

2024 Annual Report Town of Cranberry Isles, Maine



NOTICE TO TAXPAYERS

IMPORTANT

**ALL TAXPAYERS SHOULD READ THE FOLLOWING
REQUIREMENTS AND COMPLY WITH THEM**

Maine Revised Statutes Annotated, Title 36, § 706

Before making an assessment, the Assessor shall give reasonable notice in writing to all persons liable to taxation in the municipality to furnish to the assessors true and perfect lists of their estates, not by law exempt from taxation, of which they were possessed on the first day of April of the same year.

The notice to owners may be by mail directed to the last known address of the taxpayer or by any other method that provides reasonable notice to the taxpayer.

If notice is given by mail and the taxpayer does not furnish such list, he or she is thereby barred of his/her right to make application to the assessors for any abatement of their taxes, unless they furnish such list with their application and satisfies them that they were unable to furnish it at the time appointed.

The assessors may require the person furnishing the list to make oath to its truth, which oath any of them may administer, and may require him to answer in writing all proper inquiries as to the nature, situation and value of this property liable to be taxed in the State; and a refusal or neglect to answer such inquiries and subscribe the same bars and appeal but such list and answers shall not be conclusive upon the assessors.

IMPORTANT

PLEASE SAVE FOR FUTURE REFERENCE

Municipalities may, by vote, determine the rate of interest that shall apply to taxes that become delinquent during taxable year 2025 until those taxes are paid in full. The maximum rate of interest that can be charged per Title 36 M.R.S.A. § 505 (4) is:

7.50 Percent APR

Joseph C. Perry
Treasurer State of Maine
39 State House Station
Augusta, Maine 04333

Cover Photo: David Ray Thomas, Jr

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TOWN OFFICERS AND OFFICIALS

2024

Select Board and Overseers of the Poor

Katelyn Damon, Chair (2027) katelyn@cranberryisles-me.gov

January Bennett (2025) jbennett@cranberryisles-me.gov

vacant (2026)

Select Board Meetings: First Tuesday of each month, alternating between GCI and Islesford.

Town Clerk/Treasurer/Tax Collector/General Assistance Administrator/Registrar of Voters/Notary Public

Denise McCormick 244-4475 denise@cranberryisles-me.gov

Deputy Town Clerk/Assistant Treasurer

Ben Sumner 244-4475 ben@cranberryisles-me.gov

TOWN OFFICE FAX #: 244-3714

Code Enforcement Officer & Local Plumbing Inspector

Dennis Dever 664-3680 (Fax 244-8108) dyonysys@twc.com

Tax Assessor

Matt Caldwell, CMA
RJD Appraisal, Inc., Pittsfield, ME 04967 487-3273
(Town Office, Islesford 244-4475 for appointments)

Administrative Assistant to the Selectmen

James Fortune 244-4475 james@cranberryisles-me.gov

School Committee

Amy Palmer, Chair (2025) 244-3836 amy.palmer@mdirss.org
Cari Alley (2024) 244-9116 cari.alley@mdirss.org
Hannah Folsom (2026) <mailto:hannah.folsom@mdirss.org>

Superintendent of Schools

Michael ZBoray- Superintendent 288-5040/5049 mzboray@mdirss.org

School Principal

Gloria Delsandro gloria.delsandro@mdirss.org

Constable

Select Board

Animal Control Officer

Cari Alley (2024) 479-1869 ci_aco@yahoo.com

Harbor Masters

(Great Cranberry & Sutton) Norman Sanborn II (2024) 244-3624 ncsanborn2@gmail.com
(Islesford) Jeremy Alley (2024) 479-0367 (text/phone) jalley135@gmail.com



(Gail Grandgent)

Harbor Committee

Ted Spurling, Chair (2024) 244-7408

jerited@spurlingdesign.com

Vacant (2024)

Patrick Allen (2025)

patrickallen021@yahoo.com

William Dowling (2027) 479-3327

dowlingw23@gmail.com

Richard Howland (2025) 460-3016

rfhowland@hotmail.com

Harbor Committee Alternates

Roy Hadlock

(2024) fvtwochances@gmail.com

Chris Costello

(2024) chriscostello@gmail.com

Health Officer

Cari Alley (2024) 244-9116

cranberryisleslho@yahoo.com

Health Care Committee

Cynthia A. Thomas, Chair 244-5876 catislesford@hotmail.com

Stefanie Alley 244-7466 salley1@prexar.com

Karin Whitney 244-5933 philandkarin@gmail.com

Ann Fernald 244-3048

Serena Spurling 664-8314 serenaleespurling@gmail.com

Joy Sprague 244-4309 joy.sprague@gmail.com

Jasmine Samuel 244-5939 jasmine.samuel@gmail.com

Ingrid Gaither 244-5058 ingridgaither@yahoo.com

State Forest Fire Wardens

(Fire Warden) Richard Howland 460-3016

(Deputy Warden, G.C.I.) Norman Sanborn, II 244-3624 ncsanborn2@gmail.com

Public Safety Coordinator

Sharon Morrell (717) 275-2993 publicsafety@cranberryisles-me.gov

Road Commissioner

Select Board

Planning Board

Philippe Donald, Chair (2025) theseasquatch@gmail.com
Sam Flavin (2027) flavaflavin@gmail.com
Cari Alley (2026) cranberrymenagerie@yahoo.com
Mark Alley (2025) 244-3534
William Dowling (2026) 244-0106 dowlingw23@gmail.com

Planning Board Alternate Member

vacant

Evelyn Boxley-Bunker (2023)



(Ingrid Gaither)

Board of Appeals

Beverly Sanborn (2025) 244-3136
Theodore Spurling, Jr. (2026) 244-5876
jerited@spurlingdesign.com
Ingrid Gaither (2027) 244-5058
ingridgaither@yahoo.com
vacant (2024)
Mike Todd (2026)
mdtodd74@icloud.com

Island Coalition Representative

Ingrid Gaither 244-5058
ingridgaither@yahoo.com

Acadia Advisory Commission Representative

Carl Brooks 244-3001

League of Towns Representative

James Fortune 244-4475/504-0062

Acadia Disposal District Representative

James Fortune 244-4475/504-0062

United States Senator

Angus King
www.king.senate.gov
207-945-8000

United States Senator

Susan M. Collins (202) 224-2523 Office
461 Dirksen Senate Office Bldg. (202) 224-2693 Fax
Washington, DC 20510-1904

Congressman- House of Representatives

Jared Golden
241-6767
1223 Longworth HOB
Washington, DC 20515

State Senator

Nicole Grohoski, Senate District 7
Nicole.Grohoski@legislature.maine.gov

State Representative

Lynne Williams, House District 14
Lynne.Williams@legislature.maine.gov
266-6327

Maine State Governor

Janet Mills 287-3531
1 State House Station
Augusta, ME 04333-0001
governor@maine.gov



(David Ray Thomas, Jr)

Treasurer's Report

2024

Cash Balance January 01, 2024	1,098,920.25
Taxes Collected	2,028,799.44
Interest	47,473.33
Auto-Excise Tax	30,458.68
Boat-Excise Tax	4,722.87
State Revenue Sharing	18,582.88
Licenses & Agent Fees	209.00
Homestead Exemption Reimbursement	9,228.85
Veterans Exemption Reimbursement	33.00
Snowmobile Reimbursement	13.24
Plumbing Permits	1,145.00
Construction Debris Sales	187.43
Local Road Assistance Program	8,488.00
Town Property Rentals	32,270.00
Parking Fees Collected	89,244.00
Boat Sticker Fees	1,886.00
Misc. Administration Earning	3,353.35
Federal Land PILT	9,417.00
FTA/ME-DOT Commuter Ferry Subsidy	30,593.60
Ramp Fees Collected	1,291.27
ETIPP Grant	50,000.00
School Revenue & State Reimbursements	96,334.59
Financial Warrants Drawn 2023	2,455,856.39
Cash Balance as of 12/31/2023	<u>892,429.37</u>

Respectfully Submitted,

Denise McCormick, Treasurer 2024

Tax Collector's Year-End Report

2024

2024 TAX COMMITMENT (MIL RATE 10.25)	\$2,028,793.33
ABATEMENTS GRANTED	0
2% DISCOUNT	28,852.55
2024 TAXES COLLECTED	\$2,028,799.44
2025 Pre-paid Taxes Received as of 12/31/24:	8,498.97

2024 OUTSTANDING TAXES AS OF 12/31/24 \$129,078.48

Akers, Gertrude B Trust	354.65
Allen, Gary	3,764.83
Allen, Gary	1,597.98
AQUA 55 LLC	2,234.50
Barton, Nicholas T	2,080.75
Bertles, Helen S	4,374.70*
Bradow, Marion M	379.23
Bunker, David	93.28
Bunker, David	3,644.90
Callahan, Sidney Rev. Trust	2,472.30
Chaplin, Katherine W	680.60
DAS Boathaus LLC	2,632.20*
Dixon, Spencer	407.95
Dudman, Richard	1,626.68
Grandgent, Henry	1,395.03
Grandgent, Henry L	1,830.65
Lief, Marci & J. Oliver	1,400.00
Lyman iii, Ronald T	12,596.23
McLendon, Sally P	870.23
McLendon, Sally P	3,178.53
Moran, et al	218.62
Moss, Angela	2,297.03
Newlin, Frank B Trust	2,556.35*
Newlin, Frank B Trust	5.13*
Palavanchuk, David	5,123.98
Palmer, Steven	1,457.55
Porter, Jane & Porter, Jeffrey	1,400.15
Ramsey, Donna R	907.69
Raphanus Sativus Trust	3,448.10*
Rosenthal, Barbara	11,230.93
Rosenthal, Barbara	6,110.03
Rosenthal, Barbara	514.55
Savage, Heirs of Althea	51.25
Savage, Heirs of Althea	780.03
Sordyl, D E LLC	1,620.53
Sordyl, D.E. LLC	1,778.63
Sordyl, David	570.38
Sordyl, David	796.43

Spurling Point Realty Trust	22,451.60
Spuring Point Realty Trust	3,523.95
Toogood, Granville Chase	5,506.30
Unger, Ian A	6,743.48
Zukerman Family Trust	646.78

2023 OUTSTANDING TAXES AS OF 12/31/24: \$26,850.16

Allen, Gary	4,132.13
Allen, Gary	1,753.88
Chaplin, Katherine W	747.00
Grandgent, Henry L	1,531.13
McLendon, Sally Trust	955.16
McLendon, Sally 2022 Trust	3,488.63
Palmer, Steven	1,599.75
Palavanchuk, David J	5,157.00
Porter, Jane & Porter, Jeffrey	1,227.49
Savage, Heirs of Althea	56.45
Sordyl, DE LLC	1,778.63
Sordyl, David	570.38
Sordyl, David	874.13

2022 OUTSTANDING TAXES AS OF 12/31/24: \$7,793.84

Allen, Gary L	4,032.95
Chaplin, Katherine	729.07
Grandgent, Henry L	1,494.38
Savage, Heirs of Althea	25.82
Sordyl, DE LLC	126.95
Sordyl, David E	40.71
Sordyl, David E	853.15

* Denotes payment received after December 31, 2024

Respectfully Submitted,

*Denise McCormick
Tax Collector 2024*

TOWN CLERK REPORT

2024

VITAL RECORDS: BIRTHS: 2 MARRIAGES: 1 DEATHS: 3

*Respectfully Submitted,
Denise McCormick
Town Clerk 2024*

**TOWN OF CRANBERRY ISLES
ANNUAL TOWN MEETING
THE WARRANT 2025**

**State of Maine
County of Hancock, §**

To: A Constable of the Town of Cranberry Isles, in said County

Greetings:

In the name of the State of Maine you are hereby required to notify and warn the inhabitants of the Town of Cranberry Isles, qualified to vote in Town affairs, to meet at the Congregational Church of Cranberry Isles, Great Cranberry Island, in said town, on the 15th day (Third Saturday) of March AD 2025 at 9:00 A.M. to act on the following articles, to wit:

Article:

1. To elect by ballot a Moderator to preside at said meeting.
2. To elect by ballot a Town Clerk for the ensuing year and to vote compensation.

Recommended: \$8,000

3. To see if the voters of the Town of Cranberry Isles will approve the use of the Maine Municipal Association’s recommended Maine Moderator’s Manual “Rules of Procedures” for the conduct of this Town Meeting.
4. To see if the voters of the Town of Cranberry Isles will approve opening the floor of this Town Meeting to all non-registered persons for the purpose of discussion only on each of the following articles of this 2025 warrant.
5. To elect by ballot a Select Board member for the term of three years.
(Term expiring: January Bennett)

Ballot: _____ (term expiring 2028)

6. To elect by ballot a Select Board member to fill the vacancy created by the resignation of Amanda Bracy for a term to expire March 14, 2026.

Ballot: _____ (term expiring 2026)

7. To vote compensation for all Select Board members for the ensuing year.

Recommended: \$8,000 for the chairperson, \$7,500 for others.

8. To elect by ballot a Town Treasurer for the ensuing year and to vote compensation.

Recommended: \$11,000

9. To elect by ballot a Collector of Taxes and Collector of Excise Taxes for the ensuing year and to vote compensation.

Recommended: \$29,000

10. To elect by ballot a member of the Superintending School Committee for a term of three years. (Term expiring: Amy Palmer).

For information of the voters, the elected membership of this committee is:

<u>Name</u>	<u>Island</u>	<u>Term expires</u>
Amy Palmer, Chair	Islesford	2025
Cari Alley	Islesford	2027
Hannah Folsom	Islesford	2026

Ballot: _____ (term expiring 2028)

11. To vote the hourly rate of pay for Town Officials and Employees

Recommended: \$18 to \$35, at the discretion of the Select Board, based on the type of work performed.

12. To see if the voters of the Town of Cranberry Isles will vote to collect interest at the rate of seven and one-half percent (7.5%) APR on all 2025 taxes not paid by December 1, 2025. Municipalities may, by vote, determine the rate of interest that shall apply to taxes that become delinquent during taxable year 2025 until those taxes are paid in full. The maximum rate of interest that can be charged per Title 36, MRSA §505.4 is seven and one-half percent (7.5%) APR.

13. To see if the voters of the Town of Cranberry Isles will vote to allow a two percent (2%) discount on all taxes which are paid in full within thirty (30) days of the date shown on the original bill as submitted by the Tax Collector.

14. To see if the voters of the Town of Cranberry Isles will vote to authorize the Treasurer to expend funds in January 2026, February 2026, and March 2026 equal in aggregate to three twelfths (3/12ths) of the Operator's Budget approved for the Year 2025. This authorization will permit the Treasurer to prepare Financial Warrants for approval by the Select Board, prepare checks, and legally pay bills pending approval of the entire Operations Budget by the Voters in March 2026.

SCHOOLS (15A – 15R)

Note: Articles 15A through 15K authorize expenditures in cost center categories

- 15A. To see what sum the School Committee is authorized to expend for **Regular Instruction** for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

School Committee recommends **\$398,107**

Note: 2024-25 Amount was \$ 384,819

- 15B. To see what sum the School Committee is authorized to expend for **Special Education** for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

School Committee recommends **\$ 132,862**

Note: 2024-25 Amount was \$ 177,464

- 15C. To see what sum the School Committee is authorized to expend for **Career and Technical Education** for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

School Committee recommends **\$ -0-**

Note: 2024-25 Amount was \$ -0-

- 15D. To see what sum the School Committee is authorized to expend for **Other Instruction** for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

School Committee recommends **\$ 12,730**

Note: 2024-25 Amount was \$11,144

- 15E. To see what sum the School Committee is authorized to expend for **Student & Staff Support** for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

School Committee recommends **\$ 34,169**

Note: 2024-25 Amount was \$ 33,766

- 15F. To see what sum the School Committee is authorized to expend for **System Administration** for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

School Committee recommends **\$ 27,691**

Note: 2024-25 Amount was \$24,880

- 15G. To see what sum the School Committee is authorized to expend for **School Administration** for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

School Committee recommends **\$ 71,253**

Note: 2024-25 Amount was \$66,859

15H. To see what sum the School Committee is authorized to expend for **Transportation & Buses** for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

School Committee recommends \$ 58,100
Note: 2024-25 Amount was \$58,100

15I. To see what sum the School Committee is authorized to expend for **Facilities Maintenance** for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

School Committee recommends \$ 227,719
Note: 2024-25 Amount was \$198,804

15J. To see what sum the School Committee is authorized to expend for **Debt Service and Other Commitments** for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

School Committee recommends \$ 0
Note: 2024-25 Amount was \$0

15K. To see what sum the School Committee is authorized to expend for **All Other Expenditures** for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

School Committee recommends \$ -0-
Note: 2024-25 Amount was \$-0-

Note: Articles 15A – 15K authorize a total budget of \$962,631 Note: 2024-25 Total Budget was \$955,836

Hand Count Required

Note: Articles 15L, 15M & 15N raise funds for the Proposed School Budget

15L. To see what sum the voters of the Town of Cranberry Isles will appropriate for the total cost of funding public education from kindergarten to grade 12 as described in the Essential Programs and Services Funding Act (**Recommend \$272,981**) and to see what sum the voters of the Town of Cranberry Isles will raise as the Town’s contribution to the total cost of funding public education from kindergarten to grade 12 as described in the Essential Programs and Services Funding Act in accordance with the Maine Revised Statutes, Title 20-A, section 15688 for the period July 1, 2025 to June 30, 2026.

School Committee recommends \$222,949

Explanation: The Town of Cranberry Isles’ contribution to the total cost of funding public education from kindergarten to grade 12 as described in the Essential Programs and Services Funding Act is the amount of money determined

by state law to be the minimum amount that a municipality must raise in order to receive the full amount of state dollars.

Hand Count Required

- 15M. To see what sum the voters of the Town of Cranberry Isles will raise and appropriate for the annual payments on debt service previously approved by the legislative body for non-state-funded school construction projects, non-state funded portions of school construction projects and minor capital projects in addition to the funds appropriated as the local share of the Town of Cranberry Isles' contribution to the total cost of funding public education from kindergarten to grade 12 for the period July 1, 2025 to June 30, 2026.

School Committee recommends **\$ 0**

Explanation: Non-state-funded debt service is the amount of money needed for the annual payments on the Town of Cranberry Isles' long-term debt for major capital school construction projects and minor capital renovation projects that are not approved for state subsidy.

Written Ballot Vote Required

- 15N. To see what sum the voters of the Town of Cranberry Isles will raise and appropriate in additional local funds for school purposes (**Recommend: \$464,194**) for the period July 1, 2025 to June 30, 2026, which exceeds the State's Essential Programs and Services allocation model by (**Recommend: \$464,194**) as required to fund the budget recommended by the school committee.

The School Committee recommends **\$464,194** for additional local funds and gives the following reasons for exceeding the State's Essential Programs and Services funding model by **\$464,194**: The State funding model underestimates the actual costs to fully fund the 2025-2026 budget.

Explanation: The additional local funds are those locally raised funds over and above the Town of Cranberry Isles' local contribution to the total cost of funding public education from kindergarten to grade 12 as described in the Essential Programs and Services Funding Act and local amounts raised for the annual payment on non-state funded debt service that will help achieve the Town of Cranberry Isles' budget for educational programs.

Note: Articles 15L, 15M & 15N raise a total town appropriation of **\$687,143**

Note: 2024-25 Total Town Appropriation was \$669,655

Hand Count Required

Note: Article 150 summarizes the proposed school budget and does not authorize any additional expenditures

15O. To see what sum the voters of the Town of Cranberry Isles will authorize the School Committee to expend for the fiscal year beginning July 1, 2025 and ending June 30, 2026 from the Town’s contribution to the total cost of funding public education from kindergarten to grade 12 as described in the Essential Programs and Services Funding Act, non-state-funded school construction projects, additional local funds for school purposes under the Maine Revised Statutes, Title 20-A, section 15690, unexpended balances, tuition receipts, state subsidy and other receipts for the support of schools.

School Committee recommends **\$ 962,631**
Note: 2024-25 Total Budget was \$955,836

15P. In addition to the amount in Articles 15A – 15O, shall the School Committee be authorized to expend such other sums as may be received from federal or state grants or programs or other sources during the fiscal year 2025-2026 for school purposes provided that such grants, programs or other sources do not require the expenditure of other funds not previously appropriated?

Current Year Estimated Total: **\$ 30,802** School Committee recommends passage.

15Q. To see if the voters of the Town of Cranberry Isles will authorize the school committee to have the Ashley Bryan School remain open for the 2025-2026 school year with an unknown projected enrollment.

School Committee recommends passage.

15R. To see if the voters of the Town of Cranberry Isles will authorize the school committee to have the Longfellow School remain open for the 2025-2026 school year with a projected enrollment of approximately six students.

School Committee recommends passage.

16. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to borrow an amount up to three hundred thousand dollars (\$300,000.00) to rebuild the Islesford Town Garage & Transfer Station, and to further authorize the Municipal Officers to take all necessary actions to award and execute contracts on behalf of the Town, expend funds, and perform any other actions required to fulfill the purpose of this article.

17. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to borrow an amount up to three hundred and forty thousand dollars (\$340,000.00) for paving of roads on Little Cranberry and Great Cranberry Islands and to further authorize the Municipal Officers to take all necessary actions to award and execute contracts on behalf of the Town, expend funds, and perform any other actions required to fulfill the purpose of this article.
Note: Work will include the following: drainage repair, grading, compaction of surface gravel with vibratory roller to ensure adequate integrity, and application of 2.25 to 2.5 inches of pavement. Road specs are included in the Town Report.
18. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to appropriate up to one hundred thousand dollars (\$100,000.00) to rebuild the Town parking lot on Great Cranberry Island, and to further authorize the Municipal Officers to take all necessary actions to award and execute contracts on behalf of the Town, expend funds, and perform any other actions required to fulfill the purpose of this article.
19. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to appropriate and expend up to thirty-six thousand five hundred dollars (\$36,500.00) per year for a 3-year contract for the care and maintenance of floats and gangways owned by the Town of Cranberry Isles and located within the Town of Cranberry Isles, and to further authorize the Municipal Officers to take all necessary actions to award and execute contracts on behalf of the Town, expend funds, and perform any other actions required to fulfill the purpose of this article.
20. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to appropriate and expend up to twelve thousand five hundred dollars (\$12,500.00) per year for a 3-year contract for the care and maintenance of floats and gangways owned by the Town of Cranberry Isles located in Manset, and to further authorize the Municipal Officers to take all necessary actions to award and execute contracts on behalf of the Town, expend funds, and perform any other actions required to fulfill the purpose of this article.
21. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to appropriate up to forty-eight thousand dollars (\$48,000.00) to rebuild the boardwalk on Sutton Island, and to further authorize the Municipal Officers to take all necessary actions to award and execute contracts on behalf of the Town, expend funds, and perform any other actions required to fulfill the purpose of this article.

22. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to appropriate up to seventy-five thousand dollars (\$75,000.00) for a new metal roof for the Great Cranberry Island firehouse, and to further authorize the Municipal Officers to take all necessary actions to award and execute contracts on behalf of the Town, expend funds, and perform any other actions required to fulfill the purpose of this article.

23. To see if the voters of the Town of Cranberry Isles will vote to authorize the Cranberry Isles Select Board and other Municipal Boards and Committees to attend official meetings remotely, when necessary, pursuant to M.R.S.A. Title 1, §403-B.

24. Shall an ordinance entitled Town of Cranberry Isles Harbor Ordinance, March 15, 2025, be enacted?

Note: Passage of this ordinance would amend the Harbor Ordinance enacted on March 20, 2012.

25. Shall an ordinance entitled Town of Cranberry Isles Parking Ordinance, March 15, 2025, be enacted?

Note: Passage of this ordinance would amend the Parking of Motorized Vehicles on Public Property Ordinance enacted on June 24, 1983.

26. Shall an ordinance entitled Land Use and Shoreland Zoning Ordinance, March 15, 2025, be enacted?

Note: Passage of this ordinance would amend the Land Use and Shoreland Zoning Ordinance enacted on March 16, 2024.

27. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to appropriate up to seventy-five thousand two hundred and fifty dollars (\$75,250.00) to update the Town's Comprehensive Plan, and to further authorize the Municipal Officers to take all necessary actions to award and execute contracts on behalf of the Town, expend funds, and perform any other actions required to fulfill the purpose of this article.

Note: A portion of the money for this will come from the State of Maine with a Community Resilience Action Grant. The Town could expect to receive \$55,250 from the state grant and have a match from the Town in the amount of \$20,000.

The total cost for the Comprehensive Plan update would be \$75,250. If the Town does not receive the grant, it will not move forward with the Comprehensive Plan update.

28. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to appropriate up to twenty-two thousand dollars (\$22,000.00) to purchase two (2) additional Tesla Power Wall Expansion Batteries for the Town Office solar power system, and to further authorize the Municipal Officers to take all necessary actions to award and execute contracts on behalf of the Town, expend funds, and perform any other actions required to fulfill the purpose of this article.

Note: The Town anticipates that the Tesla batteries will be purchased as part of the Maine Community Resilience Action Grant mentioned in Article 27. If securing the grant is not successful, the town would need to purchase batteries with its municipal funds. The batteries would provide additional power storage for the solar system at the Town Office.

29. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to enter a twelve (12) month lease agreement in 2025 with Chelsea Holdings, LLC for use of land on Joy Road in Northeast Harbor, Maine, for parking for residents of, and visitors to, the Cranberry Isles.

30. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to move a sum of twenty thousand dollars (\$20,000.00) from a reserve account for the Islesford Neighborhood House to the Town's General Fund and authorize the Municipal Officers to take all necessary actions required to fulfill the purpose of this article.

Note: Voters approved these funds in 2019 to help the Islesford Neighborhood House construct a new septic system on the INH property. The septic system was not built and the money was never used.

31. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to accept and expend on behalf of the Town additional state, federal and other funds (including gifts and grants, as well as funds received under the American Rescue Plan Act and similar legislation) received during the fiscal year 2025 for Town purposes, provided that such additional funds do not require expenditure of local funds not previously appropriated.

32. **FUTURE TOWN MEETING**

To see if the voters of the Town of Cranberry Isles will vote to hold the next annual Town Meeting in 2026, on 14, March 2026 at the Islesford Neighborhood House, Little Cranberry Island, Maine and to open the meeting at 8:30 A.M.

33. To see what sum the voters of the Town of Cranberry Isles will vote to raise and appropriate for each function of Town operations as shown in the Operations Budget. Each function shall be voted upon separately.

<i>Totals</i>	\$ 366,085	\$ 393,000	\$ 371,030	\$ 472,855
<i>Department 51 General Government</i>	2022 Approved	2023 Approved	2024 Approved	2025 Proposed
<i>Town Office</i>				
Utilities	\$ 7,100	\$ 7,100	\$ 7,600	\$ 7,700
Supplies	\$ 6,925	\$ 7,300	\$ 6,500	\$ 9,500
Administration	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
Website	\$ 900	\$ 900	\$ 900	\$ 900
Legal	\$ 10,000	\$ 10,000	\$ 10,000	\$ 12,000
Accounting	\$ 15,000	\$ 15,000	\$ 18,000	\$ 18,000
Insurance	\$ 15,000	\$ 15,000	\$ 17,000	\$ 17,000
<i>Selectmen</i>				
Selectmen Compensation	\$ 23,000	\$ 23,000	\$ 23,000	\$ 23,000
Printing	\$ 3,000	\$ 3,100	\$ 3,200	\$ 3,500
Contingency Fund	\$ 30,000	\$ 30,000	\$ 30,000	\$ 35,000
Treasurer/Tax Collector/Clerk	\$ 48,000	\$ 48,000	\$ 48,000	\$ 48,000
Public Safety Coordinator	\$ 38,220	\$ 32,000	\$ 38,000	\$ 32,000
Deputy Public Safety Coordinator		\$ 20,000	\$ -	\$ 5,000
Elections	\$ 2,000	\$ 2,000	\$ 3,750	\$ 2,400
Tax Assessor	\$ 32,000	\$ 33,600	\$ 32,000	\$ 36,500
Administrative Assistant	\$ 54,080	\$ 54,080	\$ 54,080	\$ 54,080
Deputy Clerk/Treasurer	\$ 21,000	\$ 21,000	\$ 21,000	\$ 31,000
Payroll Taxes	\$ 17,600	\$ 18,000	\$ 19,000	\$ 20,025
Employee Health Benefits	\$ 32,260	\$ 42,920	\$ 29,000	\$ 32,000
Comprehensive Plan				\$ 75,250

<i>Totals</i>	\$ 140,650	\$ 187,500	\$ 104,645	\$ 163,470
Department 52	2022	2023	2024	2025
Public Safety	Approved	Approved	Approved	Proposed
<i>Fire Dept. Zone 1 (GCI)</i>				
Utilities	\$ 2,500	\$ 3,500	\$ 3,000	\$ 3,200
Equipment	\$ 2,000	\$ 3,500	\$ 3,500	\$ 3,500
Insurance	\$ 6,000	\$ 6,000	\$ 6,000	\$ 5,000
Training	\$ 500	\$ 500	\$ -	\$ 5,000
Testing	\$ 4,300	\$ 4,950	\$ 5,300	\$ 500
Travel	\$ 500	\$ 500	\$ 500	\$ 800
Community Safety Program	\$ 500	\$ 500	\$ 500	\$ 500
Maintenance	\$ 1,500	\$ 2,500	\$ 16,200	\$ 2,000
Heating Oil	\$ 7,000	\$ 3,000	\$ 2,500	\$ 2,750
Cistern	\$ 50,000	\$ 100,000	\$ -	\$ -
Roof Replacement	\$ -	\$ -	\$ -	\$ 75,000
<i>Fire Dept Zone 2 (Islesford)</i>				
Utilities	\$ 450	\$ 600	\$ 700	\$ 700
Equipment	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Insurance	\$ 6,000	\$ 6,000	\$ 6,000	\$ 5,000
Training	\$ 500	\$ 500	\$ -	\$ 500
Testing	\$ 2,650	\$ 3,250	\$ 2,767	\$ 2,800
Travel	\$ 500	\$ 500	\$ 500	\$ 500
Maintenance	\$ 1,750	\$ 3,500	\$ 7,497	\$ 5,500
Gasoline	\$ 300	\$ 300	\$ -	\$ -
Propane	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
<i>Fire Dept Zone 3 (Sutton & Bear)</i>				
Equipment-Bear Is.	\$ 1,000	\$ 2,000	\$ 2,000	\$ 2,000
Equipment-Sutton Is.	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,100
Portable Pumps-Sutton Is.	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
<i>Cranberry Isles Rescue Svc</i>				
Islesford-Insurance	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Islesford-Ambulance	\$ 1,100	\$ 1,100	\$ 1,650	\$ 1,000
Islesford-Supplies	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Islesford-Response Stipend	\$ 1,500	\$ 3,000	\$ 2,000	\$ 2,000
Islesford-Training	\$ 1,000	\$ 600	\$ 600	\$ 600
Islesford-EMS Conference	\$ -	\$ -	\$ 2,000	\$ 1,800
Islesford-Medical/Clearance	\$ -	\$ -	\$ 100	\$ 100
GCI-Insurance	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
GCI-Ambulance	\$ 1,100	\$ 1,100	\$ 1,922	\$ 1,250
GCI-Supplies	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000

<i>Department 52</i>	2022	2023	2024	2025
<i>Public Safety (continued)</i>	Approved	Approved	Approved	Proposed
GCI-Response Stipend	\$ 1,500	\$ 1,500	\$ 1,000	\$ 1,000
GCI-EMS Conference	\$ -	\$ -	\$ 2,000	\$ 1,800
GCI-Medical/Clearance	\$ -	\$ -	\$ 100	\$ 100
GCI-Training	\$ 500	\$ 600	\$ 600	\$ 600
911 Services	\$ 1,000	\$ 700	\$ 709	\$ 750
Streetlights	\$ 6,500	\$ 7,800	\$ 8,000	\$ 9,000
<i>Animal Control Officer</i>				
Compensation	\$ 1,000	\$ 1,500	\$ 1,000	\$ 1,000
Equipment	\$ 500	\$ 500	\$ 500	\$ 500
Training	\$ 500	\$ 500	\$ 500	\$ 500
<i>Constables</i>				
Compensation	\$ 5,000	\$ -	\$ -	\$ -
Admin Expense/Training	\$ 1,000	\$ -	\$ -	\$ -
<i>Harbormasters</i>				
Compensation	\$ 4,000	\$ 5,000	\$ 4,000	\$ 5,000
Admin Expense/Training	\$ 500	\$ 1,000	\$ -	\$ 120
Insurance	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Transportation Assistance	\$ 5,000	\$ -	\$ -	\$ -

<i>Totals</i>	\$ 193,080	\$ 202,310	\$ 261,092	\$ 280,180
<i>Department 53</i>	2022	2023	2024	2025
<i>Health & Sanitation</i>	Approved	Approved	Approved	Proposed
<i>Solid Waste</i>				
Electricity	\$ 900	\$ 900	\$ 900	\$ 1,400
Permits	\$ 950	\$ 950	\$ 950	\$ 950
PW Supplies	\$ 270	\$ 270	\$ 270	\$ 270
BCM Contract	\$ 142,000	\$ 151,230	\$ 206,212	\$ 212,500
BCM Junk Car Removal	\$ -	\$ -	\$ -	\$ 7,500
Sutton	\$ 6,500	\$ 6,500	\$ 7,000	\$ 8,000
Metal	\$ 1,200	\$ 1,200	\$ 1,200	\$ 2,500
Hazardous Waste	\$ 4,000	\$ 4,000	\$ 4,000	\$ 5,000
EMR Tipping Fees	\$ 12,000	\$ 12,000	\$ 13,000	\$ 13,000
MERC/CRM Tipping Fees	\$ 6,000	\$ 6,000	\$ 7,500	\$ 9,000
<i>Code Enforcement/Plumbing Inspection</i>				
Compensation	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400
Telephone/Fax Line	\$ 360	\$ 360	\$ 360	\$ 360
Admin Expenses	\$ 500	\$ -	\$ 500	\$ 500

<i>Department 53</i>	2022	2023	2024	2025
<i>Health & Sanitation (continued)</i>	Approved	Approved	Approved	Proposed
General Assistance	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Local Health Officer	\$ 1,000	\$ 1,500	\$ 1,200	\$ 1,200
Health Supplies	\$ 1,000	\$ 1,000	\$ 1,100	\$ 1,100
Health Equipment	\$ -	\$ -	\$ 500	\$ 500

<i>Totals</i>	\$ 146,779	\$ 224,370	\$ 265,340	\$ 835,520
<i>Department 54</i>	2022	2023	2024	2025
<i>Public Transportation</i>	Approved	Approved	Approved	Proposed
<i>Town Roads Maintenance</i>				
Maintenance	\$ 30,000	\$ 30,000	\$ 80,000	\$ 60,000
Capital Improvements	\$ -	\$ -		\$ 340,000
<i>Snow Removal</i>				
Compensation	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Salt & Sand	\$ 8,000	\$ 8,000	\$ 10,000	\$ 10,000
GCI Contract	\$ 18,000	\$ 18,000	\$ 18,000	\$ 18,000
Garage Heating Oil	\$ 1,800	\$ 2,000	\$ 1,800	\$ 1,800
<i>Town Truck</i>				
Insurance	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,800
Maintenance	\$ 1,000	\$ 2,000	\$ 1,000	\$ 1,000
Gas	\$ 1,000	\$ 1,500	\$ 1,000	\$ 1,000
Winter Commuter Service (Fed Subsidy~\$25k)	\$ 63,495	\$ 66,670	\$ 66,670	\$ 75,000
Summer Commuter Service	\$ 17,284	\$ 20,000	\$ 20,670	\$ 21,920
Capital Improvement (Plow Truck)	\$ -	\$ 60,000	\$ -	
Garage Maintenance	\$ -	\$ 10,000	\$ 60,000	\$ 300,000

