

## Caity Gildart

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**From:** Margaret Kelsey <mhkelsey@mhkleadership.com>  
**Sent:** Sunday, April 6, 2025 10:27 AM  
**To:** Jean Hoffman  
**Cc:** Rate Change  
**Subject:** Re: Revised Rate Calculator

Good morning Jean,

Thank you for taking the time to review what I have shared.

I must say, I am a bit surprised to learn that the Finance Committee would not present a rate calculator of some kind nor run numbers like this to determine impact to residents.

As we both know from our extensive business experience, running case scenarios is a standard practice when determining financial strategy.

It is my understanding that this board is tasked with representing the needs of the islanders they represent.

Where the information concerning the financial impacts of these decisions is a public right, anyone, including myself can indeed both create and/or share such a calculator.

It would seem wise to me that CBL would want to take the pains to do so if they were concerned that it's not accurate, which this is.

I didn't mean to suggest that the board is intentionally creating a price structure that is biased, but rather without running these scenarios how would you ever know.

I have great personal respect for every member of the board, but on this particular proposal I cannot give my endorsement for a handful of reasons. Chief among them is that CBL is consistently in the red because time and time again the organization has taken on capital expenses that far exceed the needs of a small island. We are not Martha's Vineyard, Nantucket, Block Island or Bambridge Island. We are one small 4 mile round island that has been exploited year after year since the 1990's.

If CBL is consistently running in the red, it begs the question, what are you collectively as a board consistently NOT doing to run a tighter ship. I believe Robin Clark was point on when she expressed her concerns for this body to be more conservative.

We have a state of the art terminal designed for Florida, a new boat coming that far exceeds our base needs as an island, and now a price structure that essentially rewards those who are aging and have Peaks as a second home that they can both rent and enjoy.

I understand much time and effort has gone into this proposal. Forcing this through will change the island composition irrevocably.

In closing, I don't wish to create any discord. Rather, my goal with this is to help inform this body of the financial impacts and the fairness of the decisions that drive them.

Respectfully yours,

Margaret

**Contact Information**

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207.274.fortysevenfortyseven

**Let's Connect! Book time on my calendar here:**

[30 Min](#) - Meet & Greet

[1 Hour](#) - Discovery Coaching Session

On Sun, Apr 6, 2025 at 10:11 AM Jean Hoffman <[JeanH@cascobaylines.com](mailto:JeanH@cascobaylines.com)> wrote:

Hi Margaret

Again, we as the board cannot and should not be checking your spreadsheet. I will further share my opinion that posting it would risk confusion and cannot say it if is accurate. Most people are figuring out how the rate change proposal will affect them. We will present more information in Wednesday's workshop #4 on the financial modeling behind the proposal, including assumptions, and estimated impact on CBL. I hope you will join the meeting Wed 4/9.

As for the 2 scenarios below, I think the answer to your core question is as follows:

- 2 people on the same pass (senior half price in your examples), who travel the same number of times in the same season (peak season in your example) can pay different rates and therefore total expenditures if the people travel on 3 higher volume/higher rate days (Thurs-Sat) vs 4 lower volume/lower rate days (Sun-Wed).

The discount policy is designed to be non-discriminatory. It is not based on residency. We cannot discriminate based on residency. Same as passenger passes: anyone can buy a pass, whether they live on an island year round, seasonally or not at all. Each person's decision whether to buy a pass should be determined by their convenience and pattern of travel.

The discount structure is designed to offer a lower price option for people who use vehicle service frequently, which users support the ferry system year-round or a lot during a season. This construct is similar to the rationale behind the passenger passes. The casual or single journey to Peaks (or another island in the case of passengers) has a higher price

than for someone who is coming frequently and supporting the year-round operation of the ferry. Looked at in reverse, the higher fares for single car trips are designed as part of a financial model achieving an overall revenue increase, which model design supports discount rates for frequent car travelers. Again, similar to the higher single passenger ticket prices supporting a financial model of lower pass prices for frequent passengers, many but not all of whom live on an island.

