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By: L. Gilbert

Town of Caroga
Annual Financial Report
For the Fiscal Period 01/01/2025 - 12/31/2025

Town of Caroga
Annual Financial Report
For the Fiscal Period 01/01/2025 - 12/31/2025

Authorization

Article 3, Section 30 of the General Municipal Law

1. ***Every Municipal Corporation*** shall annually make a report of its financial condition to the Comptroller. Such report shall be made by the Chief Fiscal Officer of such Municipal Corporation***
5. All reports shall be certified by the officer making the same and shall be filed with the Comptroller*** it shall be the duty of the incumbent officer at the time such reports are required to be filed with the Comptroller to file such report***

Certification Statement

I, Joanne Young (24912017), hereby certify that I am the Chief Financial Officer of the Town of Caroga, and that the information provided in the Annual Financial Report of the Town of Caroga for the fiscal year ended 12/31/2025, is true and correct to the best of my knowledge and belief.

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Financial Statements

Financial information for the following funds and accounts groups are included in the Annual Financial Report filed by your government for the fiscal year ended 2025 and has been used by the OSC as the basis for preparing this Annual Financial Report for the fiscal year ended 2025:

List of funds being used

- A - General
- DA - Highway Town-wide
- H - Capital Projects
- SF - Special District(s) Fire Protection
- K - Schedule of Non-Current Government Assets
- W - Schedule of Non-Current Government Liabilities

All amounts included in this Annual Financial Report for 2025 represent data filed by your government with OSC as reviewed and adjusted where necessary.

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**A - General
Balance Sheet**

	12/31/2025	12/31/2024	12/31/2023
Assets and Deferred Outflows			
Assets			
Cash and Cash Equivalents			
200 - Cash	\$306,928.55	\$245,141.80	\$226,250.92
201 - Cash In Time Deposits	\$1,202,508.57	\$1,236,521.37	\$1,137,789.04
210 - Petty Cash	\$1,200.00	\$1,200.00	\$1,200.00
Total for Cash and Cash Equivalents	\$1,510,637.12	\$1,482,863.17	\$1,365,239.96
Restricted Cash and Cash Equivalents			
230 - Cash Special Reserves	\$2,111,061.44	\$2,031,865.63	\$1,885,396.04
Total for Restricted Cash and Cash Equivalents	\$2,111,061.44	\$2,031,865.63	\$1,885,396.04
Total for Assets	\$3,621,698.56	\$3,514,728.80	\$3,250,636.00
Total for Assets and Deferred Outflows	\$3,621,698.56	\$3,514,728.80	\$3,250,636.00

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**A - General
Balance Sheet**

	12/31/2025	12/31/2024	12/31/2023
Liabilities, Deferred Inflows and Fund Balances			
Liabilities			
Payables			
600 - Accounts Payable	\$91,130.06	\$14,388.78	\$19,585.68
Total for Payables	\$91,130.06	\$14,388.78	\$19,585.68
Payroll Liabilities			
710 - Consolidated Payroll	\$26,648.05	\$880.67	\$169.36
721 - NYS Income Tax	\$1,280.56	-	-
722 - Federal Income Tax	\$5,835.47	-	-
Total for Payroll Liabilities	\$33,764.08	\$880.67	\$169.36
Due to			
630 - Due To Other Funds	\$129,332.04	-	-
637 - Due to Employees Retirement System	\$745.75	-	-
718 - State Retirement	-	-	\$1,410.62
Total for Due to	\$130,077.79	\$0.00	\$1,410.62
Total for Liabilities	\$254,971.93	\$15,269.45	\$21,165.66
Fund Balance			
Restricted Fund Balance			
863 - Insurance Reserve	\$1,115,661.87	\$1,059,587.50	\$1,000,000.00
878 - Capital Reserve	\$995,399.57	\$972,278.13	\$885,396.04

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**A - General
 Balance Sheet**

	12/31/2025	12/31/2024	12/31/2023
Total for Restricted Fund Balance	\$2,111,061.44	\$2,031,865.63	\$1,885,396.04
Assigned Fund Balance			
914 - Assigned Appropriated Fund Balance	\$167,385.00	\$142,834.00	\$334,315.00
Total for Assigned Fund Balance	\$167,385.00	\$142,834.00	\$334,315.00
Unassigned Fund Balance			
917 - Unassigned Fund Balance	\$1,088,280.19	\$1,324,759.72	\$1,009,759.30
Total for Unassigned Fund Balance	\$1,088,280.19	\$1,324,759.72	\$1,009,759.30
Total for Fund Balance	\$3,266,726.63	\$3,499,459.35	\$3,229,470.34
Total for Liabilities, Deferred Inflows, and Fund Balances	\$3,621,698.56	\$3,514,728.80	\$3,250,636.00

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**A - General
Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Revenues and Other Sources			
Revenues			
Property Taxes			
1001 - Real Property Taxes	\$249,342.71	\$202,098.00	\$177,887.87
Total for Property Taxes	\$249,342.71	\$202,098.00	\$177,887.87
Property Tax Items			
1089 - Other Tax Items	-	-	\$1,270.23
1090 - Interest and Penalties on Real Prop Taxes	\$4,911.08	\$4,633.25	\$5,204.83
Total for Property Tax Items	\$4,911.08	\$4,633.25	\$6,475.06
Non-Property Tax Items			
1120 - Non Property Tax Distribution by County	\$928,604.01	\$857,562.73	\$865,549.12
1170 - Franchise Tax	\$24,404.12	\$27,688.01	\$29,571.38
Total for Non-Property Tax Items	\$953,008.13	\$885,250.74	\$895,120.50
Departmental Income			
1255 - Clerk Fees	\$899.53	\$635.80	\$909.19
2012 - Recreational Concessions	\$17,057.93	\$18,135.52	\$22,703.54
2025 - Special Recreational Facility Charges	\$368,246.25	\$351,609.74	\$293,009.28
2089 - Other Culture and Recreation Income	\$9,627.90	\$6,360.34	\$5,543.64
2110 - Zoning Fees	\$250.00	\$1,008.00	\$250.00
2115 - Planning Board Fees	\$1,000.00	\$1,650.00	\$2,000.00
2130 - Refuse and Garbage Charges	\$19,137.00	\$18,632.50	\$18,457.50