<i>Totals</i>	\$ 937,653	\$ 937,586	\$ 955,836	\$ 962,631
<i>Department 55</i>	2022	2023	2024	2025
<i>Schools</i>	Approved	Approved	Approved	Proposed
<i>Town of Cranberry Isles Expenditure</i>				\$ 687,143
<i>State/Federal/Carryover/Reserve Funds</i>				\$ 275,488
<i>See School Budget Detail</i>				

<i>Totals</i>	\$ 28,250	\$ 33,250	\$ 29,250	\$ 35,250
Department 56	2022	2023	2024	2025
Donations	Approved	Approved	Approved	Proposed
Hospice of Hancock	\$ 500	\$ 500	\$ 500	\$ 500
Island Explorer	\$ 500	\$ 500	\$ 500	\$ 500
Islesford Library	\$ 4,000	\$ 4,000	\$ 4,000	\$ 7,000
Human Services Donations	\$ 500	\$ 500	\$ 500	\$ 500
GCI Library	\$ 4,000	\$ 4,000	\$ 4,000	\$ 7,000
NEH Library	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Islesford Neighborhood House	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Cranberry Isles Education Fund	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
GCI Community Center	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Cranberry House	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
NEH Ambulance	\$ 1,000	\$ -	\$ -	
Life Flight	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Islesford Boatworks	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500
Families First	\$ 500	\$ 500	\$ 500	\$ 500
Islesford Historical Society	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Northern Lights Home Care	\$ 750	\$ 750	\$ 750	\$ 750
Maine Seacoast Mission	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Maine Lobstermen's Association	\$ -	\$ 6,000	\$ 2,000	\$ 2,000

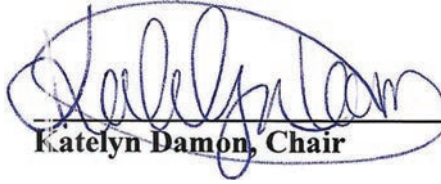
<i>Totals</i>	\$ 522,852	\$ 508,395	\$ 286,626	\$ 382,776
Department 57	2022	2023	2024	2025
Debt Service	Approved	Approved	Approved	Proposed
Town Office (2024)	\$ 27,140	\$ 13,500	\$ -	
Islesford Municipal Garage	\$ 22,610	\$ 20,800	\$ -	\$ 60,000
SWH Parking-Taxable Bond (2023)	\$ 46,070	\$ 46,070	\$ -	
SWH Parking-Tax Exempt Bond (2023)	\$ 131,642	\$ 31,568	\$ -	
Broadband	\$ 24,000	\$ 24,000	\$ 24,000	\$ 40,000
GCI Pumper Truck (2030)	\$ 39,350	\$ 39,350	\$ 39,350	
Islesford Attacker Truck (2023)	\$ 25,456	\$ 25,456	\$ -	
Roads Capital Improvements (2026)	\$ 73,116	\$ 73,116	\$ 73,116	\$ 73,116
Hancock County Tax	\$ 93,933	\$ 95,000	\$ 97,000	\$ 120,000
GCI Fire Truck (2028)	\$ 39,535	\$ 39,535	\$ 39,535	\$ 39,535
LCI Plow Truck (2028)	\$ -	\$ -	\$ 13,625	\$ 13,625
Roads Road Construction				\$ 36,500

<i>Totals</i>	\$ 423,170	\$ 346,100	\$1,168,663	\$ 514,657
Department 58 Municipal Facilities	2022 Approved	2023 Approved	2024 Approved	2025 Proposed
<i>Northeast Harbor Parking Lot</i>				
Snow Removal	\$ 3,800	\$ 3,800	\$ 3,800	\$ 3,800
Lease	\$ 45,020	\$ 47,300	\$ 50,013	\$ 53,400
Parking Management		\$ 6,000	\$ -	\$ 2,000
<i>Manset Parking Lot</i>				
Southwest Harbor Property Tax	\$ 23,100	\$ 23,100	\$ 25,000	\$ 25,417
Grounds	\$ 6,000	\$ 6,000	\$ 6,000	\$ 6,000
Janitorial	\$ 500	\$ 500	\$ 750	\$ -
Insurance	\$ 3,200	\$ 3,200	\$ 3,200	\$ 3,200
Snow Removal	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Parking Enforcement	\$ 8,500	\$ 8,500	\$ 8,500	\$ 9,000
Maintenance & Repairs	\$ 5,000	\$ 5,000	\$ 6,000	\$ 6,000
<i>Joy Road Parking Lot</i>				
Insurance	\$ 750	\$ 750	\$ 750	\$ 750
Lease	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000
Maintenance & Repairs	\$ 1,500	\$ -	\$ 1,500	\$ 1,500
<i>Harbors</i>				
Electricity	\$ 2,000	\$ 2,500	\$ 3,000	\$ 3,600
Contracts	\$ 36,600	\$ 39,000	\$ 39,000	\$ 49,000
Islesford Cleaning	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Islesford Supplies	\$ 200	\$ 200	\$ 500	\$ 500
Islesford Maintenance & Repairs	\$ 15,000	\$ 5,000	\$ 15,000	\$ 15,000
Islesford Insurance	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600
Islesford Moorings	\$ 8,000	\$ 4,000	\$ 8,000	\$ 8,000
Islesford Float	\$ -	\$ -	\$ 32,000	\$ -
GCI Float	\$ 28,000	\$ 20,000		\$ -
GCI Maintenance & Repairs	\$ 15,000	\$ 5,000	\$ 15,000	\$ 15,000
GCI Insurance	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600
GCI Moorings	\$ 8,000	\$ 4,000	\$ 8,000	\$ 4,000
GCI Supplies	\$ -	\$ -	\$ 500	\$ 500
Sutton Maintenance & Repairs	\$ 5,000	\$ 5,000	\$ 350,000	\$ 20,000
Sutton Permits				\$ 3,000
Sutton Capital Improvements		\$ 30,000	\$ 40,000	\$ 47,000
Sutton Insurance	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600
Sutton Moorings	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000
Manset Maintenance & Repairs	\$ 4,000	\$ 4,000	\$ 70,000	\$ 6,000

<i>Department 58</i>	2022	2023	2024	2025
<i>Municipal Facilities (continued)</i>	Approved	Approved	Approved	Proposed
Manset Insurance	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600
Manset Supplies	\$ 500	\$ 500	\$ 500	\$ 500
Manset Moorings	\$ 500	\$ 500	\$ 1,500	\$ 1,500
Manset Capital Improvements	\$ 80,000	\$ -	\$ -	\$ -
<i>Manset Warehouse</i>				
Utilities	\$ 3,650	\$ 3,650	\$ 5,500	\$ 5,500
Insurance	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
<i>Mansell Road</i>				
Utilities	\$ 650	\$ -	\$ -	\$ -
Southwest Harbor Property Tax	\$ 5,400	\$ 5,400	\$ 3,000	\$ 1,090
Building & Grounds	\$ 1,200	\$ -	\$ 1,200	\$ 1,200
Insurance	\$ 4,400	\$ 4,400	\$ 4,400	\$ 2,000
Snow Removal	\$ 1,000	\$ -	\$ -	\$ -
Capital Improvements	\$ 32,000	\$ 25,000	\$ 350,000	\$ -
<i>Town Restrooms</i>				
Maintenance & Repairs	\$ 1,500	\$ 1,500	\$ 1,500	\$ 2,500
Cleaning	\$ 14,600	\$ 14,600	\$ 15,900	\$ 16,300
Supplies	\$ 900	\$ 1,000	\$ 1,000	\$ 1,100
<i>Town Properties</i>				
Islesford Town Field	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Town Office	\$ 12,500	\$ 6,500	\$ 2,500	\$ 2,500
Cemeteries	\$ 500	\$ 500	\$ 750	\$ 800
Hadlock Park	\$ 300	\$ 300	\$ 20,000	\$ 600
GCI Parking Lot				\$ 100,000
Town Office Batteries				\$ 22,000
<i>Broadband System</i>				
Maintenance & Repairs	\$ 20,000	\$ 20,000	\$ 50,000	\$ 50,000
Capital Improvements	\$ -	\$ 15,000	\$ -	\$ -

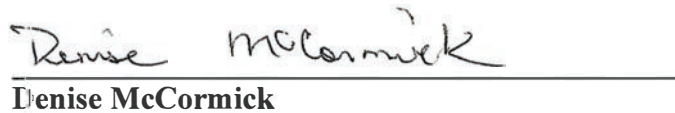
Total Appropriations for Town Operations	\$3,371,851
Total Operations Budget	
Estimated General Funds Receipts	\$338,560
School Department (State Subsidies & Misc)	\$275,488
Commuter Service Subsidy	\$25,000
Community Resilience Grant	\$55,250
Loans	\$510,978
Reserve Funds	\$129,022
Property Taxes (2025)	\$1,908,531
Total	\$3,371,851

Given under our hand and Town seal this 4th day of February, 2025.


Katelyn Damon, Chair


January Bennett

Attest: I, Denise McCormick, Clerk of the Town of Cranberry Isles, Maine do hereby attest and certify this document to be a true copy of The Warrant 2025 to be placed before the voters of the Town of Cranberry Isles on 15 March 2025.


Denise McCormick

The Registrar of Voters, Denise McCormick, gives notice that she will be in the Cranberry Isles Town Office, 61 Main Street, Islesford, Maine on the 12th, 13th, and 14th of March 2025 between the hours of 9:00 A.M. and 3:00 P.M., and at the Longfellow School, Great Cranberry Island on the day of the meeting, March 15, at 8:30 A.M. for the purpose of correcting the list of voters for said Town.

*All new voter registrations must provide proof of identification and proof of residency.

Notes

BOARD OF SELECTMEN
KATELYN DAMON, CHAIR
JANUARY BENNETT

TOWN CLERK / TREASURER
DENISE Mc CORMICK



ADMINISTRATIVE ASSISTANT
TO THE SELECTMEN
JAMES FORTUNE
PUBLIC SAFETY COORDINATOR
SHARON MORRELL

GENERAL ASSISTANCE NOTICE

The municipality of Cranberry Isles administers a General Assistance Program for the support of the poor. Pursuant to Title 22 M.R.S.A. §4305, the municipal officers have adopted an ordinance establishing that program. A copy of this ordinance is available for public inspection at the Town Office. Also available for inspection is a copy of the State's General Assistance Statutes, as copies of the State law are made available to the municipality by the Maine Department of Human Services.

Persons who wish to apply for General Assistance may do so at the Town Office, Islesford, during the following times:

Days: Monday – Friday
Hours: 9:00 A.M. – 3:00 P.M.

In an emergency, applicants may dial: 211

The municipality's General Assistance Administrator must issue a written decision within 24 hours of receiving an application.

The Department of Human Services' toll-free telephone number, to call with a question regarding the General Assistance Program, is: 1-800-442-6003.

This notice is posted pursuant to Title 22 M.R.S.A. § 4304-4305.

Municipal Facilities Report

2024 was another year of continued efforts in improving municipal operations. Much of what occurred was due to the combined effort of the Board of Selectmen, Town Staff, and of course the many volunteers who donate their time and efforts. They deserve many thanks. A partial summary of projects and accomplishments from 2024 is presented below.

Docks & Harbors: We undertook a number of routine maintenance and repairs for Town docks this year, as usual, as the Town continues making the investments to maintain and improve its dock facilities. Chalmers Enterprises launches and maintains the Town's floats in Manset, while Roy Hadlock takes care of the floats at the Town docks located within the Town boundaries; we thank them for their hard work and assistance with our floats. In addition to the regular maintenance, we are looking ahead to make some additional investments in the Town's docks. Much of the work this past year was repair and clean-up from the January 10th storm. The Sutton Island Town dock was a total loss as a result of that storm and will be fully replaced in the fall of 2025. The temporary floats will serve as access to that island through the 2025 season. Additional work was done to repair damage to the shorefront at Maypole and Hadlock Park on Islesford, as well as a retaining wall in Manset. Both required extensive shoreline repairs.

Parking & Roads: The Town has undertaken significant road improvements over the years and continues to do regular maintenance to prolong the life of our roads and will do so in the future. In the upcoming year, the Town expects to do road paving on Great Cranberry and Islesford. The Town has also budgeted to rebuild the town parking lot on Great Cranberry Island. We continue to think of ways to be more efficient in how we organize parking in Manset, Northeast Harbor and Joy Road. To accommodate future parking needs, the lot at 15 Mansell Lane in Manset will be redeveloped to add 45 more parking spaces. The Joy Road lot is meant for short-term and long-term seasonal parking with a valid permit. Anyone parking there must display a valid sticker for each vehicle. Renter and guest parking are fine as long as a valid sticker is displayed in the car. When purchased, these stickers can be passed around to be used in more than one vehicle. However, only one vehicle is permitted to use it at any given time; one Joy sticker does not cover multiple vehicles at the same time. We also have 13 overnight guest parking spaces available in Manset and we encourage people to use them whenever possible. Spaces there are \$10.00 per night and can be reserved ahead of time.

Cranberry Isles Commuter Ferry: The Cranberry Isles Commuter Ferry offers island residents additional ferry options year-round for early morning trips to and from Northeast Harbor and a late trip during the winter months. We are currently in the 15th year of the service, which is partially subsidized by the State of Maine. Downeast Windjammers operates the service on the Miss Lizzie during the winter season (October 15 to April 30), and Beal & Bunker operates the service for the summer season that runs May 1 to October 15. The Cranberry Isles Commuter Ferry provides an additional option for an earlier trip to Cranberry Isles in the morning year-round and later ferry trips off-island in the evening during the winter. The Town and State supported ferry service has proved to be a valuable transportation option for Town residents and an important piece of the ferry network serving the Town.

Solid Waste: BCM, Inc. continues to provide efficient and excellent solid waste management for the Town. Recycling and trash tonnage numbers have been trending up over the last several years. Additional tonnage was also added when the Town began allowing junk vehicles to be removed by BCM. Although convenient for residents, it has added substantial cost and overall tonnage to the MSW contract. We are still waiting for the trash to energy plant in Hampden to resume processing municipal solid waste. This facility was shut down in July 2020 and has yet to resume operation. The Town's MSW has mostly been sent to the PERC (trash-to-energy) plant in Hampden through our agreement with the MRC (Municipal Resource Committee) or is sent to landfill when PERC cannot receive it. We thank BCM and its employees for the work in managing the transfer stations on the islands and managing this very important municipal service. The Town also participates in the Acadia Disposal District's annual waste collection for household hazardous waste and universal waste (monitors,

computers, T.V.'s, printers, faxes, etc.). This year the collection day was held in September. Hazardous waste and universal waste collected for Cranberry Isles also was up from last year. The Town is not licensed to collect and store this type of waste at its recycling stations on LCI and GCI and participates in the annual one-day household hazardous waste and universal waste collection each year, sponsored by the Acadia Disposal District. Removal of this type of waste helps the Town environmentally by providing residents with an organized way of removing potential contaminants and other hazardous waste from the islands on an annual basis.

USDA Community Connect Grant: The Town finally received payment for the USDA Community Connect Grant that was awarded in April 2018 for the Town to build a fiber to the home broadband network for Cranberry Isles. The Town started the project in the fall 2017 and began laying the groundwork for the project to get underway before that winter and started the build-out in October 2017. The project was completed by the end of 2018. The Town eventually received \$828,656 of the \$1.32 million Community Connect Grant from the USDA.

Of the \$1,250,947 spent to complete the project based on borrowing approved by voters, the Town received \$828,656 from the USDA in July 2024. The final reimbursement was reduced by an amount that was rescinded by the USDA totaling \$491,797, an amount that includes the Town's required 15% match for the grant (\$145,038) and an amount for the Sutton Island portion that was deemed ineligible for reimbursement.

The remaining balance in the line of credit used for the project is \$109,531, plus an amount of \$269,691, the Town spent on the project from its checking account that was not applied to the line of credit. This amount (\$379,223) will be converted to a loan to pay off the remaining balance due on the broadband project.

Total Grant Award:	\$1,320,373
Less Amount Rescinded	(346,679) (Sutton Island & Ineligible Invoices)
Total Eligible for Reimbursement	973,694
Less Required (15%) Matching Funds	(145,038)
Total Reimbursement:	\$ 828,656

Amount Borrowed	\$981,256
Amount Paid from Cash Account:	\$226,623
Applied from USDA	(\$871,724)
Amount Returned to USDA	\$ 43,068
Net Balance for Project	\$379,223 (balance owed on the project)

2025 promises to be another challenging year. As always, we will have a tremendous amount of work to do with capital improvement projects and additional maintenance and upkeep at Town facilities. We thank our volunteers and once again look forward to working with them to sustain the high levels of cooperation and ensuing productivity we have come to expect as a Town.

Respectfully Submitted,
James Fortune, Administrative Assistant to the Select Board

David Legere

Legere Construction & Caretaking

10/21/2024 | 8 Photos



Town Garage / Salt Shed

Assessment of Current Conditions & Recommendations

Section 1

My recommendation would be to replace the town garage half of the building including the slab beneath it. Inadequate foundation under the town garage to accommodate the weight of the salt shed addition as well as inadequate drainage created by the exterior grade of the building which has only been exacerbated by the concrete slabs installed under the trash compactors. It may not be cost effective to reinforce the salt shed side of the building to accommodate this demolition and replacement of the other side of the building with the other concerns with the salt shed side of the structure.



This photo shows the damage to the concrete slab in the transfer station / town garage section of the building. The concrete has cracked and has sunken down on the right side of the building. My determination is that the slab was now constructed in a manner to withstand the weight of it's intended use. The slab on this side of the building is below the exterior grade of the lot without having adequate drainage, so the condition of this slab and the damage to the exterior walls will only get worse.

It is my recommendation that this slab be torn up and the replaced with proper rebar and hog wire panels. I would also recommend that a concrete freeze walls be constructed of a height of at least a couple feet to keep water from entering the building.

Date: 10/19/2024, 8:20am



This photo shows the exterior grade higher than the service door base and the grade of the slab. My recommendation of replacing the slab which would include a freeze wall would also require that the service door be replaced and raised at least a foot from the grade of slab floor. There is just enough room to add a couple steps on the interior of the service door, so I would recommend the service door doesn't get raised more than a foot. While digging out the old slab, I would encourage that some drainage be included around the transfer station side of the garage to keep water damage to a minimum.

Date: 10/19/2024, 8:21am



Due to the shifting and sinking of the current slab, as well as possible improper framing, the T111 sheathing is detaching from the framing. Adding additional framing to re-attach the sheathing would be a temporary fix for this, but in the current condition of this side of the building, I would recommend replacing this side of the building. It may be possible to reinforce the salt shed side of the building to demolish the town garage side of the building, but there are still a few concerns with the salt shed side of the building as well.

Date: 10/19/2024, 8:21am



This photo shows the back side of the building. In the next photo, the damage to the back wall is clearer. The interior of the back wall of the salt shed needs to have some sort of reinforcement to enable the workers loading the salt / sand into the tractor bucket without pushing the wall out. In it's current condition and use of the building, without adding reinforcement to this back wall yo prevent the wall from being pushed out, I could only imagine that eventually the back wall will be pushed out severely damaging the integrity of the structure. Further to the left of this photo, on the town garage side, you can start to see the old gable end roof truss starting to bow out as well. I believe the cause of this is due to the weight of the roof addition that was added on top of the old to accommodate the salt shed roof.

Date: 10/19/2024, 8:29am



This photo shows the back wall of the salt shed being pushed out from the equipment used to load the salt sand into the sanders on the trucks. Some sort of interior reinforcement is needed to prevent this from continuing on and further jeopardizing the integrity of this wall.

Date: 10/19/2024, 8:29am



This photo shows how the the back wall is bowing but it see more visible in the next image. What this image shows well, is the way the roof over the salt shed was simply added onto the existing town garage roof.

Date: 10/19/2024, 8:29am



You can better see the bowing of the gable roof truss in this photo. I sure that it was never engineered to withstand the weight on an additional roof added to it. The bump out addition to this wall may also be contributing to the bowing of this wall, as the supports under it seem to not be adequately holding it up.

Date: 10/19/2024, 8:30am



The T111 sheathing is coming off the building on almost ever lower section of this building.

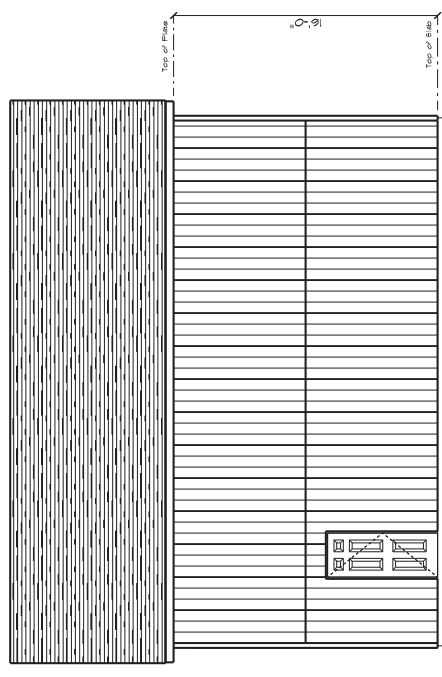
Date: 10/19/2024, 8:29am



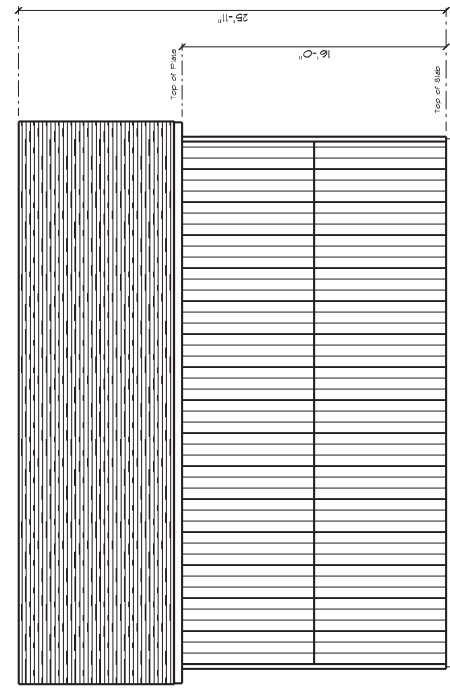
Viking Lumber
622 Main Rd
Holden ME 04429
PHONE: 207-843-5183 FAX: 207-843-5020
EMAIL: mikes@vikinglumber.com

DATE: 12/3/2024
SCALE: AS NOTED
DRAWN BY: MK

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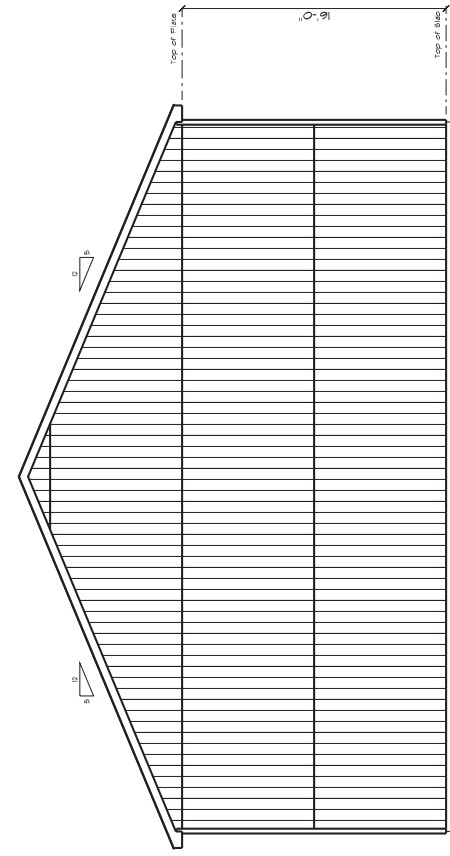
RIGHT ELEVATION
SCALE: 3/16" = 1'-0"



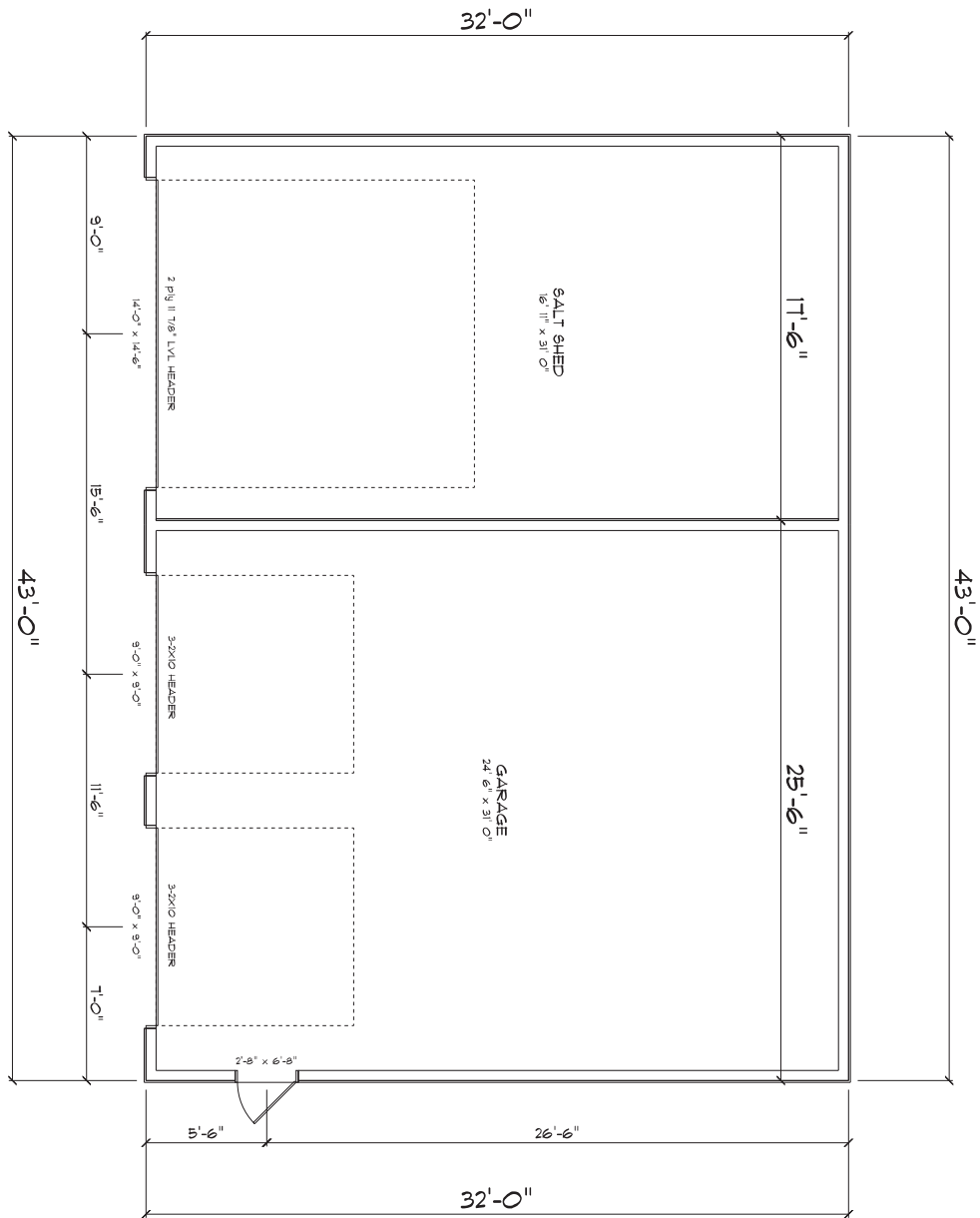
LEFT ELEVATION
SCALE: 3/16" = 1'-0"



FRONT ELEVATION
SCALE: 3/16" = 1'-0"



REAR ELEVATION
SCALE: 3/16" = 1'-0"



MAIN FLOOR
SCALE: 1/4" = 1'-0"

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37

Drawn by/Owner:

DAVID LEGERE

Job Name:
43X32 GARAGE/SALT SHED

Job Site:
ISLESBORO, ME



Viking Lumber
622 Main Rd
Holden ME 04429
PHONE: 207-843-5183 FAX: 207-843-5020
EMAIL: mikekk@vikinglumber.com

DRAWN BY: MK
SCALE: AS NOTED
DATE: 12/3/2024

PAGE #
2

Drawn by
E4271

Powerwall 3 Expansion Quote Comparison

Nov 14, 2024

Customer:

Town of Cranberry Isles
 61 Main St
 Isleford, ME 04646



	Powerwall 3 Battery Backup Expansion	
	1 Powerwall 3 Expansion	2 Powerwall 3 Expansions
Number of batteries	1 Powerwall 3 Expansion	2 Powerwall 3 Expansions
Additional Battery Storage (kWh)	13.5	27
PW Expansion Additional Components	(1) PW3 Expansion Stack Kit	(2) PW3 Expansion Stack Kits
Cash Price:	\$12,250.00	\$22,000.00
30% Federal Tax Credit	\$3,675.00	\$6,600.00
Net System Cost	\$8,575.00	\$15,400.00



**United States Department of Agriculture
Rural Development**

May 8, 2018

Mr. Malcolm Fernald
Board of Selectmen
Town of Cranberry Isles
P.O. Box 56
Town of Cranberry Isles, Maine 04646

RE: RUS Community Connect Grant Award (ME 1403-A23)

Dear Mr. Fernald:

We are enclosing legal documents, with closing instructions, for your approved grant in the amount of \$1,320,373 under the Community-Oriented Connectivity Broadband Grant Program, administered by the Rural Utilities Service ("RUS"). In addition to the Community-Oriented Connectivity Broadband Grant Agreement ("Agreement"), we have enclosed a sample opinion of counsel, an Automated Clearing House (ACH) payment form, and a Certification of Authority.

Please indicate your organization's acceptance of the terms and conditions of the Agreement by executing and returning the duplicate original of the Agreement, along with an opinion of counsel, the Certification of Authority, and the ACH payment form in accordance with the instructions. The documents must be returned to the RUS within 120 days from the date of the Agreement. Please note that failure to comply with these stipulations may result in the rescission of the grant commitment. One set of the originals should be retained for your records.

Please send the executed documents and correspondence to the following address:

PETER AIMABLE, Deputy Assistant Administrator
Portfolio Management and Risk Assessment Division
Telecommunications Program
Rural Utilities Service
U.S. Department of Agriculture
1400 Independence Avenue, SW
Stop 1595-S, Room 2808
Washington, D.C. 20250-1595

1400 Independence Ave, S.W. · Washington DC 20250-0700
Web: <http://www.rurdev.usda.gov>

Committed to the future of rural communities.

Please note the following important information:

- If the grantee is **NOT** a unit of government, fidelity bond coverage will be required if the amount of financial assistance is \$100,000 or more. If your organization is required to maintain fidelity bond coverage, the surety that you purchase the insurance from must be listed in Circular 570.

An electronic copy of the most current list of Treasury authorized bonding companies is available at:

https://www.fiscal.treasury.gov/fsreports/ref/suretyBnd/c570_a-z.htm

- The grant accounting requirements covered under the Agreement include 2 C.F.R. part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards. Electronic copies of these are available at:

http://www.ecfr.gov/cgi-bin/text-idx?tpl=/ecfrbrowse/Title02/2cfr200_main_02.tpl

- An electronic copy of Community Connect Broadband Grant Program regulation (7 CFR 1739) is available at:

<https://www.ecfr.gov/cgi-bin/text-idx?SID=9648566693a20f172a71f60db42153f7&mc=true&node=pt7.11.1739&rgn=div5>

- An electronic copy of Contracts with Commercial Organizations regulation (48 CFR 31.2) is available at:

<https://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&sid=9b6facc60293cad8d7dd87f703f5f2fe&rgn=div6&view=text&node=48:1.0.1.5.30.2&idno=48>

- Grant advances must be made electronically, as specified by the RUS. The RUS will use the ACH Payment System to deposit funds directly into the bank account designated by the grantee. Please complete the "Payee/Company Information" section of the ACH payment form and have your bank complete the "Financial Institution Information" section.


Standard Form 270 (Form 270), Request for Advance or Reimbursement, is enclosed. The Form 270 is for use in requesting grant funds. All requests for funds must include a detailed description of the items being funded and must be supported by paid or unpaid invoices, timesheets, lease agreements or other supporting documentation. Items not supported will not be funded.

We have also enclosed a copy of the approved Project Budget for your records.

- At the end of every calendar quarter, the grantee must submit a schedule to the RUS that identifies how the matching contribution was used to support the project until the total contribution is expended.
- The project must be constructed and operated in accordance with the Scope of Work submitted as part of your application. If any changes are required, a written request detailing the changes must be submitted for RUS approval. For the changes to be eligible for funding, approval of the revised Scope of Work must be received before the changes are implemented.
- Sections 5.6 and 5.7 of the Agreement outline the requirements for annual audit reports and progress reports. These annual reports are required once any portion of the grant funds have been drawn by the grantee.

If you have any questions regarding the conditions in the legal documents, the grant requisition process, or any other aspect of your grant, please feel free to contact Stacey Thompson at (202) 720-1025, or General Field Representative Kenrick Gordon at (717) 433-8998. Please refer to your grant designation, which is ME 1403-A23, when inquiring about your grant.

Sincerely,



SHAWN B. ARNER
Deputy Assistant Administrator
Loan Origination and Approval Division
Telecommunications Program
Rural Utilities Service

Enclosures

cc: Mr. James Fortune, Assistant to the Selectmen

Selectmen

Richard F. Beal, Chairman
Florence J. Sprague
Cory R. Alley



Town Clerk & Treasurer
Denise McCormick

Town Office
P.O. Box 56
Islesford, Me 04646
Phone: 207-244-4475

5 June 2018

MOTION concerning the USDA Community Connection Grant:

I move that the Board of Selectmen for the Town of Cranberry Isles, Maine:

- A. Accept and receive the USDA Community Connection grant, and
- B. Execute the Grant Agreement accepting its terms and conditions as a valid and binding obligation on behalf of the Town of Cranberry Isles, and
- C. Advise the USDA authorities that Malcolm Fernald is no longer a Selectman for the Town of Cranberry Isles, nor Chairman of its board as of 10 March 2018, and
- D. That Cory R. Alley, having been elected 10 March 2018 at Town Meeting, replaces Malcolm Fernald on the Board of Selectmen, and
- E. That Richard F. Beal is the elected Chairman of the Board of Selectmen for the Town of Cranberry Isles with authorization to sign and execute all documentation and agreements related to the USDA Community Connection Grant, and
- F. that Town Clerk Denise McCormick be authorized to provide certification of the above **Motion** to Town Attorney Jason Barrett and any others requiring the same, under her signature and Town Seal.

RICHARD F. BEAL

Concurrence:

FLORENCE J. SPRAGUE

CORY R. ALLEY

Code Enforcement Officer Report

Construction and development continue at capacity on the islands limited only by the resources to accomplish it. The big storms last January caused a lot of damage, exacerbated the construction backlog and in some cases changed the priorities. We issued 17 building related permits in 2024; seven in the shoreland zone, 7 notices of intention to build outside the shoreland zone, three within flood hazard areas. Eight plumbing related permits- three for subsurface wastewater systems and five for internal work were approved.

The Sutton Island Town dock washed away and has a temporary plastic floating system in place that seems to be doing the trick for now. As of this writing in December, it was still in place, but the adjacent pole with the internet antenna is no longer standing. Permits were issued early in the year for Goodwins to repair and fortify lower Maypole Road on Islesford where it was covered by sand dune and

rockpiles and breached by a natural inlet that was filled in the past. US Government disaster funding is expected to cover repairs, but the process is phlegmatic and reconstruction still pends.



