

October 26, 2020

Bonnie Sontag & Newburyport Planning Board Members,

Regarding the Institution For Savings building proposal, your board continues to do an outstanding job of listening to and considering all views.

We have never opposed the bank's desire to grow. The major issue for neighbors has always been **height, size, and scale** of this massive structure. It is simply too big for that small space. It clearly does not "blend in" with the residential area.

Each of the IFS new design proposals has been bigger, higher and covered a wider footprint than their prior proposals:

1. -The building peak(s) are now higher than all homes and the 1870's historic structure. Initially it was 29 feet high. Now it is 37 feet high.
2. -The initial proposal had minimal setback on both Prospect Street and Otis Place. The current version now extends the building to the property line and the narrow sidewalk on Prospect Street with no setback. (IFS even stated that this internal hallway on the Prospect side was "unusable" space for the bank's operations.) The Otis Place setback is also greatly reduced from their initial design.

Without showing parked cars and moving traffic, their sterile renderings deceive the reality of the current daily street congestion on both streets. There will clearly be a "tunnel" effect. It is not just "the number of cars" traveling the street daily. Otis Place is a narrow, 2-way street with parking on both sides. The Institution For Savings is clearly not listening to neighbors, the Historic Commission or the Planning Board.

Each new IFS proposal has been more massive. Your decision will have a permanent impact on the neighborhood's character & quality of life and will set a precedent for other future downtown construction. **Please deny the bank's proposal.**

Finally, please remember: ***They only work here...WE LIVE HERE.***

Thank you,

Peter & Maureen Mackin
13 Prospect Street

Dianne Boisvert

From: Katelyn E. Sullivan
Sent: November 03, 2020 8:14 AM
To: Katelyn E. Sullivan
Subject: Subject: Historical Commission Report -- Institution for Savings email from Michael J. Jones

From: Michael Jones <mjones@institutionforsavings.com>
Subject: Historical Commission Report -- Institution for Savings
Date: October 29, 2020 at 9:28:26 PM EDT
To: "glennprichards@comcast.net" <glennprichards@comcast.net>, Donna Holaday <DHoladay@CityofNewburyport.com>, Andrew Port <APort@CityofNewburyport.com>, Bonnie Sontag <bsontag@comcast.net>
Cc: Kim Rock <krock@institutionforsavings.com>, Lisa Mead <lisa@mtclawyers.com>

Glenn,

I am in receipt of the "Historic Commission" DOD supplemental Report. I was surprised to read this report wherein you assert that the "members of the commission agree that there [sic] the proposed design does not conform to the Secretary's standards, primarily due to the height aspect of the structure's "massing," and the existing characteristics of the setting." I was surprised for several reasons, not the least of which is that the statement is not true.

First, at the meeting both Joe Morgan and Ron Ziemba expressed, in detail, why they thought the revised plan meets the requirements of the DOD. Second, although Patricia Peknik expressed some appreciation for the revised plan, she reviewed the FRESH standard and in her opinion the proposal did not meet any of the FRESH standards. Christopher Fay did express his continued opinion that the proposal does not meet the DOD standards and you did not express an opinion at all.

Second, the Commission did not take a vote or come to a consensus. It is unclear to me how a public body can subsequently prepare a written report offering suggestions when the body does not vote, or come to a consensus, at the meeting on what those suggestions or recommendations might be. Further, I don't know how you would have personally voted? What I do know is that there is a clear record that 2 of the members expressed support and 2 members expressed opposition. You asked a few questions but did not express your opposition or approval. A 2-2 vote is not a majority or "several" as you state in your concluding sentence.

A public body acts as a body, not as individuals. They are required to vote and deliberate in public. You are the Chair of the Commission and are charged with assuring that the Commission abides by the open meeting law, but you clearly have failed to do so.

Third, I am amazed at your selective observations about the neighborhood, focusing on only two homes out of more than 25 residential structures in the immediate adjacent properties – most all of which are consistent with the height, massing and scale of the proposed structures. Had you examined the material we provided to the Commission, which included line drawings with measurements as well as the models, you would have

been able to compare them accordingly. Singling out the two smallest structures in the entire neighborhood to use in your report is misleading at worst and disingenuous at best.

Finally, I am disappointed that you have failed in your leadership role and were not able to put forth your position in the public meeting as every other member of the Commission was willing to do. This is a sad day for the Commission as well as the City.

You should know we fully intend to make sure the Planning Board knows that your report is not an accurate representation of what occurred at the Commission meeting. Further we fully intend to also let them know that you failed to publicly discuss your position and indeed no vote was ever taken, or consensus agreed upon. Your failure to accurately represent what the Commission actually discussed in public and the full measure of the neighborhood is irresponsible and clearly in violation of your obligations as Chair of a public body.

Mike

Michael J. Jones
President & CEO
Phone: 978-462-3106 Fax: 978-462-1980
mjones@institutionforsavings.com
PLEASE NOTE MY NEW EMAIL ADDRESS: mjones@ifs.bank



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Dianne Boisvert

From: Gary Karelis <gkarelis@karelisrealty.com>
Sent: November 02, 2020 9:50 PM
To: Dianne Boisvert
Subject: [Ext]Institution Bank Proposal

external e-mail use caution opening

Hello-

I am totally disheartened by the Institution Bank's lack of concern for the abutters of the bank and its proposed building. The issues that many have brought to public comment are size, massing, and contextual insensitivity. It can be brought up over and over about the bank's accomplishments and contributions to the city. That is still not relevant in this discussion.

The size of the project is too big and will eliminate views and natural light, thereby increasing and decreasing interior temperatures for all abutting properties. It has not been proven that the opening and closing of a garage door all day will not bother neighbors with noise, exhaust of waiting cars, and traffic congestion. The issue of increased traffic in a densely populated area is a safety concern for the areas of Prospect, Otis Place, and Garden St. It is already very difficult for vehicles to navigate these areas of narrower streets in the winter due to snow buildup.

Bank counsel has talked about design and concept work to come up with revised plans. The objections of numerous abutters have not been addressed adequately. Many abutters live "at the bank." How about counsel imagining what life might be like if counsel was living in the area and objected to what is being proposed?

It is not beneficial to the purpose of hearings to have trustees and bank employees speak in favor. They all receive payment for their work for the bank. Would they object? Again, what the bank does and has done for the community is not at issue here. I have recognized this in the 47 years I have been part of the Newburyport community. It is the lives and quiet enjoyment that abutter owners and abutter tenants want and expect to have where they lay down at night.