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**A - General
Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Total for Departmental Income	\$416,218.61	\$398,031.90	\$342,873.15
Intergovernmental Charges			
2350 - Youth Recreation Services Other Governments <i>1/2 payment from school for summer program</i>	\$12,123.44	\$11,684.00	\$10,894.42
2376 - Refuse and Garbage Services Other Governments <i>contract with Bleecker</i>	\$21,000.00	\$21,000.00	\$21,000.00
Total for Intergovernmental Charges	\$33,123.44	\$32,684.00	\$31,894.42
Use of Money and Property			
2401 - Interest and Earnings	\$106,299.58	\$115,282.74	\$53,091.51
2410 - Rental of Real Property	\$10,000.00	\$13,000.00	\$9,000.00
Total for Use of Money and Property	\$116,299.58	\$128,282.74	\$62,091.51
Licenses and Permits			
2501 - Business and Occupational License	\$2,675.00	\$2,675.00	\$2,610.00
2544 - Dog Licenses	\$1,157.00	\$1,362.00	\$1,356.00
2555 - Building and Alteration Permits	\$30,054.00	\$39,875.00	\$39,942.89
Total for Licenses and Permits	\$33,886.00	\$43,912.00	\$43,908.89
Fines and Forfeitures			
2610 - Fines and Forfeited Bail	\$5,027.00	\$5,486.00	\$7,717.50
Total for Fines and Forfeitures	\$5,027.00	\$5,486.00	\$7,717.50
Sales of Property and Compensation for Loss			
2655 - Sales Other	-	\$30.00	-
2680 - Insurance Recoveries	-	\$228.00	\$11,065.00

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**A - General
Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Total for Sales of Property and Compensation for Loss	\$0.00	\$258.00	\$11,065.00
Other Revenues			
2701 - Refunds of Prior Year Expenditures	\$4,386.00	-	\$34,528.52
2705 - Gifts and Donations	\$5,222.00	\$21,472.00	\$24,302.00
2770 - Unclassified <i>copies</i>	\$67.81	\$437.36	\$5,493.34
Total for Other Revenues	\$9,675.81	\$21,909.36	\$64,323.86
State Aid			
3001 - State Aid Revenue Sharing	\$5,369.00	\$5,369.00	\$5,369.00
3005 - State Aid Mortgage Tax	\$22,513.60	\$38,785.72	\$28,201.17
3089 - State Aid Other <i>Temporary Municipal Assistance</i>	\$376.00	\$376.00	-
3889 - State Aid Other Culture and Recreation	\$93,680.43	\$15,000.00	\$8,063.00
3910 - State Aid Conservation Programs	\$68,919.90	-	-
Total for State Aid	\$190,858.93	\$59,530.72	\$41,633.17
Total for Revenues	\$2,012,351.29	\$1,782,076.71	\$1,684,990.93
Total for Revenues and Other Sources	\$2,012,351.29	\$1,782,076.71	\$1,684,990.93

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**A - General
Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Expenditures and Other Uses			
Expenditures			
General Government Support			
Legislative Board			
10101 - Legislative Board - Personal Services	\$14,400.00	\$14,400.00	\$14,400.00
10104 - Legislative Board - Contractual	-	\$922.98	\$1,081.59
Total for Legislative Board	\$14,400.00	\$15,322.98	\$15,481.59
Judicial			
11101 - Municipal Court - Personal Services	\$310,000.00	\$31,000.00	\$23,470.08
11104 - Municipal Court - Contractual	\$1,978.66	\$1,561.59	\$1,401.78
Total for Judicial	\$311,978.66	\$32,561.59	\$24,871.86
Executive			
12201 - Supervisor - Personal Services	\$18,738.00	\$18,000.00	\$19,071.02
12204 - Supervisor - Contractual	\$4,928.91	\$4,606.89	\$7,449.67
Total for Executive	\$23,666.91	\$22,606.89	\$26,520.69
Finance			
13201 - Auditor - Personal Services	\$28,706.00	\$27,869.92	\$27,060.02
13401 - Budget - Personal Services	\$3,290.00	\$3,194.88	\$3,099.98
13551 - Assessment - Personal Services	\$31,000.00	\$30,060.30	\$28,124.78
13552 - Assessment - Equipment and Capital Outlay	\$1,449.97	-	-

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**A - General
Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
13554 - Assessment - Contractual	\$1,820.57	\$2,101.32	\$2,000.76
13754 - Credit Card Fees - Contractual	\$3,301.82	-	-
Total for Finance	\$69,568.36	\$63,226.42	\$60,285.54
Municipal Staff			
14101 - Clerk - Personal Services	\$60,560.35	\$57,185.05	\$47,653.84
14102 - Clerk - Equipment and Capital Outlay	-	-	\$38.69
14104 - Clerk - Contractual	\$6,786.65	\$6,078.15	\$6,476.49
14204 - Law - Contractual	\$21,332.67	\$17,887.50	\$23,149.65
14404 - Engineer - Contractual	\$181,516.94	\$11,311.19	\$11,467.12
14504 - Elections - Contractual	\$4,634.32	\$3,432.81	\$5,496.75
Total for Municipal Staff	\$274,830.93	\$95,894.70	\$94,282.54
Shared Services			
16201 - Operation of Plant - Personal Services	\$16,388.13	\$15,382.75	\$16,567.58
16204 - Operation of Plant - Contractual	\$237,673.15	\$108,169.29	\$120,543.07
16704 - Central Printing and Mailing - Contractual	\$4,892.34	\$4,099.55	\$4,334.59
Total for Shared Services	\$258,953.62	\$127,651.59	\$141,445.24
Special Items			
19104 - Unallocated Insurance - Contractual	\$72,521.70	\$66,777.91	\$58,774.68
19204 - Municipal Association Dues - Contractual	\$2,593.00	\$2,592.00	\$1,931.00
19304 - Judgements and Claims - Contractual	\$1,241.48	\$90.00	-
19504 - Taxes and Assessments on Municipal Property - Contractual	\$250.75	\$254.73	\$257.03