(Dennis Dever)

Private roads and property on the south and east part of GCI received a lot of repair work, as did the Coast Guard

Road on LCI that was almost completely buried from sand and stone from the seawall that used to protect it. Speaking of sand and stone, at least two State Department of Environmental Protection (MDEP) permits are being delayed because the work is supposedly in sand dune areas. Even though one proposed project is to preserve the existing shoreline, and there aren't any typical sand dunes at the site, there is sand under the rocks. The LiDAR drone says so. Several shore preservation projects (revetments, boulder walls) were completed this year or are in the works and paused for the winter.

The historic Islesford Dock restaurant suffered a lot of damage, including loss of the little office and storage building that housed the business computer system and bottled products--much of which was recovered by local citizens. That event underscored the need to move the restaurant's two unsecured 1,000 gallon propane tanks from out of the tidal zone and up onto higher ground. But that had to wait until the seasonal floating docks were moved out of the way, which had to wait until

supporting dock pilings could be repaired to attach the floats. Dead River was finally able to relocate the tanks and bring them into compliance in mid-June.

We changed our Land Use and Shoreland Zoning Ordinance to allow legally existing old buildings in the shoreland zone and flood hazard areas to be raised above base 100 year flood elevation and exceed overall specified height limits. For years that was a catch 22 where FEMA's flood plain management and flood insurance mandates want buildings elevated above flood level, but State mandatory shoreland zoning won't allow buildings above an arbitrary overall height for aesthetic purposes. The State Floodplain manager successfully worked with legislators to get the State to make an exception in these specific situations. The MDEP approved our ordinance change with exact example wording, but the approval is conditional because of an unrelated "incorrect" definition in the ordinance that was approved before. The Planning Board is working on that one. There are two elevation projects in the works that wouldn't be allowable without the ordinance change, one is an old house and the other an old commercial boathouse. Neither will have an aesthetic impact.

Good job on the Town Office's solar panel project. It's all set to go once the State Electrical Inspector comes out and approves it. Any electrical installation other than in a single-family dwelling requires a State permit and inspection and certificate before use. Since the electrical trade is another complex career specialty, most Town CEOs aren't qualified to permit and inspect it.

The Cranberry Isles Realty Trust (CIRT) has two renovation projects going on two lots in Islesford; each lot has two single family dwellings. This will provide 4 more year-round rental homes helping to keep a working year-round town. These new CIRT houses set the standard.

We're working on a situation where a house with a septic system designed for two bedrooms expanded to eight bedrooms potentially putting over 700 gallons per day into a design for 180 gallons per day. This kind of increase requires an expanded septic system, permits and other things to make sure there's no malfunctions or large quantities of untreated sewer water reaching far and wide underground. However, that will be difficult in this instance because of the lot size. There are minimum lot size rules for the size of septic systems- basically 20,000 square feet per family dwelling. Among other issues in this case is an ingenuitive home-made little blue barrel sewer pump tank on the ground that doesn't meet standards for subsurface wastewater or electrical service. Its discreet vent pipe outside a bedroom window is amusing but probably not pleasant. Any plumbing or septic system components need to meet specifications, standards and codes. It's much easier and less expensive to do it right the first time than to have to fix it right later on.

Thanks to the Town Office, Town Officials and all the good people we work with. See you out there.

Dennis Dever
Code Enforcement Officer, Local Plumbing Inspector

Attention Contractors, Handymen, Caretakers Etc!
Erosion Control Contractor Requirement for Shoreland Zone

State Law requires that a state certified Erosion Control Contractor be present for any excavation or soil disturbance over one cubic yard in the Shoreland Zone. In general, this is the area 250 ft. inland from a protected water resource such as the high tide mark or upland edge of a wetland. Currently we need to use a certified contractor from off island for those projects. Up until COVID 19, this certification required a day of classroom and field instruction then participation in a real erosion control set up for an excavation project etc. As of this writing, the certification is temporarily satisfied by simple on-line training courses and participation in an erosion control project and that's it. Don't have to leave the island. What an opportunity and one does not need to be a contractor. Here's the link: <https://www.maine.gov/dep/land/training/NPSTC-cancellation-Info.pdf>

Plumbing Permits Notice of Fees

As of 2024

Disposal System Components	Fee	Internal Plumbing	Fee
Complete Non-Engineered System	\$250*		
Primitive System	\$100		
Alternative Toilet	\$50	Minimum Fee (any permit)	
Non-engineered treatment tank	\$150	(includes up to 4 fixtures)	\$40
Holding Tank	\$100	Individual Fixtures, each, over 4	\$10
Non-Engineered Disposal Field	\$150	Mobile or Modular Home	\$40
Separated Laundry System	\$35	(factory components)	
Complete Engineered System	\$200*	Hook up to Public Sewer	\$10
Engineered Treatment Tank (only)	\$80	Hook up to existing	
Engineered Disposal Field	\$150	Subsurface System	\$10
Miscellaneous Components	\$30	Piping relocation, no new fixtures	\$10
First Time System Variance	\$20	Permit Transfer	\$10
Seasonal Conversion Permit	\$50		

*There is a State DEP surcharge of \$15 for complete subsurface systems.

Code Enforcement Nuggets of Knowledge

- ✓ State law requires fees be paid prior to issuing a permit.
- ✓ Pay fees to the Town of Cranberry Isles through the CEO or Town Office.
- ✓ The Town keeps 75% of the fee(s) for the LPI, and 25% goes to the State DWP.
- ✓ There is a State DEP surcharge of \$15 for complete subsurface systems. This is in addition to the listed fee.

When is a plumbing permit required? There are basically two types of plumbing permits: internal and subsurface waste-water. Internal plumbing (in Maine) is all potable water, building supply and distribution pipes to heating equipment, all plumbing fixtures and traps, all drainage and vent pipes, all building drains and building sewers, and devices and receptors within or under the building's footprint or foundation. Please use the current version of the Internal Plumbing Permit application available on the Town website or from the Town Office.

For internal plumbing a permit is required for any person, firm or corporation to make an installation, alteration, repair, replacement, or remodel a plumbing system. A separate plumbing

permit is required for each separate building or structure. There are exemptions to the need for a permit: the clearing of stoppages, including the removal and reinstallation of toilets, or the repairing of leaks in pipes, valves, traps, vents, and fixtures provided such repairs do not involve their replacement or rearrangement.

A subsurface wastewater permit is required to install a new, expanded, or replacement disposal system or any individual components. A permit is not required for minor repairs or replacements made as needed for the operation of pumps, siphons, aerobic treatment units, sand filters, or accessory equipment, and the clearance of a stoppage in a building sewer that does not require excavation or exposure of system components or sealing a leak in a septic tank, holding tank, pump tank or building sewer. A State-Licensed Site Evaluator designs non-engineered septic systems and a licensed Professional Engineer designs engineered systems—both on an HHE-200 form that will also serve as the permit when approved by the Local Plumbing Inspector. The Local Plumbing Inspector approves permits for replacement septic tanks and alternative toilets other than pit privies.

Small Community Grant Program: The Maine Department of Environmental Protection offers several community based loans and grants, notably the Small Community Grant Program to towns “to help replace malfunctioning septic systems that are polluting a water body or causing a public nuisance.”

Coastal Shoreland Areas: A person purchasing property on which a subsurface waste water disposal system is located within a coastal shoreland area shall prior to purchase have the system inspected by a person certified by the department except that if it is impossible due to weather conditions to perform an inspection prior to the purchase, the inspection must be performed within nine months after transfer of the property. A system installed within three years prior to closing date is not subject to these inspection requirements.

Seasonal Conversion Permit: Before converting a seasonal dwelling with a subsurface waste water disposal system located in the shoreland zone to a year-round or principal dwelling, a seasonal conversion permit must be obtained from the Local Plumbing Inspector. Ref. 30-A MRS 4215 (2).

Minimum Lot Size Rules for septic systems: A lot in which a single-family dwelling unit is located shall contain at least 20,000 square feet. If the lot abuts a lake, pond, stream, river, or tidal area, it shall have a minimum frontage of 100 feet on the waterbody and any greater frontage required by local zoning. Other uses that generate waste water require 20,000 square feet and 100 feet of frontage for every 300 gallons produced. In some situations, the LPI and or the State may approve a waste water system on a lot with less area.

What constitutes a junkyard or automobile graveyard? 30-A MRS 3752 defines “junkyard” as a yard, field or other outside area used to store, dismantle, or otherwise handle discarded, worn-out, or junked plumbing, heating supplies, electronic and industrial equipment, household appliances or furniture, lumber, rope, rags, batteries, trash, rubber, debris, ferrous and non-ferrous material. An “automobile graveyard” is a yard, field or other outdoor area used to store 3 or more unregistered



(Dennis Dever)

motor vehicles or parts of the vehicles. This includes an area for dismantling, salvage and recycling operations.

Under 17 MRS 2802, any places where one or more old, discarded, worn-out or junked motor vehicles or parts thereof, are gathered together, kept, deposited, or allowed to accumulate, in such a manner or

in such location or situation either within or without the limits of any highway, as to be unsightly, detracting from natural scenery or injurious to the comfort and happiness of individuals and the public, and injurious to property rights, are public nuisances. The Natural Resources Protection Act prohibits any of the above and more, from being kept in a flood plain.

Limitations a permitted junkyard or automobile recycling business must meet include not being located within 300 feet of a public building, park, or playground, public beach, school, church, cemetery, or well.

Flood Hazard Development Permits: The Town of Cranberry Isles participates in the National Flood Insurance Program administered by the US Government, the only entity with enough money to cover the claims. Regulated by FEMA, we are required to have a Floodplain Management Ordinance and follow federal regulations or FEMA will remove us from the program and flood insurance would not be available in Cranberry Isles.

Essentially, before any construction or development --man-made change-- begins within a flood hazard area, a Flood Hazard Development Permit shall be obtained from the CEO. This is a two-part permit. Permit Part 1 allows construction of buildings up to the first floor. Then an Elevation Certificate must be prepared by an Architect, Professional Engineer, or Surveyor to prove proper elevation above the established 100-year flood level. Once that is received the CEO can issue permit Part 2 to finish the construction. A Flood Hazard Development permit for Minor Development does not necessarily require new standards to be met or an elevation certificate. Minor development includes some accessory structures, filling, grading, excavation, sewage systems, bridges, docks, and retaining walls or renovating existing structures where the cost is less than 50% of the structure's value.



JANET T. MILLS
GOVERNOR

STATE OF MAINE
DEPARTMENT OF ENVIRONMENTAL PROTECTION

 **COPY**



MELANIE LOYZIM
COMMISSIONER

June 18, 2024

Dennis Dever
Town of Cranberry Isles
61 Main Street, PO Box 56
Islesford, ME 04646

Subject: Conditional Approval of Amendments to the Shoreland Zoning Ordinance and Map

Dear Mr. Dever,

The Commissioner of the Department of Environmental Protection (Department) has reviewed the Town of Cranberry Isle's Land Use and Shoreland Zoning Ordinance.

Please find enclosed Department Order #19-2024 (Order) conditionally approving the Ordinance, as adopted on March 16, 2024, and received by the Department on May 6, 2024.

The conditions of the Order are binding on the Town of Cranberry Isle's (municipality) and must be administered as part of the Ordinance. Should the Ordinance be amended in the future to address the deficiencies identified in the Order, the Department can then fully approve the Ordinance and repeal the Order.

Should you or the other town officials have any questions, please don't hesitate to contact me at (207) 275-9836, jessica.sayers@maine.gov, or by mail at the Bangor address below.

Sincerely,

Jessica Sayers
Maine Department of Environmental Protection
Assistant Shoreland Zoning Coordinator

enclosed: Department Order #19-2024

AUGUSTA
17 STATE HOUSE STATION
AUGUSTA, MAINE 04402-3000
(207) 287-7888 FAX: (207) 287-7826

BANGOR
506 HOGAN ROAD, SUITE 100
BANGOR, MAINE 04401
(207) 441-4876 FAX: (207) 441-4884

PORTLAND
512 CONNOR ROAD
PORTLAND, MAINE 04103
(207) 832-6300 FAX: (207) 832-6300

PRESQUE ISLE
1235 GENERAL DRIVE, SKAWWAN PARK
PRESQUE ISLE, MAINE 04769
(207) 764-0477 FAX: (207) 764-4144



STATE OF MAINE
DEPARTMENT OF ENVIRONMENTAL PROTECTION
17 STATE HOUSE STATION AUGUSTA, MAINE 04333-0017

DEPARTMENT ORDER

IN THE MATTER OF

TOWN OF CRANBERRY ISLES) MANDATORY SHORELAND ZONING ACT
HANCOCK COUNTY)
SHORELAND ZONING ORDINANCE)
ORDER #19-2024) CONDITIONAL APPROVAL

Pursuant to the provisions of 38 M.R.S. §§ 435-448, the *Mandatory Shoreland Zoning Act* (“Act”), and the Maine Department of Environmental Protection’s *Guidelines for Municipal Shoreland Zoning Ordinances*, 06-096 C.M.R. ch. 1000 (amended January 26, 2015) (“Guidelines”), the Department of Environmental Protection has considered the request for approval of the Town of Cranberry Isles Shoreland Zoning Ordinance (Ordinance), as amended on March 16, 2024, and FINDS THE FOLLOWING FACTS:

1. The Act requires municipalities to establish zoning controls in areas within 250 feet of the normal high-water line of great ponds and rivers; within 250 feet of the upland edge of freshwater and coastal wetlands; and within 75 feet of the normal high-water line of streams. Such zoning standards must be consistent with or no less restrictive than those in the Guidelines. 38 M.R.S. §§435 & 438-A.
2. The Act specifies that before a locally adopted shoreland zoning ordinance, or amendment to that ordinance, is effective, it must be approved by the Commissioner of the Department of Environmental Protection (“Commissioner”). The Commissioner may approve, approve with conditions, or deny the ordinance or amendment. If denied, or approved with conditions, such action must be preceded by notice to the municipality. If the Commissioner fails to act within 45 days of receipt of the ordinance or amendment, then the ordinance or amendment is automatically approved. 38 M.R.S. § 438-A.
3. On May 6, 2024, the Town of Cranberry Isles submitted the following amendments to its Ordinance as adopted on March 16, 2024, to the Department for review:
 - A. Section 15(B)(2) *Principal and Accessory Structures* was amended to incorporate the expansion standards for nonconforming structures in a floodplain.
4. The Department's review of the Ordinance has revealed the following significant deficiency:
 - A. Section 15(B)(2) *Principal and Accessory Structures* allows for a less restrictive expansion height within applicable districts and omits required information for the floodplain expansion standard.

TOWN OF CRANBERRY ISLES) MANDATORY SHORELAND ZONING ACT
HANCOCK COUNTY)
SHORELAND ZONING ORDINANCE)
ORDER # 19-2024) CONDITIONAL APPROVAL

- B. Section 18 *Definitions* fails to include the correct definition for the term “Expansion of a Structure.”
 - C. Section 18 *Definitions* fails to include the correct definition for the term “Height of a Structure.”
5. On June 18, 2024, the Town of Cranberry Isles was notified by the Department of the above deficiencies, and the proposed conditional approval of the Ordinance.

BASED on the above Findings of Fact, the Commissioner makes the following CONCLUSION:

- 1. The deficiencies noted in paragraph 4 above can be addressed by the Commissioner approving the Ordinance with conditions. This will result in the Ordinance being substantially consistent with the requirements of the Mandatory Shoreland Zoning Act, 38 M.S.R., Section 438-A, and the minimum Guidelines.

THEREFORE, the Commissioner APPROVES the Ordinance, as amended on March 16, 2024, SUBJECT TO THE ATTACHED CONDITIONS:

- 1. Section 15(B)(2) *Principal and Accessory Structures* shall be amended in part to remove the ~~strike-through~~ language and add the **highlighted** language:

(2) Principal or accessory structures and expansions of existing structures which are permitted in the Resource Protection, Limited Residential, Limited Commercial, General Development, Commercial Fisheries Maritime Activities, and Stream Protection Districts, shall not exceed ~~twenty (20) feet in height if within seventy five (75) feet of the normal high water line of a water body, tributary stream, or upland edge of a wetland or thirty five (35) feet in height if further than seventy five (75) feet from the normal high water line of a water body, tributary stream, or upland edge of a wetland~~ **thirty-five (35) feet in height**. This provision shall not apply to structures such as transmission towers, windmills, antennas, and similar structures having no floor area. A cupola, dome, widow’s walk or other similar feature is exempt from the height limits in accordance with 38 M.R.S.A. Section 439-A(9). **Notwithstanding the limitations on height imposed under Sections 12 C1 (a), (b), & (c)** the height of a structure that is a legally existing nonconforming principal or accessory structure may be raised to, but not above, the minimum elevation necessary to be consistent with the local floodplain management elevation requirement or to 3 feet above base flood elevation, whichever is greater, as long as the structure is relocated, reconstructed, replaced or elevated within the boundaries of the parcel so that the water body or wetland setback requirement is met to the greatest practical extent. This paragraph applies to structures that:

- (1) Have been or are proposed to be relocated, reconstructed, replaced or elevated to be consistent with the local floodplain management elevation requirement; and

TOWN OF CRANBERRY ISLES) MANDATORY SHORELAND ZONING ACT
HANCOCK COUNTY)
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(2) Are located in an area of special flood hazard.

2. Section 18 *Definitions* shall be amended in part to add the highlighted language:

Expansion of a structure - an increase in the footprint or height of a structure, including all extensions such as, but not limited to: attached decks, garages, porches and greenhouses.

3. Section 18 *Definitions* shall be amended in part to add the highlighted language:

Height of a Structure - (A) With respect to existing principal or accessory structures, including legally existing nonconforming structures, located within an area of special flood hazard that have been or are proposed to be relocated, reconstructed, replaced or elevated to be consistent with the minimum elevation required by a local floodplain management ordinance, the vertical distance between the bottom of the sill of the structure to the highest point of the structure, excluding chimneys, steeples, antennas and similar appurtenances that have no floor area; and

(B) With respect to new principal or accessory structures and to existing principal or accessory structures other than those described in paragraph A, including legally existing nonconforming structures, the vertical distance between the mean original (prior to construction) grade at the downhill side of the structure and the highest point of the structure, excluding chimneys, steeples, antennas and similar appurtenances that have no floor area.

DONE AND DATED AT AUGUSTA, MAINE, THIS 20th DAY OF JUNE 2024.

DEPARTMENT OF ENVIRONMENTAL PROTECTION

BY: 
For: Melanie Loyzim, Commissioner

PLEASE NOTE ATTACHED SHEET FOR GUIDANCE ON APPEAL PROCEDURES.

FILED
June 20th, 2024
State of Maine
Board of Environmental Protection

Assessor's Report

RJD Appraisal has enjoyed serving the Town of Cranberry Isles as its Assessor/Assessing Agent over the last year. We are available at the Town Office one day a Month for appointments. Please call the office to schedule an appointment. Annually, the Assessor's Office reviews valuations and adjusts the valuations that include any additions and deletions. We are also responsible for maintaining accurate records of property ownership. Part of the assessment process includes conducting an annual "ratio study", which compares the actual selling price of property to assessments. The most recent study conducted for State Valuation purposes indicated the assessed values, on average, to be at approximately 92% of market value. For 2024 the Town of Cranberry Isles certified assessment ratio was 92%

PROPERTY TAX EXEMPTIONS AND PROPERTY TAX RELIEF

HOMESTEAD EXEMPTIONS

Most homeowners whose principal residence is in Maine are entitled up to a \$25,000 reduction in valuation (adjusted by the community's ratio of valuation to actual market sales). To qualify, homeowners must fill out a simple form declaring property as their principal residence by April 1 in the tax year claimed. Once the application is filed, the exemption remains until the owner sells or changes their place of residence. Forms are available in the Assessor's Office.

VETERANS EXEMPTION

Any person who was in active service in the armed forces of the United States during a federally recognized war campaign period and, if discharged or retired under honorable conditions, may be eligible for a partial exemption from taxes on their primary residence.

The Veteran must have reached age 62 or must be receiving a pension or compensation from the United States Government for total disability, either service or non-service connected.

*IMPORTANT CHANGES FOR VETERANS EXEMPTIONS IN 2016, the Law was amended to remove the requirement that a Vietnam veteran serve on active duty for 180 days (any part of which must have occurred after February 27th, 1961 and before May 8th, 1975) to qualify for the exemption. The law now only requires that the veteran served on active duty after February 27th, 1961, and before May 8th, 1975, regardless of number of days. **Veterans that previously did not qualify under the old law requirements that now qualify under the new law requirements must reapply to the Assessor's office prior to April 1st of the year it will go into effect. **

Applications forms can be obtained in the Assessor's Office and must be filed with military discharge documentation on or before April 1st of the year it will go into effect.

BLIND EXEMPTION

Residents of Cranberry Isles who are certified to be legally blind by their eye care professional are entitled up to a \$4,000 reduction in valuation (adjusted by the community's ratio of valuation to

actual market sales) on their primary residence in the town. Application forms can be obtained in the Assessor's Office.

** FOR INFORMATION ON THE PROPERTY TAX FAIRNESS CREDIT OR PROPERTY TAX DEFERENTIAL PROGRAMS AND APPLICATIONS PLEASE VISIT Maine Revenue Services (MRS) Website for Frequently Asked Questions and the Guide for Applicants.

Respectfully Submitted
Matthew Caldwell CMA
Town of Cranberry Isles
Assessor Agent RJD Appraisal

Harbor Committee Report

The Harbor Committee met twice in 2024, on March 6th and on September 24th.

The purpose of the March meeting was to discuss replacement of the Sutton Island town dock, due to its destruction in the storms of January 2024. Members agreed to advise the Select Board to rebuild at the same location rather than an alternate location nearby, as had been investigated. Later in the year it was decided by the Select Board to install a temporary floating dock for the 2024 summer/fall seasons, and to contract for a permanent dock at the same location as soon as possible.

During the September meeting the board discussed the Great Cranberry Island winter float and bridge; and the definition of “dinghy” for a possible edit of the Harbor Ordinance, as there has been confusion and difficulty preventing boats larger than intended from tying up at dinghy floats.

Hoping for a safe and happy season on the water for 2025,

Ted Spurling, Jr., Chairman of the Harbor Committee

Great Cranberry & Sutton Harbormaster Report

This past year the harbors were busy. Spring brought lots of mooring inspection as rerigging them for the summer season began. There were 5 new moorings set, and a few inquiries about some in the future. With the amount of new boat owners, the third float at GCI was a great addition. The 80-foot ramp was cut down to 60 feet which made room for the new float without having to move a lot of moorings. The 20-foot section was repurposed to join the new float to the existing ones. As usual there were a few complaints about lack of space at floats and overtime tie-ups. There was definitely a drop in that area due to the new float.

There were 3 permits renewed/issued for aquaculture farms. These farms are doing great and they are contributing to the local economy. And in time will only do better. The town guest moorings were heavily used by transient vessels, with most coming ashore and utilizing local business. The temporary float/dock system on Sutton seemed to have worked out fairly well, although people are looking forward to a proper dock and float soon as it is possible.



(Dennis Dever)

As fall took hold, boats were hauled, moorings were dropped for winter, the harbor took on its quiet side. Summer floats were hauled and winter float on GCI was rigged. As spring is now approaching things will begin to get busy again. There will be mooring inspections as usual as the harbors fill up with boats. Floats will go in and the cycle will continue. I want to thank everyone for their respectful use of the docks and floats last year. Everyone seemed to get along for the most part and, when a request was made, everyone complied graciously. Thank you.

Respectfully
Capt. Norm

Islesford Harbormaster Report

Hi all, this past year was fairly uneventful. The Harbor Committee made a change in the Harbor Ordinance regarding the horsepower limit for 14-foot boats and under that got tied up to the Town floats at Islesford. You can find the edited rule in the Harbor Ordinances on the Town's website. This year I would like to split the skiff tie up space, one half for ALL boats with outboards 14 feet and under and the other for unpowered skiffs.

Islesford Harbor Master
Jeremy Alley

3.2 HARBOR COMMITTEE

3.2.1 APPOINTMENT

The Harbor Committee shall consist of not less than three and not more than five voting members appointed by the Board of Selectmen.

The initial Committee shall have the following appointments: The first three members shall serve a one, two and three year terms and position four will serve a two year term and position five will serve a three year term. **All positions will convert to three year terms upon their expiration after 2024.** In addition, two alternates will be appointed, who will serve **three** year terms and shall have voting power in the absence of a quorum. Harbor Committee members and alternates shall be voting residents of the Town Of Cranberry Isles and shall represent diverse interests in the harbor.

4.4.2 SKIFF FLOATS

Only a dinghy as defined in article nine: any **20 hp or less or un-powered** punt, skiff, tender or the like fourteen feet in length or less, shall be tied up to the skiff floats. If any additional skiff floats are added the initial regulations will be set by the Harbor Committee.

Manset Dockmaster Report

The western part of the granite block seawall revetment at Manset collapsed during last winter's storms, but the dock structure and buildings came through without damage. We're going through the process to rebuild it with associated disaster relief funding.

There were some perplexing heating issues with the boat shop's upstairs apartment over the winter; H.G. Reed made a few visits over a couple weeks in the troubleshooting process with different components for the old system. Parts can be difficult to find and take time to get, but they got it working through last heating season.



(Dennis Dever)

With the exception of a mystery little silver Subaru station wagon, with “FEARLESS” lettered across the whole top of the windshield, that appears to have been abandoned there early in the season, there were no out of the ordinary parking issues last summer; and the only car that got towed off was the bold little Subaru.

Overnight guest parking maxed out several times with overflow directed to the ‘Contractor parking’ lot up the hill. 2023 was the first year that overnight guest parking was filled up- just once. One consistent problem with overnight guest parking is that while reservations/ parking

passes are required in advance, (so we know if we filled it or not) a lot of visitors arrive unannounced, take spaces, and displace guests who paid and received their pass. Plans are in place to add about 40 more parking spaces where the old house used to be when we construct new parking area joined with the existing contractor parking which will be a big help with guest parking space.

There are no parking accommodations for tourist type Cranberry Cove ferry day trippers since the Manset facility is a transportation terminal for residents and guests. We're working with the Southwest Harbor Harbormaster in having the day trippers park up in contractor parking also to lessen impact on the Town dock parking during peak summer demand. So once the new parking lot is complete, we'll have space for them too.

We have two Town moorings for residents' use, kind of out in the middle of the harbor. These are for use by boats needing more time than the float's 12-hour limit. We're planning on moving one of them to a location just north of our floats, in our riparian way, for next season. This will make it a lot easier and safer for a mooring a smaller boat.

We put up some new signage last summer. One guides overnight guests to the designated parking area and says what number the spaces are and where to go if full. It's worth a try anyway. We posted a Dock Rules sign at the loading area just in time for Fourth of July. There was concern that our floats became a wild and crazy place during the fireworks. This season we had one quiet resident boat at otherwise empty floats and a few people on the boardwalk watching the show. The street addresses for the Manset place have always been hard to figure. I finally marked them. The dock is 103 Shore Road, the main parking lot entrance and office is 17 Mansell Lane, the back driveway is 94 Shore Road, contractor parking is 13 Mansell Lane and our tenants with Downeast Windjammers use 14 Spar Lane. Upper Spar Lane was absorbed by our parking lot when it was built.

Improvement-wise we replaced the old park bench at the top of the ramp from the boardwalk to the floats. It's a beefy recycled plastic piece that will outlast most of us. And I laid epoxied fiberglass mat over the deteriorating door tread into the waiting room which was slowly breaking apart after decades of use. That tread's a custom application easier to save than replace. The back driveway-94 Shore Road- is in hard shape with ruts and rhils exacerbated by heavy rains last spring. When it gets repaired, grading it right with a steep crown will prevent a lot of that in the future.

2024 was a good season at Manset and each year the summer goes by about twice as fast as the previous one.

Dennis Dever, Manset Dockmaster

Animal Control Officer Report

While I would like to talk about all the things I have accomplished this past year as Animal Control Officer, the reality is that I dropped the ball on a few things. I did field some calls, but it was an overall quiet year.

The biggest complaints and concerns are still about dogs running free. While everyone has a "good dog," the reality is not everyone wants your dog on their property. Plus, very often dogs can cause problems and damages. Even the good dogs. My biggest concern will always be that your "good dog" could get hurt. It is not easy to access help on these islands.

My hope is that the 2025 year will be more productive for me and I can get back to doing some of the projects I have done in the past such as the Pet Pantry for both islands. I truly have enjoyed being the ACO for The Town of Cranberry Isles since 2014. I look forward to this year and what it holds for our four-legged community members.

Respectfully submitted

Cari Alley
Animal Control Officer for the Cranberry Isles

Local Health Officer Report

Here we are another year of Town Report and an opportunity to remind residents of the Cranberry Isles that I have 5 primary job roles as the Local Health Officer:

1. *Offer health information and resources to the community.*
2. *Offer mediation and problem-solving in the resolutions of complaints.*
3. *Investigator and enforcer of complaints that cannot be resolved.*
4. *Report to and inform the Board of Selectmen on the community's profile.*
5. *Work closely with the DHHS Public Health District Liaisons.*

My role as stated by the State of Maine was, and still is, to get information out to community members about Public Health Risks. I definitely want folks to know that I am still here to help and look forward to developing the role of LHO for the communities. As always, please keep yourself healthy so we can keep the community healthy!

Respectfully submitted,
Cari Alley

Public Safety - Emergency Management & Cranberry Isles Rescue Service

The islands have had some major public safety projects and events during 2024. In January, on top of the aftermath of the wicked storms that pounded the islands, the freshwater cistern was installed underground at the town property near the GCI transfer station. This cistern was initially filled with fresh water by Goodwin's Construction, who graciously donated 2 large tanker truck deliveries of water to get us started. The cistern will give the fire department easier access to fresh water in case of a fire on the island as well as making it easier complete the required yearly pump testing.

In April we held a training at the Longfellow School and did a rescue drill as well as giving our volunteers an opportunity to become more familiar with the building and potential hazards. Community fire extinguisher inspections were held in July. In August, the fire apparatus and both rescue vehicles had their extended service and repair appointments. We offer our sincere appreciation to the folks who offered housing to the technicians on both islands (Letitia Baldwin on Islesford and Mike Westphal on GCI) so that the technicians could complete their work more efficiently and in one trip.

We are proud to boast about our new fire and rescue members from Islesford, Whit Chapman and Shippen Savidge. They have both completed training courses and become intricately involved with the islands' emergency services. Recently, both Whit and Shippen have agreed to take on the roles of Equipment Technicians on both islands. These are part-time positions to assist with the many safety and function tests that are required in both the fire and EMS services. Thank you, Whit and Shippen for stepping up and helping out!

Cranberry Isles Rescue Service personnel were unable to attend the multi-day EMS conference in Somerset this year due to the host cancelling the event. This was unfortunate because the conference offers us valuable continuing education and networking with other EMS providers. We hope that the sponsor will rehost the event again in 2025. In January, the rescue service took a leadership role in organizing and promoting a multi-agency Mental Health Awareness Day held on Islesford. Many islanders were struggling and suffering after the islands' recent traumas and this event was an opportunity to offer information and resources to folks who needed help. The TCI Fire & Rescue Auxiliary has also stepped up to help the recently formed Interislands' First Responders Support Group by acting as fiduciary agent for the new group's fundraising and fiscal management.

Cranberry Isles Rescue has been awarded and accepted a Resiliency Grant from the state of Maine. The intended use of these funds is to supplement training expenses for our EMTs and to help fund a study on the viability and future options for emergency services on the islands. It has been many years since the community has undergone this type of assessment to obtain a new perspective on the best path forward. We hope that undergoing an updated study will help us to plan for the future and give us ideas for how to best protect the islands and our community and how to provide these services with the severely limited manpower we have available. On that note, I will reiterate how much the community emergency services need help. Help us to help you. We are seriously understaffed, on both islands, but on Great Cranberry it is a critical situation. Please

consider becoming a volunteer with the fire department or rescue. There are many ways to help, and a role for nearly everyone. Reach out to me in person, by phone/text (717-275-2993) or by email at publicsafety@cranberryisles-me.gov for more information.

Respectfully submitted,
Sharon Morrell
TCI Public Safety Coordinator

Islesford Volunteer Fire Department Report

2024 was another relatively quiet year for the Islesford Volunteer Fire Department (IVFD). We are thankful for that. We had several well attended trainings throughout the year. One of the better trainings was a simulated mock call, at the Longfellow school on Great Cranberry. We brought both of the Cranberry trucks down to the school, the pumper and the tanker. We moved over 1000 gallons of water, as well as sending our interior firefighters inside the school to simulate a search pattern. We also did a 360° walk around the property to familiarize ourselves with any hazards that we may encounter in case of an emergency. We have done similar calls at the Ashley Bryant school on Islesford; it's very important for us to familiarize ourselves so if we do find ourselves in an emergency situation we are 100% prepared.

I'm very pleased to have some of the younger folks on the island stepping up and joining the department; there is always room for more people. We have lost a couple members over the last few years who have moved off island. It's imperative that we keep our department strong. The door is always open to anybody that wants to join, doesn't matter your age, gender, or experience level. It's a great organization and our number one goal is keeping everybody in the Town safe. It's an honor to serve the Town and I'm looking forward to 2025.

Thank you, Richard Howland

Great Cranberry Island Volunteer Fire Department Report

2024 was a very productive year for the Great Cranberry Island Fire Department. We finally got our 25,000 cistern installed thanks to John Goodwin Jr. Thank you to Sharon Morrell and Mark Alley for helping with all of the logistics as well as Katelyn Damon for helping get the project off the ground initially. The cistern is going to be absolutely vital for helping protect lives and property on the island. It gives us a very plentiful, clean water source that we can shuttle water from in the event of an emergency. It's also centrally located so it will cut down transport times in most directions when we are shuttling water. We were able to test it out twice already, once for a very valuable training that we held at the Longfellow school. It was a simulated mock call; we were able to pump over 1,000 gallons of water as well as do some interior sweeps of the building. The second time we used the cistern was for our annual pump test for both of our trucks. Typically we would have to barge them over to Islesford for the day to have them tested. But now we can do that right on Great Cranberry; it's definitely a game changer.

We are always looking for new volunteers, everyone is welcome on the department. We train jointly with the Islesford Volunteer Fire Department. Trainings are held on both islands as well as Sutton throughout the year. Please contact me if you are interested in joining. Let's hope 2025 is a quiet and safe year for the Town, I am honored to serve as Chief.

Thank You, Richard Howland

Cranberry Isles School Report

The 2024-2025 school year began with beautiful weather, ripe for field trips with our Outer-Island school partners. Several hours every Friday were spent on Islesford as part of our Boatworks programming, where students gathered at The Blue Duck and learned safety protocols and skills as they created original products using a variety of hand and power tools. We traveled to Gould Academy, with our friends from The TLC, and participated in morning exercises on Fridays as well as weekly book clubs with our friends from the other outer islands. We also traveled to Cliff Island for the Outer Islands Event this past fall!

At the Ashley Bryan School campus on Islesford this year, students created and performed puppet shows, participated in a variety of physical education activities and created original artworks. On a bi-weekly basis, students also participate in guidance lessons. With the support of our school committee and community as a whole, we continue to provide engaging programming, individualized instruction, and as a result, students are thriving socially, emotionally and academically. As a way to thank our community, students planned, prepared and served fresh waffles and drinks to everyone at the Neighborhood House at our Kids' Café in December. We look forward to gathering again in March.

Cranberry Isles School Enrollment as of 1/14/2025:

Grade K: 0 Grade 1: 1 Grade 2: 1 Grade 3: 0 Grade 4: 1 Grade 5: 1 Grade 6: 1

Middle School/High School Enrollment as of 1/14/2025:

Grade 7: 0 Grade 8: 0 Grade 9: 2 Grade 10: 2 Grade 11: 3 Grade 12: 2

Cranberry Isles School Staff: Ashley Greenleaf (Teacher), Gloria Delsandro (Teaching Principal), Darlene Sumner (Educational Technician III, 50% special education, 50% general education), Kaitlyn Miller (Art), Lelania Avila (Movement & Puppetry), Kristen Ebert (Guidance), Marina Fletcher (Speech/Language), Kaity Walsh (Occupational Therapist), Wanda Fernald (substitute Nurse), Jim Amuso (Grounds), Katya Malin (Custodial), Ingrid Gaither (Custodial) and Ric Gaither (Grounds), Georgia Howland (Middle School and High School Liaison).

