

STATE OF WISCONSIN
Town of Silver Cliff
Special Town Board Meeting
Monday March 9th, 2026, at 1:00 p.m. located at the Silver Cliff Town Hall, Marinette County WI

Minutes

1. Call to order by Chair Dee Farley, followed by the Pledge of Allegiance
2. Roll call - Chair Dee Farley, Supervisor Jim Fencl, Supervisor Scott Volkmann, Treasurer Carol Kitchmaster, Constable Sabin Rosenbaum, Clerk Lisa Weinrich - Verification of Meeting Notice - Posted at the Red Pine BP, Town Hall, Community Center, Town Website
3. Approval of Agenda - Chair Dee Farley felt having the Rescue Squad Contract following the insurance discussion would be better - Supervisor Scott Volkmann made the motion to approve the agenda listing the insurance status before the rescue squad contract, Supervisor Jim Fencl second, motion carried.
4. Approval of Town Board Monthly Meeting Minutes from 02/10/2026 Regular Meeting
5. Approval of Payroll, Vouchers, and Bills
 - a. Check #10753 to Check #10787 - Supervisor Scott Volkmann made the motion, Supervisor Jim Fencl second, motion carried.

Consider for discussion, approval, or other actionable items:

6. Insurance Status - Chair Dee Farley presented the timeline regarding the non-renewal of insurance; Chair Dee Farley stated that our first notice of non-renewal was in November of 2025; December 2025 we received a call from our agent stating that we were not cancelled; we then received a non-renewal notice in January, Chair Dee Farley then contact Colleen Mattison who is an insurance broker which is who we have been working with along with other people to seek new insurance and at this point Colleen has contacted nine insurers with eight denials, we are waiting to hear back from the Horton Group. Chair Dee Farley said she herself called six insurers with no results. She also stated that we have something coming in from another group for liability only. She is waiting to hear from another group for property only, that is the status as of right now. Supervisor Scott Volkmann asked why are we having such a hard time? Was it because we sued our previous carrier? Chair Dee Farley said that we had numerous claims and that we did in fact sue our previous carrier which may have been the "clincher". Chair Dee Farley then asked Laura Fencl how many insurance companies had she contacted? Laura Fencl stated that she had lost count and has been working on this from sun up to sundown. She also stated that some of the information that she has matches what the Chair has said but some does not, the Chair asked her to explain. Laura Fencl stated that in October of 2025 a contract was signed stating that we would no longer stay with our current insurance, it is unclear who signed that contract and she is waiting for a confirmation of the signature and that Chair Dee Farley had sent that paperwork in to the insurance company. Laura Fencl also said that at that time we were notified that we would have sixty days to find a new insurance carrier which would have brought us to

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January 2026 but since our current policy expires in March 2026 they extended it to our renewal date. She also stated that municipal insurance offering is very limited and that our past insurer covers about 80% of the state's municipalities. It was pointed out that even though several insurance companies have been contacted that we run a greater hazard should we allow our current policy to lapse which would make it even harder to find an insurer. She is currently waiting for several calls to be returned. Bob Coshart also stated that he has a lead on insurance and if we supply a copy of our previous policy he would be able to get a quote for us, Laura also stated that she had contacted them and Chair Dee Farley said she had already sent her a copy of the policy. Chair Dee Farley stated that former Chair Bruce Weber had signed that original document regarding the non-renewal a year ago, Laura Fencl commented that she was told that Chair Dee Farley sent in the document, Chair Dee Farley said we only acknowledged that we were no longer going to be insured by our previous insurer and she did not approve losing our insurance. Laura Fencl pointed out that the document was sent out in October, also in January 2026 Al Walesh had given ex-Chair Bruce Weber the name of an insurance company prior to Bruce leaving his position with the town, so if Bruce was aware of this situation last April there is no reason that information wasn't shared with the new board and that this was a possibility which we cannot do anything about it now. Amy Vann stated that she worked on looking into another insurance before she left office and Al Walesh stated that the contact he gave Bruce was Colleen Mattison, the same person we are currently working with, Chair Dee Farley said that she believes that this took place in October of 2024, Laura Fencl then asked if we knew about this then why was no action taken? Chair Dee Farley said that our former agent called her in December of 2025 and told her that we did not have to worry about being cancelled. She said that she had contacted him to find out more information regarding our policy because she was starting to look into insurance and he asked her why? She explained that she was told that we are getting cancelled, he stated that we were not getting cancelled and you have insurance until March 10th and we are good to go. Supervisor Scott Volkmann stated that he remembers that conversation, he also asked if anyone asked if she had called him out on that? Chair Dee Farley said she did call him out on that but doesn't want to disclose the conversation other than to say that she feels he erred on our policy, a lot. Chair Dee Farley said she had gotten a letter from Colleen Mattison who stated that our policy with the former insurer was inaccurate on several levels, wrong vin numbers and incorrect address, several errors and she had to find all the correct information before Colleen Mattison could send out the information to prospective carriers. Chair Dee Farley said that workers comp was already applied for and we will find out about property and liability which can be divided several ways. It was also stated that getting the buildings covered would allow some functions to continue for the town. Kelly Barnes clarified the difference of non-renewal vs. cancellation. Cancellation is basically if your