I am hopeful that the Planning Board will seriously consider my objections and those of many who feel so strongly against the bank's proposal. I am a very concerned owner of two neighboring properties.

Thank you.

Gary Karelis
Cell 508-284-6468
Fax 978 465-3877
gkarelis@karelisrealty.com

November 2, 2020

To Bonnie Sontag & Planning Board Members,

After reading the Institution For Savings latest correspondence to the Planning Board and letter to the Historic Commission, I felt it important to comment.

1. I was appalled by CEO Michael Jones letter attempting to bully the Newburyport Historic Commission to rule counter to all their organization's guidelines and to approve this project.
2. Again, neighbors never opposed the bank's ability to grow. What we totally oppose is the Size, Mass, Scale of their plans. After each proposal they were told by the NHC & PB that it was Too Large, Too Massive, Too High, Not to Scale for the space and with Too Little Setbacks. Each time IFS came back with an even Bigger, Higher, More Massive Structure with Less Setbacks.
3. Regarding the Building Footprint: Just because they put 4-5 different roofs on a single gigantic structure & footprint, IFS would like us to believe there are 4-5 separate structures and footprints. Also the frontage on Prospect Street is NOT 2 separate 36 foot wide buildings, it is a single wall of about 80 feet long.
4. The IFS most recent proposal now has absolutely no setback on Prospect Street. This is because of an internal hallway that the bank stated is "unusable space". Prospect Street neighbors say remove it to provide 8-9 feet more setback. IFS provided inaccurate measurements on the Prospect sidewalk comparisons related to setback.
5. Without sufficient setbacks on all three sides IFS only emphasizes the massive nature of this building that is too large for the space. No setback on Prospect Street creates a horrible, unsightly and unsafe "tunnel" effect that increases the congestive nature of the busy street for motorists & pedestrians alike.
6. A building of this magnitude in such a cramped space would set a precedent for other downtown businesses to expand with little regard to the negative impact on residents.

In summary, the residents continue to appreciate the Planning Board's efforts in providing a fair assessment of the project and continuing to communicate to the Institution For Savings why their plans are not meeting the requirements necessary for approval.

Pete Mackin

13 Prospect Street

Dianne Boisvert

From: Kelly Nickerson <javyyogi@gmail.com>
Sent: November 02, 2020 7:02 PM
To: Dianne Boisvert
Subject: [Ext]Bank expansion

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Hello - I'll keep this brief . I live within spitting distance of the bank and I have zero reservations regarding its expansion. I can say the same for many of the other people I know who live nearby . It will be an improvement aesthetically and considering many of the homes do nothing to improve their properties , I find it ironic that they vocalize their opposition

.
Thank you .

Sent from my iPhone

Dianne Boisvert

From: Bernard Savoie <benphoto2@me.com>
Sent: November 02, 2020 10:44 AM
To: Dianne Boisvert
Cc: Bernard Savoie
Subject: [Ext]Institution for Savings Project

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To The Planning Board

Hi my name is Bernard Savoie and I live at 17 Prospect St, which is directly across from the Institution for Savings new proposed commercial building.

I strongly urge the planning board reject the plan. It is way too big for the characteristic of the neighborhood. The size and breath of the complex will have a very big impact on all of us who live there. We are asking for the hight and size to be reduced. The size of said project will have several negative effects, including but not limited to the Tunneling Effect as follows.

- Loss of sunlight
- Wind Tunnel effect in winter
- Bigger snow drifts
- Noise from long construction projects.
- Character of neighborhood changed (will feel much more congested.)

The lack of a cooperative dialog with a Goliath Institution and using intimidating and arrogant tactics towards one of the planning board members and never trying to negotiate in good faith is not what I would expect to see in Newburyport. It's more like what we see in Washington these days. No real dialog with the people who will be effected.

We live in a Democratic Society not an Autocratic Society

I am asking the planning Board to reject the said project as it is.

Bernard Savoie
17 Prospect St.
Newburyport MA

November 3, 2020

Planning Board of Newburyport
C/O Ms. Bonnie Sontag, Chair
Via Email

RE: 93 State Street proposed addition by the Institute for Savings

Dear Members of the Planning Board,

My name is Tara Cederholm and I reside at 20 Fruit Street in Newburyport. While not a direct abutter to the Institute for Savings' property facing Prospect Street and Otis Place I live quite nearby. I have followed the progress of this proposal with some concern for the past months. While I may not have spoken up during the public comments, I have attended every Planning Board and Historical Commission meeting - with the exception of one where I had a scheduling conflict- in which the subject was discussed. This is my second letter to the planning board to express my deep concern about this project.

As many people have said this project is just too large (the massing is too much) for the site on which the bank proposes it. The Historical Commission DOD Supplement Report (dated October 29, 2020) is clear that building within the Downtown Overlay District requires compliance with "any relevant provision of the United States Secretary of the Interior's Standards" and that these "standards are clear about the matter of size, scale and massing". Ms. Pelnik has eloquently described these standards, especially helpful for those of us unfamiliar with them, during several of the meetings and in each and every case it seems quite clear that the current proposed plan does not meet them in any way. The conclusion of the report is that this project, as it is currently proposed, is **not** subordinate to the historic bank structure **nor** in keeping with the historic structures of the neighborhood of Prospect and Otis Streets, requirements that the Interior's Standards state explicitly. **I urge you to deny this application.**

I have listened carefully as the Planning Board has heard numerous presentations about this project during the past year. In each and every case, you have made clear that while the property is zoned commercial, that the applicant is required to obtain a special permit for construction in the Downtown Overlay District (DOD). It is in considering this special permit request that you must consider and weigh heavily the opinion of the Historical Commission. Not only is this neighborhood a special place in Newburyport, as recognized by the Massachusetts Historical Commission, much of Newburyport is special in that it retains a significant portion of its historical architectural fabric. This intact architectural history is rare and is justifiably protected by the DOD. It is treasured not only by the residents of Newburyport, but by the many visitors who come each year. Any approval of a project which does harm to this historic fabric harms not only this neighborhood, but also the entire city. Any approval of a project so out of keeping with the Interior's Standards simply opens the gates to unchecked commercial development throughout the DOD. **I urge you to deny this application.**