Cranberry Island School Board: Many thanks to Amy Palmer, Board Chair, Cari Alley, and Hannah Folsom for their service to our school community.

Facilities: Scott Watson, AOS 91 Maintenance Director, continues to oversee CIS projects in collaboration with school administration and the CIS school board. Mold remediation has been completed in both school buildings, and a 5-year priority list for repairs, improvements and upgrades is being developed. For the 2025-2026 school year, students will attend the Longfellow School on Great Cranberry Island.

Curriculum and Instruction: As part of developing a comprehensive Multi-Tiered System of Support, (previously known as Response to Intervention), AOS 91 has been collaborating with the Great Schools Partnership. Julie Keblinsky (7-12) and Rhonda Fortin (Pre-K-6), the Directors of Teaching and Learning, continue to support us in this work. NWEA testing has been selected by the Maine DOE as the English Language Arts and Mathematics assessment, for students beginning in grade 3, which is given in the fall and spring. This, in addition to other district assessment measures, assist in our differentiation efforts.

School Partnerships: We are delighted to continue our Outer-Island partnerships, in collaboration with the Island Institute Teaching and Learning Collaborative (TLC), and Maine Seacoast Mission. This spring, we look forward to another exciting field trip with our TLC friends. In addition to in-person trips, we participate in virtual programming such as our weekly book groups, and have had several virtual parties with our island friends this year, which include: Cliff, Monhegan, Isle au Haut, and Chebeague. Additionally, we will have swim lessons at The MDI YMCA this spring and will continue programming on Fridays with Boatworks when the warmer weather returns.

Respectfully submitted,
Gloria Delsandro



(Cranberry Isles School)

	23-24 Actual	24-25 Current	24-25 Anticipated	25-26 Proposed	\$ Difference	% Difference	Notes
Fund Balance							
Carryover	389,320	225,381	398,344	223,488	(1,893)	-0.84%	Caryover Saved = \$50K
Revenues							
Miscellaneous/ Rent	6,912	7,800	7,000	7,000	(800)	-10.26%	
Transfer from Tuition Reserve	-	-	-	-	-	-	
State Subsidy	38,578	53,000	54,513	45,000	(8,000)	-15.09%	Estimate
Property Taxes							Increase per \$100,000 valuation \$8.84
Town Appropriation	671,948	669,655	669,655	687,143	17,488	2.61%	
Articles 15L, 15M & 15N	EPS & Additional Local Funds Articles			\$687,143			

	23-24 Actual	24-25 Current	24-25 Anticipated	25-26 Proposed	\$ Difference	% Difference	
<i>Total Revenues</i>	1,106,758	955,836	1,129,512	962,631	6,795	0.71%	
Article 15O	Total Expenditures			\$962,631			

	23-24 Actual	24-25 Current	24-25 Anticipated	25-26 Proposed	\$ Difference	% Difference	Explanation
Total Expenditures by Category							
Regular Instruction	Expend.	Budget	Expend.	Budget	Difference	Difference	
Teacher Salaries 3-8	127,788	122,882	125,885	131,633	8,751	7.12%	1.6 Teacher & Specials
Literacy Interventionist/Ed. Tech.	-	16,000	16,660	17,923	1,923	12.02%	50% Ed. Tech.
Substitutes	6,103	12,500	6,000	6,000	(6,500)	-52.00%	\$145/day
Benefits - Tchrs. - 3-8	8,218	7,275	7,515	9,100	1,825	25.09%	Incl. 5.92% Retire & Med&MeFMLA
Benefits - Ed Tech	-	947	995	1,240	293	30.94%	
Benefits - Subs/Tutors	371	740	490	525	(215)	-29.05%	
BC/BS: Teachers 3-8	27,468	30,641	24,503	26,953	(3,688)	-12.04%	10% Rate Increase
BC/BS: Ed Tech	-	10,214	12,702	13,972	3,758	36.79%	
Deductible Coverage & Fees	363	1,920	1,920	2,500	580	30.21%	
Tuition Reimb.: Taxable & Non	2,674	4,500	3,000	3,600	(900)	-20.00%	3 - 3 credit course
Unemployment	-	-	-	-	-	-	
Worker's Comp. Insurance	-	-	-	-	-	-	
Other Prof. Svcs.: Counsel, etc	-	-	-	-	-	-	
Repairs & Maint: Equipment	-	100	50	100	-	-	
Staff Travel	721	17,500	17,500	17,500	-	-	Incl Specials/Off Island Staff Travel
Teaching Supplies	3,162	3,000	3,000	3,000	-	-	
Books & Periodicals	508	2,000	1,500	2,000	-	-	
Equipment	-	1,000	1,000	1,000	-	-	
Dues, Fees, Conf.	66	600	600	600	-	-	
Miscellaneous	483	1,250	1,250	1,250	-	-	Dir Dep Fees, Misc.
Special Academic Programs	4,000	8,800	8,800	8,800	-	-	TLC-Boatworks
Teacher Salary K-2	-	-	-	-	-	-	
Boat Monitor	-	5,000	5,000	5,000	-	-	
Benefits - Tchrs. - K-2	-	-	-	-	-	-	Incl. 5.92% Retirement & Medicare
Benefits - Boat Monitor/Schl Care	-	265	298	346	81	30.57%	Incl. 5.92% Retirement & Medicare
BC/BS: Teachers K-2	-	-	-	-	-	-	
Deductible Coverage	-	-	-	-	-	-	
Teaching Supplies - K-2	135	2,000	2,000	2,000	-	-	
Books & Periodicals - K-2	471	2,000	1,500	2,000	-	-	
Dues, Fees, Conf. - K-2	-	-	-	-	-	-	
Safety Factor Contingency	-	8,000	8,000	8,000	-	-	
Tuition:Reg Second/Tsfr to Reserve	111,583	125,685	126,729	133,065	7,380	5.87%	24-25 9 Actual / 25-26 8 + 1 Budget
<i>Total Regular Instruction</i>	294,114	384,819	376,897	398,107	13,288	3.45%	5% Tuit. rate incr. proj. for 25-26
Article 15A	Regular Instruction			\$398,107			

	23-24 Actual Expend.	24-25 Proposed Budget	24-25 Anticipated Expend.	25-26 Proposed Budget	\$ Difference	% Difference	Explanation
Special Education							
Salaries - Tchr. - Res. Rm.	25,946	31,629	7,636	8,225	(23,404)	-74.00%	% minus Local Entitlem. Grant
Salaries - Ed. Tech. - Res. - Elem	-	16,000	16,660	17,923	1,923	12.02%	50% Ed. Tech.
Benefits - Tchr. - Res. Rm.	1,326	1,872	456	570	(1,302)	-69.55%	
Benefits - Ed. Tech. - Res-Elem	-	-	995	1,240	1,240	n/a	
BC/BS: Teachers Res Rm	9,672	10,214	1,803	1,983	(8,231)	-80.59%	10% Rate Increase/40% Time
BC/BS: Ed. Tech. - Res Rm	-	10,000	12,702	13,972	3,972	39.72%	
Deductible Coverage	-	640	800	800	160	25.00%	
Tuition: Spec. Ed. / Reserve	3,500	3,500	3,500	3,500	-	-	\$ 3,500 Local only / AOS maxed
Teaching Supplies	-	500	500	500	-	-	
Books & Periodicals	49	500	500	500	-	-	
Equipment	-	200	200	200	-	-	
Dues, Fees, Conf.	27	100	100	250	150	150.00%	
Spec Svcs Assessment/AOS	14,686	14,554	14,554	19,192	4,638	31.87%	
Prof. Svcs.: Therapy/Counsel.	-	1,200	1,000	1,200	-	-	
Other Prof. Svcs. - Speech	4,754	18,000	6,500	10,000	(8,000)	-44.44%	10% - Reimb MDES
Other Prof. Svcs. - OT	1,391	6,500	3,500	6,500	-	-	
Other Prof. Svcs. - PT	-	1,000	1,000	1,000	-	-	
Dues & Fees - Same Goal	28	150	100	100	(50)	-33.33%	
Tuition Surchge - Sp Ed - Secon	2,332	10,000	5,000	10,000	-	-	Spec Ed Tuition Surcharges - HS & MDES
Salaries: Ed. Tech. - Secondary	1,899	27,000	7,500	20,000	(7,000)	-25.93%	
Benefits: Ed. Tech. - Secondary	100	1,598	500	1,200	(398)	-24.91%	
BC/BS: Ed. Tech. - Secondary	353	15,000	5,000	7,500	(7,500)	-50.00%	
Deductible Coverage - Second.	-	1,600	500	800	(800)	-50.00%	
Prof. Svcs. - Speech - Second.	-	-	-	-	-	-	
Prof. Svcs.: OT - Secondary	-	1,000	500	1,000	-	-	
Prof. Svcs.: PT - Secondary	-	1,000	500	1,000	-	-	
Summ Schl (Spec): Salaries	-	3,500	1,500	3,500	-	-	
Summ Schl (Spec): Benefits	-	207	100	207	-	-	
<i>Total Special Education</i>	66,063	177,464	93,606	132,862	(44,602)	-25.13%	
Article 15B	Special Education			\$ 132,862			
Article 15C	Career & Technical Education			\$ -			

Other Instruction

Co-Curricular

Co-Curricular: Stipends	6,704	3,600	6,000	6,500	2,900	80.56%	Overnight Chaperones
Co-Curricular: Benefits	393	214	360	500	286	133.64%	
Fine Arts Perform/Enrichment	-	200	200	200	-	-	
Supplies	-	200	200	200	-	-	
Special Boats - E/C	-	1,000	1,000	1,000	-	-	
Wellness Incentives: Misc.	204	500	500	500	-	-	
Athletic Stipends	1,000	3,000	1,500	1,500	(1,500)	-50.00%	
Athletic Benefits (Med./SS)	58	230	115	130	(100)	-43.48%	
Athl: Prof Svcs.Swim/Sports	900	1,200	1,200	1,200	-	-	Swim Lessons & Sports
Athletic: Misc. Exp.	592	1,000	1,000	1,000	-	-	
<i>Total Co-Curricular</i>	9,852	11,144	12,075	12,730	1,586	14.23%	
Article 15D	Other Instruction			\$ 12,730			

Student & Staff Support

Guidance

Salaries: Guidance	6,557	7,041	7,041	7,543	502	7.13%	10% Position
Benefits: Guidance Counsel.	388	417	419	525	108	25.90%	
Supplies	-	100	100	100	-	-	
<i>Total Guidance</i>	6,945	7,558	7,560	8,168	610	8.07%	

Health Services

Salaries: Nurse	-	-	1,750	1,873	1,873	n/a	5 hrs./mo.
Benefits: Nurse	-	-	102	125	125	n/a	
Other Prof. Svcs.: Nurse	741	1,750	-	-	(1,750)	-100.00%	No longer a contracted position
Supplies	-	200	200	200	-	-	
Dues, Fees, Conf.	-	-	-	-	-	-	
<i>Total Health Services</i>	741	1,950	2,052	2,198	248	12.72%	

	23-24 Actual Expend.	24-25 Current Budget	24-25 Anticipated Expend.	25-26 Proposed Budget	\$ Difference	% Difference	Explanation
Improvement of Instruction							
Curric & Tech Assessm/AOS	13,046	13,726	13,726	14,433	707	5.15%	Part of Supt's. Office Assessment \$20/student
Mentor Stipend	-	-	-	-	-	-	
Benefits - Mentor Stipend	-	-	-	-	-	-	
Curriculum Dev & Certif.	108	200	100	120	(80)	-40.00%	
<i>Total Improve. Of Instruction</i>	13,154	13,926	13,826	14,553	627	4.50%	
Library & Audio Visual							
Supplies	-	-	-	-	-	-	Trade Books incl.
Books & Periodicals	82	250	250	250	-	-	
<i>Total Library & AV</i>	82	250	250	250	-	-	
Technology							
Professional Svcs.	2,000	2,000	2,000	2,000	-	-	Contracted w/ district for addtl svcs
Svc. Agreem./Maint./Repairs	2	1,000	1,000	1,000	-	-	
Software	421	1,500	1,000	1,500	-	-	ALEKS/Reading A-Z
AOS Software/Site Licenses	906	3,582	2,500	2,500	(1,082)	-30.21%	Site Licenses
Equipment - Tech. Related	3,912	2,000	2,000	2,000	-	-	
Dues/Fees	2	-	-	-	-	-	
<i>Total Technology</i>	7,243	10,082	8,500	9,000	(1,082)	-10.73%	
Article 15E	Student & Staff Support			\$ 34,169			

System Administration							
Office of Superintendent							
Assessment: Administration	15,465	15,295	15,295	18,106	2,811	18.38%	Cranb's Share of AOS #91 = 1.74% Decr. of .08% from 1.82% in 24-25
<i>Total Office of Supt.</i>	15,465	15,295	15,295	18,106	2,811	18.38%	
School Committee							
Stipends: School Committee	1,750	1,750	1,750	1,750	-	-	
Benefits: School Committee	134	135	135	135	-	-	
Prof. Svcs.: Legal & Audit	4,362	6,000	5,500	6,000	-	-	
Advertising	969	1,200	1,200	1,200	-	-	
Dues / Fees / Conferences	178	500	500	500	-	-	
<i>Total School Committee</i>	7,393	9,585	9,085	9,585	-	-	
Article 15F	System Administration			\$ 27,691			

School Administration							
Office of Principal							
Principal's Salary	37,082	39,492	39,492	42,257	2,765	7.00%	40% time
High School Liason Salary	4,016	8,628	7,928	8,529	(99)	-1.15%	
Benefits - Principal	2,172	2,338	2,350	2,925	587	25.11%	Incl. 5.92% Retirement & Medicare
Benefits - High School Liason	307	660	626	738	78	11.82%	
BC/BS: Principal	9,685	10,214	10,161	11,177	963	9.43%	10% Rate Incr. / 40% Time
Deductible Coverage	-	640	640	640	-	-	
Tuition Reimb.	-	500	-	500	-	-	1 - 3 credit course (Pro-rated)
Rental - Copier Lease	687	687	687	687	-	-	Payment 1 of 5
Staff Travel	1,179	700	700	700	-	-	Travel
Office Supplies / Postage	736	600	700	700	100	16.67%	
Dues / Fees / Conferences	371	1,000	1,000	1,000	-	-	
Miscellaneous	1,395	1,400	1,400	1,400	-	-	
<i>Total Office of Principal</i>	57,630	66,859	65,684	71,253	4,394	6.57%	
Article 15G	School Administration			\$ 71,253			

	23-24 Actual Expend.	24-25 Current Budget	24-25 Anticipated Expend.	25-26 Proposed Budget	\$ Difference	% Difference	Explanation
Transportation and Buses							
Student Transportation							
Repairs & Maint - Schl Car	2,715	1,000	1,000	1,000	-	-	Barge Fee & Repairs
Room & Board - Secondary	10,800	21,600	19,000	21,600	-	-	\$150/Week
Student Transp Purch - Elem.	38,516	15,000	15,000	15,000	-	-	Transp fr ABS to Longfellow
Student Transp Purch - Sec.	4,901	20,000	20,000	20,000	-	-	
Fuel	316	500	500	500	-	-	
<i>Total Transportation</i>	57,249	58,100	55,500	58,100	-	-	
Article 15H	Transportation & Buses			\$ 58,100			
Facilities Maintenance							
Operation & Maint. Of Plant							
Salaries: Custodians	6,136	13,480	13,479	14,500	1,020	7.57%	11 hrs/wk(8-Schl in use/ 3-Other schl)
Benefits - Custodians	469	1,031	1,099	1,255	224	21.73%	
Purch Svcs - Caretaker	2,400	4,800	4,800	4,800	-	100.00%	
Insurance: Building/Equip.	4,081	4,693	4,316	4,964	271	5.77%	
Telephone	3,287	4,600	4,900	5,000	400	8.70%	
Supplies	166	1,000	900	1,000	-	-	
Electricity	4,111	5,000	5,000	5,000	-	-	
Heating Oil/ Propane	9,107	20,000	15,000	20,000	-	-	
Equipment	1,850	1,500	1,500	1,500	-	-	
Dues / Fees / Conferences	-	200	200	200	-	-	
Miscellaneous	1,442	2,000	2,000	2,000	-	-	
Transfer to Maintenance Reserve	2,000	2,000	2,000	2,000	-	-	
Repairs & Maint - Bldgs.	14,798	10,000	12,000	12,000	2,000	20.00%	
Repairs & Maint - Grounds	2,053	3,500	3,500	3,500	-	-	
Repairs & Maint - Equipment	-	-	-	-	-	-	
<i>Total Oper. & Maint.</i>	51,900	73,804	70,694	77,719	3,915	5.30%	
Capital Outlay							
Land & Improvements	-	-	-	-	-	-	Generator
Buildings	67,890	125,000	125,000	150,000	25,000	20.00%	Painting/Heat Pump/Air Quality
Equipment (Encumbered)	-	-	-	-	-	-	Foundation Work/Windows
<i>Total Capital Outlay</i>	67,890	125,000	125,000	150,000	25,000	20.00%	
Article 15I	Facilities Maintenance			\$227,719			
Debt Service							
Interest	687	-	-	-	-	-	Debt Paid off in 2023-24
Principal	52,087	-	-	-	-	-	
<i>Total Debt Service</i>	52,775	-	-	-	-	-	
Article 15J	Debt Service & Other Commitments			\$ -			
Article 15K	All Other Expenditures			\$ -			

Projected Reserve Balances (6/30/25):

Tuition Reserve	\$	38,357
Special Education Reserve	\$	98,161
Maintenance Reserve	\$	12,000

Cranberry Isles Education Fund

The mission of the Cranberry Isles Education fund is to support the personal, vocational, or educational goals of the residents of the Cranberry Isles.

The Cranberry Isles Education fund (CIEF) supports the educational efforts of full-time residents of the Cranberry Isles. The CIEF is a fund of the Maine Community Foundation (MCF), a 501(c)3 charitable organization, with offices located in Ellsworth, Maine.

A volunteer committee of Cranberry Isles residents handles grant award decisions, whereas the funds, accounting, and reporting are handled by the MCF. The committee meets annually in June, and sometimes in the fall. In 2024 we met in June and awarded 4 scholarships, totaling \$10,000. Three were for high school expenses, one for college. We met again in November since our yearly allotment was not fully used in June. November awards totaled \$5,000 and were for high school (1) and college (1) expenses.

Applications are available at the GCI Library and the Islesford Library. The deadline for applications is June 1st and, if funds remain and MCF approves, applications may be submitted in the fall by October 1st. Completed applications can be either given to a board member or mailed to P.O. Box 268, Islesford, Maine 04646.

The CIEF recognizes that the need for funds for educational opportunities occurs throughout the lives of every resident. The CIEF welcomes applications from, or on behalf of, any resident regardless of age, and for a wide variety of educational programs including courses, seminars, secondary schools, colleges and post-graduate studies, summer school classes, and technical or job related training. The committee strongly encourages any and all applications which are felt to meet the criteria below:

The award eligibility criteria are: (Applicants must meet two of the three listed)

1. Be a registered voter in the Town of Cranberry Isles (for a minor, this requirement is met by having at least one parent registered as a voter in the Town of Cranberry Isles)
2. To have graduated from an elementary school located within the Town of Cranberry Isles within the last twelve years.
3. To physically reside within the Town of Cranberry Isles for at least two months of the current year (or most recent year) when not in school.

We thank you for your ongoing support. Donations continue to be most welcome and should be sent to: Maine Community Foundation, ATTN: CIEF, 245 Main Street, Ellsworth, ME. 04605. Please write "CIEF" in the memo line of your check. Your gift will be tax deductible to the full extent allowed by law. Feel free to contact committee members listed below with any questions you may have.

The committee is pleased to announce that Serena Spurling has agreed to be the chair beginning in 2025. Dan Field will step down from the chairmanship, but has agreed to stay on as a member.

Respectfully submitted, Serena Spurling, Chair; Ingrid Gaither, Nanette Hadlock, and Dan Field. (The committee would welcome a couple of new members; if interested, contact any current member.) Thank you.

Cranberry Isles Health Committee

This year we arranged for Caring Hands of Maine Dental Clinic to come to the islands. Simone Babineaux, the nurse from the Maine Seacoast Mission, coordinated shots for the flu and Covid clinics. The Maine Seacoast Mission and Northern Light partnered up this year for these clinics. The Maine Seacoast Mission sponsored island wide informational meetings and counseling. We would like to thank the Maine Seacoast Mission for all their support.

If anyone has any idea of how we can help with the ongoing health of our Town, please let us know.

Respectfully Submitted,
Serena Spurling
Cindy Thomas

Association for the Preservation of Sutton Island

APSI's purpose is to preserve and protect the scenic beauty and tranquility of Sutton Island. On January 10, 2024, Sutton Island lost its Town Dock in the devastating winter storm that ravaged the Cranberry Isles and other areas of coastal Maine. APSI is grateful that the Town installed a temporary dock and Axiom restored broadband service, both of which facilitated our clearing of storm debris from the paths and shoreline. Funding for a new permanent replacement dock was approved at the March 2024 Annual Town Meeting and is scheduled to be constructed in late fall 2025.

Select Board Chair Joe Connell and Administrative Assistant James Fortune attended APSI's 54th annual meeting on July 25, 2024. Discussion centered on the Town's plan for dredging to improve access to the Sutton Town Dock at half-tide and lower, which has been a concern since the July 5, 2016 Select Board meeting. G.F. Johnston & Associates conducted a bathymetric survey for the Town in September 2023. Jim explained that the next step is a feasibility study to include preliminary discussions with the Army Corps of Engineers and Maine DEP about critical habitats (e.g., eel grass) and geotechnical sampling and geochemical



(Allison Hess)

analyses that will provide data for project engineering design and permit applications. Funding towards the feasibility study was approved at the 2023 Annual Town Meeting.

APSI requested that the Town include Sutton Islanders in the 2025 fire extinguisher inspection/servicing program. APSI also responded to a request for input regarding the Town's replacement of its boardwalk extending northeast from Four Corners.

APSI's newly formed Sutton Island History Committee has begun working to update the island history, last compiled in 1991.

In 2025, we look forward to another glorious year on Sutton's, with the blue water sparkling all around, all around, With the blue water sparkling all around - to quote Robert McCloskey's *Time of Wonder*.

Respectfully submitted,

Alison Hess, President

APSI Board of Directors 2024-2025: Alison Hess, President; Nadia Rosenthal, Vice President; Robin Wood, Secretary; Alan Sawyer, Treasurer; Anne Nevius; Wendy Shaw; Sara Pierce; Sally Wigutow; Andy Potter

Cranberry Isles Ladies Aid Society

The Cranberry Island Ladies Aid Community Center remains an important part of island life, providing a playing field, basic facilities and a space for community members to gather. As always, the Aid building is open 24/7 and available to all island folks. Drinking water, fridge and freezer space, heated kitchen with cook stove and the bathroom are deeply appreciated during storms and power outages.



(Ladies Aid)

The building and grounds were used last year for many varied activities including: Dental clinics, Vaccine clinics, Election Days/Voting, Sunday school, Church Art party, Memorial Day Dinner, July 4th picnic, Ladies Aid Fair, Harvest Supper, Community Thanksgiving dinner, Ladies Aid Holiday Craft sale, Christmas celebration and Santa visit, 2 birthdays, 1 life celebration and a wedding celebration, COA energy conservation and education talks and the

construction of storm windows by COA staff for islanders, sewing bees, music concerts, and Dock Stock.

The Town's continued financial support helps to ensure that The Aid buildings and grounds are maintained and available for all the communities' needs. It is much appreciated!

Thank you,
Colleen Bunker – President
Barbara Meyers - Vice President, Joe Connell – Treasurer, Sharon Morrell – Recording Secretary

Cranberry Isles Realty Trust

Cranberry Isles Realty Trust (CIRT) made major strides in 2024 in its effort to expand availability of housing that is affordable for year-round residents on Islesford and Great Cranberry Island.

Continuing a major housing initiative that began a year earlier, in June CIRT purchased two properties on Islesford from summer residents Peyton and Elaine Eggleston. Each one

was slated to be converted into two rental units, to add a total of four more year-round rentals on Islesford. Renovation work quickly got underway by local contractors on two of the units -- a three-bedroom home on Cross Road and a one-bedroom home on Maple Avenue -- which should be ready for occupancy in spring 2025. Two current island workers were selected to be tenants in those homes. Two other homes -- a two-bedroom on Maple Avenue and a one-bedroom on Cross Road -- will be ready for occupancy later in 2025.

The Islesford project comes in the wake of two new modular houses being constructed on Great Cranberry Island in 2023. To finance the projects on both islands, CIRT received \$1,260,000 in state assistance, arranged for \$960,000 in bridge development loans and has contributed more than \$520,000. In addition, CIRT initiated a capital campaign in the late summer of 2023 with the goal of delivering the six new housing units debt free, an estimated total capital campaign goal of around \$1.1 million. Fifteen months into the campaign the community response and support has been wonderful.



(CIRT)

We have welcomed two new community members to the CIRT board -- Hollie Stanley, a resident of Great Cranberry who is manager of the General Store, and Hannah Folsom, an Islesford resident who is a gardener and member of the Cranberry Isles School Board.

CIRT in 2025 will keep pressing ahead to complete work on the Islesford project and continue providing quality housing to year-round working families on both islands. The result by the end of 2025 will be that, through this project, CIRT will have more than doubled its affordable year-round housing from four to ten rental homes. The number of units on GCI will have increased from three to five, and on Islesford from one to five.

If you have any questions about CIRT's efforts, or would like to get involved, please contact one of the board members listed below.

CIRT Board of Directors

Ken Schmidt, President, Great Cranberry (207) 944-7369
Judith Timyan, Vice-President, Islesford (919) 884-9596
Janet Hook, Secretary, Great Cranberry (202) 320-7244
Jim Kehoe, Treasurer, Great Cranberry (917) 834-1618
Peter Buchsbaum, Great Cranberry (908) 500-3053
Kelly Sheets Dickson, Islesford (207) 266-2910
Alice Dunn, Great Cranberry (617) 780-7447
Lindsay Eysnogle, Islesford (207) 244-7384

Malcolm Fernald, Islesford (207) 266-7496
Hannah Folsom, Islesford (207) 669-2615
Jim Gertmenian, Great Cranberry (717) 275-2993
Jeri Spurling, Islesford (207) 610-0109
Sam Reece, Islesford (617) 694-0042
Andrei Pogany, Islesford (207) 244-7408
Hollie Stanley, Great Cranberry (207) 664-3492

Great Cranberry Island Historical Society

The GCI Historical Society (Cranberry House) enjoyed another successful year in 2024, noting an increase from the prior year in tourist visitation and renewed vigor and promise in our community activities. To that end the Cranberry Explorer Golf Cart Shuttle remained busy, once again breaking the annual record for rider donations and seeing one of the highest rates of ridership it has experienced since its inception. More than 20 people volunteered to drive the cart this year, allowing visitors to get a fuller flavor of island personalities and culture.

One of the highlights of the year was the dedication of commemorative recognizing the achievements of island resident, Michael Westphal. On June 15, 2015, Mike, while battling Parkinson's Disease, ran a gutty race completing the Great Run Marathon on GCI, raising money for Parkinson's research and qualifying for the Boston Marathon. The event showcased a documentary chronicling Mike's achievement and was hosted by Mike's longtime friend and island running legend Gary Allen. More than 50 people from across the islands attended the dedication.

Cranberry House continued supporting the community and encouraging broader community engagement, with special emphasis on family-oriented events and activities. Movies at the "Seaside Playhouse", while always a staple, took a massive step forward with the popular "Islander Movie Night", where movies at the playhouse were based on residents' requests. This program saw an uptick in viewership, and we are hoping island residents have movies in mind for 2025. Cranberry House continued its burgeoning karaoke events for adults and kids, noticing an increase in island guest

participation. This brought an entirely new, positive energy to karaoke nights. "Big Screen" sports and entertainment events (like the Oscars) were shown on request.

Other programs included beano nights, trivia game nights, guided nature trail walks, historical slides shows and arts/crafts exhibits. Cranberry House had a well-received photo exhibit from island photographer Amanda Bracy, highlighting the skies and landscapes of the islands. We also sponsored the Annual Spring Roadside Clean-Up Day and, in conjunction with Maine Seacoast Mission, the Annual Spring Beaches Clean-Up Day. Both activities had numerous young and older volunteers participating. During the summer season the Kids Recreation Shack (Wini Smart Shack) was the locale of regularly scheduled kids' programs and was open daily for families' use with games and crafts available. Wrapping up the Summer Season was the Annual Volunteers Appreciation Day with a magnificent afternoon trip on the Maine Seacoast Mission's "Sunbeam".

Cranberry House hosted numerous meetings during the year, including several town-sponsored meetings. We continued to publish twice annually the "Cranberry Chronicle", the very popular newsletter which covers both GCI area historical articles and current events articles which become the historical events of yesterday. Our varied operations this year included the ever-popular Hitty's Cafe, the Preble Marr / Johnston Museum, the Seawind Second Chance Shop, the Whistler Cove and Preble Cove Trails, the Blue Heron and Samson fish and frog ponds, and the continuous summertime programs both inside and outdoors. One of our most significant operational additions, was the new partnership with Makers in the Middle, an art collective, that received rave reviews from residents and guests alike. Their kind demeanor and artistic flair fit right in with the island community. We were also proactive with historical archives research and documentation. Numerous island residents joined the archives committee to help continue the foundational work of Cranberry House. It was a true delight to see so many people contribute their time and talents to preserving Island history.

Cranberry House is looking forward to continuing and building its relationship with the Ladies Aide Society, Cranberry Isles Realty Trust, the General Store, the Congregational Church, and all our other community partners. Together we will continue to shape and grow Cranberry Isles.

Finally, Cranberry House deeply appreciates the financial support which the Town of Cranberry Isles has provided over the years, and the great support exhibited by the residents for this extraordinary community asset. Without you, we would not be able to preserve the wonderful, wild and rich history of the islands. Thank you.

Michael D. Todd – President, GCIHS

Great Cranberry Island Library

The library is open six days a week in the summer and two days a week in the winter, including being available upon request after hours for meetings or personal/work use. The heated hallway is available 24 hours a day, year-round, allowing the public use of a laptop, printer, and laminator. The hallway is also home to our ongoing book sale. We offer free e-readers and access to the Maine Downloadable Library which you can access from anywhere using an app.

This year we circulated around 1,000 items including books, movies, and audiobooks and saw around 1,100 visitors.

Thank you to the community members who donate their time and energy to the library by hosting children's story time and activities, author visits and book readings.

We receive no money from the state, so we are grateful to the community for supporting the library all year and for the donation received each year at town meeting. Thank you to all who help with our fundraisers, by lending a hand or by attending and supporting. And a special thank you to the library board for your guidance and support.

Respectfully submitted,
Ingrid Gaither
Library Director

Islesford Boatworks

In 2024, Islesford Boatworks remained dedicated to fostering a sustainable future for the island's working waterfront and community by providing a range of programs for all ages. This ongoing effort was made possible by the generous contributions of our supporters, including the Town of Cranberry Isles, the broader community, and various grants. We deeply value the continued support that has allowed us to grow and thrive over the years.

Like most of the community, 2024 started off rather rough for IB, with considerable damage to the Blue Duck due to the winter storms. Working with the Park Service, we were able to coordinate the needed repairs in June and managed to open for summer programming right on time! This was in no small part due to a tremendous amount of pre-planning from Hunter Hughes, and the tireless work of IB staff, Allison and Mike Yanover, with many hours of help from the community, including Jim Amuso, Shippen Savidge, and Jason Pickering. With repairs done, IB was able to continue its dual role as education center and community hub. Our summer boat building programs continue to serve approximately 100 kids ages 4-16! And our community programs, such as Anna's Coffee Club, weekly music Jam and Yoga at the Duck were as popular as always. We also continued our "Makers Night" for 4-6 year olds, which provides a safe intro to tools and our shop space. This summer, we also were able to bring back our apprentice program, which provided training for 6 teenagers in general job readiness, as well as them for a larger role at IB. In keeping with our goal to build boats that serve the community and working waterfront, we completed a 16ft motor launch for LCYC, which will serve as a support boat for their rowing and sailing programs. This boat was our first ever powerboat and needed multiple summers to complete, starting with interpreting the plans back in 2022, all the way to fitting out the interior and final finish work this past summer. Through the process, we were able to see the kids grow right alongside the boat!

As summer ended and we transitioned into fall, we began our weekly school program, in which island kids come as part of their school day to learn the types of carpentry skills needed to live on a remote island community as the design and build outbuilding with Jim Amuso and Shippen Savidge. This year, the kids made a "selling stand" which they will use over the next summer to sell lemonade, painted shells and other island kid business items. The kids chose, developed and constructed this project from start to finish, and will continue to use it throughout the years for the entrepreneur endeavors! In addition, Melissa Amuso continued her winter workshop events, which included the "Stew and Stories" back for a second year.

Throughout the past year, we were able to employ 3 year-round, part-time positions for island residents. In the summer, we employed an additional 5 adults and 6 teens. As always, without the Town's support, we would not be able to operate, and we truly thank the community for its continued support.

Sincerely, Tony and the Boatworks Crew

Islesford Historical Society

This year the Islesford Historical Society again sponsored a Birthday Celebration, July 13, in memory of Ashley Bryan at the Congregational Church. Our community from far and near enjoyed poetry, storytelling, music and refreshments.

In August, thanks to the hospitality of Dr. Paul and Carolynne Beisswenger, we had a well-attended House Tour at The Colonel's on Main Street. Lieutenant Colonel William Hadlock was a Civil War veteran and State Representative before he built his home overlooking the harbor where he and his relatives ran shipbuilding, shipping, and fishing enterprises. He later ran it as a boarding house and



(Islesford Historical Society)

dining room for summer folks. Shortly after the Tour we hosted a visit from two German historians researching William's uncle, Samuel Hadlock, Jr. Dr. Christian Feest, a former colleague of our own Sally Pitkin, is a scholar of Native American history, and Margitta Hensel is the curator of a planned Hadlock's Arctic Show exhibit at Moritzburg Castle next August. They had been to Park Headquarters and GCI Historical Society to see artifacts and were happy to see some of our publications, his home island, and the Hadlock monument in the cemetery.

Our Annual Meeting featured a Zoom presentation of "A History of the US LifeSaving Service" in our area, by Jenna Jandreau, formerly of the MDI Historical Society. We accepted a donation from the Spurling family of 60 copies of Ted Spurling's 1979 booklet "The Town of Cranberry Isles". It is now out of print, so we are very grateful to have copies to sell in memory of Ted and Cara. We continue our collaboration with the History Trust and have hired Islesford's Sophia Caldwell to continue the digitization of our collection.

We appreciate the support of our Town of Cranberry Isles and hope to see even more of you in the coming year.

Respectfully submitted,

Gail Grandgent, President

Joy Sprague, Vice President; Cindy Thomas, Secretary; Ellie Miller, Treasurer. Trustees: Chris Sandberg, Cheryl Sholl, Barbara Bryant, Henry Olearcek, Evelyn Lindsey

Islesford Neighborhood House Association

The purpose of the Islesford Neighborhood House is to serve the community in educational, municipal, religious, and cultural ways as are deemed beneficial by its board of trustees. The trustees of the INHA make the building available for meetings of local organizations, for town, local or state business meetings, for voting, for school programs, and the like. In fulfillment of this mission the focus of our work as trustees is the maintenance and improvement of the building, as well as coordinating events both public and private.