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insurer drops your coverage for whatever the reason, non-renewal is notice that the insurer will not be covering us after the insurance expires, cancellation would be a red flag for insurance companies but a non-renewal is acceptable and will not deter coverage. Kelly Barnes who was representing the rescue squad stated that they need to know before midnight if we have insurance or not because if we do not have insurance they will be removing the rescue squad from the emergency services building and moving it to Athelstate to be safely housed along with supporting supplies. Chair Dee Farley said she has an emergency plan written up and she has a list of all the insurers who have turned us down. It was stated that the insurers who turned us down doesn't matter and we have to look ahead. Amy Vann pointed out that as of midnight tonight there will be no one working for the town, no emergency services due to the liability. Chair Dee Farley then said effective immediately that all town buildings will be locked until insurance is in place and no meetings of any kind. Chair Dee Farley asked Assistant Fire Chief Jeff DeBauche what the fire department's emergency plan was, he said that we will be looking for coverage from the neighboring towns and Fire Chief Al Walesh stated that they were waiting to find out what was going on with the insurance. Chair Dee Farley stated that as of right now we do not have insurance. Kelly Barnes said we will have to get Athelstanes insurance information so we can contact them and find out what we can or can't do with Athelstane. The plan would be that Athelstane would cover for us using their vehicles and equipment however, they would like to utilize our manpower, so our fire fighters would respond to an incident in Silver Cliff and Athelstane would respond with apparatus contingent on what the Athelstane insurance agrees to cover. Supervisor Jim Fencl asked, does that mean our fire fighters would then be employees of Athelstane even though they would respond to Silver Cliff incidents? This would be one of the things they will find out from the Athelstane insurance. Fire Chief Al Walesh said he was going to call the State Fire Fighters Association to find out if they have anything that they can help us with. Until we get clarification from the insurance county dispatch will page out Athelstane or Stephenson to cover Silver Cliff and our rescue squad will be dispatched from where it will be housed in Athelstane as of 6:00 p.m. Supervisor Jim Fencl asked if we should pre-approve a premium and payments to procure insurance if we get accepted? Ben asked if we shouldn't have a committee to research our insurance options? Amy Vann suggested that we move on this quickly because the end of work day is coming fast and we need to get a determination regarding questions about the Athelstane insurance coverage. Amy Vann also asked about the coverage of workers comp if our fire fighters do respond with Athelstane and according to Kelly Barnes they should be covered if they are members of their department. It was also brought to everyone's attention is that the response time will be significantly longer. Jeff DeBauche also stated that due to the time of year we are also looking at having issues with possible snow plowing. Kelly Barnes stated that Athelstane

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would come to plow our roads after they got their roads plowed and that they would be charging us the overtime that it would take to do that. Supervisor Jim Fencil said that he called the WTA and they told him we have up to 15 days from the time the snow stops to plow roads, Kelly Barnes said it is 30 days but that we also don't want to do that and we do want to get them cleared as soon as we can. No recycling until we have insurance. Chair Dee Farley said she will notify everyone if/ when we get insurance. Supervisor Jim Fencil made a motion to pre-approve any payment that might come up that is necessary to get insurance, Supervisor Scott Volkmann second, motion carried.