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**A - General
Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Total for Special Items	\$76,606.93	\$69,714.64	\$60,962.71
Total for General Government Support	\$1,030,005.41	\$426,978.81	\$423,850.17
Public Safety			
Traffic Control			
33104 - Traffic Control - Contractual	\$2,825.56	\$1,536.77	\$1,946.58
Total for Traffic Control	\$2,825.56	\$1,536.77	\$1,946.58
Animal Control			
35101 - Dog Control - Personal Services	\$5,868.96	\$5,868.96	\$5,868.96
35204 - Other Animal Controls - Contractual	\$750.00	\$750.00	\$750.00
Total for Animal Control	\$6,618.96	\$6,618.96	\$6,618.96
Other Public Safety			
36201 - Safety Inspection - Personal Services	\$59,410.00	\$57,679.96	\$57,636.65
36204 - Safety Inspection - Contractual	\$6,367.51	\$4,886.42	\$6,015.87
Total for Other Public Safety	\$65,777.51	\$62,566.38	\$63,652.52
Total for Public Safety	\$75,222.03	\$70,722.11	\$72,218.06
Health			
Public Health Program			
40104 - Public Health - Contractual	\$185.00	-	\$185.00
40201 - Registrar of Vital Statistics - Personal Services	\$885.00	\$860.08	\$835.90

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**A - General
Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
40204 - Registrar of Vital Statistics - Contractual	\$50.00	-	\$43.86
40501 - Public Health, Other - Personal Services <i>BTI program</i>	\$30,625.75	\$27,041.07	\$25,372.93
40504 - Public Health, Other - Contractual <i>BTI program</i>	\$6,457.91	\$5,995.80	\$6,325.41
Total for Public Health Program	\$38,203.66	\$33,896.95	\$32,763.10
Total for Health	\$38,203.66	\$33,896.95	\$32,763.10
Transportation			
Highway			
50101 - Highway and Street Administration - Personal Services	\$56,230.00	\$64,729.58	\$55,966.89
50104 - Highway and Street Administration - Contractual	\$1,991.13	\$1,353.66	\$2,043.16
51324 - Garage - Contractual	\$51,567.50	\$34,979.14	\$31,043.26
51824 - Street Lighting - Contractual	\$6,399.68	\$3,231.19	\$22,373.19
Total for Highway	\$116,188.31	\$104,293.57	\$111,426.50
Total for Transportation	\$116,188.31	\$104,293.57	\$111,426.50
Economic Assistance and Opportunity			
Economic Opportunity and Development			
64104 - Publicity - Contractual	\$2,572.00	\$4,173.00	\$1,758.00
67724 - Programs for the Aging - Contractual	\$3,550.00	\$2,970.00	\$3,500.00
Total for Economic Opportunity and Development	\$6,122.00	\$7,143.00	\$5,258.00
Total for Economic Assistance and Opportunity	\$6,122.00	\$7,143.00	\$5,258.00

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**A - General
 Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Culture and Recreation			
Recreation			
71451 - Joint Recreation Projects - Personal Services	\$44,721.00	\$65,255.00	\$62,934.00
71454 - Joint Recreation Projects - Contractual	\$11,636.68	\$21,572.95	\$20,675.31
71801 - Special Recreation Facilities - Personal Services	\$158,590.99	\$187,347.12	\$185,229.71
71802 - Special Recreation Facilities - Equipment and Capital Outlay	\$70,531.24	\$607.99	\$36,599.00
71804 - Special Recreation Facilities - Contractual	\$87,717.84	\$78,460.15	\$84,008.38
73101 - Youth Programs - Personal Services	\$21,017.64	\$20,587.02	\$19,564.84
73104 - Youth Programs - Contractual	\$3,229.24	\$2,782.16	\$2,224.00
Total for Recreation	\$397,444.63	\$376,612.39	\$411,235.24
Culture			
74504 - Museum/Art Gallery - Contractual	\$4,000.00	\$4,000.00	\$4,000.00
75101 - Historian - Personal Services	-	-	\$700.00
75104 - Historian - Contractual	-	-	\$40.00
75504 - Celebrations - Contractual	\$3,513.97	\$788.04	\$948.13
Total for Culture	\$7,513.97	\$4,788.04	\$5,688.13
Total for Culture and Recreation	\$404,958.60	\$381,400.43	\$416,923.37
Home and Community Services			
General Environment			
80101 - Zoning - Personal Services	\$486.00	\$500.00	\$600.00
80104 - Zoning - Contractual	\$449.04	\$130.26	\$146.56