In August 2024 we welcomed our newest board member, Jessica Tolliver Shaw. We said farewell with many thanks for her diligent work to Ellie Miller, who served for many years.

Thanks to all of you, we were able to purchase a new generator, which is now set up to serve our community during power outages.

The Ladies Parlor, or Family Room, will be our next focus. There has been significant water damage both above and below the south-facing windows, a problem which may necessitate repairs to both the inside of the Parlor and the outside flashing. Jeri Spurling and Ron Axelrod have drafted design plans and the process is underway. A five-year plan is in place to renovate other areas of the building, including upgrading kitchen appliances and general upkeep.

Gym facilities remain available year-round in the upstairs of the Neighborhood House. The building continues to be used by the Ashley Bryan School for movement classes and special events. The community has used the building for memorials, engagement and retirement parties, community forums, bi-annual town meeting, Ladies nights, EMT training, and health clinics. We welcome ideas and input from the community in regards to hosting events or general use of our Neighborhood House. We also invite the public to our Annual Meeting, which will be held in August, and to our monthly board meetings.

In closing, we express gratitude to our island communities for their continued support of our Neighborhood House. We look forward to the many opportunities to gather there in the months to come.

Respectfully Submitted,
The Board of Trustees of the Islesford Neighborhood House
Association

Amy Philbrook, President; Heather Spurling, Vice-President;
Eleanor Bright, Treasurer; Jessica Tolliver Shaw, Secretary;
Emma Fernald, Shippen Savidge, David Brooks, Cathy Sinnott,
and Ron Axelrod, Trustees.



Islesford Neighborhood House Library

2024 was a year of transition for the Islesford Library. Cindy Thomas, our beloved library director of 40 years, retired at the end of May. The Islesford Neighborhood House was packed one evening in August as family and friends gathered to celebrate her retirement. Karen Fernald made a

special cake for the occasion and several people made donations to the library in honor of Cindy. Cindy will continue to volunteer at the library when she is not busy spending time with her three beautiful grandchildren.

Our wonderful reliable volunteers made sure the library ran smoothly in the busy months of July and August. Many thanks to Ellie Miller, Gail Grandgent, Jessica Tolliver, Ronnie Hanson and April Mocarsky; as well as Cindy Thomas and Maria Van Dusen who filled in when needed.

In August we hosted a book talk and signing by longtime summer residents Stephen Quandt and Thom Heyer. Their book *Happy Comes Home* was a huge hit with children and adults alike and Stephen was happy to talk about rescue cats and cat behavior. Stephen and Thom donated a signed copy of their book to the library.

This summer we kicked off our fundraising campaign with the traditional Memorial Day bake sale. We received an amazing variety of goodies from our island bakers. We had breads and cookies and cream puffs, some of them fresh from the oven! It was wonderful to see summer and year-round residents reconnect after the long winter as they made their purchases. We are grateful for all the community members that made this bake sale a huge success, including Gail Grandgent and April Mocarsky, who spent hours in the heat serving customers.

Our second fundraising event took place in August, as Erica Merrill once again volunteered to organize the Literary Evening. We are most grateful for Erica's leadership and support of the library over the years! We accepted donations at the door and encouraged those who wished to contribute towards a particular book for our library collection. It was a wonderful evening and every poem and story was enjoyed by all in attendance. We laughed, we cried, we wondered what happened to Martha at the end of her story. She never told!

We have added many new books to our collection in 2024. We purchased a number of books as well as accepted book donations. The family of Ashley Bryan contributed many of Ashley's books and now we have extra copies for circulation. As always, we are grateful for the support we receive from the Town of Cranberry Isles, as it covers a large part of our budget. Thank you to everyone who sent a check to support our library in 2024. Every cent counts, as we fully rely on support of our community. We will need to concentrate on raising donations to the general fund in 2025.

This fall the school children resumed their library visits on Tuesday afternoons. Though their numbers are lower than usual, we have some avid readers in their midst. In the winter months we also have a puzzle in progress and host Coffee Hour on Tuesday mornings. This coming summer we will host a Book Ball in addition to the Literary Evening. Start thinking about your book related costumes and try to be as creative as possible. Here are the dates to add to your Calendar: Memorial Day bake sale - Saturday, May 24th, 10 a.m. to 12 p.m; Book Ball - Monday, July 28th, 6:30 p.m; Literary Evening - Wednesday, August 13th, 7 p.m.

Happy Reading!

Katya

Islesford Library, PO Box 95, Islesford, ME, 04646

islesfordlibrary@gmail.com

Parking Ordinance Town of Cranberry Isles

Section 1. Authority

This Ordinance is adopted pursuant to and consistent with the Municipal Home Rule Powers as provided for in Article VIII, Part 2, Section 1 of the Constitution of the State of Maine and Title 30-A M.R.S. § 3001, and the provisions of 8 M.R.S. § 223-A.

Section 2. Title 29-A: MOTOR VEHICLES AND TRAFFIC §2068. Parking

A. A person may not park a motor or electric vehicle, whether attended or unattended, on the traveled portion of a public way outside of a business or residence when it is practicable to park off of the way. [PL 1993, c. 683, Pt. A, §2 (NEW); PL 1993, c. 683, Pt. B, §5 (AFF).]

B. No motor or electric vehicle shall park in such a way that is considered blocking or obstructing the town piers or barge ramps.

C. From the first day of November to the fifteenth of April, no person shall park a motor or electric vehicle in town parking lot or any Town road in such a way that restricts ability to plow and clear snow. Any motor or electric vehicle found parked in violation of this ordinance and obstructing snow removal or sanding operations may be moved at the owner's risk, and the owner shall be charged with the storage costs and removal fee.

D. Parking a motor or electric vehicle of any kind in a Town parking lot for more than 72 hours is prohibited. Any motor or electric vehicle stored or parked in Town parking lots exceeding 72 hours will be removed at owner's risk and the owner shall be charged with the storage costs and removal fee.

E. Contractors and utility vehicles that are actively serving the islands on a weekly basis may keep a single vehicle in the Town parking lot. If the vehicle is not being used weekly, it is to be stored in Town gravel pits at designated locations marked for contractor parking. Any contractor or utility company in violation will assume all risk and cost of vehicle removal.

Section 3. Severability

In the event that any section, subsection, or portion of this ordinance shall be declared invalid by a court of competent jurisdiction, the remaining portions shall continue in full force and effect.

Section 4. Effective Date

This ordinance shall become immediately effective upon approval at the March 15, 2025 Town Meeting.

Town of Cranberry Isles
Remote Participation in Public Proceedings Policy

Pursuant to 1 M.R.S § 403-B, and after public notice and hearing, the Cranberry Isles Select Board hereby adopts the following policy governing the participation, via remote methods, of members of the Select Board, elected commissions and committees, standing committees, and any other public body that is subject to the Maine Freedom of Access Act's public meeting requirements and the public in the public proceedings or meetings of the body. As used herein, "remote methods" means telephonic or video technology (i.e., audio and/or visual systems) that allow simultaneous reception of information and may also include other means necessary to accommodate disabled persons. Public proceedings may not be conducted by text-only means such as e-mail, text messages, or chat functions.

In accordance with the public policies underlying Maine's Freedom of Access Act, it is the intention of this body to conduct its business open to public observation.

- I. Remote Participation by Members. Members of the body must be physically present for public proceedings at the public meeting location, except when authorized to participate by remote methods under this policy.
 - a. When Remote Participation is Authorized. Members of the body may participate via remote methods under the following circumstances:
 - i. Illness or other physical condition, or temporary absence from the Town of Cranberry Isles, that causes the member to face significant difficulties travelling to and attending the public meeting in person;
 - ii. Travel between the islands of the Town of Cranberry Isles is impeded by unsafe weather or travel conditions; or
 - iii. The existence of an emergency or urgent issue that requires the public body to meet by remote methods
 - b. Notice to Chair or presiding officer. A member must notify the chair or presiding officer of the body as soon as possible if the member will be unable to physically attend the meeting of the body. The chair will make a determination that remote participation by the individual member meets the criteria for remote participation stated above.
- II. Remote Only Participation. The public body named above may meet solely by remote means if an emergency or urgent situation requires that all members of the body meet only by remote methods. In that circumstance, public attendance may be restricted to remote access only at the public proceeding.

- a. The chair or presiding officer, in consultation with other members if appropriate and possible, is authorized to make a determination that an emergency or urgent situation requires the body to meet only by remote methods and to limit public attendance at the proceeding to remote means only. The chair or presiding officer's determination will be put in writing and attached to the record of the meeting. Public notice of the determination will be provided as soon as practicable consistent with section IV of this policy.
 - b. Reasonable accommodation will be provided to any individual with a disability upon request.
- III. Quorum and Voting. All votes taken during a meeting using remote methods will be by roll call vote that can be seen and heard if using video technology, or heard if using audio technology only, by other members of the body and the public. A member of the body who participates in a public meeting by remote means is considered present for purposes of determining the presence of a quorum and voting.
- IV. Public Notice. Notice of all body meetings will be provided in accordance with 1 M.R.S § 406. When the public may attend via remote methods, notice will include the means by which members of the public may access the meeting by remote methods and will provide a method for disabled persons to request necessary accommodation to access the meeting. The notice will identify the time of the meeting as well as a location where the public may attend the meeting in person, unless in-person participation is limited in case of emergency under Section II of this policy.
- V. Remote Participation by the Public. Whether or not any member of the body participates remotely in a meeting, the public will be provided a meaningful opportunity to attend the meeting remotely, subject to exceptions provided by law such as for executive sessions. If public input is allowed or required at the meeting, an effective means of communication between the body and the public will also be provided so that all members of the body and all other persons attending the meeting in person or remotely can hear each member of the body and each other person who is recognized to speak.
- VI. Documents and Materials Made Available. The body will make all documents and materials to be considered by the body available, electronically, or otherwise, to the public who attend remotely to the same extent customarily available to the public who attend in person, provided no additional costs are incurred by the body.
- VII. Applicability. This policy applies only to public proceedings or meetings of the public bodies stated above unless the individual board, committee or subcommittee adopts its own policy pursuant to 1 M.R.S. § 403-B. This policy

does not limit the right of the school board to choose to adopt or to choose not to adopt a remote participation policy. This policy does not apply to town meetings held pursuant to Title 30-A, section 2524.

VIII. Effectiveness. This policy will remain in force indefinitely unless amended or rescinded.

SELECT BOARD
KATELYN DAMON, CHAIR
AMANDA BRACY
JANUARY BENNETT

ADMINISTRATIVE ASSISTANT
TO THE SELECT BOARD
JAMES FORTUNE




TOWN CLERK / TREASURER
DENISE Mc CORMICK

PUBLIC SAFETY COORDINATOR
SHARON MORRELL

I, Denise McCormick, the duly elected Town Clerk for the Town of Cranberry Isles, hereby Certify pursuant to 30-A MRSA ss 3006 that the attached are true and accurate copies of the SEX OFFENDER RESIDENCY RESTRICTIONS ORDINANCE of the Town of Cranberry Isles, Maine.

Dated: December 3rd, 2024



Town Clerk

Sex Offender Residency Restriction

Ordinance Adopted at Town Meeting December 3, 2024

ARTICLE I – TITLE

This Ordinance shall be known as the "Town of Cranberry Isles Sex Offender Ordinance."

ARTICLE II - FINDINGS AND PURPOSE

The Town promotes and strives to create a safe environment for its citizens to live in and raise families and considers the promotion of the safety and welfare of children to be of paramount importance. The Town Recognizes that sex offenders who prey upon children may have a high rate of recidivism. Notwithstanding the fact that certain persons convicted of sex offenses or sexually violent offenses are required to register pursuant to the Maine Sex Offender Registration and Notification Act of 1999, 34-A M.R.S.A. § 11201 et seq., as may be amended in the future, the Town finds that further protective measures are necessary and warranted to safeguard places where children congregate. The purpose of this ordinance is to provide such further protective measures while balancing the interests and residential needs of sex offenders.

ARTICLE III - AUTHORITY

This ordinance is adopted in accordance with the provisions of 30 - A M.R.S.A. § 3001 and 30-A M.R.S.A. § 3014, as may be amended in the future.

ARTICLE IV – DEFINITIONS

The following words, terms and phrases, when used in this ordinance, ascribed to them in this section, except where the context clearly shall have the meanings indicates a different meaning:

DESIGNATED SEX OFFENDERS - Persons convicted of Class A, B or C sex offenses committed against persons who had not attained 14 years of age at the time of the offense, regardless of whether the offense was committed in the State of Maine or another jurisdiction.

RESIDENCE - The temporary or permanent occupation or use of a place, including, but not limited to, a domicile, for the purpose of living, residing or dwelling. The residence shall be deemed to include all the land or property within the limits of the property parcel on which the situated.

RESTRICTED PROPERTY - The real property consisting of the entire property parcel on which a public or private elementary, middle or secondary school is located or any safe zone as designated by the Town of Cranberry Isles in accordance with state law, 30-A MRSA, section 3253.

Also, the real property comprising a municipally owned or state-owned property that is leased to a nonprofit organization for purposes of a park, athletic field or recreational facility that is open to the public where children are the primary users.

Current "safe zones" that apply are: **Ashley Bryan School, Longfellow School & Library, Islesford Town Field, Hadlock Park, Little Cranberry Island Yacht Club, Islesford Boatworks, Cranberry Isles Ladies Aid & Ballfield, Cranberry Isles Historical Society, Islesford Neighborhood House Association and Library.**

SETBACK - A seven-hundred-fifty-foot (750ft) buffer surrounding restricted property.

ARTICLE V - RESTRICTED PROPERTY MAP; RESTRICTIONS:

The Cranberry Isles Selectboard shall prepare and file with the Town Clerk an official map showing restricted property, as defined by this ordinance. The map is hereby incorporated herein and made a part of this ordinance.¹

The Town Selectboard, shall by July 1 of each year recommend updates to the map to reflect any changes in the restricted property and setbacks. The Town Selectboard may amend the restricted property official map by Town Selectboard order, and any amended official map shall be filed with the Town Clerk. In the event of any conflict between the map and text of this ordinance, the ordinance text shall control.

No designated sex offender shall reside within the setback of any restricted property. Licensed nursing homes or other licensed medical facilities are excluded from this ordinance so necessary medical care can be provided.

ARTICLE VI - EXCEPTIONS A designated sex offender maintaining a residence within the setback of a restricted property is not in violation of this ordinance if the residence was established and consistently maintained as a residence prior to the date of adoption of this ordinance. A designated sex offender is not in violation of this ordinance if the restricted property is created, moved or enlarged and such creation, movement or enlargement results in a designated sex offender residing within the setback of a restricted property, as long as the residence was in place and consistently maintained prior thereto.

ARTICLE VII - VIOLATIONS AND PENALTIES A designated sex offender who, 30 days after actual receipt of written notice sent by regular mail or hand delivered from the Town is in violation of this ordinance shall be subject to an action brought by the Town to enforce the requirements of this ordinance. The Town may file a legal action against the violator seeking any and all remedies to which it is entitled pursuant to state and local laws, including, without limitation, declaratory and injunctive relief. The Town also may seek a penalty in the minimum amount of \$500 per day. Each day of violation shall constitute a separate violation. In the event the Town is the prevailing party in any action under this ordinance, it shall be entitled to an award of its reasonable attorney's fees, court costs and the costs of any expert witness fees incurred by the Town. All civil penalties shall inure to the benefit of the Town of Cranberry Isles.

ARTICLE VII - SEVERABILITY If any section, phrase, sentence or portion of this ordinance is for any reason held invalid or unconstitutional by any court of competent jurisdiction, such portion shall be deemed a separate, distinct and independent provision, and such holding shall not affect the validity of the remaining portions thereof.

References:

Ordinances Regarding Residency Restrictions for Sex Offenders Title 30 -A Subsection 3014
<https://legislature.maine.gov/statutes/30-a/title30-Asec3014.html>

¹ Said Map is on filed in the Town Clerk's Office

Safe Zones Designated by a Municipality, Title 30-A subsection 3253:
<https://legislature.maine.gov/statutes/30-a/title30-asec3253.html>

Title 34-A, Chapter 15: SEX OFFENDER REGISTRATION AND NOTIFICATION ACT OF 1999
<https://legislature.maine.gov/statutes/34-A/title34-Ach15sec0.html>

Town of Skowhegan, Sex Offender Residency Restriction Ordinance, Adopted at Town meeting June 11, 2018. <https://www.skowhegan.org/DocumentCenter/View/4104/Sex-Offender-Residency-Restriction-Ordinance>

City of Bangor Ordinance § 215-13Sex offender residency restrictions. [Added 4-22-2013 by Ord. No. 13-114]

Cranberry Isles Safe Zones

INHA radius



INHA 750 N



INHA 750 E



INHA 750 S



INHA 750 W



INHA 750 Radius

ABS Radius



750 N



750 e



750 s



750 w



ABS Radius

Islesford Boatworks Radius



Boatworks 750 N



Boatworks 750 ft e



Boatworks 750 S



Map data ©2024 Google, Imagery ©2024 Airbus, CNES / Airbus, Landsat / Copernicus, Maxar Technologies, USDA/FPAC/GEO

Islesford Town Field



Town Field 750 N



Town Field 750 E



Town Field 750 S



Town Field 750 W



Town Field 750 Radius

LCYC



LCYC 750 N



LCYC 750 E



LCYC 750 S



LCYC 750 W



LCYC 750 RADIUS

Hadlock Park



Hadlock Park 750 E



Hadlock Park 750 S



Hadlock Park 750 W



Hadlock Park 750 N



Hadlock Park 750 Radius

Longfellow School & Library



Longfellow 750 E



Longfellow 750 S



Longfellow 750 W



Longfellow 750 N



Longfellow School & Library
750

Great Cranberry Historical Society



GCIHS 750 N



GCIHS 750 E



GCHIS 750 S



GCHIS 750 W



GCHIS 750 Radius

Ladies Aid & Ball Field



Ball Field 750 S



Ball Field 750 W



Ball Field 750 N



Aid Building 750 E

SUSAN M. COLLINS
MAINE

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United States Senate
WASHINGTON, DC 20510-1904

COMMITTEES:
APPROPRIATIONS
VICE CHAIR
HEALTH, EDUCATION,
LABOR, AND PENSIONS
SELECT COMMITTEE
ON INTELLIGENCE

Dear Friends:

It is an honor to represent Maine in the United States Senate, and I welcome this opportunity to share several key accomplishments for our state from the previous year.

As Vice Chair of the Appropriations Committee, I have secured nearly \$580 million for 230 projects across all of Maine's 16 counties to promote job creation, workforce training, and economic development; expand access to health care; support law enforcement; improve public education and infrastructure; and protect our environment. As the new Congress begins, I am honored to be taking the helm of the Committee, the first Mainer to do so in nearly a century, and I remain committed to ensuring that federal spending produces real results for our state and nation.

Maine has the oldest average age in the country, which is why I have long prioritized health-focused legislative efforts. There were more than 1,860 health care bills introduced during the 118th Congress. Only 15 health care bills were signed into law, and I was a lead sponsor of five of them. These bills will enhance care for individuals with Alzheimer's, autism, and substance abuse issues through improved research funding, strengthened public health programs, and increased support for rural first responders.

Another important bill that I coauthored was the *Social Security Fairness Act*. Since 2003, when I led the first-ever Senate hearing on the Windfall Elimination Provision and the Government Pension Offset, I have sought to end these provisions of the *Social Security Act* that unfairly reduce the Social Security benefits that public employees or their spouses have earned. I am pleased to say that with the passage of my bill, the *Social Security Fairness Act*, in December, public sector retirees will now receive the full Social Security benefits they have earned.

When the Maine way of life was under threat, I was certain to defend the interests of our state. I worked to protect Maine's potato farmers when the Department of Agriculture tried to reclassify the potato from a vegetable to a grain. I thwarted efforts to consolidate USPS mail operations at the Hampden postal facility, which would have disrupted mail delivery throughout our state. I sounded the alarm with leaders at the FBI and Departments of State and Treasury on the spate of illicit marijuana growing operations that are destroying properties and providing refuge to foreign criminals in our state. Following damage to our working waterfronts after last winter's storms, I secured \$15 million to help fishing communities recover. I championed funding to support the Maine Air National Guard base, Bath Iron Works, and Portsmouth Naval Shipyard.

As of last December, I have cast more than 9,100 consecutive votes, continuing my record of never missing a roll-call vote since my Senate service began in 1997. My ranking as the most bipartisan Senator reflects Maine's tradition of working with a spirit of cooperation and respect.

My highest priority as a Senator is to ensure that Maine's needs are met. If ever I can be of assistance to you, please contact one of my state offices or visit my website at collins.senate.gov.

Sincerely,



Susan M. Collins
United States Senator

January 1, 2025

Dear Friends,

Each year comes with renewed hope – to celebrate each other’s successes and care for each other in times of need. I am thankful to each town in Maine for their commitment to their communities, to their citizens, and to this country. We always work together to get things done. This past year was no different.

First, it was a true honor to be reelected to the United States Senate for another six-year term. Throughout my travels around the state, I heard many concerns about the cost of living and affordability of housing. Many of you also shared your concerns about access to medical and mental health services. The *Inflation Reduction Act* has been incredible for older people in Maine – Medicare is finally negotiating lower prices for prescription drugs, on top of the \$35 per month cap for insulin that took effect in 2023. We have an opportunity to build on what we have in common and do what Maine people do best; we will continue to help each other and lead through example.

I have also been consistently working to help our veterans. My team has repeatedly been successful in securing long-overdue recognition of military medals for many of Maine’s combat veterans and working to resolve issues with claims, travel pay, and access to healthcare and benefits our veterans earned through their selfless service to our country. I have also worked with my Veterans Affairs and Defense partners in Washington to successfully pass a national defense bill that strengthens our national security, takes care of our service members, and supports Maine businesses from Aroostook to York County.

I am also thankful to have such an incredible team across Maine available to you for hurdles you may face with the federal government. Whether it be veteran issues, social security problems, student loans, immigration, IRS and more, please never hesitate to reach out to my offices in Presque Isle, Bangor, Augusta, Portland, or Biddeford and allow us the chance to be part of your solutions.

Together, over the next six years, I know we can continue to build a stronger, brighter future for our great state. Thank you for being one of the reasons Maine is so special; it is not only a pleasure to serve you — it is a pleasure to know you. Mary and I wish you a happy and safe 2025.

Best Regards,

ANGUS S. KING, JR.
United States Senate

Washington Office
1710 Longworth House Office Building
Washington, D.C. 20515
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Fax: (202) 225-2943
www.golden.house.gov



Committee on Armed Services
Committee on Small Business

Jared Golden
Congress of the United States
2nd District of Maine

Dear Friends,

I hope this letter finds you well. It's an honor to continue serving as your representative in Congress, and I take the responsibility very seriously. Thank you for the opportunity to share an update on the work I've been doing for the people of the Second Congressional District.

Fisheries: This spring, the Atlantic States Marine Fisheries Commission (ASMFC) announced a gauge increase for lobsters caught in the Gulf of Maine beginning in January 2025. Maine fishermen warned that this decision is founded on incomplete and inaccurate data. Additionally, this gauge increase could put Mainers at a competitive disadvantage to Canadian fishermen with looser regulations. That's why I sent a [letter](#) to the ASMFC urging them to delay their decision until they can evaluate data with fishermen, whose proactive stewardship provides invaluable insight. I have also submitted an amendment to this year's funding bill that would block federal funding from being used to implement and enforce a gauge increase. Because of these efforts, the ASFMC made the decision to delay the implementation of this new requirement. I'll always stand with Maine lobstermen against unfair, unnecessary regulations that threaten their livelihoods and industry.

Veterans: The first meeting I attended as an elected official was with a large group of veterans and the former Director of the Maine Bureau of Veterans Services. We discussed a lot, but one issue rose above the rest: how little was being done for Maine veterans who needed treatment for mental health issues or substance use. At the time, there were no in-patient treatment beds in Maine, so veterans had to wait for a bed to open up at an out-of-state facility. Fast forward 10 years, through unending red tape, and I'm delighted to report we just broke ground on a treatment facility at the Togus VA Medical Center in Augusta. This was the direct result of the tireless advocacy of veterans from across our state — this win is theirs.

Postal Service: This spring, the U.S. Postal Service (USPS) announced plans to consolidate and move some processing operations from the Eastern Maine Processing & Distribution Center in Hampden to Scarborough. This would have caused significant mail delivery delays that disproportionately harm rural communities. That's why I introduced the *Timely Mail Delivery and Postal Services Protection Act*, which would have halted this planned consolidation across

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Lewiston, ME 04240
Phone: (207) 241-6767

the country. Following these efforts, the USPS announced they have scrapped their plan entirely. While this is a win for Maine, it is also evidence that we cannot become complacent. That's why I recently introduced the bipartisan *Postmaster General Reform Act*, which would establish term limits for the United States Postal Service's (USPS) postmaster general and require nominations to be confirmed by the Senate.

Regardless of the year, one of my top priorities is ensuring I'm accessible to you. My staff and I can help navigate federal programs; find resources in Maine; and resolve issues with Medicare, Social Security, the VA, and other federal agencies and programs. We are here to help:

- **Caribou Office:** 7 Hatch Drive, Suite 230, Caribou, ME 04736. Phone: (207) 492-6009
- **Lewiston Office:** 179 Lisbon Street, Lewiston, ME 04240. Phone: (207) 241-6767
- **Bangor Office:** 6 State Street, Suite 101, Bangor, ME 04401. Phone: (207) 249-7400

I wish you a healthy and prosperous year to come.

Respectfully,



Jared Golden
Member of Congress



Janet T. Mills
GOVERNOR

STATE OF MAINE
OFFICE OF THE GOVERNOR
1 STATE HOUSE STATION
AUGUSTA, MAINE
04333-0001

Dear Maine Resident:

I have always been guided by the belief that to strengthen our state, we have to invest in our greatest asset: the people of Maine. With the support of the Legislature, my Administration has been investing in what people need to succeed, like job training, child care, health care, education, broadband, and housing.

We are seeing results — small businesses are expanding their operations; people are moving here to work and raise their families; and graduates are staying in Maine to pursue rewarding, life-long careers. These are all encouraging signs that are reflected in the strength of our economy. In fact, Maine has one of the best rates of economic growth in the nation.

That's good news, but I know that not everyone is feeling the benefits of our strong economy. The cost of living in Maine, as in much of America, is too high. The price of fuel, the cost of supplies, utilities and labor have driven up expenses for families across the country and impacted the budgets of towns, counties and nearly every state, including Maine.

I want everyone to benefit from the availability of good jobs, a good public education, and good health care in our state. That is why I have put forward a balanced budget proposal that proposes some savings and certain targeted revenue increases to maintain things we all support, like the state paying 55 percent of the cost of education and 5 percent municipal revenue sharing, to keep all these costs from being passed along to property taxpayers.

We have made good progress over the past six years to ensure that every person in Maine can find a good-paying job in a rewarding and stable career; go to the doctor when they feel sick because they have health insurance; and have the peace of mind that their children are safe at home and at school.

I look forward to working with communities and citizens across the state to solve problems, manage our finances, and keep our people healthy and safe.

Sincerely,

Janet T. Mills
Governor



PRINTED ON RECYCLED PAPER



THE MAINE SENATE
132nd Legislature

January 3, 2025

Dear Friends and Residents of Cranberry Isles,

On December 4th, I was sworn in for another term as your State Senator to represent the 22 coastal communities of Senate District 7. I will continue to collaborate with my colleagues, regardless of party affiliation, to do the best work we can for all Mainers. For the next two years, I will continue to chair the Taxation Committee and serve on the Energy, Utilities, and Technology Committee.

In the 131st Legislature, recognizing the significant impact municipal property taxes have on many of our older neighbors, the Taxation Committee improved the Property Tax Fairness Credit (PTFC) for Mainers over 65. These changes are now in effect for 2024 state income taxes. The PTFC helps Mainers of any age afford to stay in their homes, whether they own or rent, so please review this credit when you file your 2024 income taxes. As the returning Senate chair, I will collaborate with my colleagues to provide additional property tax relief for Mainers across the district and state.

Also in the last Legislature, we increased our investments in roads, bridges, broadband, housing, and working waterfronts. After severe winter storms, my colleagues and I focused on storm preparedness and resilience. We streamlined coastal permitting requirements to allow structures to be rebuilt faster and stronger. We also allocated \$60 million to rebuild commercial working waterfront infrastructure, support other businesses adversely affected by the storms, and enhance the long-term resilience of public infrastructure.

We also made significant investments in education, which helps alleviate the pressure on municipalities to raise property taxes. We kept our promise to fully fund the state's share of K-12 public education, and we set aside \$30 million for the Education Stabilization Fund, in case there is a future economic downturn. We also increased wages for education technicians and school support staff to 125 percent and 115 percent of the state minimum wage, respectively, to improve employee retention.

Please contact me if I can be of any assistance with state government or if you have questions about the legislative process. I also share information via Facebook (www.facebook.com/grohoskiformaine) and Instagram ([@grohoskiformaine](https://www.instagram.com/grohoskiformaine)) and send out periodic email newsletters; please let me know if you would like to be added to my mailing list. You can email me at Nicole.Grohoski@legislature.maine.gov or call the Senate office at (207) 287-1515.

I remain at your service, and I am honored to be your advocate in Augusta.

Sincerely,

A handwritten signature in cursive script that reads "Nicole C. Grohoski".

Nicole Grohoski
State Senator, District 7
Part of Hancock County and the Town of Isle au Haut

TOWN OF CRANBERRY ISLES, MAINE

*FINANCIAL STATEMENTS
WITH INDEPENDENT AUDITOR'S REPORT*

*FOR THE FISCAL YEAR
ENDED DECEMBER 31, 2024*

TOWN OF CRANBERRY ISLES, MAINE
FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES
DECEMBER 31, 2024

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INDEPENDENT AUDITOR'S REPORT

To the Board of Selectmen
Town of Cranberry Isles
Cranberry Isles, ME 04625

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying financial statements of the governmental activities, the discretely presented component unit, each major fund and the aggregate remaining fund information of the Town of Cranberry Isles, Maine as of and for the year ended December 31, 2024, which collectively comprise the Town's basic financial statements as listed in the table of contents, including the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the discretely presented component unit, each major fund and the aggregate remaining fund information of the Town of Cranberry Isles, Maine, as of December 31, 2024, and the respective changes in financial position thereof for the fiscal year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Town of Cranberry Isles, Maine, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Town of Cranberry Isles, Maine's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Town's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Town's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis, budgetary comparison information, schedules of historical pension and other post-employment benefits information on pages 3 through 6 and 32 through 39 be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Town's financial statements as a whole. The supplementary information and the schedule of expenditures of federal awards are presented for purposes of additional analysis and is not a required part of the financial statements. The supplementary information and the schedule of expenditures of federal awards are the responsibility of management and were derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The schedule of expenditures of federal awards is presented for purposes of additional analysis as required by the State of Maine Department of Education.

The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Respectfully Submitted,

James W. Wadman, C.P.A.

James W. Wadman, C.P.A.
March 2, 2025

TOWN OF CRANBERRY ISLES, MAINE
Management's Discussion and Analysis
For the Year Ended December 31, 2024

The management of the Town of Cranberry Isles, Maine (the Town) offers readers of the Town's financial statements this narrative overview and analysis of the financial activities of the Town for the year ended December 31, 2024. We encourage readers to consider this information in conjunction with the financial statements and accompanying notes that follow.

FINANCIAL HIGHLIGHTS – PRIMARY GOVERNMENT

Government-wide Highlights:

Net Position – The assets of the Town exceeded its liabilities at the year ending December 31, 2024 by \$10,022,584 (presented as “net position”). Of this amount, \$1,067,995 was reported as “unrestricted net position”. Unrestricted net position represents the amount available to be used to meet the Town's ongoing obligations to citizens and creditors.

Changes in Net Position – The Town's total net position increased by \$402,097 (a 4.2% increase) for the year ended December 31, 2024.

Fund Highlights:

Governmental Funds – Fund Balances – As of the close of the year ended December 31, 2024, the Town's governmental funds reported a combined ending fund balance of \$1,830,312, a decrease of \$792,684 in comparison with the prior year. Of this total fund balance, \$155,390 represents general unassigned fund balance. This unassigned fund balance represents approximately 6.8% of the total general fund expenditures for the year.

Long-term Debt:

The Town's total long-term debt obligations decreased \$960,705 (65.6%) during the current fiscal year. There was a new debt obligations of \$60,000 for a new plow truck issued during the year. Existing debt obligations were retired according to schedule, with big pay down on Broadband loan funded by USDA grant funds.

OVERVIEW OF THE FINANCIAL STATEMENTS

This discussion and analysis is intended to serve as an introduction to the Town's basic financial statements. The Town's basic financial statements include three components: 1) government-wide financial statements, 2) fund financial statements, and 3) notes to the financial statements. This report also contains additional required supplementary information (budgetary comparison) and other supplementary information. These components are described below:

Government-wide Financial Statements

The government-wide financial statements present the financial picture of the Town from the economic resources measurement focus using the accrual basis of accounting and are designed to provide readers with a broad overview of the Town's finances, in a manner similar to a private-sector business. They distinguish functions of the Town that are principally supported by taxes and intergovernmental revenues (governmental activities) from other functions that are intended to recover all or a significant portion of their costs through user fees and charges (business-type activities). The statement of net position includes all assets of the Town (including infrastructure) as well as all liabilities (including long-term debt), with the difference between the two reported as net position. The statement of activities shows how the Town's net position changed during the year, regardless of the timing of related cash flows. The government-wide financial statements can be found on pages 7 - 8 of this report.

The government-wide financial statements include not only the Town itself (known as the primary government), but also a legally separate entity - The Cranberry Isles Volunteer Fire Club - for which the Town is financially accountable. Financial information for this component unit is reported separately from the financial information for the primary government itself.

Fund Financial Statements

A fund is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. The fund financial statements include statements for one category of activity – governmental funds.

The governmental activities are prepared using the current financial resources measurement focus and the modified accrual basis of accounting and are used to account for essentially the same functions reported as governmental activities in the government-wide financial statements. However, the governmental fund financial statements focus on near-term inflows and

outflows of spendable resources, as well as on balances of spendable resources available at the end of the fiscal year. Both the governmental fund balance sheet and the governmental fund statement of revenues, expenditures and changes in fund balance provide a reconciliation to explain the differences between the governmental funds and governmental activities. The basic governmental fund financial statements can be found on pages 9 - 10 of this report.

Notes to the Financial Statements

The notes provide additional information that is essential to a full understanding of the data provided in the government-wide and the fund financial statements. The notes to the financial statements can be found on pages 11 - 31 of this report.

Required Supplementary Information

This section includes a budgetary comparison schedule, which includes a reconciliation between the statutory fund balance for budgetary purposes and the fund balance for the general fund as presented in the governmental fund financial statements (if necessary), schedules of proportionate share of net pension and other post-employment benefit liabilities, schedules of employer contributions and notes to historical pension and other post-employment benefit information. Required supplementary information can be found on pages 32 - 39 of this report.

GOVERNMENT-WIDE FINANCIAL ANALYSIS

Net Position

The largest portion of the Town’s net position (81.5%) reflects its investment in capital assets such as land, buildings, equipment and infrastructure (roads, bridges and other immovable assets); less any related debt used to acquire those assets that is still outstanding. The Town uses these capital assets to provide services to citizens; consequently, these assets are not available for future spending. Although, the Town’s investment in its capital assets is reported net of related debt, it should be noted that the resources needed to repay this debt must be provided from other sources, since the capital assets themselves cannot be used to liquidate these liabilities.