7. Rescue Squad contract - Joanne Sisler pointed out that our current contract is good until the end of March and since we do not have any insurance which we need to have to be compliant with the contract we are deferring signing of the contract until the next board meeting hopefully before the end of the month.
8. Riana Ventura's contract - Supervisor Jim Fencil pointed out that Riana Ventura's contract this time around is based as a monthly renewal contract.
 - a. Chair Dee Farley asked the Clerk Lisa Weinrich if we had Laura Fencil or someone else to do the minutes would Riana pick up the remaining duties of the Town Clerk? Clerk Lisa Weinrich said no, she is working in the capacity of bookkeeper and that is what she will continue to do, she does not want to be involved in the elections or any other part of the Clerk's duties. Amy Vann stated that with the elections alone there are several hours of training and commitment involved which needs to be addressed soon because elections are in April, a month away, she suggested that we ask Riana to take on the duties for elections. Chair Dee Farley noted that she believes Riana will not take on those duties. Clerk Lisa Weinrich was asked if she would stay another month and if she would just work the elections which she responded, no.
 - b. Ben stated that he got a text from Senator Mursau stating his disappointment in the town not having any insurance but has no resolution or solution for the problem.
 - c. Chair Dee Farley asked what will we do for a new clerk, are there any suggestions for a possible new clerk? Treasurer Carol Kitchmaster suggested Christie Bolis but it was noted that she is currently in Florida and won't be back until sometime in April. Margret Lewis said that she had not made her schedule out for April yet and stated that if we needed someone to take the Clerk's position temporarily then she would be willing to step into the position to ensure that we can hold elections here in Silver Cliff. Margaret Lewis stated that she would be willing to do the 20 hours of training so that the County Clerk would not have to oversee Silver Cliff's elections due to not having a Town Clerk. Amy Vann stated that there is a lot of training involved with the position of Clerk. Chris Norton offered to call

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Bobbie Borkowski and ask her what she thought. Chair Dee Farley asked when Margaret would be available and she said now, immediately. Kelly Barnes said that if we make a motion it should state that we are appointing Margaret as Clerk, not a temporary Clerk, that way if she chooses not to do the job anymore she doesn't have to and if she wants to fill the position until the next election for Clerk she can do that. Chair Dee Farley asked Margaret if she is willing to take on the full position of Clerk, not just the elections. Margaret stated that she had spoke to Riana Ventura and got a fairly good idea of what this position entails and even though she is not sure what this summer will bring she wants to be able to vote. Supervisor Jjim Fencl asked Margaret if we should still look for a Clerk even if she gets appointed? Margaret responded yes, still look for someone to take the position but for the time being she is willing to take on the position. Supervisor Jim Fencl made a motion to appoint Margaret Lewis as Clerk, Supervisor Scott Volkmann seconded, Amy Vann asked the effective date and Chair Dee Farley stated immediately. Since we cannot have two Clerks at the same time this motion was amended. Supervisor Scott Volkmann made a new motion to appoint Margaret Lewis as a Deputy Clerk from today until April 1st when she will assume the role of Town Clerk, Supervisor Jim Fencl seconded, motion carried.

- d. Supervisor Jim Fencl asked if Margaret knows what Riana Ventura is thinking about the amount of time she wants to spend working with the Clerk? Margaret stated that Riana said she would be willing to stick with her until mid summer or early fall when Margaret might leave due to other commitments. Supervisor Jim Fencl made a motion to accept Riana Ventura's contract on a month to month basis beginning April 1st, Supervisor Scott Volkmann seconded, motion carried.
9. Chair Dee Farley stated that we will not be reviewing any applicants until we have insurance.
10. Planning Commission Chair Sabin Rosenbaum noted that the planning commission is still planning on meeting tonight at 6:00 pm for the last time until we get insurance.
11. Amy Vann asked how are we going to tell everyone if we have insurance, Chair Dee Farley stated we would post it on the website or anywhere we can.
12. There was some concern about having contracted recycling and garbage pick up coming onto the property without insurance. It was noted that they will be notified not to come on the property.
13. Kelly Barnes did state that if we cannot find a Clerk that according to state statutes we would be required to then appoint a Clerk until the elections. Laura Fencl said that it was in our WTA training this spring.

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Public Participation at Town Board Meetings - Welcome public comment

14. **Guidelines for Public Comments** – Time limit of 5 minutes maximum per person;