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**A - General
Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
80201 - Planning and Surveys - Personal Services	\$1,364.00	\$1,255.00	\$1,400.00
80204 - Planning and Surveys - Contractual	\$11,416.89	\$884.51	\$461.30
80901 - Environmental Control - Personal Services	\$53,923.40	\$63,867.70	\$92,502.30
80902 - Environmental Control - Equipment and Capital Outlay	\$10,869.89	-	\$44,738.00
80904 - Environmental Control - Contractual	\$11,775.00	\$75,059.38	\$21,392.04
Total for General Environment	\$90,284.22	\$141,696.85	\$161,240.20
Sanitation			
81601 - Refuse and Garbage - Personal Services	\$47,574.96	\$44,917.25	\$50,563.82
81602 - Refuse and Garbage - Equipment and Capital Outlay	-	-	\$20,000.00
81604 - Refuse and Garbage - Contractual	\$64,103.15	\$38,705.95	\$39,502.24
81614 - Landfill Closure and Post Closure - Contractual	\$4,306.48	\$2,372.56	\$4,738.15
Total for Sanitation	\$115,984.59	\$85,995.76	\$114,804.21
Special Services			
89894 - Home and Community Services, Other - Contractual <i>fish stocking, snowmobile trails -tourism</i>	\$5,500.00	\$5,500.00	\$5,000.00
Total for Special Services	\$5,500.00	\$5,500.00	\$5,000.00
Total for Home and Community Services	\$211,768.81	\$233,192.61	\$281,044.41
Employee Benefits			
Employee Benefits			
90108 - State Retirement System - Employee Benefits	\$46,373.95	\$40,963.00	\$39,530.00
90308 - Social Security - Employee Benefits	\$53,987.12	\$57,707.18	\$58,028.20
90408 - Workers' Compensation - Employee Benefits	\$6,313.52	\$5,780.00	\$5,780.00

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**A - General
Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
90508 - Unemployment Insurance - Employee Benefits	\$19,345.41	\$18,384.69	\$10,248.21
90558 - Disability Insurance - Employee Benefits	\$596.80	\$478.60	\$300.00
90608 - Hospital, Medical and Dental Insurance - Employee Benefits	\$118,925.25	\$103,996.81	\$141,171.70
Total for Employee Benefits	\$245,542.05	\$227,310.28	\$255,058.11
Total for Employee Benefits	\$245,542.05	\$227,310.28	\$255,058.11
Debt Service			
Debt Service			
97856 - Installment Purchase Debt - Debt Principal	\$17,073.14	\$24,250.60	\$24,250.60
97857 - Installment Purchase Debt - Debt Interest	-	\$2,899.34	\$2,899.34
Total for Debt Service	\$17,073.14	\$27,149.94	\$27,149.94
Total for Debt Service	\$17,073.14	\$27,149.94	\$27,149.94
Total for Expenditures	\$2,145,084.01	\$1,512,087.70	\$1,625,691.66
Total for Expenditures and Other Uses	\$2,145,084.01	\$1,512,087.70	\$1,625,691.66

Town of Caroga
 Annual Financial Report
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**A - General
 Changes in Fund Balance**

	12/31/2025	12/31/2024	12/31/2023
Analysis of Changes in Fund Balance			
8021 - Fund Balance - Beginning of Year	\$3,499,459.35	\$3,229,470.34	\$3,170,171.07
8022 - Restated Fund Balance - Beginning of Year	\$3,499,459.35	\$3,229,470.34	\$3,170,171.07
Add Revenues and Other Sources	\$2,012,351.29	\$1,782,076.71	\$1,684,990.93
Deduct Expenditures and Other Uses	\$2,145,084.01	\$1,512,087.70	\$1,625,691.66
8029 - Fund Balance - End of Year	\$3,366,726.63	\$3,499,459.35	\$3,229,470.34

Town of Caroga
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**A - General
Adopted Budget Summary**

	12/31/2026	12/31/2025	12/31/2024
Estimated Revenues and Other Sources			
Estimated Revenue			
1049 - Est Rev - Property Taxes	\$241,601.00	\$249,247.00	\$201,090.00
1099 - Est Rev - Property Tax Items	\$5,000.00	\$5,000.00	\$5,000.00
1199 - Est Rev - Non-Property Tax Items	\$850,000.00	\$853,000.00	\$779,500.00
2199 - Est Rev - Departmental Income	\$800.00	\$800.00	\$800.00
2399 - Est Rev - Intergovernmental Charges	\$376,500.00	\$350,500.00	\$314,500.00
2499 - Est Rev - Use of Money and Property	\$107,000.00	\$128,000.00	\$63,000.00
2599 - Est Rev - Licenses and Permits	\$38,750.00	\$36,950.00	\$28,950.00
2649 - Est Rev - Fines and Forfeitures	\$8,000.00	\$8,000.00	\$10,000.00
2799 - Est Rev - Other Revenues	\$169,950.00	\$164,950.00	\$114,100.00
3099 - Est Rev - State Aid	\$188,869.00	\$58,369.00	\$25,369.00
Total for Estimated Revenue	\$1,980,470.00	\$1,854,816.00	\$1,542,309.00
Estimated Other Sources			
599 - Appropriated Fund Balance	\$167,385.00	\$142,834.00	\$334,315.00
Total for Estimated Other Sources	\$167,385.00	\$142,834.00	\$334,315.00
Total for Estimated Revenues and Other Sources	\$2,147,855.00	\$1,997,650.00	\$1,876,624.00

Town of Caroga
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**A - General
 Adopted Budget Summary**