Absent a discount structure, all prices would need to be higher than the proposed discount prices. Attention to both long overdue revenue increases as well as expense cuts and efficiency are important to the financial health and long term viability of CBL.

Kindly note that [ratechange@casco baylines.com](mailto:ratechange@casco baylines.com) is the email address for comments. Staff compiles all comments for the board and sends in a packet before meetings. It is best to use the above email address rather than send individually to the board, it helps staff provide the feedback in an organized way and helps board members review all comments fairly.

Jean

Jean Hoffman

Treasurer and Finance Committee Chair, Board of Directors

Casco Bay Island Transit District

[jeanh@casco baylines.com](mailto:jeanh@casco baylines.com)

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**From:** Margaret Kelsey <[mhkelsey@mhkleadership.com](mailto:mhkelsey@mhkleadership.com)>

**Sent:** Saturday, April 5, 2025 7:39 PM

**To:** Jean Hoffman <[JeanH@casco baylines.com](mailto:JeanH@casco baylines.com)>; Caity Gildart <[CaityB@casco baylines.com](mailto:CaityB@casco baylines.com)>; James Luedke <[jamesl@casco baylines.com](mailto:jamesl@casco baylines.com)>; Paul Belesca <[PaulB@casco baylines.com](mailto:PaulB@casco baylines.com)>; Nate Cooper <[NateC@casco baylines.com](mailto:NateC@casco baylines.com)>; Mike Murray <[msm@portlandmaine.gov](mailto:msm@portlandmaine.gov)>; William Geary <[william.geary@maine.gov](mailto:william.geary@maine.gov)>; Dave Crowley <[DaveC@casco baylines.com](mailto:DaveC@casco baylines.com)>; Max Pizey <[maxp@casco baylines.com](mailto:maxp@casco baylines.com)>; Sharoan Cohen <[sharoanc@casco baylines.com](mailto:sharoanc@casco baylines.com)>; George Higgins <[georgeh@casco baylines.com](mailto:georgeh@casco baylines.com)>; Jennifer Lavanture <[JenniferL@casco baylines.com](mailto:JenniferL@casco baylines.com)>; Joe Donovan <[JoeD@casco baylines.com](mailto:JoeD@casco baylines.com)>

**Subject:** Revised Rate Calculator

Hi All,

I learned something this afternoon after I spoke to Jean about the proposed rates; there is a peak rate with the Discounted Vehicle Pass. Ergo, I made adjustments to my rate sheet to reflect all the current and proposed rates and have attached a revised copy here.

I must say, the scenarios I've run are even further illuminating. Here are two examples I invite you to consider:

- A senior couple who lives in Mass. with an island summer house can arrive and take their car over late on a Sun. stay until Thurs. morning, rent their house out Thurs. night through Sun. morning for 10 weeks (3 nights at \$400 = \$1200 x 10 = \$12,000). Under the current system, they will pay: \$970. vs. the new system \$704. **This summer-only senior couple is paying 27% less** under the proposed system to enjoy and rent their property all summer.
- Contrast that with a senior couple who lives here year-round; they go to town 1x per week on the cheapest car day, Wed., to get their groceries, Rx, and run errands. Under the current system, they pay \$2121. Under the new system, they pay \$2924. **This year-round senior couple is paying 38% more**.

Having been both a summer resident and a year-round resident, I am very aware of the longstanding history of these two cultures. I question how well this will go over with a committed and growing year-round senior community.

Please look over the [rate sheet](#). I invite you to run some scenarios.

Respectfully Jean, this is EXACTLY the kind of information that island residents **deserve** to know. They deserve to be informed of any potential financial biases in the system.

In service to the residents of PI,

Margaret

On Sat, Apr 5, 2025 at 4:06 PM Jean Hoffman <[JeanH@cascobaylines.com](mailto:JeanH@cascobaylines.com)> wrote:

M

Can you email or call and tell me what isn't clear? I want to answer your question and I'd love your feedback on what isn't clear so I can present it better on Wed!