	<i>Governmental Activities 2024</i>	<i>Governmental Activities 2023</i>
Current Assets	\$ 1,946,860	\$ 2,786,158
Non-Current Assets	\$ 526,141	\$ 132,506
Capital Assets	\$ 8,671,023	\$ 8,412,475
Deferred Outflows	\$ 33,454	\$ 15,333
<i>Total Assets and Deferred Outflows</i>	\$11,177,479	\$11,346,472
Current Liabilities	\$ 256,257	\$ 1,146,473
Long-Term Liabilities	\$ 857,349	\$ 512,704
Deferred Inflows	\$ 41,291	\$ 66,806
Net Position;		
Invested in Capital Assets	\$ 8,167,591	\$ 6,948,338
Restricted	\$ 786,998	\$ 1,584,915
Unrestricted	\$ 1,067,995	\$ 1,087,234
<i>Total Liabilities and Net Position</i>	\$11,177,479	\$11,346,472

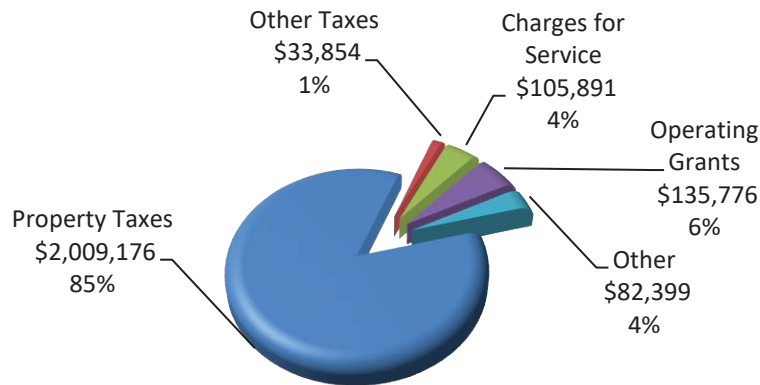
An additional portion of the Town’s net position (7.9%) represents resources that are subject to external restrictions on their use. The remaining balance of unrestricted net position (10.6%) may be used to meet the government’s ongoing obligations to citizens and creditors.

Changes in Net Position

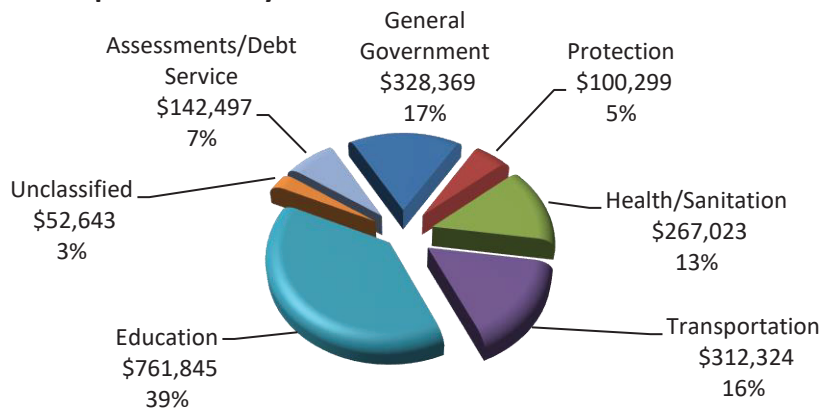
Governmental activities increased the Town’s net position by \$402,097. This increase was primarily due to a conservative budget, controlled costs offset by depreciation on capital assets.

	<i>Governmental Activities 2024</i>	<i>Governmental Activities 2023</i>
<i>Revenues;</i>		
Tax Revenues	\$ 2,043,030	\$ 2,230,531
Program Revenues	\$ 241,667	\$ 251,413
Interest	\$ 48,389	\$ 36,544
Revenue Sharing	\$ 18,583	\$ 15,331
Other	\$ 15,427	\$ 17,780
<i>Total Revenues</i>	\$ 2,367,096	\$ 2,551,598
<i>Expenses;</i>		
General Government	\$ 328,369	\$ 353,011
Protection	\$ 100,299	\$ 113,154
Health/Sanitation	\$ 267,023	\$ 211,451
Transportation	\$ 312,324	\$ 546,306
Unclassified	\$ 52,643	\$ 60,958
Education	\$ 761,845	\$ 824,820
Assessments and Debt Service	\$ 142,497	\$ 80,328
<i>Total Expenses</i>	\$ 1,965,000	\$ 2,190,028
Changes in Net Position	\$ 402,097	\$ 361,570

Revenues by Source - Governmental-Activities



Expenditures by Source - Governmental-Activities



FINANCIAL ANALYSIS OF THE TOWN'S INDIVIDUAL FUNDS

Governmental Funds

The focus of the Town's governmental funds is to provide information on near-term inflows, outflows, and balances of spendable resources. Such information is useful in assessing the Town's financing requirements. In particular, unassigned fund balance may serve as a useful measure of a government's net resources available for spending at the end of the year.

At the end of the fiscal year, the Town's governmental funds reported ending fund balances of \$1,830,312, a decrease of \$792,684 in comparison with the prior year. Approximately 8.5 percent of this total amount constitutes unassigned fund balance. The remainder is reserved to indicate that it is not available for new spending because it has been committed to liquidate contracts and commitments of the prior fiscal year or for a variety of other purposes.

GENERAL FUND BUDGETARY HIGHLIGHTS

Variances between actual General Fund revenues and expenditures and the final amended budget included the following:

- \$39,279 negative variance in real estate and personal property tax revenues. Discounts given for early payment plus collections being slower on unpaid property taxes lead to an increase in the unavailable property tax revenue is the primary reason for the negative variance.
- \$37,844 positive variance in all other revenues. This is primarily due to conservative budgeting of other revenues.
- \$63,287 negative variance in highways and bridges expenditures. This is primarily due to conservative budgeting and controlled costs offset by capital projects being funded from reserves.
- \$32,209 negative variance in protection expenditures. This is primarily due to conservative budgeting and controlled costs offset by capital projects being funded from reserves.
- \$125,033 positive variance in assessments and debt service expenditures. This is primarily due to overlay and budgeted debt service that didn't occur in current year.
- \$48,625 positive variance in all other expenditures primarily due to conservative budgeting and controlled costs.

CAPITAL ASSET AND DEBT ADMINISTRATION

Capital Assets

The Town's investment in capital assets for its governmental activities amounts to \$13,709,649, net of accumulated depreciation of \$5,038,626, leaving a net book value of \$8,671,023. There were current year additions of \$24,900 for land improvements, \$33,650 for building improvements, \$364,488 for equipment purchases, \$39,575 for broadband project and \$182,585 for road improvements. There were no current year retirements or impairments. Additional information on the Town's capital assets can be found in Note 5 of the notes to the financial statements on page 17 of this report.

Debt

The Town has total bonded debt outstanding of \$0 and \$503,432 total outstanding loans that are backed by the full faith and credit of the Town. The outstanding debt decreased \$960,705 during the current fiscal year. A new debt obligation of \$60,000 for a plow truck was issued during the current year. Additional information on the Town's long-term debt can be found in Note 8 of the notes to the financial statements on pages 18 - 19 of this report.

REQUESTS FOR INFORMATION

This financial report is designed to provide a general overview of the Town's finances for all citizens, taxpayers, investors and creditors. This financial report seeks to demonstrate the Town's accountability for the money it receives. Questions concerning any of the information provided in this report or requests for additional information should be addressed to: Town of Cranberry Isles, P.O. Box 56, Islesford, ME 04646.

TOWN OF CRANBERRY ISLES, MAINE
STATEMENT OF NET POSITION
DECEMBER 31, 2024

(Exhibit I)

	<u>Governmental Activities</u>	<u>Component Unit Cranberry Isles Fire Club</u>
<u>Assets & Deferred Outflows</u>		
<u>Current Assets</u>		
Cash and Cash Equivalents	\$1,198,074	\$22,438
Accounts Receivable	\$557,988	
Lease Receivable	\$9,978	
Accrued interest receivable on leases	\$582	
Taxes Due	\$174,057	
Prepaid Expense	\$6,181	
<u>Non-Current Assets</u>		
Lease Receivable, non-current	\$13,958	
Right to use leases assets, net of amortization	\$512,183	
<u>Capital Assets</u>		
Land	\$1,449,485	
Other Capital Assets, net of Accumulated Depreciation	\$7,221,538	\$54,793
Total Capital Assets	\$8,671,023	\$54,793
<u>Total Non-Current Assets</u>	\$9,197,164	\$54,793
<u>Total Assets</u>	\$11,144,024	\$77,232
<u>Deferred Outflows of Resources</u>		
Related to Pensions	\$20,131	
Related to Other Post-Employment Benefits	\$13,323	
<u>Total Deferred Outflows of Resources</u>	\$33,454	\$0
<u>Total Assets & Deferred Outflows</u>	\$11,177,479	\$77,232
<u>Liabilities, Deferred Inflows & Net Position</u>		
<u>Liabilities</u>		
<u>Current Liabilities</u>		
Accounts Payable	\$23,060	
Accrued Interest Payable	\$16,764	
<u>Long-Term Liabilities</u>		
Net Pension Liability	\$13,275	
Net Other Post-Employment Benefit Liability	\$41,683	
<u>Leases</u>		
Due within one year	\$37,886	
Due in more than one year	\$477,505	
<u>General Obligation Bonds Payable</u>		
Due within one year	\$178,547	
Due in more than one year	\$324,886	
<u>Total Liabilities</u>	\$1,113,604	\$0
<u>Deferred Inflows of Resources</u>		
Property Taxes Collected in Advance	\$8,499	
Related to Leases	\$23,114	
Related to Pensions	\$4,639	
Related to Other Post-Employment Benefits	\$5,039	
<u>Total Deferred Inflows of Resources</u>	\$41,291	\$0
<u>Net Position</u>		
Net Investment in Capital Assets	\$8,167,591	\$54,793
Restricted	\$786,998	
Unrestricted	\$1,067,995	\$22,438
<u>Total Net Position</u>	\$10,022,584	\$77,232
<u>Total Liabilities, Deferred Inflows and Net Position</u>	\$11,177,479	\$77,232

The Notes to the Financial Statements are an Integral Part of this Statement.

TOWN OF CRANBERRY ISLES, MAINE
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED DECEMBER 31, 2024

(Exhibit II)

<u>Functions/Programs</u>	<u>Expenses</u>	<u>Program Revenues</u>		<u>Net (Expense)Revenue and Changed in Net Position</u>	
		<u>Charges for Services</u>	<u>Operating Grants</u>	<u>Primary Government Governmental Activities</u>	<u>Component Unit Cranberry Isles Fire Club</u>
<u>Primary Government</u>					
<u>Governmental Activities</u>					
General Government	\$328,369			(\$328,369)	
Public Safety	\$100,299			(\$100,299)	
Health & Sanitation	\$267,023			(\$267,023)	
Public Transportation	\$312,324	\$105,891	\$39,442	(\$166,991)	
Education	\$761,845		\$96,335	(\$665,510)	
Unclassified	\$52,643			(\$52,643)	
Assessments & Debt Service	\$142,497			(\$142,497)	
<u>Total Governmental Activities</u>	<u>\$1,965,000</u>	<u>\$105,891</u>	<u>\$135,776</u>	<u>(\$1,723,333)</u>	<u>\$0</u>
<u>Total Primary Government</u>	<u>\$1,965,000</u>	<u>\$105,891</u>	<u>\$135,776</u>	<u>(\$1,723,333)</u>	<u>\$0</u>
<u>Component Unit</u>					
Operating Expenses	\$5,238				(\$5,238)
<u>Total Component Unit</u>	<u>\$5,238</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$5,238)</u>
<u>General Revenues:</u>					
Tax Revenues				\$2,009,176	
Excise Taxes				\$33,854	
State Revenue Sharing				\$18,583	
Federal Land Payment - In Lieu of Taxes				\$9,417	
Other Revenues				\$6,010	
Interest Earned				\$48,389	\$10
Fundraising					\$6,110
<u>Total Revenues</u>				<u>\$2,125,429</u>	<u>\$6,120</u>
<u>Changes in Net Position</u>				\$402,097	\$882
<u>Net Position - Beginning</u>				<u>\$9,620,487</u>	<u>\$76,350</u>
<u>Net Position - Ending</u>				<u>\$10,022,584</u>	<u>\$77,232</u>

The Notes to the Financial Statements are an Integral Part of this Statement.

TOWN OF CRANBERRY ISLES, MAINE
BALANCE SHEET - GOVERNMENTAL FUNDS
DECEMBER 31, 2024

(Exhibit III)

	<u>General Fund</u>	<u>Other Governmental Funds</u>	<u>Permanent Funds</u>	<u>Totals Governmental Funds</u>
<u>Assets</u>				
Cash and Cash Equivalents	\$1,156,071	\$1,609	\$40,395	\$1,198,074
Taxes Due - Current Year	\$129,078			\$129,078
Taxes Due - Prior Years	\$44,979			\$44,979
Accounts Receivable	\$245,228	\$312,759		\$557,988
Lease Receivable	\$23,936			\$23,936
Prepaid Expense	\$6,181			\$6,181
Due from Other Funds	\$317,029	\$44,085		\$361,114
Total Assets	\$1,922,503	\$358,453	\$40,395	\$2,321,351
<u>Liabilities, Deferred Inflows & Fund Balances</u>				
<u>Liabilities:</u>				
Accounts Payable	\$23,060			\$23,060
Due to Other Funds	\$44,085	\$312,759	\$4,270	\$361,114
Total Liabilities	\$67,145	\$312,759	\$4,270	\$384,174
<u>Deferred Inflows of Resources</u>				
Property Taxes Collected in Advance Related to Leases	\$8,499			\$8,499
Unavailable Property Tax Revenue	\$23,114			\$23,114
	\$75,252			\$75,252
Total Deferred Inflows	\$106,864	\$0	\$0	\$106,864
<u>Fund Balances:</u>				
Nonspendable	\$823		\$18,100	\$18,923
Restricted	\$708,544	\$44,531	\$15,000	\$768,075
Committed	\$806,306			\$806,306
Assigned	\$77,431	\$1,162	\$3,025	\$81,618
Unassigned	\$155,390			\$155,390
Total Fund Balances	\$1,748,494	\$45,693	\$36,125	\$1,830,312
Total Liabilities & Fund Balances	\$1,922,503	\$358,453	\$40,395	\$2,321,351
Total Fund Balance - Governmental Funds				\$1,830,312
<i>Net position reported for governmental activities in the statement of net position is different because:</i>				
Capital assets used in governmental activities are not financial resources and therefore are not reported in the funds				\$8,671,023
Deferred outflows of resources related to pension plans				\$20,131
Deferred outflows of resources related to other post-employment benefits				\$13,323
Deferred inflows of resources related to pension plans				(\$4,639)
Deferred inflows of resources related to other post-employment benefits				(\$5,039)
Delinquent taxes are recognized as revenue in the period for which levied in the government-wide financial statements, but are reported as unavailable revenue (a deferred inflow) in governmental funds				\$75,252
Right to use leased assets used in governmental activities are not financial resources and therefore are not reported in the funds				
Right to use assets at historical cost			\$577,212	
Accumulated Amortization			(\$65,029)	\$512,183
Accrued interest receivable on leases				\$582
Accrued interest payable on leases				(\$16,764)
Some liabilities are not due and payable in the current period and therefore, are not reported in the funds, including:				
Leases Payable				(\$515,390)
Bonds Payable				(\$503,432)
Net Pension Liability				(\$13,275)
Net Other Post-Employment Benefit Liability				(\$41,683)
Net Position of Governmental Activities				\$10,022,584

The Notes to the Financial Statements are an Integral Part of this Statement.

STATEMENT OF REVENUES, EXPENDITURES & CHANGES
IN FUND BALANCES - GOVERNMENTAL FUNDS
FOR THE YEAR ENDED DECEMBER 31, 2024

	<u>General Fund</u>	<u>Other Governmental Funds</u>	<u>Permanent Funds</u>	<u>Total Governmental Funds</u>
<i>Revenues:</i>				
Tax Revenues	\$1,998,761			\$1,998,761
State Road Assistance	\$8,488			\$8,488
State On-Behalf Contributions	\$30,144			\$30,144
Auto Excise Taxes	\$29,213			\$29,213
Boat Excise Taxes	\$4,641			\$4,641
State Revenue Sharing	\$18,583			\$18,583
Federal Land Payment - In Lieu of Taxes	\$9,417			\$9,417
Other Revenues	\$6,010	\$0		\$6,010
Interest Earned	\$49,098	\$1	\$22	\$49,120
Rent and Parking Fees	\$136,845			\$136,845
<u>Total Revenues</u>	<u>\$2,291,200</u>	<u>\$1</u>	<u>\$22</u>	<u>\$2,291,223</u>
<i>Expenditures(Net of Departmental Revenues):</i>				
<i>Current:</i>				
General Government	\$310,021			\$310,021
Protection	\$42,402			\$42,402
Health & Sanitation	\$263,993			\$263,993
Public Transportation	\$98,469			\$98,469
Education	\$602,919			\$602,919
Unclassified	\$7,972	\$50	\$175	\$8,197
Assessments and Debt Service	\$142,497			\$142,497
State On-Behalf Contributions	\$30,144			\$30,144
<i>Debt Service</i>	\$148,981	\$871,724		\$1,020,705
<i>Capital Outlay:</i>				
Capital Outlay	\$645,198			\$645,198
<u>Total Expenditures</u>	<u>\$2,292,596</u>	<u>\$871,774</u>	<u>\$175</u>	<u>\$3,164,545</u>
<i>Excess Revenues Over Expenditures</i>	(\$1,396)	(\$871,773)	(\$153)	(\$873,322)
<i>Other Financing Sources (Uses)</i>				
Debt Proceeds	\$60,000	\$20,638		\$80,638
<u>Total Other Financing Sources (Uses)</u>	<u>\$60,000</u>	<u>\$20,638</u>	<u>\$0</u>	<u>\$80,638</u>
<i>Excess of Revenues and Other Sources Over Expenditures and Other Uses</i>	\$58,604	(\$851,135)	(\$153)	(\$792,684)
<i>Beginning Fund Balances</i>	\$1,689,890	\$896,828	\$36,278	\$2,622,996
<i>Ending Fund Balances</i>	<u>\$1,748,494</u>	<u>\$45,693</u>	<u>\$36,125</u>	<u>\$1,830,312</u>
<i>Reconciliation to Statement of Activities, Change in Net Position</i>				
Net Change in Fund Balances - Above				(\$792,684)
Some expenses reported in the statement of activities do not require the use of current financial resources and therefore, are not reported as expenditures in governmental funds:				
Pension Plans (Deferred Outflows, Net Pension Liability, Deferred Inflows)				(\$324)
Other Post-Employment Benefits (Deferred Outflows, Net Pension Liability, Deferred Inflows)				(\$6,582)
Delinquent taxes are recognized as revenue in the period for which levied in the government-wide financial statements, but are recorded as unavailable revenue (a deferred inflow) in governmental funds				\$10,415
Accrued interest receivable on leases				(\$731)
Accrued interest payable on leases				(\$13,575)
Right to use leased assets used in governmental activities are not financial resources and therefore are not reported in the funds				
Amortization of right to use assets				\$403,613
Bond proceeds provide current financial resources to Governmental Funds, but issuing debt increases long-term liabilities in the Government-Wide Statement of Net Position. Repayment of bond principal is an expenditure in Governmental Funds, but the repayment reduces long-term liabilities in the Government-Wide Statement of Net Position				
This amount represents long-term debt payments				\$1,020,705
This amount represents long-term lease payments				\$34,746
This amount represents long-term lease proceeds				(\$452,034)
This amount represents long-term debt proceeds				(\$60,000)
Governmental funds report capital outlays as expenditures, while in the Statement of Activities, the cost of those assets is allocated over the useful lives as depreciation expense.				\$645,198
Depreciation expense on capital assets is reported in the Government-Wide Statement of Activities and Changes in Net Position, but they do not require the use of current financial resources. Therefore, depreciation expense is not reported as expenditures in Governmental Funds.				(\$386,650)
<u>Changes in Net Position of Governmental Activities</u>				<u>\$402,097</u>

The Notes to the Financial Statements are an Integral Part of this Statement.

TOWN OF CRANBERRY ISLES, MAINE
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024

Note 1 - Summary of Significant Accounting Policies

The financial statements of the Town of Cranberry Isles, Maine (the Town) have been prepared in conformity with accounting principles generally accepted in the United States of America, as applied to governmental units (hereinafter referred to as generally accepted accounting principles (GAAP)). The Governmental Accounting Standards Board (GASB) is the accepted standard setting body for the governmental accounting and financial reporting principles. The more significant of the Town's accounting principles are described below.

A. Financial Reporting Entity

The accompanying financial statements present the government of the Town of Cranberry Isles, Maine, which is identified based upon the criteria identified in Governmental Accounting Standards Board (GASB) Statement 14, as amended, *The Financial Reporting Entity*. The Town is governed under a Selectmen form of government. The Town engages in a comprehensive range of municipal services, including administrative services, public safety, health and sanitation, transportation, education and cultural services. The financial statements include all operations of the Town. Control or dependence is determined on the basis of budget adoption, taxing authority, funding and appointment of the respective governing board.

The accompanying financial statements present the government and its component unit, an entity for which the government is considered to be financially accountable. The component unit, although a legally separate entity, is, in substance, part of the government's operations. The Town's discretely presented component unit is reported in a separate column in the government-wide financial statements to emphasize that it is legally separate from the government.

Discretely presented component unit: The Cranberry Isles Volunteer Fire Club operates as a volunteer fire department and is responsible public safety of the residents of Cranberry Isles. The Cranberry Isles Volunteer Fire Club is fiscally dependent on the government to pay for some of its operational costs and the government has funded some of the capital assets.

B. Government-wide and Fund Financial Statements

The government-wide financial statements (i.e. the statement of net position and the statement of activities) report information on all of the activities of the Town. The material effect of interfund activity has been removed from these statements. *Governmental activities*, which normally are supported by taxes and intergovernmental revenues, are reported separately from *business-type*, which rely to a significant extent on fees and charges for support.

The statement of activities demonstrates the degree to which the direct expenses of a given function or segment are offset by program revenues. *Direct expenses* are those that are clearly identifiable with a specific function or segment. Functional expenses may also include an element of indirect cost, designed to recover administrative (overhead) costs. *Program revenues* include 1) charges to customers or applicants who purchase, use or directly benefit from goods, services or privileges provided by a given function or segment and 2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as *general revenues*.

C. Measurement Focus, Basis of Accounting and Financial Statement Presentation

The government-wide financial statements are reported using the *total economic resources measurement focus* and the *accrual basis of accounting*. Revenues are recognized when transactions occur and expenses and deductions are recognized when a liability is incurred, regardless of the timing of related cash flows. Property taxes are recognized as revenues in the year for which they are levied (i.e. intended to finance). Grants are recognized as revenue as soon as all eligibility requirements have been met.

The governmental fund financial statements are reported using the *current financial resources measurement focus* and the *modified accrual basis of accounting*. Revenues are recognized when they are both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the Town considers revenues to be available if they are collected within 60 days of the end of the

current fiscal period. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, including interest on long-term debt, are recognized only when payment is due.

Property taxes, charges for services and interest associated with the current fiscal period are all considered to be susceptible to accrual and are recognized as revenues of the current fiscal period. All other revenue items are considered to be measurable and available only when cash is received by the Town.

The Town reports unavailable revenue on its governmental fund financial statements. Unavailable revenues arise when a potential revenue does not meet both the "measurable" and "available" criteria for recognition in the current period. Unavailable revenues also arise when resources are received by the Town before it has a legal claim to them, as when grant monies are received prior to the incurrence of qualifying expenditures. In subsequent periods, when both revenue recognition criteria are met, or when the Town has a legal claim to the resources, the liability for unavailable revenue is removed from the balance sheet and the revenue is recognized.

The Town reports the following major governmental funds:

The general fund is the Town's primary operating fund. It accounts for all financial resources of the general government, except those required to be accounted for in another fund.

The Town also reports the following other funds:

The special revenue funds are used to account for the proceeds of specific revenue sources (other than expendable trust or major capital projects) requiring separate accounting because of legal or regulatory provisions or administrative action.

Permanent funds are used to account for assets held in perpetuity and therefore cannot be used to support the Town's own programs, but the investment earnings may be used for designated purposes.

Amounts reported as program revenues include 1) charges to customers or applicants for goods, services, fines and forfeitures, or privileges provided, 2) operating grants and contributions, and 3) capital grants and contributions, including special assessments. Internally dedicated resources are reported as general revenues rather than as program revenues. Likewise, general revenues include all taxes.

When both restricted and unrestricted resources are available for use, it is the Town's policy to use restricted resources first, then unrestricted resources as they are needed.

D. Assets, Liabilities and Net Position or Fund Balances

Deposits

The Town's cash and cash equivalents are considered to be cash on hand, demand deposits and short-term investments with original maturities of one year or less from the date of acquisition. These investments are not specifically identifies with any other fund.

The Town may invest in certificates of deposit, in time deposits, and in any securities in which State of Maine Statutes authorize them to invest in.

Accounts Receivable and Accounts Payable

All material receivables are reported at their gross value and, where appropriate, are reduced by the estimated portion that is expected to be uncollectible.

Because of their spending measurement focus, expenditure recognition for governmental fund types excludes amounts represented by noncurrent liabilities. Since they do not affect current assets, such long-term amounts are not recognized as governmental fund type expenditures or fund liabilities.

Lease Receivable

The Town's lease receivable is measured at the present value of lease payments expected to be received during the lease term. Under the lease agreement, the Town receives set monthly payments from the lessee. The lease payments are recorded as an inflow of resources in the period the payment is received,

A deferred inflow of resources is recorded for the lease. The deferred inflows of resources is recorded at the initiation of the lease in an amount equal to the initial recording of the lease receivable. The deferred inflow of resources is amortized on a straight-line basis over the term of the lease.

Capital Assets

Capital assets, which include property, plant, equipment and infrastructure (e.g. roads, bridges, sidewalks and similar items), are reported in the applicable governmental or business-type activities columns in the government-wide financial statements. Capital assets are defined by the Town as assets with an initial, individual cost of more than \$5,000 and an estimated useful life in excess of one year. Such assets are recorded at historical cost or estimated historical cost if purchased or constructed. Donated capital assets are recorded at estimated fair value at the date of donation.

The costs of normal maintenance and repairs that do not add to the value of the asset or materially extend asset lives are not capitalized. Major outlays for capital assets and improvements are capitalized as projects are constructed. Interest incurred during the construction phase of capital assets of business-type activities is included as part of the capitalized value of the asset constructed. Property, plant and equipment is depreciated using the straight line method over the following estimated useful lives;

<u>Assets</u>	<u>Years</u>
Buildings and Improvements	20-50
Infrastructure	10-50
Equipment	5-20

Right to Use Assets

The Town had recorded right to use lease assets as a result of implementing GASB 87. The right to use assets are initially measured at an amount equal to the initial measurement of the related lease liability plus any lease payments made prior to the lease term, less lease incentives, and plus ancillary charges necessary to place the lease into service. The right to use assets are amortized on a straight-line basis over the life of the related lease.

Deferred Inflows/Outflows of Resources

In addition to assets, the statement of financial position will sometimes report a separate section for deferred outflows of resources. This separate financial statement element, *Deferred Outflows of Resources*, represents a consumption of net position that applies to a future period and so will not be recognized as an expense or expenditure until then. The Town has no items that meet this criterion. In addition to liabilities, the statement of financial position will sometimes report a separate section for deferred inflows of resources. This separate financial statement element, *Deferred Inflows of Resources*, represents an acquisition of net position that applies to a future period and so will not be recognized as revenue until then. The Town has a few items that meet criterion for this category - property taxes received In advance, leases, unavailable property tax revenue, pensions and other post-employment benefits..

Pensions

For purposes of measuring the net pension liability, deferred outflows of resources and deferred inflows of resources related to pensions, and pension expense, information about the fiduciary net position of the Maine Public Employees Retirement System (System) and additions to / deductions from the Systems' fiduciary net position have been determined on the same basis as they are reported by the System. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable pursuant to formal commitments or statutory requirements. Investments are reported at fair value. Investment income is recognized when earned and investment expenses are recognized when incurred.

Other Post Employment Benefits (OPEB)

For purposes of measuring the net OPEB liability, deferred outflows of resources and deferred inflows of resources related to OPEB, and OPEB expense, information about the fiduciary net positions of the Maine Education Association Benefits Trust (MEABT) and Maine Municipal Employees Health Trust (MMEHT) and additions to / deductions from their fiduciary net position have been determined on the same basis as they are reported by MEABT and MMEHT. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable pursuant to formal commitments or statutory requirements.

Investments are reported at fair value. Investment income is recognized when earned and investment expenses are recorded when incurred.

Interfund Activities

During the course of normal operations, the Town has various activities between funds, including transfers of revenues and expenditures. The accompanying governmental fund financial statements reflect such activities as operating transfers.

Long-Term Obligations

In the government-wide financial statements, long-term debt and other long-term obligations are reported as liabilities in the applicable governmental activities. In the fund financial statements, governmental funds recognize the face amount of debt issued as other financing sources.

Governmental Fund Balances

The Town has identified December 31, 2024 fund balances on the balance sheet as follows:

	<u>General Fund</u>	<u>Special Revenue Fund</u>	<u>Permanent Fund</u>	<u>Total</u>
<u>Nonspendable</u>				
Cemetery Trust Principal			\$18,100	\$18,100
Leases	\$823			\$823
<u>Restricted</u>				
School Department	\$630,068			\$630,068
Shore Harbor Grant	\$4,699			\$4,699
Commuter Service	\$6,625			\$6,625
Highway Reserve		\$44,085		\$44,085
State Revenue Sharing	\$17,152			\$17,152
ETIPP Grant	\$50,000			\$50,000
Isleford Playground		\$447		\$447
Broadband Project		\$0		\$0
Cemetery Donation			\$15,000	\$15,000
<u>Committed</u>				
Animal Control	\$8,551			\$8,551
Public Safety Coordinator	\$16,822			\$16,822
Fire Department Zone 1	\$48,619			\$48,619
Fire Department Zone 2	\$35,686			\$35,686
Fire Department Zone 3	\$17,400			\$17,400
EMS Reserve	\$36,896			\$36,896
Tuition Designated Fund	\$63,396			\$63,396
Special Education Reserve	\$97,459			\$97,459
School Capital Project	\$32,240			\$32,240
Garage Building Fund	\$85,075			\$85,075
Vehicle Disposal	\$5,721			\$5,721
Ramp Fees Reserve	\$17,197			\$17,197
Telemed Health Clinic	\$2,081			\$2,081
LCI Dock Extension	\$2,198			\$2,198
Wharves - GCI	\$14,616			\$14,616
Wharves	\$3,608			\$3,608
Dock Hoists	\$19,593			\$19,593
Intermodal Facility	\$39,597			\$39,597
Town Trucks	\$19,463			\$19,463
Internet Facility Maintenance	\$28,302			\$28,302

INHA Septic	\$20,000			\$20,000
Town Office Drill Well Reserve	\$29,741			\$29,741
Transportation Assistance Reserve	\$5,000			\$5,000
Manset Parking Engineering Design	\$52,000			\$52,000
Manset YR Dock Engineering Design	\$59,096			\$59,096
Mansell Building/Parking Lot	\$42,949			\$42,949
Scholarship Reserve	\$3,000			\$3,000
<u>Assigned</u>				
Town Office	\$39,920			\$39,920
Joy Lot	\$23,039			\$23,039
Snow Removal	\$14,472			\$14,472
Truck Account		\$1,162		\$1,162
Cemetery Trust Income			\$3,025	\$3,025
<u>Unassigned</u>	\$155,390			\$155,390
<u>Total Fund Balances</u>	<u>\$1,748,494</u>	<u>\$45,693</u>	<u>\$36,125</u>	<u>\$1,830,312</u>

In accordance with Government Accounting Standards Board 54, fund balance reporting and governmental fund type definitions, the Town classifies governmental fund balances as follows:

Nonspendable - includes fund balance amounts that cannot be spent either because it is not in spendable form or because of legal or contractual constraints.

Leases - a portion of the fund balance that is not an available resource because it represents the year-end balance of the lease receivable in excess of the deferred inflow of resources for the lease receivable, which is not a spendable resource.

Restricted - includes fund balance amounts that are constrained for specific purposes which are externally imposed by providers, such as creditors, or amounts are constrained due to constitutional provisions or enabling legislation.

Committed - includes fund balance amounts that are constrained for specific purposes that are internally imposed by the government through town meeting voting and does not lapse at year-end.

Assigned - includes fund balance amount that are intended to be used for specific purposes that are neither considered restricted or committed. Fund balances may be assigned by the Board of Selectmen.

Unassigned - includes positive fund balance within the general fund which has not been classified within the above mentioned categories and negative fund balance in other governmental funds.

The Town considers restricted, committed, assigned and unassigned amounts to be spent in that order when expenditures are incurred for which any of those amounts are available.

The Board of Selectmen are authorized to make assignments pursuant to their appointment. Committed fund balances are determined based on the need of town meeting votes.

Net Position

Net position is required to be classified into three components - net investment in capital assets, restricted and unrestricted. These classifications are defined as follows:

Net investment in capital assets - This component of net position consist of capital assets, net of accumulated depreciation, reduced by the outstanding balances of any bonds, mortgages, notes or other borrowings that are attributable to the acquisition, construction, or improvements of those assets.

Restricted - This component of net position consists of restrictions placed on net position use through external constraints imposed by creditors (such as debt covenants), grantors, contributors, or law or regulations of other governments, or constraints imposed by law through

constitutional provisions or enabling legislation. The government-wide statement of net position reports \$786,998 of restricted net position, of which enabling legislation restricts \$0.

Unrestricted - This component consists of net position that do not meet the definition of "restricted" or "net investment in capital assets."

E. Budgetary Accounting

Formal budgetary accounting is employed as a management control for the general fund only. Annual operating budgets are adopted each fiscal year by the registered voters of the Town at their annual Town meeting. Budgets are established in accordance with GAAP. Budgetary control is exercised at the selectman level, since individual department heads do not exist. All unencumbered budget appropriations lapse at the end of the year unless specifically designated by the Board of Selectmen or required by law.

F. Endowments

In the permanent funds, there are established endowment funds of \$18,100 for the Cemetery Trust Fund. The investment earnings of these funds are used for the specific purposes that the funds were established for and shall be paid out by order of those persons responsible for administering the funds. State law directs that, subject to the intent of a donor expressed in the gift instrument, an institution may appropriate for expenditure or accumulate so much of an endowment fund as the institution determines is prudent for the uses, benefits, purposes, and duration for which the endowment is established. The current amount available for expenditure is \$3,025 from the Cemetery Trust Fund, which is reported as unrestricted net position in the statement of net position. The initial endowment principal is reported as restricted net position in the statement of net position.

G. Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Note 2 - Deposits

Custodial credit risk is the risk that in the event of a bank failure, a government's deposits may not be returned to it. The Town's deposit policy for custodial credit risk requires compliance with the provisions authorized by Maine State Statutes. The Town requires that, at the time funds are deposited, there is collateral in place to cover the deposits in excess of the FDIC insurance limits.

State Statutes require banks either to give bond or to pledge government securities (types of which are specifically identified in the Statutes) to the Town in the amount of the Town's deposits. The Statutes allow pledged securities to be reduced by the amount of the deposits insured by the Federal Deposit Insurance Corporation (FDIC).

The financial institution holding the Town's cash accounts is participating in the FDIC Program. For time and savings deposit accounts, the Town's savings accounts, including certificates of deposit, are insured up to \$250,000 by the FDIC. Separately, for demand deposit accounts, the Town's cash accounts, including checking and money market accounts, are insured up to \$250,000 by the FDIC. Any cash deposits in excess of the \$250,000 FDIC limits are not covered by collateral and thus, custodial credit risk could exist. In order to protect deposits in excess of the \$250,000 FDIC limits, the Bank issues a collateral statement showing that funds in excess of the \$250,000 are protected by additional collateral.

