D Block 39 Lot C16. The applicant seeks to have the Building Commissioner's Cease and Desist Order reversed. The property contains 34,848 square feet in an R20 Zoning District. The Applicant appealed **under Section VIII.D.2.a. Administration, Powers, Appeals, of the Town of Chatham Protective Bylaw and M.G.L. Chapter 40A, Sections 8 & 15. Continued from January 26, 2017 and May 25, 2017.**

Application No. 17-075: Stephen L. and Karen E. Moore, c/o William G. Litchfield, Esq., 330 Orleans Road, North Chatham, MA 02650, owner of property located at **22 Veteran's Field Road**, also shown on the Town of Chatham's Assessors' Map 14E Block 42 Lot 24. The Applicant seeks to enlarge, extend, or change a nonconforming dwelling on a nonconforming lot via the construction of two additions and a deck. The existing dwelling is nonconforming in that it is located 12.1 feet from the westerly abutter and another structure on the lot is nonconforming in that it is setback 3.7 feet from the easterly abutter. The proposed additions and deck will be nonconforming in that the additions will be setback 12.1 feet and deck will be setback 5.1 feet from the westerly abutter where 15 feet is required. The existing lot coverage is 3,263 square feet (30%) and the proposed lot coverage is 4,200 square feet (38.6%) where 70% is the maximum allowed. The lot is nonconforming in that it contains 0 feet of frontage where 50 feet is required. The lot is conforming in that it contains 10,868 square feet where 7,000 square feet is required in the GB2 Zoning District. **A Special Permit is required under M.G.L. Chapter 40A Section 6 and Section V.B. of the Protective Bylaw.**

Application No. 17-076: John G. and Marion E. Schoon, c/o William G. Litchfield, Esq., 330 Orleans Road, North Chatham, MA 02650, owner of property located at **292 Stage Harbor Road**, also shown on the Town of Chatham's Assessors' Map 14C Block 51 Lot 10. The Applicant seeks to enlarge, extend, or change a nonconforming dwelling on a nonconforming lot via the demolition of the existing dwelling and construction of a new dwelling. The existing dwelling is nonconforming in that it is located 34 feet from the road, 12.7 feet from the southerly abutter and 23.7 feet from the westerly abutter. The proposed dwelling will be nonconforming in that it will be located 26.2 feet from the road where 40 feet is required, 9.9 feet from the southerly abutter and 22 feet from the westerly abutter where 25 feet is required. The existing building coverage is 786 square feet (10%) and the proposed building coverage is 1,179 square feet (7,890 square feet prior to a road taking) (14.9%) where 15% is the maximum allowed. The lot is nonconforming in that it contains 56.9 feet of frontage where 150 feet is required, and contains 7,660 square feet where 40,000 square feet is required in the R40 Zoning District. **A Special Permit is required under M.G.L. Chapter 40A Section 6 and Section V.B. of the Protective Bylaw.**

Application No. 17-077: 36 Pursel Drive Realty Trust, c/o Richard Peters, Jr., 436 Main Street, South Dennis, MA 02660, owner of property located at **36 Pursel Drive**, also shown on the Town of Chatham's Assessors' Map 10J Block 7 Lot P22. The Applicants seek to construct a deck, three (3) sets of stairs and a landing within the Coastal Conservancy District (Flood Plain ele. 11). The total lot size is 20,618 square feet and the property is located within the R60 Zoning District. **A Special Permit is required under Section IV.A.3.a. of the Chatham Protective Bylaw.**

Application No. 17-078: Giulio and Mary Perillo, c/o William F. Riley, Esq., PO Box 707, Chatham, MA 02633, owner of property located at **34 Strawberry Lane**, also shown on the Town of Chatham's Assessors' Map 12J Block 7 Lot M2. The Applicants seek to construct an elevated stairway on a Coastal Bank. The total lot size is 19,611 square feet and the property is located within the R40 Zoning District. **A Special Permit is required under Section IV.A.3.a. of the Chatham Protective Bylaw.**

Application No. 17-079: Gammy's Lane Realty Trust c/o William G. Litchfield, Esq., 330 Orleans Road, North Chatham, MA 02650, owner of property located at **20 Gammy's Lane**, also shown on the Town of Chatham's Assessors' Map 15B Block 8 Lot 4B. The Applicant seeks to enlarge, extend, or change a nonconforming dwelling on a conforming lot via the construction of an addition. Also proposed is an addition to the conforming garage and the removal of a nonconforming shed. The existing dwelling is nonconforming in that it is located 1 foot from the easterly abutters setback and 7.7 feet from the Coastal Conservancy District (Flood Plain ele. 12). The proposed addition

will be nonconforming in that it will be located 6.9 feet from the easterly abutter where 25 feet is required and 2.2 feet from the Coastal Conservancy District where a 50 foot setback is required. The existing building coverage is 1,871 square feet (7.5%) and the proposed building coverage is 2,176 square feet (8.6%) where 2,950 square feet is the maximum allowed. The lot is conforming in that it contains 41,382 square feet where 40,000 square feet is required in the R40 Zoning District. **A Special Permit is required under M.G.L. Chapter 40A Section 6 and Section V.B. of the Chatham Protective Bylaw.**