You are a masterful communicator

Jean

Jean Hoffman

Treasurer and Finance Committee Chair, Board of Directors

Casco Bay Island Transit District

[jeanh@cascobaylines.com](mailto:jeanh@cascobaylines.com)

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**From:** Margaret Kelsey <[mhkelsey@mhkleadership.com](mailto:mhkelsey@mhkleadership.com)>

**Sent:** Saturday, April 5, 2025 3:56 PM

**To:** Jean Hoffman <[JeanH@cascobaylines.com](mailto:JeanH@cascobaylines.com)>

**Subject:** Re: Use Case Scenarios on Rate Changes

I am happy to post your slides as they were presented.

Can you please clarify the rates suggested just for the Discounted Pass for non-commercial vehicles only. Off-peak and peak.

On Sat, Apr 5, 2025 at 3:52 PM Jean Hoffman <[JeanH@cascobaylines.com](mailto:JeanH@cascobaylines.com)> wrote:

Margaret

One of the reasons we do NOT want other documents posted is this problem, of incorrect interpretations. I would like to stick to what I presented. It is attached. Please see slide 18, 20, 21, but especially slide 18. I realize some slides have numbers and some don't, will fix that in next week's meeting; this is what was presented. There are peak and off peak rates. Also passes are half price for seniors. And there are discounted tickets for Loyetta Voyer and handicapped, in this proposal.

Commercial rates go up as well and there is a slide with those rates.

Thank you

Jean

Jean Hoffman

Treasurer and Finance Committee Chair, Board of Directors

Casco Bay Island Transit District

[jeanh@cascobaylines.com](mailto:jeanh@cascobaylines.com)

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**From:** Margaret Kelsey <[mhkelsey@mhkleadership.com](mailto:mhkelsey@mhkleadership.com)>

**Sent:** Saturday, April 5, 2025 3:47 PM

**To:** Jean Hoffman <[JeanH@cascobaylines.com](mailto:JeanH@cascobaylines.com)>

**Subject:** Re: Use Case Scenarios on Rate Changes

Jean,

Can you please confirm one thing.

I'm trying to discern what was in your presentation.

The discounted vehicle pass is \$46 all year — correct - with the purchase of an annual or seasonal pass at \$100? There is no peak or not peak rate. It is a flat \$46?

Thank you,

Margaret

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On Sat, Apr 5, 2025 at 3:42 PM Jean Hoffman <[JeanH@cascobaylines.com](mailto:JeanH@cascobaylines.com)> wrote:

Margaret

Appreciate your thoughtful consideration for not only yourself, but also your well intentioned desire to share information with other islanders.

However, please understand that we are a public entity and pay attention to rules and to being consistent with respect to communications. I'm not giving you a legal answer but will say that generally we stick to communicating via appropriately noticed public meetings that are open to all and official postings on the CBL webpage that is known and accessible to all.

Some of us check social media, some staff and board members are not on social media just as some citizens are and some not. I try to post where to get information, and meetings on social media but to stay away from substance.

I cannot and do not feel board leadership supports us checking or endorsing a calculator, summary or other document prepared by a citizen.

As to your personal calculation I have looked at it, and will respond as I do for anyone writing or asking how the proposed rates would work for them. What you have calculated is correct based on the proposal of 4/2. I understand that you don't want to pay 25% more. I point out that inflation has gone up 43% in the 15 years since rates were increased and that inflation is currently running 3% a year.

Lastly I will mention that the next public meeting of the Finance Committee which will be the 4th vehicle fare change workshop will be this coming Wednesday 4/9 at 07:45 in the terminal and online. If the Finance Committee, after discussion, votes to recommend the proposal to the board then it would next go to the board for consideration. It is currently at the Finance Committee stage.

Thanks again for sharing your questions and concerns.