At year end, the carrying value of the Town's deposits was \$1,198,137 and the bank balance was \$1,223,322. The Town has \$420,721 of insured deposits and \$802,602 of collateralized deposits as of December 31, 2024.

Note 3 - Property Taxes

Property taxes were assessed on April 1, 2024 and committed on July 2, 2024. Interest of 4% per annum is charged on delinquent taxes. Tax liens are recorded on property taxes remaining unpaid nine to ten months after the commitment date. Tax liens unpaid for a period of eighteen months expire and the property becomes tax acquired by the Town. For governmental funds, only property taxes which are intended to finance the current fiscal year and collected within 60 days subsequent to year end are recorded as revenue. Accordingly, \$75,252 of the property taxes receivable have been classified as unavailable property tax revenue on the general fund balance sheet.

Note 4 - Lease Receivable

In May 2020, the Town agreed to an extension of an existing lease agreement with Steve Pagels. Under the lease, Steve pays the Town \$15,000 yearly for five years, with another five year extension that can be optioned at the end of the five years. The lease receivable is measured as the present value of the future minimum rent payments expected to be received during the lease term at a discount rate of 3%, which such rate is not expressly stated in the lease but deemed a reasonable rate of return.

In July 2022, the Town agreed to an extension of an existing lease agreement with the United States Postal Service (USPS). Under the lease, the USPS pays the Town \$750 per month for sixty months, with another five year extension that can be optioned at the end of those sixty months. The lease receivable is measured as the present value of the future minimum rent payments expected to be received during the lease term at a discount rate of 3%, which such rate is not expressly stated in the lease but deemed a reasonable rate of return.

In June 2017, the Town agreed to a lease agreement with the BCM Construction as part of their solid waste disposal contract. Under the lease, BCM pays the Town \$130 per month for 108 months at which point they will negotiate another contract. The lease receivable is measured as the present value of the future minimum rent payments expected to be received during the lease term at a discount rate of 3%, which such rate is not expressly stated in the lease but deemed a reasonable rate of return.

In fiscal year ending December 31, 2024, the Town recognized \$24,397 of lease revenue and \$1,313 of interest revenue under these leases.

Note 5 - Capital Assets

Capital asset activity for the year ended December 31, 2024 was as follows:

	<u>Beginning Balance</u>	<u>Increases</u>	<u>Decreases</u>	<u>Ending Balance</u>
<u>Governmental Activities:</u>				
<u>Capital assets not being depreciated</u>				
Land	\$1,449,485			\$1,449,485
<u>Capital assets being depreciated</u>				
Land Improvements	\$21,776	\$24,900		\$46,676
Buildings and Improvements	\$3,962,615	\$33,650		\$3,996,265
Equipment	\$2,252,406	\$364,488		\$2,616,894
Infrastructure	\$5,378,169	\$222,160		\$5,600,329
<u>Total capital assets being depreciated</u>	<u>\$11,614,966</u>	<u>\$645,198</u>	<u>\$0</u>	<u>\$12,260,164</u>
<u>Less accumulated depreciation for</u>				
Land Improvements	\$4,185	\$3,112		\$7,297
Buildings and Improvements	\$1,548,783	\$127,911		\$1,676,694
Equipment	\$733,573	\$114,569		\$848,142
Infrastructure	\$2,365,435	\$141,058		\$2,506,493
<u>Total accumulated depreciation</u>	<u>\$4,651,976</u>	<u>\$386,650</u>	<u>\$0</u>	<u>\$5,038,626</u>
<u>Net capital assets being depreciated</u>	<u>\$6,962,990</u>	<u>\$258,549</u>	<u>\$0</u>	<u>\$7,221,538</u>
<u>Governmental Activities, Capital Assets, net</u>	<u>\$8,412,475</u>	<u>\$258,549</u>	<u>\$0</u>	<u>\$8,671,023</u>

Depreciation expense was charged to functions/programs of the primary government as follows;

Governmental Activities

General Government	\$12,541
Solid Waste	\$3,030
Public Safety	\$57,897
Education	\$61,487
Unclassified	\$30,925
Public Transportation, including depreciation of general infrastructure assets	\$220,770
<u>Total Depreciation Expense - Governmental Activities</u>	<u>\$386,650</u>

Note 6 - Interfund Transactions

During the course of operations, numerous transactions occur between individual funds that may result in amounts owed between funds. They are classified as Due from Other Funds, with an offsetting payable classified as Due to Other Funds. At December 31, 2024, individual fund interfund receivable and payable balances consisted of the following:

<u>Due to</u>	<u>Due from</u>		
	<u>General Fund</u>	<u>Other Governmental Funds</u>	<u>Permanent Funds</u>
General Fund		\$312,759	\$4,270
Other Governmental Funds	\$44,085		
	<u>\$44,085</u>	<u>\$312,759</u>	<u>\$4,270</u>

There was a change in the balance of the broadband account during the current year and no change in the others. A component of the interfund balance represents appropriations to the highway reserve for future capital road improvements. A portion represents a balance for cemetery costs payable to the general fund from the cemetery trust. The remaining balance represents a balance due from the broadband project for costs absorbed by the general fund for the project. Due to the fact that the USDA didn't fully fund the project as was originally budgeted for, the Town is having to incur debt to pay the general fund back. The change in the balance represents a portion of the shortfall from the USDA funding and the balance will be repaid upon securing the new loan to pay the general fund back along with the additional amounts due for debt to the bank for the project. The remaining balances are expected to be repaid upon need of the funds.

Note 7 - Right to Use Leased Assets

The Town has recorded four right to use leased assets. The assets are right to use assets for leased parking lots and equipment. The related leases are discussed in the Leases note. The right to use lease assets are amortized on a straight-line basis over the terms of the related leases.

Right to use asset activity for the Town for the year ended December 31, 2024 was as follows:

	<u>Beginning Balances</u>	<u>Increases</u>	<u>Decreases</u>	<u>Ending Balance</u>
<u>Right To Use Assets</u>				
Parking Lots	\$206,143	\$362,846	\$0	\$568,989
School Equipment	\$8,249	\$0	\$26	\$8,223
<u>Total Right to Use Assets</u>	<u>\$214,392</u>	<u>\$362,846</u>	<u>\$26</u>	<u>\$577,212</u>
<u>Less Accumulated Amortization for:</u>				
Parking Lots	\$61,326	\$47,118	\$48,284	\$60,159
School Equipment	\$2,062	\$2,808	\$0	\$4,870
<u>Total Accumulated Amortization</u>	<u>\$63,388</u>	<u>\$49,925</u>	<u>\$48,284</u>	<u>\$65,029</u>
<u>Right to Use Assets, net</u>	<u>\$151,004</u>	<u>\$312,921</u>	<u>(\$48,259)</u>	<u>\$512,183</u>

Note 8 - Long-Term Debt

The Town issues general obligation bonds and notes to provide funds for the acquisition and construction of major capital assets. General obligation bonds and notes are direct obligations and pledge the full faith and credit of the Town. The following is a summary of long-term debt transactions of the Town of Cranberry Isles for the year ended December 31, 2024:

<u>Debt Outstanding at January 1:</u>	\$1,464,137
Long-Term Debt Issued	\$60,000
Long-Term Debt Retired	<u>(\$1,020,705)</u>
<u>Debt Outstanding at December 31:</u>	<u>\$503,432</u>

In 2014, a general obligation bond was secured with The First for School capital improvements for \$610,000. Interest is paid at an annual rate of 3.10 percent. The bond is for ten years. The balance at December 31, 2024 is \$0.

In 2022, a general obligation bond was secured with Tax-Exempt Leasing Corp for the purchase of a fire truck for \$337,558. Interest is paid at an annual rate of 2.89 percent. The bond is for ten years. The balance at December 31, 2024 is \$246,183.

In 2021, a general obligation bond was secured with The First for capital road work for \$343,622. Interest is paid at an annual rate of 2.465 percent. The bond is for five years, payable monthly with interest. The balance at December 31, 2024 is \$142,545.

In 2017, a revolving line of credit was secured with The First for a broadband project for \$1,200,000 of which \$949,593 has been disbursed at December 31, 2020. Interest only is paid monthly at an annual rate of 2.29 percent. During the current year, the USDA funded a portion of these costs, which were used to pay down the line of credit. The Town is currently negotiating with The First to refinance the remaining balance, as well as the Town's portion paid on this project, into a long-term loan. The balance at December 31, 2024 is \$64,591.

In 2024, a loan was secured with The First for the purchase of a plow truck for \$60,000. Interest is paid at an annual rate of 5.040 percent. The loan is for five years, payable monthly with interest. The balance at December 31, 2024 is \$50,114.

Annual debt service requirements to maturity of the general obligation bonds and line of credit including estimated interest are as follows:

<u>Year</u>	<u>Principal</u>	<u>Estimated Interest</u>	<u>Total</u>
2025	\$178,547	\$13,614	\$192,161
2026	\$117,235	\$8,856	\$126,091
2027	\$46,668	\$6,307	\$52,975
2028	\$48,310	\$4,664	\$52,975
2029	\$37,257	\$3,228	\$40,486
2030-2031	\$75,416	\$3,285	\$78,701
	<u>\$503,432</u>	<u>\$39,955</u>	<u>\$543,388</u>

The State of Maine statutes prohibit the Town from incurring debt in excess of 7.5% of its last full state valuation for storm or sewer purposes, 10% for school purposes, 3% for municipal airport, water and special district purposes. In no event may the Town incur debt which would cause its total debt outstanding at any time to exceed 15% of its last full state valuation. The Town debt incurred at December 31, 2024 was 0.23% of the 2024 State Valuation of \$222,900,000.

Note 9 - Leases

The Town has entered into agreements to lease parking lots and school equipment. The lease agreements qualify as other than short-term leases under GASB 87 and, therefore, have been recorded at the present value of the future minimum lease payments as of the date of their inception.

In January 2024, the Town entered into a lease agreement with the Town of Mount Desert for use of a parking lot for residents to store vehicles. The lease agreement is for ten years which is renewable for another ten year term. The annual payment is adjusted yearly based on the three year average change in the consumer price index and is due on July 15 each year. The lease liability is measured at a discount rate of 3.25%, which said rate is not stated in the lease agreement, but deemed to be a reasonable rate of return. As a result, the Town has recorded a right to use asset with a net book value of \$404,495 at December 31, 2024.

In October 2017, the Town entered into a lease agreement with the Roman Catholic Church for use of a parking lot for residents to store vehicles. The lease agreement is indefinite. The annual payment is \$4,000, which is due on April 15 of each year. The lease liability is measured at a discount rate of 3.25%, which said rate is not stated in the lease agreement, but deemed to be a reasonable rate of return. As a result, the Town has recorded a right to use asset with a net book value of \$104,335 at December 31, 2024.

In August 2021, the School Department entered into a lease agreement for the use of laptops for the students and teachers. The lease agreement is for four years with yearly payments of \$1,475. The lease liability is measured at a discount rate of 3.25%, which said rate is not stated in the lease agreement, but deemed to be a reasonable rate of return. As a result, the School has recorded a right to use asset with a net book value of \$1,407 at December 31, 2024.

In August 2023, the School Department entered into a lease agreement for the use of a photocopier for the school. The lease agreement is for four years with yearly payments of \$687. The lease liability is measured at a discount rate of 3.25%, which said rate is not stated in the lease agreement, but deemed to be a reasonable rate of return. As a result, the School has recorded a right to use asset with a net book value of \$1,946 at December 31, 2024.

The future minimum lease obligations and the net present value of these minimum lease payments as of December 31, 2024 were as follows:

	<i>Principal Payments</i>	<i>Interest Payments</i>	<i>Total</i>
2025	\$37,886	\$16,764	\$54,649
2026	\$39,051	\$15,528	\$54,579
2027	\$41,771	\$14,254	\$56,025
2028	\$43,933	\$12,892	\$56,825
2029	\$46,892	\$11,464	\$58,356
2030-2034	\$221,264	\$32,375	\$253,639
2035-2039	\$6,673	\$13,327	\$20,000
2040-2044	\$7,830	\$12,170	\$20,000
2045-2049	\$9,188	\$10,812	\$20,000
2050-2054	\$10,782	\$9,218	\$20,000
2055-2059	\$12,651	\$7,349	\$20,000
2060-2064	\$14,845	\$5,155	\$20,000
2065-2069	\$17,420	\$2,580	\$20,000
2070-2073	\$5,205	\$130	\$5,335
	<u>\$515,390</u>	<u>\$164,018</u>	<u>\$679,408</u>

Note 10 - Defined Benefit Employee Pension Plan

A. Plan Description

Qualifying personnel of the School Department participate in the Maine Public Employees Retirement System (System) State Employee and Teacher (SET) Plan. The plan is a multiple-employer, cost-sharing pension plan with a special funding situation. The State of Maine is the non-employer contributing entity in that the State pays the initial unfunded actuarial liability on behalf of teachers, while school systems contribute the normal cost, calculated actuarially, for their teacher members.

B. Pension Benefits

Benefit terms are established in Maine Statute. The System's retirement programs provide defined retirement benefits based on member's average final compensation and service credit earned as of retirement. Vesting (i.e., eligibility for benefits upon reaching qualification) occurs upon the earning of five years of service credit for State employees and teachers. In some cases, vesting occurs on the earning of one year of service credit immediately preceding retirement at or after normal retirement age. Normal retirement age for State employees and teachers is age 60, 62 or 65. The normal retirement age is determined by whether a member had met certain creditable service requirements on specific dates, as established by statute. The monthly benefit of members who retire before normal retirement age by virtue of having at least 25 years of service credit is reduced by a statutorily prescribed factor for each year of age that a member is below her/his normal retirement age at retirement. The System also provides disability and death benefits which are established by statute for State employee and teacher members.

Upon termination of membership, members' accumulated employee contributions are refundable with interest, credited in accordance with statute. Withdrawal of accumulated contributions results in forfeiture of all benefits and membership rights. The annual interest credited to members' accounts is set by the System's Board of Trustees.

C. Member and Employer Contributions

Retirement benefits are funded by contributions from members, employers, State contributions and by earnings on investments. Disability and death benefits are funded by employer normal cost contributions and by investment earnings. Member and employer contribution rates are each a percentage of applicable member compensation. Member contribution rates are defined by law or Board rule and depend on the terms of the Plan under which a member is covered. Employer contribution rates are determined through actuarial valuations. For the year ended June 30, 2024, the member contribution rate was 7.65% and the employer contribution rate was 4.47% of applicable member compensation. The employer is also responsible for contributing 15.10% of all federally funded member compensation. The State of Maine, as a non-employer contributing entity, pays 15.10% of the applicable member compensation into the System.

The required contributions paid into the System for the year ended June 30, 2024 and the previous two years are as follows:

<i>For the year ended June 30,</i>	<i>Employee Contributions</i>	<i>Employer Contributions</i>	<i>State of Maine Contributions</i>	<i>Applicable Member Compensation</i>	<i>Applicable Member Federal Compensation</i>
2024	\$16,184	\$10,489	\$29,704	\$211,553	\$6,839
2023	\$12,326	\$8,131	\$21,159	\$148,068	\$13,054
2022	\$11,246	\$5,794	\$20,865	\$147,011	\$1,000

D. Revenue Recognition

Employer contributions to the System are recognized as additions in the period when they become due pursuant to formal commitments or statutory requirements. Investment income is recognized when earned and investment expenses are recorded when incurred. For the teacher group, total employer and non-employer contributions were the basis for the allocation, adjusted to remove the normal cost contributions paid by local school systems on behalf of their employees. This leaves contributions toward the net pension liability of the Plan as the basis of allocation. This method of allocation properly distributes the collective net pension liability between the State of Maine as the non-employer contributing entity and those School Systems contributing towards the net pension liability of the Plan using grant funding.

E. Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions

At June 30, 2024, the School Department reported a net pension liability of \$13,275. The net pension liability was measured as of June 30, 2023 and the total pension liability used to calculate the net pension liability was determined by actuarial valuation as of that date. The School Department's proportion of the net pension liability was based on a projection of the School Department's long-term share of contributions to the pension plan relative to the projected contributions of all participating members. At June 30, 2023, the School Department's proportion was 0.00088%, which was an increase of 0.00081% from its proportion measured at June 30, 2022.

For the fiscal year ended June 30, 2024, the School Department recognized pension expense of \$10,813. At June 30, 2024, the School Department reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	<i>Deferred Outflows of Resources</i>	<i>Deferred Inflows of Resources</i>
Differences between expected and actual experience	\$1,088	\$0
Changes in Assumptions	\$0	\$0
Net Difference between projected and actual earnings on pension plan investments	\$0	\$1,232
Changes in proportion and differences between employer contributions and proportionate share of contributions	\$8,554	\$3,407
Employer contributions made subsequent to measurement date	\$10,489	\$0
	<u>\$20,131</u>	<u>\$4,639</u>

Amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

<u>Year ended June 30,</u>	
2024	\$11,048
2025	\$39
2026	\$4,343
2027	\$62

F. Actuarial Assumptions

The total pension liability in the June 30, 2023 actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement:

Inflation	2.75%
Salary Increases	2.80% - 13.03% at selected years of service
Investment Rate of Return	6.50%, net of administrative and pension plan investment expense
Cost of Living Increases	2.20%

For the School Department employees, the mortality rate is based on the 2010 Public Plan Teacher Benefits-Weighted Healthy Retiree Mortality Table for males and females projected generationally using the RPEC_2020 model.

The actuarial assumptions used in the June 30, 2023 valuation were based on the Entry Age Normal actuarial funding method. Under this funding method, the total employer contribution rate consists of two elements, the normal cost rate and the unfunded actuarial liability rate.

The individual entry age normal method is used to determine liabilities. Under the individual entry age normal method, a normal cost rate is calculated for each employee. This rate is determined by taking the value, as of age at entry into the plan, of the member's projected future benefits, and dividing it by the value, also as of the member's entry age, of their expected future salary. The normal cost for each employee is the product of their pay and their normal cost rate. The normal cost for the group is the sum of the normal costs for all members.

Experience gains and losses, i.e. decreases or increases in liabilities and/or in assets when actual experience differs from the actuarial assumptions, affect the unfunded actuarial accrued liability.

The long-term expected rate of return on pension plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expense and inflation) are developed for each major class of assets. These ranges are combined to produce the long-term expected rate of return by weighing the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. Best estimates of arithmetic real rates of return for each major asset class included in the pension plan's target asset allocation as of June 30, 2023 are summarized in the following table:

<u>Asset Class</u>	<u>Target Allocation</u>	<u>Long-Term Expected Real Rate of Return</u>
Public Equities	30.0%	6.0%
U.S. Government	7.5%	2.6%
Private Equity	15.0%	7.6%
Real Assets:		
Real Estate	10.0%	5.2%
Infrastructure	10.0%	5.3%
Natural Resources	5.0%	5.0%
Traditional Credit	7.5%	3.2%

Alternative Credit	5.0%	7.4%
Diversifiers	10.0%	5.0%
	<u>100%</u>	

G. Discount Rate

The discount rate used to measure the total pension liability was 6.50%. The projection of cash flows used to determine the discount rate assumed that plan member contributions will be made the current contribution rate and that employer and non-employer entity contributions will be made at contractually required rates, actuarially determined. Based on these assumptions, the pension plan's fiduciary net position was projected to be available to make all projected future benefit payments to current plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

H. Sensitivity of the Proportionate Share of the Net Pension Liability to Changes in the Discount Rate

The following presents the School Department's proportionate share of the net pension liability calculated using the discount rate of 6.50%, as well as what the School Department's proportionate share of the net pension liability would be if it were calculated using a discount rate that is 1 percentage point lower (5.50%) or 1 percentage point higher (7.50%) than the current rate:

	<u>1% Decrease (5.50%)</u>	<u>Current Discount Rate (6.50%)</u>	<u>1% Increase (7.50%)</u>
Proportionate Share of the Net Pension Liability	\$26,102	\$13,275	\$2,597

I. Pension Plan Financial and Actuarial Information

Additional financial information and actuarial information can be found in the System's 2023 Comprehensive Annual Financial Report available online at www.mainepeps.org or by contacting the System at (207) 512-3100.

Note 11 - Other Post Employment Benefits

A. Plan Description - Group Life Plan

Qualifying personnel of the School Department participate in the Group Life Insurance Plan for Retired State Employees and Teachers as provided by the Maine Public Employees Retirement System (SET Plan). The plan is a multiple-employer, cost sharing plan with a special funding situation. As of June 30, 2023 there were 234 employers, including the State of Maine participating in the plan. The State of Maine is also a non-employer contributing entity in that the State pays contributions for retired public school teachers in the Plan.

B. Benefits

The Group Life Insurance Plans (the Plans) provide basic group life insurance benefits, during retirement to retirees who participated in the Plans prior to retirement for a minimum of 10 years (the 10 year participation requirement does not apply to recipients of disability retirement benefits). The level of coverage in retirement is initially set to an amount equal to the retiree's average final compensation. The initial amount of basic life is then subsequently reduced at a rate of 15% per year to the greater of 40% of the initial amount or \$2,500.

C. Funding Policy

Premium rates are those determined by the System's Board of Trustees to be actuarially sufficient to pay anticipated claims. Premiums for basic life insurance for retired teachers are paid by the State as the total dollar amount of each year's annual required contribution. PLD employers are required to remit monthly a premium of \$0.48 per \$1,000 of coverage for covered active employees, a portion of which is to provide a level of coverage in retirement. PLD employers with retired PLD employees continue to remit a premium of \$0.48 per \$1,000 of coverage per month during the post-employment retired period.

D. Actuarial Methods and Assumptions

The collective total OPEB liability for the plans was determined by an actuarial valuation as of June 30, 2023, using the following methods and assumptions, applied to all periods included in the measurement:

Actuarial Cost Method

Projections of benefits for financial reporting purposes are based on the provisions of the Plans in effect at the time of each valuation and the historical pattern of sharing of premium costs between the employer and plan members. Actuarial methods and assumptions include techniques that are designed to reduce short-term volatility in actuarial accrued liabilities and the actuarial value of the assets, consistent with the long-term perspective of the funding methodologies. Costs are developed using the individual entry age normal cost method based on a level percentage of payroll. Experience gains and losses, i.e., actual decreases or increases in the liabilities and/or in assets which differ from the actuarial assumptions, affect the unfunded actuarial accrued liability.

Asset Valuation Method

Investments are reported at fair value.

Significant Actuarial Assumptions

Inflation	2.75%
Salary Increases	2.80% - 13.03% at selected years of service
Investment Rate of Return	6.50%, net of administrative and pension plan investment expense
Participation Rates for Future Retirees	100% of those currently enrolled
Conversion Charges	Apply to the cost of active group life insurance, not retiree group life insurance
Form of Benefit Payment	Lump Sum

For the School Department employees, the mortality rate is based on the 2010 Public Plan Teacher Benefits-Weighted Healthy Retiree Mortality Table for males and females, projected generationally using the RPEC_2020 model.

E. On-Behalf Payments

As mentioned in Section A. above, contributions are made by the System for participating retired teachers. The summary below provides the School Department's allocation of these contributions as well as the proportionate share of the Net OPEB liability. The Net OPEB Liability is not recorded on the School Department financial statements since it is a liability of the State of Maine and not a liability of the School Department.

	<u>Allocation of:</u>		
	<u>On-Behalf</u>	<u>Benefits</u>	<u>Net OPEB</u>
	<u>Payments</u>	<u>Expense</u>	<u>Liability</u>
2023	\$440	\$415	\$3,211

B. Plan Description - School Health Insurance Plan

Qualifying personnel of the School Department can participate in the Maine Education Association Benefits Trust (MEABT) postretirement benefit plan. The plan is a single employer OPEB plan.

B. Eligibility

The employee must have participated in the MEABT health plan for the 12 months prior to retirement, and have 10 years of continuous active service and enrollment in the health plan (under age 50), or 5 years of continuous active service and enrollment in the health plan (age 50 or above), in order to be eligible for postretirement benefits.

A retiree who terminates coverage may elect to re-enroll in coverage at a later date if the participant participated in the health plan for 12 months prior to terminating coverage, if the re-enrollment occurs within 5 years from the date of termination coverage,

and if the retiree does not surpass attaining age 62 at the time of re-enrollment. The participant has to have maintained continuous health insurance coverage during this break in coverage. To be eligible for re-enrollment, a retiree may not take more than one break in coverage.

C. Cost Sharing Provisions

The retiree is eligible for a State subsidy of 60% (effective 11/1/2023) and 55% prior to that, of the blended single premium for the retiree only. Under State law, the blended premium is determined by blending rates for active members and retired members.

The retiree pays 40% (effective 11/1/23) and 45% prior to that, of the blended premium rate for coverage elected. Spouses must contribute 100% of the blended premium amounts. Thus, the total premium is paid for by both the State and the retiree and/or spouse. The MEABT is not responsible for the premium, but instead the implicit rate subsidy. The implicit rate subsidy is the value of the cost of care minus the premiums charged. Since the premiums are based on the average active and per-Medicare retirees, the retirees are implicitly paying less than the true cost of coverage, thus an implied subsidy.

D. Employees covered by benefit terms:

At June 30, 2023, the following employees were covered under the benefit terms:

Active employees	4
Average age	41.75
Average service	1.75
Retirees	1
Average Age	73

E. Net OPEB Liability

The School Department's net OPEB liability was measured as of June 30, 2023, and the total OPEB liability used to calculate the net OPEB liability was determined by an actuarial valuation as of that date.

Actuarial assumptions The total OPEB liability in the June 30, 2023 actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement, unless otherwise specified:

<i>Discount Rate</i>	3.65% per annum for 2023 reporting 3.54% per annum for 2022 reporting
<i>Salary Increase Rate</i>	2.75% per year.
<i>Administration and claims expense</i>	Included in per capita claims cost
<i>Healthcare cost trend rates:</i>	

Pre -Medicare Medical: Initial trend of 7.95% applied in FYE 2023 grading over 19 years to 4.00% per annum
Medicare Medical: Initial trend of 0.00% applied in FYE 2023 and 5.62% applied in FYE 2024 grading over 18 years to 4.29% per annum

F. Actuarial Assumptions

Rates of mortality for the different level of participants are described below:

Healthy Annuitants: based on 2010 Public Plan Teacher Benefits Weighted Healthy Retiree Mortality Table adjusted to 98.1% 87.5 % respectively of the rates for males before age 85 and females before age 80 and 106.4% and 122.3% respectively of the rates for males on or after age 85 and females on or after age 80. Rates are projected generationally using the RPEC_2020 model, with an ultimate rate of 1.00% for ages 80 and under, grading down to 0.05% at age 95 and further grading down to 0.00% at age 115 along with convergence to the ultimate rates in the year 2027. All other parameters used in the RPEC_2020 model are those included in the published MP_2020 scale.

Healthy Employees: based on 93.1% and 91.9% of the 2010 Public Plan Teacher Benefits Weighted Employee Mortality

Table, respectively, for males and females. These rates are generationally projected using the same version of the RPEC_2020 model as described in the healthy annuitant mortality.

Disabled Annuitants: based on 94.2% and 123.8% of the 2010 Public Plan Non-Safety Benefits-Weighted Disabled Retiree Mortality Table, respectively, for males and females. These rates are generationally projected using the same version of the RPEC_2020 model described in the healthy annuitant mortality.

The actuarial assumptions are the assumptions that were adopted by the Maine Public Employees Retirement System State Employee and Teacher Program valuation at June 30, 2023 and are based on the experience study covering the period from June 30, 2015 through June 30, 2020.

The Entry Age Normal Actuarial Cost Method was used to value the Plan’s actuarial liabilities and to set the normal cost. Under this funding method, a normal cost rate is determined as a level percent of pay for each active Plan member and then summed to produce the total normal cost for the Plan. The unfunded actuarial liability is the difference between the actuarial liability and the actuarial value of assets. The plan has no assets to apply against the liabilities.

For claim curves, the Actuary used actual community rated premiums and census records provided by MEABT through June 30, 2023. Participation experience for Medicare eligible (ME) and non-Medicare eligible (NME) (activities and retired covered persons) were analyzed by the Actuary. The Actuary assumed that the current enrollment distribution of Benefit Options will remain constant in the future for retirees. The Actuary distributed the cost based on the current covered population and Cheiron's (Actuary) standard age curves which vary by age, gender and Medicare status. Children costs are converted to a load on the non-Medicare (NME) retirees which implicitly assumes that future retirees will have the same child distribution as current retirees.

The Actuary report does not reflect future changes in benefits, subsidies, penalties, taxes, or administrative costs that may be required as a result of the Patient Protection and Affordable Care Act of 2010 related legislation and regulations.

G. Discount Rate

Since the plan is pay as you go and is not funded, the discount rate will be based on a 20-year, tax-exempt general obligation municipal bond index. Using the Bond Buyer 20-Bond GO Index, the discount rate as of June 30, 2022 is 3.54% per annum. The discount rate as of June 30, 2023 is 3.65% per annum. This rate is assumed to be an index rate for 20-year, tax exempt general obligation municipal bonds with an average rating of AA/Aa or higher, for pay as you go plans.

H. Changes in the Net OPEB Liability

	<u>Total OPEB Liability</u>	<u>Plan Fiduciary Net Position</u>	<u>Net OPEB Liability</u>
<u>Balances at 6/30/2022</u>	\$537	\$0	\$537
<u>Changes:</u>			
Service Cost	\$544		\$544
Interest	\$38		\$38
Changes of benefits	\$0		\$0
Difference between expected and actual experience	\$0		\$0
Change of Assumptions	(\$234)		(\$234)
Contributions - Employer		\$0	\$0
Benefit Payments	\$0	\$0	\$0
<u>Net changes</u>	<u>\$348</u>	<u>\$0</u>	<u>\$348</u>
<u>Balances at 6/30/2023</u>	<u>\$885</u>	<u>\$0</u>	<u>\$885</u>

I. Sensitivity of the Proportionate Share of the Net OPEB Liability to Changes in the Discount Rate

The following presents the net OPEB liability of the School Department, as well as what the School Department’s net OPEB liability would be if it were calculated using a discount rate that is 1 percentage point lower (2.65%) or 1 percentage point higher (4.65%) than the current discount rate:

	<u>1.0% Decrease</u> (2.65%)	<u>Discount Rate</u> (3.65%)	<u>1.0% Increase</u> (4.65%)
Net OPEB Liability (Asset)	\$3,323	\$885	(\$931)

J. Sensitivity of the Proportionate Share of the Net OPEB Liability to Changes in the Healthcare Cost Trend Rate

The following represents the net OPEB liability of the School Department, as well as what the School Department's net OPEB liability would be if it were calculated using healthcare cost trend rates that are 1 percentage point lower or 1 percentage point higher than the current healthcare cost trend rates:

	<u>1.0% Decrease</u>	<u>Healthcare</u> <u>Trend Rate</u>	<u>1.0% Increase</u>
Net OPEB Liability (Asset)	(\$1,003)	\$885	\$3,517

K. OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB

The impact of experience gains or losses and assumption changes on the Total OPEB Liability are recognized in the OPEB expense over the average expected remaining services life of all active and inactive members of the Plan. As of the beginning of the measurement period, the average was 6 years.

The table below summarizes the current balances of deferred outflows and deferred inflows of resources along with the net recognition over the next five years, and thereafter.

	<u>Deferred Outflows</u> <u>of Resources</u>	<u>Deferred Inflows</u> <u>of Resources</u>
Differences between expected and actual experience	\$57	\$638
Changes in Assumptions	\$1,510	\$606
Net Difference between projected and actual earnings on OPEB plan investments	\$0	\$0
Employer contributions made subsequent to measurement date	\$0	\$0
	<u>\$1,567</u>	<u>\$1,244</u>

Amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in OPEB expense as follows:

<u>Year ended</u>	
2024	\$299
2025	\$154
2026	\$149
2027	(\$74)
2028	(\$86)
Thereafter	(\$119)

C. Plan Description - Town Health Insurance Plan

Qualifying personnel of the Town can participate in the Maine Municipal Employees Health Trust (MMEHT) postretirement benefit plan. The plan is a single employer OPEB plan.

B. Eligibility

The employee must have enrolled in the MMEHT health plan when first eligible, continue coverage without interruption, have obtained the age of 55 at retirement and have 5 years of continuous active service and enrollment in the health plan (under age 50), in order to be eligible for postretirement benefits.

A retiree who terminates coverage for any reason is not eligible for subsequent enrollment. The employer must be a participating employer at the time of retirement and the retiree must be covered under the Plan immediately prior to retirement and the retiree is receiving (or has received) retirement benefits, other than Social Security, from the Participating Employer's retirement plan. If the employer has no sponsored retirement plan or the employee has waived their right to participate in the employer sponsored plan, the employee must be employed for at least 5 consecutive years prior to retirement and be at least 55 years of age at retirement.

C. Cost Sharing Provisions

The retiree pays the premium equivalent rate for the coverage elected. Retirees and spouses must contribute 100% of the pre-Medicare and/or Medicare premium rates, depending on eligibility and enrollment.

D. Benefits Provided

Medical/Prescription Drug: The non-Medicare retirees are offered the same plans that are available to the active employees, as described in the benefits summaries. Medicare retirees are assumed to be enrolled in Medicare Part A and Part B which are primary, and the Retiree Group Companion Plan which includes prescription drug coverage.

Medicare: Medicare benefits will be taken into account for any member or dependent while they are eligible to apply for Medicare. The Fund will determine a family member’s benefit allowance, if any, based upon the applicable Medicare statutes and regulations. The Fund does not participate in the Medicare Retiree Drug Subsidy program.

Duration of Coverage: Medical benefits are provided for the life of retiree and surviving spouses.

Life Insurance: The \$2,000 life insurance benefit is provided automatically to all retirees participating in the retiree medical plan. Spouses are not covered for life insurance, but surviving spouses covered by the retiree medical plan are covered for a \$2,000 life insurance benefit as well.

Dental: Prior to January 1, 2017, retirees do not have access to dental benefits. Retirees who retire on and after January 1, 2017 have access to purchase dental coverage at the Plan COBRA rates. Since retirees pay for the coverage and rates are set to mirror plan experience costs, no additional obligation is anticipated. Program experience will be monitored with future valuations and updated as with all benefit provisions and assumptions.

D. Employees covered by benefit terms:

At January 1, 2024, the following employees were covered under the benefit terms:

Inactive employees or beneficiaries currently receiving benefit payment	0
Inactive employees entitled to but not yet receiving benefit payments	0
Active employees	2
Average age	59.24
Average service	16.30

E. Net OPEB Liability

The Town’s net OPEB liability was measured as of January 1, 2024, and the total OPEB liability used to calculate the net OPEB liability was determined by an actuarial valuation as of that date.

Actuarial assumptions The total OPEB liability in the January 1, 2024 actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement, unless otherwise specified:

<i>Discount Rate</i>	3.26% per annum for 2024 reporting 3.72% per annum for 2023 reporting
<i>Salary Rate Increase</i>	2.75% per year
<i>Administration and claims expense</i>	3% per annum

Healthcare cost trend rates:

Pre -Medicare Medical: Initial trend of 6.50% applied in FYE 2023 grading over 20 years to 3.81% per annum.

Pre -Medicare Drug: Initial trend of 11.82% applied in FYE 2023 grading over 20 years to 3.81% per annum.

Medicare Medical: Initial trend of 9.65% applied in FYE 2023 grading over 20 years to 3.81% per annum.

Medicare Drug: Initial trend of 11.15% applied in FYE 2023 grading over 20 years to 3.81% per annum.