The Planning Board has reviewed several iterations of the bank's proposed plan, each one representing only minor changes to the façade materials or slight alterations to eave heights, but which have never

changed in the overall massing of the structure. After repeated requests from the Planning Board to explore other options in size and location the bank has failed to do so. It is clear that the program that they wish to accomplish is not compatible with this site within the DOD. You have patiently reviewed these plans over and over again, without any significant response from the bank. **I urge you to deny this application.**

The neighbors, as well as a significant number of other Newburyport residents have expressed to you their deep concern about this proposal. It is simply too large for the site, too looming over its residential neighbors, and absolutely not subordinate to the historic bank building. Neighbors have expressed their concern about quality of life issues, such as casting their homes into shadow, mechanical noise generated by both the parking system and the HVAC systems, and additional traffic and street parking. The bank has repeatedly downplayed these concerns, or outright dismissed them with sentiments such as “what did they expect when they purchased a house next to a parking lot?” It is the role of the planning board to balance the desire of the property owner with potential negative impact on neighboring property. In this case, the negative impact is clear. **I urge you to deny this application.**

I thank you for your attention to the details of this matter and your considerable service to our community.

Sincerely,

Tara Cederholm

Dianne Boisvert

From: Melinda Cheston <mkcheston@gmail.com>
Sent: November 03, 2020 3:20 PM
To: Dianne Boisvert; Katelyn E. Sullivan; Andrew Port; Dianne Boisvert
Cc: Colleen Turner Secino
Subject: [Ext]Opposed - Institution for Savings expansion

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Bonnie Sontag
Planning Board Chair
c/o planning@cityofnewburyport.com

Andrew Port
Planning Director
c/o aport@cityofnewburyport.com

Reference: Public Hearing for Special Permit(s) made by the Institution for Savings in Newburyport for property located at 93 State Street/ Assessor's Map and parcel 14-40. 1. Site Plan Review (2020-SPR-02), 2. ITIF Special Permit (2020-SP-01), 3. DOD Special Permit (2020-SP-09)

Dear Ms. Sontag, Mr. Port, and the Newburyport Planning Board,

I strongly oppose the current expansion plan as proposed by the Institution for Savings.

I have attended each Planning Board and Historical Commission meeting on the subject and the bank continues to fail to address the excessive massing and scale of the proposed structure. The bank has been asked numerous times to come back with alternative solutions and so far they have changed the building materials but not reduced the overwhelming size or offered a plan to put the structure on State Street as requested. It seems the program they want to include in this expansion - new offices, conference room, gym, kitchen, archival/museum area, and parking - cannot be shoe-horned into this back lot. It is their program that is driving the size of the expansion. It's too large and belongs elsewhere.

Yet, the IFS seems determined to jam this project down the throat of the neighborhood. The bank has not reached out to the community to find common ground, a request that has been made many times. They dismiss the objections as just a few abutters in just a few small houses when in fact many in the surrounding neighborhood are concerned. The bank seems to feel that since they are good community partners they should be allowed to move ahead with this project as is but many of the neighbors are also longstanding, generous members of the community. The Historical Commission recommendations are clear, concerns from neighbors are clear - the structure is too big.

Lastly, the bank's plan feels very outdated at a time when companies are re-configuring existing work spaces and offering employees flexible ways of working and customers flexible ways of doing business. While the pandemic has brought new work/life changes into focus, it is on-going

innovation in technology that will continue to change the way we work, live, and participate in our community. We need to be forward thinking. A 16,000-square-foot expansion in a small, dense, historic neighborhood doesn't serve the community well and should be built on a larger more open site.

I ask that you vote against the proposed site plan as presented.

Please confirm receipt of this message and its addition to the public record.

Thank you.

Sincerely,

Melinda K. Cheston
10 Fruit Street
Newburyport, MA 01950

Mark W. Griffin
4 Otis Place
Newburyport, MA 01950

November 2, 2020

City of Newburyport
Planning Board
Attn Bonnie Sontag, Chairperson
60 Pleasant Street
Newburyport, MA 01950

Re: 93 State Street, IFS DOD Special Permit and Site Plan Review Application

Dear Chairperson Sontag:

I am writing to you again as immediate abutters to the proposed project by the Institution for Savings. This letter is remarkably similar to the one I wrote to you in February during the beginning of this permit process. The reason for the similarity is due to the fact that despite aesthetic changes – which, to be clear, have improved the project – to the exterior of the IFS proposed addition the underlying concerns of the neighborhood about overall size remain to be addressed. This is in spite of many months of hearings and what I consider to be grudgingly small plan changes by the bank in response to the concerns of the neighbors¹, the Planning Board and the Newburyport Historical Commission.

My Concern as an Abutter – setbacks, screening, light and air

My home at 4 Otis will be approximately 6 feet from the proposed building wall of the bank's addition. This building wall will block my view from my only window (kitchen) on that side of the house. It will further block my view from two windows in my bedroom/study on the second floor. Prior to this I could see all the way to the graceful steeple of the Unitarian Church. More importantly is the diminution of light and air from this proposal. I want increased setbacks (an additional 4 feet would be sufficient) and property screening (preferably arborvitae on the bank property to be maintained by the bank). Am I entitled to setbacks and screening? No, but neither is the bank entitled to discretionary permits. I request the board to direct the applicant to provide them as a condition for it to obtain its permits. In addition, there are other overriding concerns associated with the application.

¹ By this I mean that the bank heard from board members who echoed the neighbors' concerns. Neighborhood engagement has been absent during this process.

My Concerns as a Newburyport Resident – Size and historic respect to original building

Fundamentally, the addition is not subordinate to the original 1820 building. It is a large serpentine addition which continues to come in at @16,000sf of area in spite of months of public hearings and objections to the size of the building. It is essentially built out to the setbacks on all of the frontage. It creates a tunnel effect on Prospect Street and looms over some of the houses on that street and my home on Otis Place.

My Concerns Regarding the Bank's Non-Compliance with the permit criteria

This design does not comport with either the criteria or the performance standards of the Downtown Overlay District (DOD)

There are certain procedures required for a special permit in the DOD:

Procedure, requirements and criteria for review of proposed new construction and alterations:

New construction and alterations must be compatible with existing historic buildings and structures within the DOD: New construction and alteration within the DOD shall not disrupt the essential form and integrity of (i) the subject historic building, structure or exterior architectural features, (ii) the lot where it is located, or (iii) its setting within the DOD. Moreover, new construction and alteration within the DOD shall be compatible with the size, scale, height, color (excepting paint color), material, and character of the (x) subject historic building, structure or exterior architectural feature, (y) the lot where it is located, and (z) its setting within the DOD, as the case may be.(emphasis added)

This section provides the Planning Board significant discretion in determining whether a project meets the criteria of being compatible with the original building and the DOD. In this instance the Board should exercise its discretion and deny the permit if the bank does not change its design since its proposal does not meet the above criteria. It is not compatible with the existing 1820 building nor is it compatible with the setting within the DOD – i.e. the neighborhood.