	12/31/2026	12/31/2025	12/31/2024
Estimated Appropriations and Other Uses			
Estimated Appropriations			
1999 - App - General Government Support	\$600,834.00	\$582,456.00	\$471,545.00
3999 - App - Public Safety	\$86,606.00	\$76,729.00	\$74,799.00
4999 - App - Health	\$42,175.00	\$39,415.00	\$36,280.00
5999 - App - Transportation	\$131,720.00	\$112,230.00	\$110,730.00
6999 - App - Economic Assistance and Opportunity	\$9,250.00	\$9,250.00	\$9,250.00
7999 - App - Culture and Recreation	\$463,200.00	\$485,600.00	\$397,960.00
8999 - App - Home and Community Services	\$399,170.00	\$277,070.00	\$299,780.00
9199 - App - Employee Benefits	\$318,800.00	\$312,800.00	\$314,080.00
Total for Estimated Appropriations	\$2,051,735.00	\$1,895,550.00	\$1,714,424.00
Estimated Other Uses			
9999 - App - Interfund Transfers	\$102,100.00	\$102,100.00	\$162,200.00
Total for Estimated Other Uses	\$102,100.00	\$102,100.00	\$162,200.00
Total for Estimated Appropriations and Other Uses	\$2,153,835.00	\$1,997,650.00	\$1,876,624.00

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**DA - Highway Town-wide
 Balance Sheet**

	12/31/2025	12/31/2024	12/31/2023
Assets and Deferred Outflows			
Assets			
Cash and Cash Equivalents			
200 - Cash	\$306,191.58	\$260,994.67	\$71,388.44
201 - Cash In Time Deposits	\$146,736.91	\$73,300.57	\$337,450.50
Total for Cash and Cash Equivalents	\$452,928.49	\$334,295.24	\$408,838.94
Restricted Cash and Cash Equivalents			
231 - Cash In Time Deposits Special Reserves	\$68,754.44	\$42,658.55	\$163,307.98
Total for Restricted Cash and Cash Equivalents	\$68,754.44	\$42,658.55	\$163,307.98
Total for Assets	\$521,682.93	\$376,953.79	\$572,146.92
Total for Assets and Deferred outflows	\$521,682.93	\$376,953.79	\$572,146.92

Town of Caroga
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For the Fiscal Period 01/01/2025 - 12/31/2025

**DA - Highway Town-wide
Balance Sheet**

	12/31/2025	12/31/2024	12/31/2023
Liabilities, Deferred Inflows and Fund Balances			
Liabilities			
Payables			
600 - Accounts Payable	\$14,243.28	\$11,786.19	\$37,265.52
Total for Payables	\$14,243.28	\$11,786.19	\$37,265.52
Total for Liabilities	\$14,243.28	\$11,786.19	\$37,265.52
Fund Balance			
Restricted Fund Balance			
878 - Capital Reserve	\$68,754.44	\$42,658.55	\$163,307.98
Total for Restricted Fund Balance	\$68,754.44	\$42,658.55	\$163,307.98
Assigned Fund Balance			
914 - Assigned Appropriated Fund Balance	\$257,926.00	\$138,644.00	\$176,671.00
915 - Assigned Unappropriated Fund Balance	\$180,759.21	\$183,865.05	\$194,902.42
Total for Assigned Fund Balance	\$438,685.21	\$322,509.05	\$371,573.42
Total for Fund Balance	\$507,439.65	\$365,167.60	\$534,881.40
Total for Liabilities, Deferred Inflows and Fund Balances	\$521,682.93	\$376,953.79	\$672,146.92

Town of Caroga
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For the Fiscal Period 01/01/2025 - 12/31/2025

**DA - Highway Town-wide
Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Revenues and Other Sources			
Revenues			
Property Taxes			
1001 - Real Property Taxes	\$882,956.04	\$835,494.00	\$823,936.00
Total for Property Taxes	\$882,956.04	\$835,494.00	\$823,936.00
Intergovernmental Charges			
2302 - Snow Removal Services Other Governments <i>snow removal for county</i>	\$31,309.00	\$31,309.00	\$31,629.00
Total for Intergovernmental Charges	\$31,309.00	\$31,309.00	\$31,629.00
Use of Money and Property			
2401 - Interest and Earnings	\$16,157.61	\$18,106.29	\$15,323.25
Total for Use of Money and Property	\$16,157.61	\$18,106.29	\$15,323.25
Sales of Property and Compensation for Loss			
2650 - Sales of Scrap and Excess Materials	\$2,502.30	-	\$4,667.51
2665 - Sales of Equipment	-	\$13,970.00	\$15,370.00
Total for Sales of Property and Compensation for Loss	\$2,502.30	\$13,970.00	\$20,037.51
Other Revenues			
2701 - Refunds of Prior Year Expenditures	-	\$964.47	-
2770 - Unclassified <i>replacing culverts</i>	\$6,957.00	-	-

Town of Caroga
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 For the Fiscal Period 01/01/2025 - 12/31/2025

**DA - Highway Town-wide
 Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Total for Other Revenues	\$6,957.00	\$964.47	\$0.00
State Aid			
3501 - State Aid Consolidated Highway Aid	\$193,704.00	\$210,920.41	\$140,463.86
Total for State Aid	\$193,704.00	\$210,920.41	\$140,463.86
Federal Aid			
4960 - Federal Aid Emergency Disaster Assistance	\$1,624.50	-	-
Total for Federal Aid	\$1,624.50	\$0.00	\$0.00
Total for Revenues	\$1,135,210.45	\$1,110,764.17	\$1,031,389.62
Total for Revenues and Other Sources	\$1,135,210.45	\$1,110,764.17	\$1,031,389.62

Town of Caroga
Annual Financial Report
For the Fiscal Period 01/01/2025 - 12/31/2025