Jean

Jean Hoffman  
Treasurer and Finance Committee Chair, Board of Directors  
Casco Bay Island Transit District  
[jeanh@cascobaylines.com](mailto:jeanh@cascobaylines.com)



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**From:** Margaret Kelsey <[mhkelsey@mhkleadership.com](mailto:mhkelsey@mhkleadership.com)>

**Sent:** Saturday, April 5, 2025 2:55 PM

**To:** Jean Hoffman <[JeanH@cascobaylines.com](mailto:JeanH@cascobaylines.com)>

**Cc:** Caity Gildart <[CaityB@cascobaylines.com](mailto:CaityB@cascobaylines.com)>; James Luedke <[jamesl@cascobaylines.com](mailto:jamesl@cascobaylines.com)>; Paul Belesca <[PaulB@cascobaylines.com](mailto:PaulB@cascobaylines.com)>; Nate Cooper <[NateC@cascobaylines.com](mailto:NateC@cascobaylines.com)>; Mike Murray <[msm@portlandmaine.gov](mailto:msm@portlandmaine.gov)>; William Geary <[william.geary@maine.gov](mailto:william.geary@maine.gov)>; Dave Crowley <[DaveC@cascobaylines.com](mailto:DaveC@cascobaylines.com)>; Max Pizey <[maxp@cascobaylines.com](mailto:maxp@cascobaylines.com)>; Sharoan Cohen <[sharoanc@cascobaylines.com](mailto:sharoanc@cascobaylines.com)>; George Higgins <[georgeh@cascobaylines.com](mailto:georgeh@cascobaylines.com)>; Jennifer Lavanture <[JenniferL@cascobaylines.com](mailto:JenniferL@cascobaylines.com)>; Joe Donovan <[JoeD@cascobaylines.com](mailto:JoeD@cascobaylines.com)>

**Subject:** Use Case Scenarios on Rate Changes

Hi,

I hope this finds you all having a good weekend. I appreciate how hard the members of the Finance Committee have been working on the proposed recommendations.

I found myself hopefully optimistic after reviewing the presentation Jean delivered; jumping from \$36 to \$46 and knowing I could get a \$46 ticket all year seemed like a great incentive. But I thought it wise to run some numbers, based on my own travel needs, which include bringing my car over every other week during the year. During peak season, I avail myself of wacky Wed. pricing. I generally purchase one annual adult pass and 26 Wed. car tix. Under the new pricing structure, I would purchase 1 annual. pass, 1 DVP, and 26 any-day car tix. So, the change for me would be: \$1385 vs. \$1728. That's a 25% increase. While understandable, that's not a small increase for me to absorb, especially when you consider so too has everything else gone up on this island from having oil delivered to buying food at Hannigans.

This left me curious about possible scenarios. So, I designed the attached CBL Rate Change Calculator to run some use cases to determine how the current vs. proposed rate changes would affect island residents (seniors, adults, and families) vs. summer visitors/vacationers.

I've attached it herein and you can also link to it on my Google Drive. It presents 4 tabs:

1. RATES - The rate structure - current vs. proposed for passengers and cars <6000 lbs.
2. TICKET - Number of tix to enter to purchase
3. CALCULATOR - A calculation sheet to show the difference and % change
4. SCENARIOS - The different types of scenarios that would play out on a pretty regular basis.

I found the spread in %-change fascinating, from 323% to -27%, if not illuminating regarding the potential impact on those who visit and/or live on Peaks during what time of year.

I believe everyone deserves to be informed of this type of forecasting to effectively determine and live within their sustainable and reasonable means.

### CBL RATE CHANGE CALCULATOR

Thank you,

Margaret

On Fri, Apr 4, 2025 at 10:48 AM Jean Hoffman <[JeanH@casco baylines.com](mailto:JeanH@casco baylines.com)> wrote:

Margaret

I took a quick look at the beginning of the summary via your link. There are many errors and misrepresentations. These errors and misrepresentations were doubtless introduced accidentally via this process and AI tool. I would not recommend posting something that is inaccurate and misleading.

The recording itself, or the presentation I shared, a copy of which is attached, would I believe be a greater service to islanders and people interested in the vehicle rate change process and proposal.

Thanks again for all your interest and good focus on getting information to people.