The reasons are as follows

- The proposed addition is still @16,000sf in area as the applicant admitted at the last hearing. Both the neighbors and the NHC and some Planning Board members have urged the bank to make it smaller but that has not happened.
- In addition to the footprint, the proposed building is still much greater in scale to the historic building when considering the total volume of the two buildings.

- The current proposal is actually taller than what was originally submitted at the ridge height. It looms over some of the homes in the neighborhood and does not fit in with its setting in that regard.
- The Advisory Report submitted by the NHC on October 29, 2020 articulates how the project does not meet the criteria in the DOD and in particular how it does not comply with the Secretary of the Interior Standards with respect to size, scale and massing. The Secretary’s Standards are to be used by the Planning Board in evaluating a Special Permit in the DOD.

The Project does not comply with the Special Permit Criteria in Section X-H-7

Specifically, the proposal fails to meet the criteria in Section X-H-7A(6), which reads:

The requested use will not impair the integrity or character of the district or adjoining districts, nor be detrimental to the health or welfare.

By virtue of its failure to fit in with the historic neighborhood with respect to noncompliance with the provisions of the DOD the Planning Board should find noncompliance with this section. Further, the integrity of the neighborhood is impaired by the size of the building, lack of setbacks, screening and the looming tunnel effect created by the height of the building.

Section X-H-7A(7) is also relevant:

The requested use will not, by its addition to a neighborhood, cause an excess of that particular use that could be detrimental to the character of said neighborhood.

The massive expansion can be considered an overuse of the area and by extension an excess of the retail banking use² that already existed in the neighborhood. The detriment has been asserted with respect to this already: historic integrity, lack of setbacks, tunnel effect to name a few.

Finally, the Planning Board can deny this special permit even if it decides the criteria in X-H-7 are met. Humble Oil v. Board of Appeals of Amherst, 360 Mass. 604, 605 (1971)(“The mere fact that the standards are complied with does not compel the granting of a special permit...”). The Planning Board should exercise this authority primarily to bring about changes to this important project.³ Thus, a denial of such a permit for other reasons can be upheld under this authority.

² The applicant has applied under this use code. We do not waive any rights to dispute this assertion in this opposition.

³ Note that Section X-H7A of the Newburyport Zoning Ordinance (“NZO”) provides that the SPGA make findings that certain conditions are fulfilled prior to granting a Special Permit. The bank has noted these findings in its supporting memoranda. However, the introduction to the enumerated findings in the NZO is helpful in reviewing the applications:

The criteria for Site Plan Review have not been met.

The applicant asserts these criteria have been met and this permit should be granted. Indeed, it was surprising to hear Director Port assert this as Ill at the last hearing.

Below are excerpts from Section XV-B of the NZO which state the purpose of Site Plan Review, which is intended in part to "...protect and enhance residents' quality of life, these regulations address:"

In relevant part Section XVB(a) and (e) articulate the purposes relevant to this project:

Community character: To protect the city's distinct community character and historic and scenic qualities. To revitalize targeted areas for reinvestment and new economic development as Ill as protect existing investments and property values of the city. To provide for smooth transition between industrial, commercial, and residential areas, to preserve the character of individual city neighborhoods, and to reinforce natural topography by controlling features of development. (emphasis added)

Land use planning: To ensure that proposed uses are reasonably compatible with surrounding uses and are consistent with city zoning and master plan goals. To discourage unlimited commercial "strip development" and curb cuts along highways, to provide for commercial development that is sensitive to Newburyport's distinct community character and diverse but consistent architectural framework, and to provide for industrial growth in nodes and clusters.(emphasis added)

As set forth herein above this design is not compatible with the surrounding residential neighborhood and does not transition well from the commercial to the historic. Community character and architectural framework are also considerations which this project has run afoul of. One need only review the latest NHC advisory report to find an affirmation of this view. The project does not fulfill the purpose of Site Plan Review, nor does it fulfill the criteria.

Section XV-G sets forth the criteria and the relevant portions that have not been complied with; these are set forth below (XV-Ga).

2. Minimizes impacts to important natural or historical features;
3. Screens objectionable features such as large blank walls, open dumpster, loading or storage areas, from neighboring properties and roadways;
4. Is in harmony with the architectural style of the adjacent buildings and immediate neighborhood;
5. If located within the National Historic District, is consistent with the architectural style, scale, density, massing and setbacks in the district;

Special permit findings. Before granting an application for a special permit, the SPGA, with due regard to the nature and condition of all adjacent structures and uses, and the district within which the same is located, shall find all of the following general conditions to be fulfilled... (emphasis added)

6. Promotes a design and architectural consistency regarding the architectural value and significance of the site, building or structure, the general design, arrangement and texture, materials and color of the features involved and the relation of each feature to similar features of building and structures in the immediate neighborhood and surrounding area;

7. Is appropriate in regards to the size and shape of the buildings or structures both in relation to the land area upon which the building or structure is situated and to the adjacent buildings and structures within the neighborhood.

Given the content of the NHC Advisory Opinions⁴ it is hard to fathom that Director Port came to the conclusion that the criteria had been met. At best the statement should have been that the board has within its discretion to deem it so.

The performance standards provide further support for a finding that the applicant has not yet met the standards for SPR. Section XV-Hb provides that height, bulk and massing may all be taken into account in entertaining such an application.

Conclusion

In the event the bank is unwilling or unable to produce a plan with a reduction in size that is consistent with the neighborhood and the DOD the special permit as well as the application for SPR should be denied.

Sincerely,

Mark W. Griffin
MG

⁴ The applicant's recent objection to the Historical Advisory Report is of no moment. This inappropriate ex parte communication was provided only for the purpose of influencing the outcome of the public hearing outside of its confines. Otherwise, why send it to the Mayor and the Chair of the Planning Board? The Advisory Report reflects the opinion of the majority of the NHC. The same process was followed in previous NHC reports which were not objectionable to the applicant. The remedy, if any is actually needed, should be a rehearing at NHC followed by a vote to issue the report.