**DA - Highway Town-wide
Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Expenditures and Other Uses			
Expenditures			
Transportation			
Highway			
51101 - Maintenance of Roads - Personal Services	\$173,147.87	\$127,410.23	\$95,358.54
51104 - Maintenance of Roads - Contractual	\$67,342.03	\$143,910.37	\$92,028.03
51122 - Permanent Improvements Highway - Equipment and Capital Outlay	\$193,704.00	\$241,594.90	\$195,735.44
51204 - Maintenance of Bridges - Contractual	\$7,500.00	-	-
51302 - Machinery - Equipment and Capital Outlay	\$2,500.00	\$160,574.29	\$25,694.77
51304 - Machinery - Contractual	\$107,106.66	\$179,663.98	\$83,987.98
51421 - Snow Removal - Personal Services	\$134,814.78	\$137,989.26	\$152,120.45
51424 - Snow Removal - Contractual	\$103,881.06	\$90,110.73	\$102,428.60
Total for Highway	\$789,996.40	\$1,081,253.76	\$747,353.81
Total for Transportation	\$789,996.40	\$1,081,253.76	\$747,353.81
Employee Benefits			
Employee Benefits			
90108 - State Retirement System - Employee Benefits	\$41,333.05	\$29,025.00	\$33,650.00
90308 - Social Security - Employee Benefits	\$23,778.88	\$20,302.89	\$18,932.15
90408 - Workers' Compensation - Employee Benefits	\$21,000.00	\$13,105.10	\$10,925.94
90508 - Unemployment Insurance - Employee Benefits	-	-	\$17,421.22

Town of Caroga
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**DA - Highway Town-wide
 Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
90558 - Disability Insurance - Employee Benefits	\$157.60	\$137.90	\$212.90
90608 - Hospital, Medical and Dental Insurance - Employee Benefits	\$108,409.37	\$131,729.81	\$119,777.90
90898 - Employee Benefits, Other (Specify) - Employee Benefits <i>clothing</i>	\$6,384.65	\$4,923.21	\$7,221.28
Total for Employee Benefits	\$201,063.55	\$199,223.91	\$208,141.39
Total for Employee Benefits	\$201,063.55	\$199,223.91	\$208,141.39
Total for Expenditures	\$991,059.95	\$1,280,477.67	\$955,495.20
Total for Expenditures and Other Uses	\$991,059.95	\$1,280,477.67	\$955,495.20

Town of Caroga
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**DA - Highway Town-wide
Changes in Fund Balance**

	12/31/2025	12/31/2024	12/31/2023
Analysis of Changes in Fund Balance			
8021 - Fund Balance - Beginning of Year	\$365,167.60	\$534,881.10	\$458,986.68
8015 - Prior Period Adjustment OR Change in Accounting Principle - Decrease in Fund Balance <i>correction from an outstanding expense</i>	\$1,878.45	-	-
8022 - Restated Fund Balance - Beginning of Year	\$363,289.15	\$534,881.10	\$458,986.68
Add Revenues and Other Sources	\$1,135,210.45	\$1,110,764.17	\$1,031,389.62
Deduct Expenditures and Other Uses	\$991,059.95	\$1,280,477.67	\$955,495.20
8029 - Fund Balance - End of Year	\$507,439.65	\$365,167.60	\$534,881.10

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**DA - Highway Town-wide
 Adopted Budget Summary**

	12/31/2026	12/31/2025	12/31/2024
Estimated Revenues and Other Sources			
Estimated Revenue			
1049 - Est Rev - Property Taxes	\$923,674.00	\$882,956.00	\$834,929.00
1199 - Est Rev - Non-Property Tax Items	\$50,000.00	-	-
2399 - Est Rev - Intergovernmental Charges	\$28,500.00	\$28,500.00	\$28,500.00
2499 - Est Rev - Use of Money and Property	\$18,000.00	\$18,000.00	\$10,000.00
2699 - Est Rev - Sales of Property and Compensation for Loss	\$2,000.00	\$2,000.00	\$2,000.00
3099 - Est Rev - State Aid	\$170,000.00	\$170,000.00	\$215,000.00
Total for Estimated Revenue	\$1,192,174.00	\$1,101,456.00	\$1,090,429.00
Estimated Other Sources			
599 - Appropriated Fund Balance	\$257,926.00	\$138,644.00	\$176,671.00
Total for Estimated Other Sources	\$257,926.00	\$138,644.00	\$176,671.00
Total for Estimated Revenues and Other Sources	\$1,450,100.00	\$1,240,100.00	\$1,267,100.00

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**DA - Highway Town-wide
 Adopted Budget Summary**

	12/31/2026	12/31/2025	12/31/2024
Estimated Appropriations and Other Uses			
Estimated Appropriations			
5999 - App - Transportation	\$1,062,500.00	\$911,500.00	\$947,500.00
9199 - App - Employee Benefits	\$229,400.00	\$220,400.00	\$211,400.00
9899 - App - Debt Service	\$68,200.00	\$18,200.00	\$18,200.00
Total for Estimated Appropriations	\$1,360,100.00	\$1,150,100.00	\$1,177,100.00
Estimated Other Uses			
9999 - App - Interfund Transfers	\$90,000.00	\$90,000.00	\$90,000.00
Total for Estimated Other Uses	\$90,000.00	\$90,000.00	\$90,000.00
Total for Estimated Appropriations and Other Uses	\$1,450,100.00	\$1,240,100.00	\$1,267,100.00

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**H - Capital Projects
 Balance Sheet**

	12/31/2025	12/31/2024	12/31/2023
Assets and Deferred Outflows			
Assets			
Due From			
391 - Due From Other Funds	\$129,332.04	-	-
Total for Due From	\$129,332.04		\$0.00
Total for Assets	\$129,332.04		\$0.00
Total for Assets and Deferred Outflows	\$129,332.04		\$0.00

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**H - Capital Projects
 Balance Sheet**

	12/31/2025	12/31/2024	12/31/2023
Liabilities, Deferred Inflows and Fund Balances			
Liabilities			
Payables			
600 - Accounts Payable	\$129,332.04	-	-
Total for Payables	\$129,332.04		\$0.00
Total for Liabilities	\$129,332.04		\$0.00
Total for Liabilities, Deferred Inflows and Fund Balances	\$129,332.04		\$0.00