Maximum time allowed for this session is 30 minutes total

- a. This is a listening session for the community to address the Town Board
- b. This is a listening session **ONLY!** The purpose of this session is for the Town Board to listen to the views of the community;
- c. **PLEASE STATE YOUR NAME AND THEN STATE YOUR COMMENT**
- d. **NO Actions will be taken, Please be courteous and respectful to all**
- e. Chair Dee Farley asked Chris Norton if he had anything and he stated he was waiting to hear back from Bobbie Borkowski since she was out to lunch.
- f. Curt Allen asked if we got liability insurance today is the public grounds and buildings covered? Chair Dee Farley stated that if someone fell and broke their leg they would be covered. Curt explained that with all the people who come in after hours to recycling and drop stuff off, how are we going to stop them? How are we going to control that, nothing is enclosed, there is no way to control or stop people from coming onto the property.
- g. Laura Fencil suggested that we put up notices at all the buildings including the recycling center alerting folks not to trespass.
- h. Margaret Lewis stated that in October of 2024 we were notified that this was going to happen because she remembers that from when Bruce Weber was on the board. That same month we sent our former insurance company a letter stating that we were not going to use them regardless if they canceled us or not. She then did an overview of the meeting today and expressed appreciation of Supervisor Scott Volkman for thinking ahead and Supervisor Jim Fencil for his leadership. Margaret Lewis also stated that she does not feel that Chair Dee Farley is acknowledging that the lack of insurance is a true problem that you knew about, especially since she served on the board in prior years Margaret thought she would have a little more gusto in getting these issues taken care of, I can ask you politely to retire. Chair Dee Farley stated she has two comments on that at which Margaret stated that this is public comment.
- i. Constable Sabin Rosenbaum stated that his town vehicle is in for repairs so he is using his personal vehicle anyway so it won't impact him and he promises not to get into a fisticuff with anyone until we have insurance.
- j. Amy Vann asked what is legally binding for the town as bare bones coverage of anything?

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- k. Since we do not have an attorney for the town Supervisor Jim Fencil stated that he contacted WTA for their legal advice in which they stated that they had never experienced anything like this, legally we have to respond to an incident so we are lucky to have Athelstane helping us out.
- l. Amy Vann also asked about financial coverage for the roadcrew? Chair Dee Falrey asked who would all be involved with that? Salaried employees would not get coverage. It was determined that the Roadcrew and Recycling Attendants would all be covered for work missed. However, this is not on the agenda which it would have to be since we are make a monetary decision so this discussion would have to be tabled until
- m. Ben suggested that we have a committee to make these determinations and recommendations.
- n. Christ Norton suggested that we have the employees who will miss out on work to collect unemployment.
- o. Kelly Barnes suggested that we have another meeting and go into closed session to make a determination on how best to deal with the situation and our employees. Emergency meeting later tonight to cover what we have not covered in this meeting.
- p. Joanne Sisler asked about organizations being notified of building closures.
- q. Amy Vann also asked about a warming center in the event we need it. She also suggested that we review what we might need to do and discuss it at the emergency meeting. She also suggested that we investigate what programs may be affected by this situation.
- r. Ray Sethbird commented to Chair Dee Farley that he feels we are all here in this room because of her incompetence. He stated that she knew when Bruce Weber was on the board that we were not going to have insurance. He also stated that she knew about this insurance situation in December and if he had to find insurance he could find it in a week, he claimed that she waited until this week and it is all due to her incompetence and he is calling for her resignation.
- s. Laura Fencil stated that finding insurance is time consuming and has been working on it for some time and it is not as easy as getting personal insurance.
- t. **Jim Sommers** stated that municipal insurance is getting harder and harder to find because less insurance companies are carrying that type of insurance.
- u. Amy Vann said moving forward what if it takes more than two or three months to get that insurance, then what?
- v. Sabin Rosenbaum suggested that we have a long term contingency plan on tonight's agenda.

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- w. Chair Dee Farley stated that she was going to rebut the comments, Supervisor Jim Fencl, Supervisor Scott Volkmann and Clerk Lisa Weinrich agreed that this is the public comments section of the agenda and there is no rebuttal, it is their freedom of speech and we need to take their comments under advisement.
 - x. Chair Dee Farley stated that she has a right to comment and she wants to set the record straight. She stated that she did not know that we are losing our insurance, according to her timeline the first notice of non-renewal was November of 2025, she got a call from our former agent and they stated that we were not cancelled in December of 2025, our official non-renewal notice we got in January 2026 at which time she immediately contacted Colleen Mattison without hesitation, she would never have left this town without insurance knowingly.
15. Supervisor Scott Volkmann made a motion to have an emergency meeting tonight at 7:00 p.m. to discuss an emergency plan, short and long term contingency plan, notices on public buildings, we will go into closed session to discuss missed payroll for town employees and funding, then resume in open session, Supervisor Jim Fencl seconded, motion carried.
16. Chris Norton said that he did talk to Bobbie Borkowski and that she can do the elections here if need be and if we need to move our polling place she will work with us in that regard

Motion to Adjourn - Supervisor Scott Volkmann made a motion to adjourn the meeting, Supervisor Jim Fencl seconded, the motion carried.

NOTE: THE AGENDA IS SUBJECT TO CHANGE AS ALLOWED BY WISCONSIN STATE LAW

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