Dianne Boisvert

From: Margie Larzelere <marglarzelere@gmail.com>
Sent: November 03, 2020 11:08 AM
To: Dianne Boisvert
Subject: [Ext]Objection to Institution for Savings Expansion Plan

external e-mail use caution opening

To All Planning Board Members:

For 10 months I have attended/listened either in person or thru Zoom all the meetings, the discussions, presentations, debates, concerns surrounding the Institution for Savings Expansion desires. I have been naively waiting for the bank to reach out to its neighbors to involve us in dialogue, to listen to our ideas and concerns, to no avail.

I own and live in a 2-family home at 18-20 Prospect St. and am a close neighbor to the spot the bank has chosen.

It is the size, height, and mass of their proposal that continue to be the objections I hold. With no setbacks from Prospect St, a funnel effect will be felt from the State St corner all the way to Otis Place. The height of the latest plan will cast shadows and cut out sunshine.

In addition, with parking always a challenge to homeowners and apt dwellers in and around the bank, I cannot imagine what that will be like if the bank gets to build the latest rendering of plans. And just wait until a winter snowstorm plugs the Prospect St/Otis Place neighborhood.

Please deny the bank a green light at this point.

Sincerely,

Margaret Larzelere

18-20Prospect St

Dianne Boisvert

From: Mary Lyon <melyon59@gmail.com>
Sent: November 03, 2020 8:01 AM
To: Dianne Boisvert
Subject: [Ext]Institution for Savings Addition

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Newburyport Planning Board,

The Institution for Savings addition is too big. The Pandemic has shown us that bigger is *NOT* better. Many companies have halted expansion projects and decided that for some employees working at home either full or part-time allows them to reduce space and save overhead costs.

But the Institution for Savings persists in building a massive addition that overshadows a historic downtown neighborhood. IFS should be asking, is this plan appropriate for a post-pandemic world? Many organizations are looking at what can be learned and improved on once the crisis is over. Many banks are moving away from branches (even before COVID).

An August 3, 2020 Forbes article stated, "*By 2030, banks will be invisible, connected, insights-driven and purposeful.*" The article continued to say, "Leading banks will use technology and far deeper customer insight to insert financial services at the customer's moment of need, often at the expense of brand visibility."

It is a mistake to build this massive bank in the historic downtown. As the banking culture changes and the Institution for Savings building needs change Newburyport will be left with a massive building that does not fit in the historic downtown.

Thank you for your consideration,

Mary Lyon
23 Otis Place

Dianne Boisvert

From: Ed Maciejewski <edgmack@hotmail.com>
Sent: November 03, 2020 11:51 AM
To: Dianne Boisvert
Subject: [Ext]Bank Expansion

external e-mail use caution opening

Good morning,

My name is Ed Maciejewski, my wife and I live at 3 Garden street. Our address directly abuts the back of the current Institution for Savings buildings at 93 State street. We really feel that the new expansion is just TOO massive, it dwarfs the bank as constructed now. We already have limited sunlight in our apartment because of the current structures that the bank has at this location. To put a 16,000 square foot addition to the present structures would drown out all sunlight to our home. We might as well be living on the dark side of the moon. We moved to Newburyport about ten years ago in part because of the history, friendliness and feel of the town. I think this expansion goes against all of those characteristics. Thank you in advance for hearing our concerns.

Respectfully,

Ed Maciejewski

Dianne Boisvert

From: John J Maher <jjmaher@mit.edu>
Sent: November 03, 2020 12:00 PM
To: Dianne Boisvert
Subject: [Ext]Institution for Savings Bank Expansion

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To Whom It May Concern:

I reside at 10 Otis Place and have been a resident in Newburyport for over 20 years. I vehemently oppose the 16,000 square foot expansion plans presented by the Institution for Savings Bank.

Sincerely,

John J. Maher
10 Otis Place
Newburyport, MA 01950
978-255-1523

Dianne Boisvert

From: Claire Papanastasiou <claire.p.claire@gmail.com>
Sent: November 03, 2020 11:05 AM
To: Dianne Boisvert
Subject: [Ext]93 State Street Expansion

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Dear Planning Board,

I write in opposition to the bank's most recent revised plans for its 16,000-square-foot expansion to its downtown branch for one reason: size.

Since January, I have expressed my concern as a direct abutter to the proposed project on the corner of Otis Place and Prospect Street, and have yet to see any substantial change to the addition's size, height and footprint. The bank has revised its plans for sure, though only in select areas avoiding the most impactful aspect of the expansion: size.

Throughout this lengthy process, abutters and city boards have been clear that size has been and remains an issue. It is my hope that the board will see through these revisions and beyond the bank's reputation as a community asset to do what is in the best interest of this historic neighborhood and the City of Newburyport.

Thank you.

Claire

Claire Papanastasiou
4 Otis Place
Newburyport, MA
617.416.3377
claire.p.claire@gmail.com

Dianne Boisvert

From: Rick Pollak <rpollak2@yahoo.com>
Sent: November 03, 2020 9:35 AM
To: Dianne Boisvert; glennprichards@comcast.net; Dianne Boisvert; Katelyn E. Sullivan; Andrew Port
Cc: Colleen Turner Secino; Rick Pollak
Subject: [Ext]SUBJECT LINE: Opposed - Institution for Savings Expansion

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11/3/2020

Bonnie Sontag, Planning Board Chair, Office of Planning and Development

c/o planning@cityofnewburyport.com

Glen Richards, Newburyport Historical Commission

c/o kesullivan@cityofnewburyport.com

Andrew Port, Planning Director

c/o aport@cityofnewburyport.com

Reference: Public Hearing for Special Permit(s) made by the Institution for Savings in Newburyport for property located at 93 State Street/ Assessor's Map and parcel 14-40. 1. Site Plan Review (2020-SPR-02), 2. ITIF Special Permit (2020-SP-01), 3. DOD Special Permit (2020-SP-09)

Dear Ms. Sontag, Mr. Richards and Mr. Port:

As an abutter of the proposed Institution for Savings Bank, we would again like to state our opinion of this project. We have sent a number of letters concerning the effects of this structure on our property. With the several plans that have been presented, not one changes our objections, too big, too tall, too massive, too close.

It is disheartening to know that our neighbor, Institution for Savings, has so little disregard for the area that they reside and the neighbors that live around them. As a long time bank doing business in Newburyport, it would seem that the management would be more concerned about the effect that this plan would have on the nature of the city and direct surroundings.