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**H - Capital Projects
 Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Revenues and Other Sources			
Revenues			
Sales of Property and Compensation for Loss			
2680 - Insurance Recoveries	\$129,332.04	-	-
Total for Sales of Property and Compensation for Loss	\$129,332.04		\$0.00
Total for Revenues	\$129,332.04		\$0.00
Total for Revenues and Other Sources	\$129,332.04		\$0.00

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**H - Capital Projects
 Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Expenditures and Other Uses			
Expenditures			
General Government Support			
Shared Services			
16202 - Operation of Plant - Equipment and Capital Outlay	\$129,332.04	-	-
Total for Shared Services	\$129,332.04		\$0.00
Total for General Government Support	\$129,332.04		\$0.00
Total for Expenditures	\$129,332.04		\$0.00
Total for Expenditures and Other Uses	\$129,332.04		\$0.00

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**H - Capital Projects
 Changes in Fund Balance**

	12/31/2025	12/31/2024	12/31/2023
Analysis of Changes in Fund Balance			
8021 - Fund Balance - Beginning of Year	\$0.00	-	\$0.00
8022 - Restated Fund Balance - Beginning of Year	\$0.00	-	\$0.00
Add Revenues and Other Sources	\$129,332.04	-	\$0.00
Deduct Expenditures and Other Uses	\$129,332.04	-	\$0.00
8029 - Fund Balance - End of Year	\$0.00	-	\$0.00

Town of Caroga
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 For the Fiscal Period 01/01/2025 - 12/31/2025

**SF - Special District(s) Fire Protection
 Balance Sheet**

	12/31/2025	12/31/2024	12/31/2023
Assets and Deferred Outflows			
Assets			
Cash and Cash Equivalents			
200 - Cash	\$59,101.98	\$1,826.99	\$388.30
Total for Cash and Cash Equivalents	\$59,101.98	\$1,826.99	\$388.30
Total for Assets	\$59,101.98	\$1,826.99	\$388.30
Total for Assets and Deferred Outflows	\$59,101.98	\$1,826.99	\$388.30

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**SF - Special District(s) Fire Protection
 Balance Sheet**

	12/31/2025	12/31/2024	12/31/2023
Liabilities, Deferred Inflows and Fund Balances			
Fund Balance			
Assigned Fund Balance			
915 - Assigned Unappropriated Fund Balance	\$59,101.98	\$1,826.99	\$388.30
Total for Assigned Fund Balance	\$59,101.98	\$1,826.99	\$388.30
Total for Fund Balance	\$59,101.98	\$1,826.99	\$388.30
Total for Liabilities, Deferred Inflows and Fund Balances	\$59,101.98	\$1,826.99	\$388.30

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**SF - Special District(s) Fire Protection
 Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Revenues and Other Sources			
Revenues			
Property Taxes			
1001 - Real Property Taxes	\$162,155.66	\$241,580.69	\$146,642.94
Total for Property Taxes	\$162,155.66	\$241,580.69	\$146,642.94
Other Revenues			
2706 - Grants From Local Governments	\$58,333.33	-	-
Total for Other Revenues	\$58,333.33	\$0.00	\$0.00
Total for Revenues	\$220,488.99	\$241,580.69	\$146,642.94
Total for Revenues and Other Sources	\$220,488.99	\$241,580.69	\$146,642.94

Town of Caroga
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**SF - Special District(s) Fire Protection
 Results of Operations**

	12/31/2025	12/31/2024	12/31/2023
Expenditures and Other Uses			
Expenditures			
Public Safety			
Fire Protection			
34104 - Fire Protection - Contractual	\$163,214.00	\$240,142.00	\$148,040.00
Total for Fire Protection	\$163,214.00	\$240,142.00	\$148,040.00
Total for Public Safety	\$163,214.00	\$240,142.00	\$148,040.00
Total for Expenditures	\$163,214.00	\$240,142.00	\$148,040.00
Total for Expenditures and Other Uses	\$163,214.00	\$240,142.00	\$148,040.00

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**SF - Special District(s) Fire Protection
 Changes in Fund Balance**

	12/31/2025	12/31/2024	12/31/2023
Analysis of Changes in Fund Balance			
8021 - Fund Balance - Beginning of Year	\$1,826.99	\$388.30	\$1,785.36
8022 - Restated Fund Balance - Beginning of Year	\$1,826.99	\$388.30	\$1,785.36
Add Revenues and Other Sources	\$220,488.99	\$241,580.69	\$146,642.94
Deduct Expenditures and Other Uses	\$163,214.00	\$240,142.00	\$148,040.00
8029 - Fund Balance - End of Year	\$59,101.98	\$1,826.99	\$388.30

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

K - Schedule of Non-Current Government Assets
Schedule of Non-Current Government Assets

	12/31/2025	12/31/2024	12/31/2023
Non-Current Assets			
Depreciable Capital Assets			
102 - Buildings	\$3,150,000.00	\$3,000,000.00	\$3,000,950.00
104 - Machinery and Equipment	\$2,089,000.00	\$2,190,250.00	\$2,175,100.00
Total for Depreciable Capital Assets	\$5,239,000.00	\$5,190,250.00	\$5,176,050.00
Total for Non-Current Assets	\$5,239,000.00	\$5,190,250.00	\$5,176,050.00

Town of Caroga
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W - Schedule of Non-Current Government Liabilities
Schedule of Non-Current Government Liabilities

	12/31/2025	12/31/2024	12/31/2023
Long-Term Obligations			
Debt Obligations			
685 - Installment Purchase Contract Debt	\$42,926.26	\$59,999.40	\$84,250.00
Total for Debt Obligations	\$42,926.26	\$59,999.40	\$84,250.00
Other Long-Term Obligations			
638 - Net Pension Liability Proportionate Share	\$282,498.00	\$314,655.00	\$430,056.00
Total for Other Long-Term Obligations	\$282,498.00	\$314,655.00	\$430,056.00
Total for Long-Term Obligations	\$325,424.26	\$374,654.40	\$514,306.00