Application No. 17-081: Three Winds LLC, c/o William F. Riley, Esq., PO Box 707, Chatham, MA 02633, owner of property located at **72 Stage Island Road**, also shown on the Town of Chatham's Assessors' Map 14A2 Block 15 Lot D16. The Applicant seeks to enlarge, extend, or change a nonconforming dwelling on a nonconforming lot via the demolition of the existing dwelling and construction of a new dwelling. The existing and proposed dwellings are nonconforming as to the northwesterly abutters setback of 20.7 feet where 25 feet is required. The applicant also proposes to install exterior mechanical system appliances (A/C and generator) 16.4 feet from the northwesterly abutters setback. The existing dwelling is nonconforming in that it is setback 11 feet from the Coastal Conservancy District. The proposed dwelling will be nonconforming in that it is setback 5 feet from the Coastal Conservancy District where a 50 foot setback is required. The existing building coverage is 2,946 square feet (19.5%) and the proposed building coverage is 3,471 square feet (23%) where 15% is the maximum allowed. The lot is conforming in that it contains 43,400 square feet where 40,000 square feet is required but is nonconforming in that it contains 15,123 square feet of buildable upland where 20,000 square feet is required in the R40 Zoning District. **A Special Permit is required under M.G.L. Chapter 40A Section 6 and Section V.B. of the Protective Bylaw.**

Application No. 17-038: Thirty-Eight Briggs Way Nominee Trust, c/o William F. Riley, Esq., PO Box 707, Chatham, MA 02633, owner of property located at **38 Briggs Way**, also shown on the Town of Chatham's Assessors' Map 17D Block 5 Lot B1. The Applicant seeks to construct an elevated stairway, a 4 foot by 75 foot seasonal pier and a 12 foot by 20 foot float in a Coastal Conservancy District (Chatham Harbor). The lot contains 43,558 square feet of buildable upland in the R40 Zoning District. **A Special Permit is required under M.G.L. Chapter 40A Section 9 and Section IV.A.3.a. and IV.A.6.c. of the Protective Bylaw. Continued from June 8, 2017, July 13, 2017 and August 24, 2017.**

Other Business:
Approval of minutes
Public Comments

Plans, site plans, and all other documents related to these Applications are on file with the Department of Community Development, located at 261 George Ryder Road and may be viewed Monday through Thursday, 7:00 a.m. to 4:00 p.m.; Friday, 7:00 a.m. to 12:30 p.m.

The full agenda for this meeting will be posted at: www.mytown-government.org/02633 at least 48 hours prior to the meeting, excluding Saturdays, Sundays and legal holidays.

David Nixon
Chairman

The Cape Cod Chronicle
Sept. 14 and 21, 2017

TOWN OF CHATHAM BOARD OF SELECTMEN PUBLIC HEARING NOTICE

Notice is hereby given that the Chatham Board of Selectmen will hold a public hearing on Tuesday, September 26, 2017 at 5:00 pm in the Large Meeting Room at the Town Hall Annex, 261 George Ryder Road to consider an application for Pledge of License for two (2) Annual Innholder licenses for All Alcoholic Beverages by CBI Operations, LLC to Great American Life Insurance Company for premises located at 286 & 297 Shore Road, Chatham, MA.

All interested parties are encouraged to attend.

Cory J. Metters, Chairman
Dean P. Nicastro, Vice Chairman
Sharen Davis, Clerk
Jeffrey S. Dykens, Selectman
Amanda V. Love, Selectman
Board of Selectmen

The Cape Cod Chronicle
Sept. 14 and 21, 2017

TOWN OF CHATHAM INVITATION TO BID ACCESSIBLE TRAIL AT SYLVAN GARDENS

The Town of Chatham, Massachusetts invites sealed bids from Contractors for the construction of an Accessible Trail at Sylvan Gardens, Chatham, Massachusetts. Plans, specifications, and other Contract Documents may be seen, examined, or obtained at the Chatham Town Offices, 549 Main St., Chatham, MA 02633. Electronic copies will be made available upon request, snealy@chatham-ma.gov. Documents will not be mailed.

Sealed Bids for this project will be accepted from eligible bidders at the Chatham Town Offices, 549 Main Street, Chatham, MA 02633, until 2:00 PM, Tuesday, October 10, 2017 at which place and time they shall be publically opened, read aloud, and recorded for presentation to the Awarding Authority.

A pre-bid site walk will be held for all interested parties on-site on Wednesday, September 27, 2017 at 2:00 PM. Meet at the site off Old Main St., Chatham, MA. Attendance at this pre-bid site walk is strongly recommended for parties submitting a bid.

The Town of Chatham reserves the right to reject any or all bids, if it is in the public interest to do so.

The Cape Cod Chronicle
Sept. 21, 2017

AGENDA TOWN OF CHATHAM PLANNING BOARD MEETING ANNEX LARGE MEETING ROOM 261 GEORGE RYDER ROAD SEPTEMBER 26, 2017 7:00 P.M.

Please Note: This meeting will be broadcast live on Channel 18 and will be available shortly thereafter for scheduled and on-demand viewing on the Town's website.

In accordance with Town policy the public can speak to any issue/hearing or business item on the agenda during the meeting when recognized by the chair.

MINUTES: September 12, 2017

SITE PLAN REVIEW:

Formal
0 Enterprise Drive, Lots 2 & 3/Marsh/First Light Boatworks/Proposed boat rack facility & site improvements

SUBDIVISION PLAN REVIEW:

Definitive – Public Hearing (continued from 9-12-2017)
288 Barn Hill Road/Hunter Rev. Trust/Eastward Co./Proposed (14) lot subdivision

LONG RANGE PLANNING EFFORTS - Workshop

OTHER BUSINESS:

Public Comments
Chairman's Comments

The full agenda for this meeting will be posted at least 48 hours prior to the meeting, excluding Saturdays, Sundays and legal holidays. Materials for the advertised agenda items are available for review at the Town of Chatham, Community Development Office, 261 George Ryder Road M-Th between the hours of 7am and 4pm and Friday from 7am till 12:30pm

The Cape Cod Chronicle
Sept. 21, 2017

Legal Ad Deadline is Monday at Noon

EXCEPT ON MONDAY HOLIDAYS

when the deadline will be Friday at Noon

Please email your legal ads to:
barbara@capecodchronicle.com