Just to repeat my objections mentioned in previous emails:

After review of the latest IFS plans on 10/20/2020, I continue to be opposed for the following reasons:

- 1). The new proposed addition ignores the scale and massing concerns I originally conveyed.. The roughly 16,000-square-foot (??) addition is too large, too tall and lacks reasonable setbacks on all abutting sides.
- 2) Concerns about noise and air pollution from the generator, air conditioning units and garage parking.

3) Drainage issues into my yard due to the new structure occupying all the land mass being right up close to the lot/fence line.

4) Limited natural lighting due to the height of the structure.

5) The brick wall facing my back yard does not seem to blend with the character of the historic neighborhood. The proposed structure is replacing a view of trees and open space. (Parking during the work day).

Just because you can build on lot lines does not mean you should when it impacts the quality of the neighborhood.

Please confirm receipt of this message and its addition to the public record.

Sincerely.

Richard and Mary Pollak, owner abutters

1, 3, 5, and 7 Garden St.

Phone 978-884-2995

Rick Pollak

Dianne Boisvert

From: paula renda <paularend24@comcast.net>
Sent: November 03, 2020 9:33 AM
To: Dianne Boisvert
Subject: [Ext]November 4: Planning Board Meeting: Institution For Savings Proposal

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Dear Members of the Newburyport Planning Board:

I am a sixteen-year resident Otis Place. My pride in supporting and fostering the historic fabric and integrity of my home and neighborhood is near and dear to my heart. I chose to live in Newburyport because this thinking is what I see as our city's mission. Your committee is key in protecting our history and ensuring a cohesive plan for our city, which supports the charm of Newburyport. During your last meeting, I was so impressed with the autonomous views of your committee. I felt heard and respected as a citizen of this fine city.

My parents both grew up in Haverhill and saw and continue to see, the opposite. Historic buildings are torn down, large fortresses are built next to historic structures, and the place is now a disaster of urban renewal and a mishmash of architecture. Where was the conscience of their planners? What did they value? Whenever there was a green space, an open space, they had to fill it with concrete, brick and mortar, and structures. The city is choking!

Newburyport had a courageous group of citizens who come forward in the 1960's to prevent urban renewal from occurring. Even then, they had the foresight to know that protecting history was a way for economic growth. Our city has prospered because of this! Everyone wants to come here, to live here, to dine here! What a jewel we have!

I put great faith in our officials, know you want Newburyport to remain the historic and quaint city it is. We must not cave to the pressures of those with the money and power who are attempting to bowl over the little people, the residents. It is has become obvious to me from the beginning of this proposal, that the neighborhood residents have not been respected. We are the homeowners who work so hard to keep our properties looking historic and charming. My pride overflows each time I look at my neighborhood and my city. I am proud to have my family and friends visit and hear their glowing comments about where I live, Otis Place.

The Institution's massive fortress plan, regardless of its building materials and attempt to mimic the architecture of our neighborhood, is just not compatible. From an aerial view, it is a "mishmash" of rooflines, size, and design. Furthermore, the Institution's building proposal couldn't be any closer to the sidewalk on Prospect Street. They are mimicking the buildings of a street of houses built before cars! Probably, before sidewalks! To build a fortress along Prospect Street, right up the sidewalk, will create an alley of darkness! Just walk down Prospect at 11:00 in the morning and see how the shadows from small vans create elongated darkness; imagine what those tall proposed buildings will do! Those houses along Prospect will get little morning sunlight, not an environmentally friendly scenario.

In addition, the proposed structure on Otis Place is too massive as well. In particular, the design right up against Mark and Clare Griffin's house is so out of scale. How would you be feeling if that was your house? This lack of cooperation and empathy is missing in the bank's proposal. They don't seem to care what the neighbors think and they have never asked us. This is their dream! Why? For seven new employees? And during a pandemic when more and more businesses are reducing brick and mortar structures. It makes no sense.

I find it interesting that the bank's beautiful 3-D drawing did not include the *line* of parked on Prospect, and Otis and Garden on both sides; they are missing, along with telephone poles and a

web of wires. All of this is the congestion we live in, as we search for a place to park every day. And now we want to add to this? Why? How much can this neighborhood take?

Sincerely,
Paula A. Renda
16 Otis Place

Dianne Boisvert

From: James Charles Roy <jcroy8888@gmail.com>
Sent: November 03, 2020 12:02 PM
To: Dianne Boisvert
Cc: Colleen Turner
Subject: [Ext]Regarding Institution for savings addition

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To the Board: It seems to me that each new rendition for its proposed addition that the Institution for Savings submits, the final result remains the same, if not worse. Architecturally, the latest version is a mish-mash of poor design intended, I would suppose, to mesh more comfortably with the 19th century domestic buildings which distinguish the neighborhood. It really is totally ordinary. But more to the point, this latest attempt remains the same in terms of inappropriate size and its dominance over adjoining buildings. It may be appropriate for State Street, but not for Green, Prospect, or Garden Streets.

I am not an abutter or within eye shot of the bank's property, but I care about the South End and appreciate the need to build carefully here, not in an overbearing fashion.

Sincerely,

James Charles Roy
4 Fruit St.
Newburyport, MA
978/4652-948

Dianne Boisvert

From: Jack Santos <iam@jacksantos.com>
Sent: November 03, 2020 8:49 AM
To: Dianne Boisvert
Subject: [Ext]93 State Street - Institution for Savings - Site Plan review

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To the Newburyport Planning Board:

The Institution for Savings has every right to build on, and expand its business, to the corner of their lot bordering Prospect and Otis and abutting Garden Street properties.

Nonetheless, the proposed revised design remains too large, too much mass, too big. Abutters have the right to object to the only aspect of the proposal, per regulation, that affects them and where they have influence: the streetscape impact and the transitional nature of the building architecture and design on a lot bordered on three sides by residential housing.

The planning board must adhere to the advice given to it by the city's Historic Commission, which was very clear on the plan's inappropriateness.

I respectfully submit that the board also insist that the bank be involved in substantive discussions with abutters to collaborate on external design issues rather than use the planning board as a proxy. They were directed to do so by the board, at the very first February 19 2020 planning board meeting. To date, they have not responded to residents pleas for collaboration, and have only attended one meeting where no dialogue took place; it was simply "check the box", one-way conversation. That is not collaboration, and did not fulfill the planning board's directive.