Jean

Jean Hoffman

Treasurer and Finance Committee Chair, Board of Directors

Casco Bay Island Transit District

[jeanh@casco baylines.com](mailto:jeanh@casco baylines.com)

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**From:** Margaret Kelsey <[mhkelsey@mhkleadership.com](mailto:mhkelsey@mhkleadership.com)>  
**Sent:** Thursday, April 3, 2025 12:05 PM  
**To:** Caity Gildart <[CaityB@cascobaylines.com](mailto:CaityB@cascobaylines.com)>  
**Cc:** James Luedke <[jamesl@cascobaylines.com](mailto:jamesl@cascobaylines.com)>; Paul Belesca <[PaulB@cascobaylines.com](mailto:PaulB@cascobaylines.com)>; Nate Cooper <[NateC@cascobaylines.com](mailto:NateC@cascobaylines.com)>; Mike Murray <[mms@portlandmaine.gov](mailto:mms@portlandmaine.gov)>; William Geary <[william.geary@maine.gov](mailto:william.geary@maine.gov)>; Dave Crowley <[DaveC@cascobaylines.com](mailto:DaveC@cascobaylines.com)>; Jean Hoffman <[JeanH@cascobaylines.com](mailto:JeanH@cascobaylines.com)>; Max Pizey <[maxp@cascobaylines.com](mailto:maxp@cascobaylines.com)>; Sharoan Cohen <[sharoanc@cascobaylines.com](mailto:sharoanc@cascobaylines.com)>; George Higgins <[georgeh@cascobaylines.com](mailto:georgeh@cascobaylines.com)>; Jennifer Lavanture <[JenniferL@cascobaylines.com](mailto:JenniferL@cascobaylines.com)>; Joe Donovan <[JoeD@cascobaylines.com](mailto:JoeD@cascobaylines.com)>  
**Subject:** Re: Public Sentiment Report on Proposed Casco Bay Lines

Hi Caity and CBL Board Members,

I appreciate how hard everyone is working to address the financial and operational challenges facing CBL, including the careful review of the ticketing structure.

Thank you for sharing the WebEx recording of yesterday's Finance Committee Workshop with me. I've downloaded the file and, using the tools I have available, extracted the transcript for review. I've read through the entire transcript, run it through an AI analyzer, and compiled a detailed summary of the meeting here:

[Casco Bay Lines Finance Committee 4/2 Workshop Summary](#)

In the spirit of transparency, I believe many Peaks Island residents would appreciate access to this summary. I'd like to give everyone a chance to review the document and share any feedback or clarifying edits. Unless I hear otherwise, I plan to share the summary publicly this **Saturday morning** via the Peaks Island Facebook Community and Nextdoor, to help keep islanders informed about these important discussions.

Please let me know if you have any concerns or suggestions.

With appreciation,  
Margaret

On Thu, Apr 3, 2025 at 8:04 AM Margaret Kelsey <[mhkelsey@mhkleadership.com](mailto:mhkelsey@mhkleadership.com)> wrote:

Good Morning Caity,

Hope this finds you enjoying an otherwise grey day.

Could you please send me the link to the recorded Finance Committee session yesterday? I wasn't able to do a sentiment analysis of all the emails until yesterday. I would have liked to have gotten that done in time for all islanders to see. But, at least, I was able to do so for the Board meeting, which I shared with board members last night.

I would like to do a similar analysis of the meeting itself.





Thank you,

Margaret

On Wed, Apr 2, 2025 at 9:55 PM Margaret Kelsey <[mhkelsey@mhkleadership.com](mailto:mhkelsey@mhkleadership.com)> wrote:

Dear Members of the Finance Committee and the CBL Board,

Thank you for keeping the public informed regarding the vehicle fare rate changes. In preparation for tomorrow's meeting, I've run a quick sentiment analysis of the emails that were submitted. The high-level sentiment analysis identifying public perspective reveals:

 Strongly Opposed	18	72%
 Moderately Opposed w/ Ideas	4	16%
 Supportive w/ Conditions	2	8%
 Fully Supportive	1	4%

The attached (and linked) document includes additional points for your consideration.

Thank you kindly,

Margaret

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