Town of Caroga
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Supplemental Schedules

The Supplemental Schedules includes the following schedules:

- Statement of Indebtedness
- Bond Repayment
- Bank Reconciliation
- Employee and Retiree Benefits

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**Statement of Indebtedness
 Debt Summary**

Debt Type	Beginning Balance	Debt Issued	Principal Paid	Paid From debt Proceeds	Accreted Interest	Prior Year Adjustment	Ending Balance
Installment Purchase Contract	\$59,999.40	\$0.00	\$17,073.14	\$0.00	\$0.00	\$0.00	\$42,926.26
Total	\$59,999.40	\$0.00	\$17,073.14	\$0.00	\$0.00	\$0.00	\$42,926.26

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

**Statement of Indebtedness
 Debt Records**

Debt Type/ Purpose	Lender Name	Issue Date	Maturity Date	Beginning Balance	Debt Issued	Principal Paid	Paid From Debt Proceeds	Prior Year Adjustment	Accreted Interest	Ending Balance
Installation Purchase Contract lighting project		1/1/20	1/1/29	\$59,999.40	\$0.00	\$17,073.14	\$0.00	\$0.00	\$0.00	\$42,926.26

Town of Caroga
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 For the Fiscal Period 01/01/2025 - 12/31/2025

Bond Repayment

Fiscal Year Ending	Bond Principal Due	Bond Interest Due	Total Due	Remaining Principal Balance
2026	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$0.00	\$0.00	
\$0.00 Total Bond Ending Balance for Statement of Indebtedness.				

Town of Caroga
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Bank Reconciliation

Accounts

Account No.	Account Type	Associated Fund(s)	Bank Balance	Deposits In Transit	Outstanding Checks	Adjustments	Total
2065	Savings	A	\$155,557.08	\$0.00	\$0.00	\$0.00	\$155,557.08
2942	Savings	A	\$1,202,508.57	\$0.00	\$0.00	\$0.00	\$1,202,508.57
2049	Savings	A	\$59,572.04	\$0.00	\$0.00	\$0.00	\$59,572.04
2955	Savings	DA	\$146,736.91	\$0.00	\$0.00	\$0.00	\$146,736.91
9640	Savings	A	\$70,934.26	\$0.00	\$0.00	\$0.00	\$70,934.26
7656	Checking	SF	\$59,101.98	\$0.00	\$0.00	\$0.00	\$59,101.98
7206	Savings	A	\$636,191.42	\$0.00	\$0.00	\$0.00	\$636,191.42
1200	Certificate of Deposit (CD)	A	\$1,115,661.87	\$0.00	\$0.00	\$0.00	\$1,115,661.87
5920	Checking	A	\$18,396.46	\$0.00	(\$8,869.00)	\$0.00	\$9,527.46
5904	Checking	A	\$378,765.21	\$0.00	(\$90,965.40)	(\$2,495.32)	\$285,304.49
4758	Checking	DA	\$293,811.36	\$9,884.90	\$0.00	\$2,495.32	\$306,191.58
2073	Savings	A	\$71,960.70	\$0.00	\$0.00	\$0.00	\$71,960.70

Town of Caroga
 Annual Financial Report
 For the Fiscal Period 01/01/2025 - 12/31/2025

Accounts							
Account No.	Account Type	Associated Fund(s)	Bank Balance	Deposits in Transit	Outstanding Checks	Adjustments	Total
2057	Savings	DA	\$68,754.44	\$0.00	\$0.00	\$0.00	\$68,754.44
8047	Checking	A	\$12,096.60	\$0.00	\$0.00	\$0.00	\$12,096.60
9657	Savings	A	\$1,184.07	\$0.00	\$0.00	\$0.00	\$1,184.07
Total			\$4,291,232.97	\$9,884.90	(\$99,834.40)	\$0.00	\$4,201,283.47
Total Cash From Financials							\$4,201,283.47

Town of Caroga
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 For the Fiscal Period 01/01/2025 - 12/31/2025

Bank Reconciliation

Collateralization of Cash

Total Bank Balance	\$4,291,232.97
FDIC Insurance	\$471,376.27
Collateralized with Securities held in possession of the municipality or its agent or otherwise secured	\$3,819,856.70
Total of FDIC Insurance and Collateralized with securities held in possession of the municipality or its agent or otherwise secured	\$4,291,232.97

Investments and Collateralization of Investments

Investments From Financials	\$0.00
Market Value as of Fiscal Year End Date	\$0.00
Collateralized with Securities held in possession of the municipality or its agent or otherwise secured	\$0.00

Town of Caroga
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Employee and Retiree Benefits

Total Number

Full Time Employees	Part Time Employees	Volunteers with Paid Benefits	Retirees with Paid Benefits
10	60	0	11

Number Receiving Benefits

Benefit	Amount	Full Time	Part Time	Volunteer	Retiree
State Retirement System	\$87,707.00	6	7		
Police Retirement					
Fire Retirement					
Local Pension Fund					
Social Security	\$77,766.00	10	12		
Worker's Compensation	\$27,313.52	10	12		
Life Insurance					
Unemployment Insurance	\$19,345.41		5		
Disability Insurance	\$754.40	10	12		
Hospital, Medical and Dental Insurance	\$227,334.62	5	5		11
Union Welfare Benefits					
Supplemental Benefit Payments to Disabled Firefighters					
Employee Benefits, Other	\$6,384.65	8			
Total Employee Benefits Paid	\$446,605.60				