Respectfully,

Jack Santos
10 Spring Street
Newburyport MA
iam@jacksantos.com
603.674.7454

Dianne Boisvert

From: Tom Secino <tom.secino@comcast.net>
Sent: November 03, 2020 1:15 PM
To: Dianne Boisvert
Subject: [Ext]IFS

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My name is Tom Secino and I live at 15 Otis Place. I want it on record that I oppose the proposal the IFS has put forward. The scale and massing is much too large for this quaint downtown neighborhood. The IFS has refused to work with the neighbors on this concern.

Regards
Tom Secino

Sent from Tom Secino's iPhone
617.680.4494

Dianne Boisvert

From: Colleen Turner <turnstyler@gmail.com>
Sent: November 03, 2020 9:00 AM
To: Dianne Boisvert
Cc: Andrew Port; Dianne Boisvert
Subject: [Ext]RE: Opposed to 93 State Street Current Site Plan

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Dear Ms. Sontag/All Members:

In 2005, my husband and I purchased our beautiful Italianate style home on Otis Place in what we knew then - and still understand now - is a downtown/business district.

Fortunately, it is a downtown business district with a well-crafted DOD that affords volunteer board members appointed by the Mayor to consider, research, reflect and weigh-in from the viewpoint of all parties (applicant and abutters/neighbors/friends), all with the combined goal of advancing the interests of businesses while maintaining historic esthetics.

Despite what some supporters of the bank's project might try to imply, this is not about whether the bank should expand and it never has been.

It is about the extent of that building. Growth for any business is important and necessary, and in this instance, it can be achieved without destroying the very fabric of a vibrant, downtown historic neighborhood.

Neighbors and abutters have never said "don't build." We have consistently urged that the bank consider a sensitive footprint that is suitable to the area, as well as meets the banks needs...you know, a compromise.

This suggested site plan before you - with not even an inch of set back, not because they are required to, but because it is the right thing for a self-proclaimed community bank to do - is intrusive, excessively large and, be it brick or clapboard, overwhelms the existing streetscape.

The reality is, even after suggested direction from this board and the Historical Commission, for the past 9+ months, the IFS has continued to put forth a site plan that remains an enormous building with a virtually unchanged footprint.

The proposed structure (to quote Peter Latham from 1975's Newburyport: A Measure of Change) is not only "outrageously incompatible" to the existing 1871 bank structure, but to everyone one of the surrounding 100-plus-year-old historic homes.

This has and continues to be about the project's unchanging massing, scale and height.

I respectfully request the board vote no to the "Institution for Savings in Newburyport, 93 State Street, Site Plan Review (2020-SPR-02), ITIF Special Permit (2020-SP-01) and DOD Special Permit (2020-SP-09).

Please confirm receipt of this email and its addition to the public record.

Colleen Turner Secino
15 Otis Place - Unit 1
Newburyport, MA 01950

Dianne Boisvert

From: tim wacker <tiwack@comcast.net>
Sent: November 03, 2020 7:51 AM
To: Dianne Boisvert
Subject: [Ext]IFS expansion

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Please submit for the record our opposition to the IFS project.

Dear Newburyport Planning Board members,

In my 10 years as a local journalist in three different states covering eight communities I attended and wrote countless stories about planning boards deciding divisive issue like Institution for Saving's expansion plans. I came to appreciate the expedience and deliberation demanded to fairly represent the often conflicting interests of applicants and abutting communities. Now I am an abutter and I wish to offer the above resume to substantiate my charge the Newburyport Planning Board appears to be doing just half its job: overwhelmingly respecting applicant's interests over community concerns. As an abutter my greatest concern has been further choking the city's most congested streets. Rather that request a formal assessment of that congestion from the applicant, the board contents itself with a one-page cut-and-paste excerpt from federal civil engineering guidelines submitted by the applicant's engineer/marketeer. Let me refer again to my experience when I say that's not a traffic study it's an endorsement. Furthermore, as the community seeks an applicant explanation for insisting on this site over the 14 other branch locations it owns, the board focuses instead on veneers, roof lines and windows. That is the only concession the community has been given: What was once half a Home Depot being proposed for the city's most constricted neighborhood, is now half a Christmas Tree Shop. I was gob smacked when the applicant imperiously dismissed an all too tepid, but very doable board request to at least eliminate the vehicle egress onto those constricted streets. Heaven forbid you actually pursue another community proposal that construction join all the other downtown businesses and occupy what is now green space facing the rest of the business community along State Street. Imagine from a planning perspective the end result for the city as a whole, and not just the applicant, if you added greenspace to that constricted neighborhood, instead of more cars and buildings. That's true planning. Instead what we're seeing is capitulation.

Warmest regards,

Tim Wacker

13 Otis Pl.

PO Box 1481

Newburyport, MA

01950

(631)-484-1130

tiwack@comcast.net




Skype: tim.wacker

Dianne Boisvert

From: Renee Charette <reneelynn211@gmail.com>
Sent: November 03, 2020 5:12 PM
To: Dianne Boisvert
Subject: [Ext]I'm deeply concerned

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Hello I am Renee Charette, I live at 16 Prospect Street Newburyport MA..

I am opposed to this historic downtown site being overwhelmed by a 16,000 square foot addition. If you care about historical preservation...watch. (<https://vimeo.com/470623279>)! If you care about Newburyport ask yourself.. Why  Why Now  Why at all 

Respect Our Historic Neighborhood.
Respect Historic Newburyport.

Blessings to you and yours,
Renee Charette

978-518-9705

reneelynn211@gmail.com

"Great minds discuss ideas, Average minds discuss events, ...
Small minds discuss people"
Eleanor Roosevelt

Dianne Boisvert

From: Aaron Clausen <anaclausen@yahoo.com>
Sent: November 03, 2020 5:59 PM
To: niketic@airkiosk.com; Dianne Boisvert
Subject: [Ext]IFS 93 State St Expansion

external e-mail use caution opening

Good Afternoon,

My name is Anne Clausen, my husband Aaron and our daughter live at 3 Otis Place. We are across the street from the Institution For Savings current parking lot. We are very much opposed to the large structure the bank is requesting a special permit for building.

The size of the proposed addition is extremely large, we have not seen that change since January. Our downtown site will be overwhelmed by this 16,000 square foot addition. In every meeting the concerns from the citizens of Newburyport have not changed, the building is to high, to large, and not in scale with the other homes. IFS has tried to twist the description of their addition by saying 'it is multiple buildings', this is incorrect, it is one large addition. It is insulting for IFS to use this terminology as a sales tactic.

A suggestion was made months ago to build the addition on the corner which would compliment State St. and Prospect St., then move the gold dollar sign on top of the clock to the corner of Otis Place and Prospect St. That solution has not been discussed again but, may be a nice compromise.

Thank you for your time,
Anne Clausen

Dianne Boisvert

From: David Hochheiser <davidahochheiser@gmail.com>
Sent: November 04, 2020 1:06 AM
To: Dianne Boisvert; Katelyn E. Sullivan
Subject: [Ext]Institution for Savings project

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Hi -

I am writing in strong support of allowing the Institution for Savings to move forward with its expansion project. Even if it wasn't for the fact that IfS is a tremendous community supporter and deserves a benefit of the doubt if anything was in question, it seems clear to me that:

- Their property is in a zone that allows for the sort of expansion they are looking to do
- They have presented a very nice expansion plan and even dramatically changed it in response to feedback.
- NBPT should be supporting its local business's growth
- While they may have to live with revise day to day, the bank's direct neighbors should not be allowed to unduly influence the project. Local businesses's ability to stay and grow downtown is an issue that affects all Newburyport's citizens.

thank you for listening,

Dave Hochheiser

2 Forrester St

--

Fingers crossed...feet forward.

On Twitter @DavidHochheiser

Dianne Boisvert

From: Carol Piper <crppr@yahoo.com>
Sent: November 03, 2020 4:18 PM
To: Dianne Boisvert
Subject: [Ext]IFS Addition

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Carol and Tim Piper - 12 Otis Place

Dear Planning Board members,

Tim and I just finished reading Mike Jones letter to the Historical Comm. The bank still does not get it. They have been told by both boards that the design is too massive and doesn't look right looming over the neighborhood. It's more than a few abutters in the neighborhood that disapprove, it is everyone in our neighborhood and beyond. We don't think a decision of this magnitude should be made over a zoom meeting. We recommend resuming face-to-face discussions in the spring.

Sincerely,

Carol and Tim Piper

Dianne Boisvert

From: Dale Ritter <daleritter1@gmail.com>
Sent: November 03, 2020 6:41 PM
To: Dianne Boisvert
Subject: [Ext]Institution for Savings

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Newburyport Planning Board

Two years ago, my wife and I created a retirement home base in the City of Newburyport. We were extremely attracted by Newburyport's preservation of historic structures, both business and residential, and the City's preservation policy, and the wonderful ambiance this created throughout the City. We found a truly wonderful home on Otis Place that had all these great qualities. Our decision was reinforced by finding truly wonderful neighbors who willingly live cooperatively.

We just love the IFS's prominent and impressive original building on State Street. But we were quite surprised by the Institution for Savings' (IFS) January announcement of their plans for a new structure on the corner of Prospect and Otis. While the structure is being considered an addition or extension of their current structures, it is in essence a new building, in look, feel, and mass. This new building, in all its planning reincarnations, is out of place in our neighborhood and contradicts Newburyport's precious ambiance and the City's policy of maintaining historic integrity.

While we are living in a time when there is an emphasis on maintaining and exercising one's rights, how about everyone just doing the right thing. Please deny the IFS's current plan but request they, as good neighbors, present plans for an attractive, historically sensitive, and properly sized single-story addition.

Sincerely and thank you,

Dale and Debra Ritter

11 Otis Place

Newburyport, Massachusetts

--

Dale Ritter

daleritter1@gmail.com

781-258-9743

Dianne Boisvert

From: Brian J. Zampell <Brian.Zampell@zampell.com>
Sent: November 03, 2020 9:47 PM
To: Dianne Boisvert
Cc: Donna Holaday
Subject: [Ext]RE: Support for IFS Main Street Expansion

external e-mail use caution opening

Dear Chair Bonnie Sontag,

I support the latest expansion proposal from the Institution for Savings corporate offices at 93 State Street in Newburyport. As a local businessperson with buildings and a home in town, I feel that as a community we must support the bank for the following reasons:

First, we are watching businesses close one by one in our beloved downtown due to COVID-19 restrictions and the resulting decrease in visitors to our community. The fact that the Institution for Savings is expanding despite the pandemic is admirable and something to be supported. While our company has only called Newburyport home since 1987, we remember how the downtown had to be resurrected not long before we arrived, and we hope that it will not descend into ruin once more. Through all of Newburyport's challenges and successes, the Institution for Savings has been a cornerstone of the downtown throughout the bank's 200-year history. We must accommodate the bank's needs to keep it in Newburyport so it can remain an anchor service provider and employer in our downtown for many years to come.

Second, there is no question that the proposal is well within city zoning regulations. While abutters can ask for certain concessions, it is unreasonable for Newburyport to stifle local business from expanding within our code. In addition, the design proposals harken back to Newburyport's rich heritage as both a colonial city and a mill city, which I feel are a tasteful enhancement to the neighborhood.

Finally, an interesting challenge in a video put out by opponents to the expansion is for the bank to consider a short-term "pivot" into mobile and remote banking due to COVID-19 rather than expanding their offices. However, these impersonal options are not consistent with the bank's business model, which emphasizes great service. The Institution for Savings is committed for the long term to remain a local bank with impeccable customer service that will hopefully be face to face soon. I support and appreciate the bank's personalized approach and hope to see it grow despite the availability of faceless disruptive technologies.

I ask the planning board to quickly approve the bank's latest design for the benefit of our downtown and the community.

Thank you,
Brian Zampell

From: Brian J. Zampell
Sent: Friday, April 24, 2020 12:49 PM
To: planning@cityofnewburyport.com
Cc: Donna Holaday <DHoladay@CityofNewburyport.com>
Subject: Support for IFS Main Street Expansion

Dear Chair Bonnie Sontag,

Please see the attached letter in support for the Institution for Savings Main Street Expansion. Should you wish to discuss further, please do not hesitate to call.

I hope you and everyone at the planning department are staying well in the midst of the COVID-19 crisis.

Thank you,
Brian Zampell

Brian J. Zampell
President & CEO

Zampell
3 Stanley Tucker Drive
Newburyport, MA 01950
USA
Mobile: +1-978-375-1526
Office: +1-978-499-5154
bzampell@zampell.com
www.zampell.com

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