G. Actuarial Assumptions

Rates of mortality are based on 112.1% and 118.5% of the 2010 Public Plan General Benefits Weighted Healthy Retiree Mortality Table, respectively, for males and females, using the RPEC-2020 model with an ultimate rate of 1.00% for ages 80 and under, grading down to .05% at 95 and further grading down to 0.00% at age 115, along with convergence to the ultimate rate in the year 2027. As prescribed by the Trust mortality rates were taken from the assumptions for the Maine State Retirement Consolidated Plan for Participating Local Districts as of June 30, 2021.

The actuarial assumptions are the assumptions that were adopted by the Maine State Retirement Consolidated Plan for Participating Local Districts as of June 30, 2021 and based on the experience study covering the period from June 30, 2016 through June 30, 2020.

The Entry Age Normal Actuarial Cost Method was used to value the Plan’s actuarial liabilities and to set the normal cost. Under this funding method, a normal cost rate is determined as a level percent of pay for each active Plan member and then summed to produce the total normal cost for the Plan. An open 30-year amortization period was used. The amortization method is a level dollar amortization method. The unfunded actuarial liability is the difference between the actuarial liability and the actuarial value of assets.

For medical and pharmacy, historical claims and census records assembled and provided by Maine Municipal through June 30, 2023 were used by the Actuary. Medical and prescription experience for Medicare eligible (ME) and non-Medicare eligible (NME) (actives and retired covered persons) were analyzed by the Actuary. The Actuary assumed that the current enrollment distribution of Benefit Options will remain constant in the future for retirees. The Actuary distributed the cost based on the current covered population and Cheiron’s (Actuary) standard age curves which vary by age, gender, and Medicare status. Children costs are converted to a load on the non-Medicare (NME) retirees which implicitly assumes that future retirees will have the same child distributions as current retirees.

The Actuary report does not reflect future changes in benefits, subsidies, penalties, taxes, or administrative costs that may be required as a result of the Inflation Reduction Act, the 2021 Consolidated Appropriation Act, related legislation, or regulations.

H. Discount Rate

Since the plan is pay as you go and is not funded, the discount rate will be based on a 20-year, tax-exempt general obligation municipal bond index. Using the Bond Buyer 20-Bond GO Index, the discount rate is based on an earlier measurement date, as of December 28, 2023, and is 3.26% per annum. This rate is assumed to be an index rate for 20-year, tax exempt general obligation municipal bonds with an average rating of AA/Aa or higher, for pay as you go plans.

H. Changes in the Net OPEB Liability

	<u>Total OPEB Liability</u>	<u>Plan Fiduciary Net Position</u>	<u>Net OPEB Liability</u>
<u>Balances at 1/1/2023</u>	\$27,287	\$0	\$27,287
<u>Changes:</u>			
Service Cost	\$1,459		\$1,459
Interest	\$1,068		\$1,068
Difference between expected and actual experience	(\$651)		(\$651)
Change of Assumptions	\$11,714		\$11,714
Contributions - Employer		\$79	(\$79)
Benefit Payments	(\$79)	(\$79)	\$0
<u>Net changes</u>	<u>\$13,511</u>	<u>\$0</u>	<u>\$13,511</u>
<u>Balances at 1/1/24</u>	<u>\$40,798</u>	<u>\$0</u>	<u>\$40,798</u>

I. Sensitivity of the Proportionate Share of the Net OPEB Liability to Changes in the Discount Rate

The following presents the net OPEB liability of the Town, as well as what the Town’s net OPEB liability would be if it were calculated using a discount rate that is 1 percentage point lower (2.26%) or 1 percentage point higher (4.26%) than the current discount rate:

	<u>1.0% Decrease</u> <u>(2.26%)</u>	<u>Discount Rate</u> <u>(3.26%)</u>	<u>1.0% Increase</u> <u>(4.26%)</u>
Net OPEB Liability (Asset)	\$46,688	\$40,798	\$35,896

J. Sensitivity of the Proportionate Share of the Net OPEB Liability to Changes in the Healthcare Cost Trend Rate

The following represents the net OPEB liability of the Town, as well as what the Town’s net OPEB liability would be if it were calculated using healthcare cost trend rates that are 1 percentage point lower or 1 percentage point higher than the current healthcare cost trend rates:

	<u>1.0% Decrease</u>	<u>Healthcare</u> <u>Trend Rate</u>	<u>1.0% Increase</u>
Net OPEB Liability (Asset)	\$35,474	\$40,798	\$47,218

K. OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB

The impact of experience gains or losses and assumption changes on the Total OPEB Liability are recognized in the OPEB expense over the average expected remaining services life of all active and inactive members of the Plan. As of the beginning of the measurement period, the average was 16 years.

The table below summarizes the current balances of deferred outflows and deferred inflows of resources along with the net recognition over the next five years, and thereafter.

	<u>Deferred Outflows</u> <u>of Resources</u>	<u>Deferred Inflows</u> <u>of Resources</u>
Differences between expected and actual experience	\$714	\$488
Changes in Assumptions	\$10,374	\$3,307
Net Difference between projected and actual earnings on OPEB plan investments	\$0	\$0
Employer contributions made subsequent to measurement date	<u>\$668</u>	<u>\$0</u>
	<u>\$11,756</u>	<u>\$3,795</u>

Amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in OPEB expense as follows:

<u>Year ended</u>	
2025	\$4,366
2026	\$2,592
2027	\$2,324
2028	(\$441)
2029	(\$437)
Thereafter	(\$443)

Note 12 - Restricted Net Position

The Town reports restricted net position totaling \$786,998 on its statement of net position. These restricted net position represent the nonspendable and restricted fund balances detailed in the governmental fund balance note above.

Note 13 - Commitment and Contingencies

The School Department participates in a number of federal and state assisted grant programs. These programs are subject to financial and compliance audits. The amount of expenditures, if any, which may be disallowed by the granting agencies is not determinable at this time, however, the School Department does not believe such amounts would be significant.

Note 14 - Risk Management

The Town participates in Public Entity Risk Pools for the purposes of Workers Compensation, Property and Liability Insurance and Unemployment Compensation. The Public Entity Risk Pool is administered by the Maine Municipal Association. The Public Entity Risk Pools were established for the purposes of lowering costs for members and for developing specific programs to control losses. Members pay annual premiums to the Maine Municipal Association for participation in the respective programs.

The Town is exposed to various risk of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters for which it carries municipal and commercial insurance. The Town is not aware of any material actual or potential claim liabilities which should be recognized at December 31, 2024.

Note 15 - Pending Litigation

According to management, there are no matters that would result in material adverse losses, claims or assessments against the Town of Cranberry Isles, Maine through the date of the audit report.

Note 16 - Lease and Service Based Information Technology Agreement (SBITA) Reporting

Governmental Accounting Standards Board (GASB) Statement No. 87 related to lease reporting became effective during the fiscal year ended December 31, 2022. This Statement requires the recognition of certain lease assets and liabilities, deferred inflows and outflows related to lease activity previously classified as operating leases by governmental entities. Governmental Accounting Standards Board (GASB) Statement No. 96 related to service based information technology agreement (SBITA) reporting became effective during the fiscal year ended December 31, 2023.

During the year ended December 31, 2024 the Town had material lease activity and no material SBITA activity to report. The Town has 3 revenue leases as lessor and 4 expenditure lease as lessee that qualify under GASB 87 to be reported. The Town has immaterial SBITA agreements in effect related to accounting software.

TOWN OF CRANBERRY ISLES, MAINE
REQUIRED SUPPLEMENTARY INFORMATION
BUDGETARY COMPARISON SCHEDULE - GENERAL FUND
FOR THE YEAR ENDED DECEMBER 31, 2024

(Exhibit V)

	<u>Original Budget</u>	<u>Final Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
<u>Revenues:</u>				
Tax Revenues	\$2,038,040	\$2,038,040	\$1,998,761	(\$39,279)
Auto Excise Taxes	\$28,000	\$28,000	\$29,213	\$1,213
Boat Excise Taxes	\$5,000	\$5,000	\$4,641	(\$359)
State Road Assistance	\$8,000	\$8,000	\$8,488	\$488
State Revenue Sharing	\$19,000	\$19,000	\$18,583	(\$417)
Miscellaneous Administrative Earnings	\$30,451	\$30,451	\$15,427	(\$15,024)
Interest Earned	\$3,500	\$3,500	\$49,098	\$45,598
Rent and Parking Fees	\$130,500	\$130,500	\$136,845	\$6,345
<u>Total Revenues</u>	<u>\$2,262,491</u>	<u>\$2,262,491</u>	<u>\$2,261,056</u>	<u>(\$1,435)</u>
<u>Expenditures(Net of Departmental Revenues):</u>				
General Government	\$387,530	\$387,530	\$383,196	\$4,334
Protection	\$104,645	\$104,645	\$136,854	(\$32,209)
Health & Sanitation	\$261,092	\$261,092	\$263,993	(\$2,901)
Highways & Bridges	\$499,353	\$499,353	\$562,640	(\$63,287)
Education	\$670,801	\$670,801	\$645,637	\$25,164
Unclassified	\$30,000	\$30,000	\$7,972	\$22,028
Assessments and Debt Service	\$387,192	\$387,192	\$262,159	\$125,033
<u>Total Expenditures</u>	<u>\$2,340,613</u>	<u>\$2,340,613</u>	<u>\$2,262,452</u>	<u>\$78,162</u>
<u>Excess Revenues Over Expenditures</u>	<u>(\$78,122)</u>	<u>(\$78,122)</u>	<u>(\$1,396)</u>	<u>\$76,727</u>
<u>Other Sources (Uses)</u>				
Bond Proceeds	\$0	\$0	\$60,000	\$60,000
<u>Excess Revenues and Other Sources Over Expenditures and Other Uses</u>	<u>(\$78,122)</u>	<u>(\$78,122)</u>	<u>\$58,604</u>	<u>\$136,727</u>
<u>Beginning Fund Balance</u>	<u>\$1,689,890</u>	<u>\$1,689,890</u>	<u>\$1,689,890</u>	<u>\$0</u>
<u>Ending Fund Balance</u>	<u>\$1,611,767</u>	<u>\$1,611,767</u>	<u>\$1,748,494</u>	<u>\$136,727</u>
<u>Reconciliation to Statement of Revenues, Expenditures and Changes in Fund Balance - Governmental Funds:</u>				
Total Revenues per above			\$2,261,056	
State On-Behalf Contributions			\$30,144	
Total Revenues per Statement of Revenues, Expenditures and Changes in Fund Balance - Governmental Funds			<u>\$2,291,200</u>	
Total Expenditures per above			\$2,262,452	
State On-Behalf Contributions			\$30,144	
Total Expenditures per Statement of Revenues, Expenditures and Changes in Fund Balance - Governmental Funds			<u>\$2,292,596</u>	

TOWN OF CRANBERRY ISLES, MAINE
REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF PROPORTIONATE SHARE OF NET PENSION LIABILITY
MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM
FOR THE YEAR ENDED DECEMBER 31, 2024

For the Fiscal Year Ended June 30, Last 10 Fiscal Years	Proportionate Share of Net Pension Liability (Asset)		Covered Employee Payroll	Proportionate Share of Net Pension Liability (Asset) as a % of Its Covered Employee Payroll		Plan Total Pension Liability	Plan Fiduciary Net Position	Plan Net Pension Liability	Plan Fiduciary Net Position as a % of the Total Pension Liability	Plan Covered Employee Payroll	Plan Net Pension Liability as a % of the Covered Employee Payroll
	Proportion of Net Pension Liability	Proportionate Share of Net Pension Liability (Asset)		Proportion of Net Pension Liability	Proportionate Share of Net Pension Liability (Asset) as a % of Its Covered Employee Payroll						
2024	0.00088%	\$13,275	\$211,553	6.275%	\$17,520,535,684	\$15,073,155,781	\$2,447,379,903	\$2,312,413,537	86.031%	\$2,312,413,537	105.837%
2023	0.00007%	\$1,025	\$161,123	0.636%	\$16,981,792,082	\$14,568,697,883	\$2,413,094,199	\$2,221,410,193	85.790%	\$2,221,410,193	108.629%
2022	0.00054%	\$4,567	\$147,011	3.107%	\$16,392,351,328	\$14,900,649,703	\$1,491,701,625	\$2,096,365,352	90.900%	\$2,096,365,352	71.157%
2021	0.00045%	\$7,361	\$144,794	5.084%	\$14,865,460,130	\$12,044,918,612	\$2,820,541,518	\$2,003,075,813	81.026%	\$2,003,075,813	140.811%
2020	0.00066%	\$9,660	\$115,199	8.386%	\$14,547,222,913	\$12,035,565,075	\$2,511,657,838	\$1,924,006,618	82.734%	\$1,924,006,618	130.543%
2019	0.00050%	\$6,788	\$168,228	4.035%	\$14,031,187,845	\$11,632,192,771	\$2,398,995,074	\$1,808,274,919	82.902%	\$1,808,274,919	132.668%
2018	0.00054%	\$9,529	\$157,853	6.037%	\$13,484,886,512	\$10,893,291,864	\$2,591,594,648	\$1,860,230,663	80.781%	\$1,860,230,663	139.316%
2017	0.00033%	\$5,830	\$144,746	4.028%	\$13,069,954,948	\$9,960,335,390	\$3,109,619,558	\$1,816,435,084	76.208%	\$1,816,435,084	171.194%
2016	0.00000%	\$0	\$145,058	0.000%	\$12,616,287,054	\$10,242,097,022	\$2,374,190,032	\$1,699,160,889	81.182%	\$1,699,160,889	139.727%
2015	0.00016%	\$1,696	\$138,698	1.223%	\$12,320,158,783	\$10,337,639,472	\$1,982,519,311	\$1,676,857,294	83.908%	\$1,676,857,294	118.228%

* Amounts presented for each fiscal year were determined as of June 30 of the previous year. Retroactive information is not required to be presented. A full 10 year schedule will be displayed as it becomes available.

TOWN OF CRANBERRY ISLES, MAINE
REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF EMPLOYER CONTRIBUTIONS
MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM
FOR THE YEAR ENDED DECEMBER 31, 2024

(Exhibit IX)

<i>For the Fiscal Year Ended June 30,</i>	<i>Contractually Required Contribution</i>	<i>Actual Contribution</i>	<i>Contribution Deficiency</i>	<i>Covered Employee Payroll</i>	<i>Contributions as a % of Covered Employee Payroll</i>
2024	\$10,489	\$10,489	\$0	\$211,553	4.958%
2023	\$8,131	\$8,131	\$0	\$161,123	5.046%
2022	\$5,794	\$5,794	\$0	\$147,011	3.941%
2021	\$7,092	\$7,092	\$0	\$144,794	4.898%
2020	\$5,648	\$5,648	\$0	\$115,199	4.903%
2019	\$7,643	\$7,643	\$0	\$168,228	4.543%
2018	\$6,985	\$6,985	\$0	\$157,853	4.425%
2017	\$5,708	\$5,708	\$0	\$144,746	3.944%
2016	\$5,285	\$5,285	\$0	\$145,058	3.643%
2015	\$3,676	\$3,676	\$0	\$138,698	2.650%

* Amounts presented for each fiscal year were determined as of June 30 of the previous year. Retroactive information is not required to be presented. A full 10 year schedule will be displayed as it becomes available.

TOWN OF CRANBERRY ISLES, MAINE
NOTES TO HISTORICAL PENSION INFORMATION
MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM
FOR THE YEAR ENDED DECEMBER 31, 2024

Note 1 - Actuarial Methods and Assumptions

The information in the historical pension information was determined as part of the actuarial valuations at the dates indicated. Additional information as of the latest actuarial valuation date, June 30, 2023, is as follows:

A. Actuarial Cost Method

The Entry Age Normal actuarial funding method is used to determine costs. Under this cost method, the total employer contribution rate consists of two elements, the normal cost rate and the unfunded actuarial liability rate.

The individual entry age normal method is used to determine liabilities. Under the individual entry age normal method, a normal cost rate is calculated for each employee. This rate is determined by taking the value, as of age at entry into the plan, of the member's projected future benefits, and dividing it by the value, also as of the member's entry age, of their expected future salary. The normal cost for each employee is the product of their pay and their normal cost rate. The normal cost rate for the group is the sum of the normal costs for all members.

Experience gains and losses, i.e. decreases or increases in liabilities and/or assets when actual experience differs from the actuarial assumptions, affect the unfunded actuarial accrued liability.

B. Asset Valuation Method

The actuarial valuation employs a technique for determining the actuarial value of assets which reduces the impact of short-term volatility in the market value. The specific technique adopted in this valuation recognizes in a given year one-third of the investment return that is different from the actuarial assumption for investment return.

C. Amortization

The net pension liability is amortized on a level percentage of payroll over the amortization period then in effect under statutory and constitutional requirements. The statutory and constitutional requirements include an amendment to the Maine Constitution approved in November 1995 that requires the State of Maine to fund the unfunded actuarial liability existing on June 30, 1996, over a period not to exceed 31 years beginning on July 1, 1997, and not later than June 30, 2028. The amendment prohibits the creation of new unfunded liabilities in the Plan except those arising from experience losses, which must be funded over a period of not more than ten years. In addition, the amendment requires the use of actuarially sound current cost accounting, reinforcing existing statutory requirements.

Significant actuarial assumptions employed by the actuary for funding purposes as of June 30, 2023 are as follows:

Inflation	2.75%
Salary Increases	2.80% - 13.03%
Investment Rate of Return	6.50%, net of administrative and pension plan investment expense
Cost of Living Benefit Increases	2.20%

For members, the mortality rate is based on the 2010 Public Plan Teacher Benefit-Weighted Healthy Mortality Table for males and females projected generationally using the RPEC_2020 model. The actuarial assumptions used in the June 30, 2023 valuation were based in the results of an actuarial valuation experience study for the period of June 30, 2012 to June 30, 2015. The first year is recognized as pension expense and the remaining years are shown as either deferred outflows of resources or deferred inflows of resources. There were no changes in assumptions for the fiscal year ended June 30, 2023.

TOWN OF CRANBERRY ISLES, MAINE
 REQUIRED SUPPLEMENTARY INFORMATION
 SCHEDULE OF PROPORTIONATE SHARE OF NET OPEB LIABILITIES
 MAINE EDUCATION ASSOCIATION BENEFITS TRUST
 MAINE MUNICIPAL EMPLOYEES HEALTH TRUST
 FOR THE YEAR ENDED DECEMBER 31, 2024

(Exhibit VIII)

For the Fiscal Year Ended	Maine Education Association Benefit Trust School Plan										Maine Municipal Employees Health Trust									
	Service Cost	Interest (Includes Interest on Service Cost)	Change of Benefits	Difference Between Expected and Actual Experience	Total OPEB Liability					Plan Fiduciary Net Position					Net OPEB Liability as a % of the Covered Employee Payroll					
					Changes of Assumptions	Benefit Payments, Including Refunds of Member Contributions	Net Change in Total OPEB Liability	Total OPEB Liability - Beginning	Total OPEB Liability - Ending	Contributions - Employer	Contributions - Member	Benefit Payments, Including Refunds of Member Contributions	Net Change in Plan Fiduciary Net Position	Plan Fiduciary Net Position - Beginning	Plan Fiduciary Net Position - Ending	Net OPEB Liability - Ending	Plan Fiduciary Net Position as a % of the Total OPEB Liability	Covered Employee Payroll	Net OPEB Liability as a % of the Covered Employee Payroll	
2024	\$544	\$38	\$0	\$0	(\$234)	\$0	\$348	\$537	\$885	\$0	\$0	\$0	\$0	\$0	\$0	\$885	\$0	\$96,469	0.917%	
2023	\$644	\$65	\$0	\$77	(\$535)	(\$4,120)	(\$3,869)	\$4,406	\$537	\$4,120	\$0	(\$4,120)	\$0	\$0	\$0	\$537	\$0	\$94,117	0.571%	
2022	\$448	\$134	\$0	\$0	\$102	(\$3,792)	(\$3,108)	\$7,514	\$4,406	\$3,792	\$0	(\$3,792)	\$0	\$0	\$0	\$4,406	\$0	\$63,933	6.892%	
2021	\$271	\$223	(\$508)	(\$1,486)	\$3,056	(\$278)	\$1,278	\$6,236	\$7,514	\$278	\$0	(\$278)	\$0	\$0	\$0	\$7,514	\$0	\$62,373	12.047%	
2020	\$221	\$200	\$0	\$0	\$865	\$0	\$1,286	\$4,950	\$6,236	\$0	\$0	\$0	\$0	\$0	\$0	\$6,236	\$0	\$129,747	4.806%	
2019	\$243	\$193	\$0	\$0	(\$630)	\$0	(\$194)	\$5,144	\$4,950	\$0	\$0	\$0	\$0	\$0	\$0	\$4,950	\$0	\$126,274	3.920%	

Maine Municipal Employees Health Trust Town Plan																			
2024	\$1,459	\$1,068	\$0	(\$651)	\$11,714	(\$79)	\$13,511	\$27,287	\$40,798	\$79	\$0	(\$79)	\$0	\$0	\$0	\$40,798	\$0	\$84,125	48.497%
2023	\$1,799	\$623	\$0	\$0	(\$3,565)	(\$15)	(\$1,158)	\$28,445	\$27,287	\$15	\$0	(\$15)	\$0	\$0	\$0	\$27,287	\$0	\$122,345	22.303%
2022	\$1,338	\$590	\$0	\$697	(\$653)	(\$6)	\$1,986	\$26,459	\$28,445	\$6	\$0	(\$6)	\$0	\$0	\$0	\$28,445	\$0	\$122,345	23.250%
2021	\$1,169	\$663	\$0	\$0	\$1,617	(\$6)	\$3,443	\$23,016	\$26,459	\$6	\$0	(\$6)	\$0	\$0	\$0	\$26,459	\$0	\$84,125	31.452%
2020	\$776	\$608	(\$417)	\$1,683	\$6,317	\$0	\$8,967	\$14,049	\$23,016	\$0	\$0	\$0	\$0	\$0	\$0	\$23,016	\$0	\$84,125	27.459%
2019	\$867	\$520	\$0	\$0	(\$1,589)	\$0	(\$202)	\$14,251	\$14,049	\$0	\$0	\$0	\$0	\$0	\$0	\$14,049	\$0	\$84,125	16.700%

* Amounts presented for each fiscal year were determined as of January 1 of the previous year. Retroactive information is not required to be presented. A full 10 year schedule will be displayed as it becomes available.

TOWN OF CRANBERRY ISLES, MAINE
REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF EMPLOYER CONTRIBUTIONS
MAINE EDUCATION ASSOCIATION BENEFITS TRUST
MAINE MUNICIPAL EMPLOYEES HEALTH TRUST
FOR THE YEAR ENDED DECEMBER 31, 2024

(Exhibit IX)

<i>For the Fiscal Year Ended June 30,</i>	<i>Contractually Required Contribution</i>	<i>Actual Contribution</i>	<i>Contribution Deficiency</i>
<u>Maine Education Association Benefit Trust School Plan</u>			
2024	\$0	\$0	\$0
2023	\$0	\$0	\$0
2022	\$4,120	\$4,120	\$0
2021	\$3,792	\$3,792	\$0
2020	\$278	\$278	\$0
2019	\$0	\$0	\$0

Maine Municipal Employees Health Trust Town Plan

2024	\$668	\$668	\$0
2023	\$79	\$79	\$0
2022	\$15	\$15	\$0
2021	\$6	\$6	\$0
2020	\$6	\$6	\$0
2019	\$0	\$0	\$0

* Amounts presented for each fiscal year were determined as of June 30 of the previous year. Retroactive information is not required to be presented. A full 10 year schedule will be displayed as it becomes available.

TOWN OF CRANBERRY ISLES, MAINE
NOTES TO OPEB LIABILITIES AND CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 2024

Note 1 – Actuarial Methods and Assumptions

The total OPEB liability in the June 30, 2023 actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement, unless otherwise specified:

Benefit Changes

No benefit changes during the current year

Changes of Assumptions

The changes that are provided in the deferred inflows and outflows are related to the change in the discount rate between the beginning of the measurement date and the end of the measurement date. No other changes in assumptions were made.

Net OPEB Liability

The School Department's net OPEB liability was measured as of June 30, 2023, and the total OPEB liability used to calculate the net OPEB liability was determined by an actuarial valuation as of that date.

Actuarial cost method	Entry Age Normal
Amortization method	Level dollar
Amortization period	30 years
Discount Rate	3.65% per annum.
Salary Increase Rate	2.75% per year
Administration and claims expense	Included in per-capita claims cost
Retirement Age	65
Healthcare cost trend rates	

Pre -Medicare Medical: Initial trend of 7.95% applied in FYE 2023 grading over 19 years to 4.00% per annum

Medicare Medical: Initial trend of 0.00% applied in FYE 2023 and 5.62% applied in FYE 2024 grading over 18 years to 4.29% per annum

Rates of mortality for the different level of participants are described below:

Healthy Annuitants: based on 2010 Public Plan Teacher Benefits Weighted Healthy Retiree Mortality Table adjusted to 98.1% and 87.5 % respectively of the rates for males before age 85 and females before age 80 and 106.4% and 122.3% respectively of the rates for males on or after age 85 and females on or after age 80. Rates are projected generationally using the RPEC_2020 model, with an ultimate rate of 1.00% for ages 80 and under, grading down to 0.05% at age 95 and further grading down to 0.00% at age 115 along with convergence to the ultimate rates in the year 2027. All other parameters used in the RPEC_2020 model are those included in the published MP_2020 scale.

Healthy Employees: based on 93.1% and 91.9% of the 2010 Public Plan Teacher Benefits Weighted Employee Mortality Table, respectively, for males and females. These rates are generationally projected using the same version of the RPEC_2020 model as described in the healthy annuitant mortality.

Disabled Annuitants: based on 94.2% and 123.8% of the 2010 Public Plan Non-Safety Benefits-Weighted Disabled Retiree Mortality Table, respectively, for males and females. These rates are generationally projected using the same version of the RPEC_2020 model described in the healthy annuitant mortality.

Note 2 – Actuarial Methods and Assumptions - Maine Municipal Employees Health Trust Town Plan

The total OPEB liability in the January 1, 2024 actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement, unless otherwise specified:

Changes of Assumptions

Discount rate was changed from 3.72% to 3.26% per GASB 75 discount rate selection.

Net OPEB Liability

The Town's net OPEB liability was measured as of January 1, 2024, and the total OPEB liability used to calculate the net OPEB liability was determined by an actuarial valuation as of that date.

Actuarial cost method	Entry Age Normal
Amortization method	Level dollar
Amortization period	30 years
Discount Rate	3.26% per annum.
Salary Increase Rate	2.75% per year
Administration and claims expense	3% per annum
Retirement Age	65
Healthcare cost trend rates	

Pre -Medicare Medical: Initial trend of 6.50% applied in FYE 2023 grading over 20 years to 3.81% per annum.

Pre -Medicare Drug: Initial trend of 11.82% applied in FYE 2023 grading over 20 years to 3.81% per annum.

Medicare Medical: Initial trend of 9.65% applied in FYE 2023 grading over 20 years to 3.81% per annum.

Medicare Drug: Initial trend of 11.15% applied in FYE 2023 grading over 20 years to 3.81% per annum.

Rates of mortality are based on 112.1% and 118.5% of the 2010 Public Plan General Benefits Weighted Healthy Retiree Mortality Table, respectively, for males and females, using the RPEC-2020 model with an ultimate rate of 1.00% for ages 80 and under, grading down to .05% at 95 and further grading down to 0.00% at age 115, along with convergence to the ultimate rate in the year 2027. As prescribed by the Trust mortality rates were taken from the assumptions for the Maine State Retirement Consolidated Plan for Participating Local Districts as of June 30, 2021.

TOWN OF CRANBERRY ISLES, MAINE
SCHEDULE OF DEPARTMENTAL OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2024

(Exhibit A-1)

<u>Department</u>	<u>Beginning Balance</u>	<u>Appropriations</u>	<u>Cash Receipts</u>	<u>Other Credits</u>	<u>Total Available</u>	<u>Warrants Drawn</u>	<u>Other Charges</u>	<u>Lapsed Unexpended (Overdraft)</u>	<u>Ending Balance</u>
<u>General Government:</u>									
Administration	\$0	\$218,280	\$0	\$1,210	\$219,490	\$199,339	\$6,186	\$13,964	\$0
Tax Collector/Treasurer/Clerk	\$0	\$48,000	\$0	\$0	\$48,000	\$48,000	\$0	\$0	\$0
Deputy Treasurer/Clerk	\$0	\$21,000	\$0	\$0	\$21,000	\$21,000	\$0	\$5,770	\$0
Town Office	\$71,972	\$2,500	\$9,750	\$0	\$84,222	\$33,920	\$10,381	\$0	\$39,920
Public Safety Coordinator	\$15,427	\$32,000	\$0	\$0	\$47,427	\$30,605	\$0	\$0	\$16,822
Elections	\$0	\$3,750	\$0	\$0	\$3,750	\$3,625	\$0	\$125	\$0
Planning Board	\$0	\$0	\$0	\$0	\$0	\$715	\$0	(\$715)	\$0
Assessors	\$0	\$32,000	\$0	\$0	\$32,000	\$34,533	\$0	(\$2,533)	\$0
Contingencies	\$0	\$30,000	\$0	\$0	\$30,000	\$10,871	\$0	\$19,129	\$0
	\$87,399	\$387,530	\$9,750	\$1,210	\$485,889	\$376,839	\$16,567	\$35,740	\$56,743
<u>Protection:</u>									
Public Safety - Zone 1	\$110,018	\$37,500	\$0	\$31,793	\$179,311	\$130,352	\$341	\$0	\$48,619
Public Safety - Zone 2	\$33,667	\$27,464	\$0	\$56	\$61,187	\$25,249	\$252	\$0	\$35,686
Public Safety - Zone 3	\$12,400	\$5,000	\$0	\$0	\$17,400	\$0	\$0	\$0	\$17,400
EMS	\$16,045	\$17,972	\$17,523	\$0	\$51,540	\$14,644	\$0	\$0	\$36,896
911 Dispatch Services	\$0	\$709	\$0	\$0	\$709	\$709	\$0	\$0	\$0
Animal Control	\$7,490	\$2,000	\$41	\$5	\$9,536	\$985	\$0	\$0	\$8,551
Transportation Assistant	\$5,000	\$0	\$0	\$0	\$5,000	\$0	\$0	\$0	\$5,000
Harbor Master	\$0	\$4,000	\$0	\$0	\$4,000	\$4,000	\$0	\$0	\$0
Street Lights	\$0	\$8,000	\$0	\$713	\$8,713	\$8,688	\$735	(\$709)	\$0
Insurance	\$0	\$2,000	\$0	\$0	\$2,000	\$1,032	\$0	\$968	\$0
	\$184,620	\$104,645	\$17,564	\$32,567	\$339,396	\$185,657	\$1,327	\$259	\$152,152
<u>Health & Sanitation:</u>									
Solid Waste	\$0	\$241,032	\$0	\$13,860	\$254,892	\$241,990	\$19,542	(\$6,639)	\$0
CEO & Plumbing Inspector	\$0	\$15,260	\$0	\$0	\$15,260	\$15,121	\$0	\$139	\$0
Health & General Assistance	\$0	\$3,100	\$0	\$0	\$3,100	\$0	\$0	\$3,100	\$0
Health Officer	\$0	\$1,700	\$0	\$0	\$1,700	\$1,200	\$0	\$500	\$0
	\$0	\$261,092	\$0	\$13,860	\$274,952	\$258,311	\$19,542	(\$2,901)	\$0
<u>Education:</u>									
Education	\$610,405	\$670,801	\$96,335	\$0	\$1,377,540	\$746,739	\$733	\$0	\$630,068
Tuition Designated Fund	\$63,327	\$0	\$0	\$69	\$63,396	\$0	\$0	\$0	\$63,396
Special Education Reserve	\$91,794	\$0	\$0	\$5,665	\$97,459	\$0	\$0	\$0	\$97,459
School Capital Project	\$32,240	\$0	\$0	\$0	\$32,240	\$0	\$0	\$0	\$32,240
	\$797,765	\$670,801	\$96,335	\$5,733	\$1,570,634	\$746,739	\$733	\$0	\$823,163

TOWN OF CRANBERRY ISLES, MAINE
SCHEDULE OF DEPARTMENTAL OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2024

Department	Beginning Balance	Appropriations	Cash Receipts	Other Credits	Total Available	Warrants Drawn	Other Charges	Lapsed Unexpended (Overdraft)	Ending Balance
Public Transportation:									
Town Roads	\$68,758	\$72,000	\$9,133	\$80,000	\$229,891	\$180,813	\$80,000	(\$30,922)	\$0
Snow Removal	\$1,570	\$33,000	\$0	\$0	\$34,570	\$20,097	\$0	\$0	\$14,472
Town Trucks	\$9,550	\$3,200	\$10,005	\$0	\$22,755	\$3,203	\$89	\$0	\$19,463
LCI Dock Ext Reserve	\$2,198	\$0	\$0	\$0	\$2,198	\$0	\$0	\$0	\$2,198
Wharves - GCI	\$5,493	\$25,100	\$0	\$0	\$30,593	\$15,976	\$0	\$0	\$14,616
Wharves Reserve	\$6,116	\$0	\$0	\$0	\$6,116	\$2,508	\$0	\$0	\$3,608
GCI Float Construction	\$48,000	\$0	\$0	\$20,000	\$68,000	\$38,259	\$0	\$0	\$29,741
Dock Hoists Reserve	\$9,109	\$73,700	\$0	\$7,207	\$90,016	\$70,085	\$338	\$0	\$19,593
Sutton Maintenance Reserve	\$49,810	\$395,600	\$0	\$66,972	\$512,382	\$162,382	\$350,000	\$0	\$0
Shore & Harbor Grant	\$4,699	\$0	\$0	\$4,699	\$4,699	\$0	\$0	\$0	\$4,699
Garage Building Fund	\$58,369	\$61,800	\$108	\$0	\$120,278	\$35,202	\$0	\$0	\$85,075
Vehicle Disposal	\$4,077	\$0	\$1,644	\$0	\$5,721	\$0	\$0	\$0	\$5,721
Ramp Fees Reserve	\$25,092	\$0	\$1,291	\$0	\$26,383	\$9,186	\$0	\$0	\$17,197
Joy Lot	\$21,663	\$6,250	\$7,650	\$0	\$35,563	\$5,024	\$7,500	\$0	\$23,039
Commuter Service	\$6,156	\$54,940	\$30,954	\$13,691	\$105,740	\$98,293	\$0	\$0	\$7,448
Manset Parking Engineering	\$20,000	\$32,000	\$0	\$0	\$52,000	\$0	\$0	\$0	\$52,000
Manset YR Dock Engineering	\$60,000	\$70,000	\$0	\$0	\$130,000	\$904	\$70,000	\$0	\$59,096
Mansell Building Parking Lot	\$42,949	\$350,000	\$0	\$0	\$392,949	\$0	\$350,000	\$0	\$42,949
Intermodal Facility	\$24,078	\$48,763	\$19,445	\$1,638	\$193,924	\$153,143	\$1,184	\$0	\$39,597
	\$467,685	\$1,226,353	\$180,230	\$189,508	\$2,063,776	\$795,075	\$859,112	(\$30,922)	\$440,511
Unclassified:									
Libraries	\$0	\$9,000	\$0	\$0	\$9,000	\$8,000	\$0	\$1,000	\$0
Human Service Organizations	\$0	\$9,750	\$0	\$0	\$9,750	\$9,650	\$0	\$100	\$0
Scholarship	\$2,000	\$1,000	\$0	\$0	\$3,000	\$0	\$0	\$0	\$3,000
Island Explorer	\$0	\$500	\$0	\$0	\$500	\$500	\$0	\$0	\$0
INHA Septic	\$20,000	\$0	\$0	\$0	\$20,000	\$0	\$0	\$0	\$20,000
Internet Reserve	\$0	\$50,000	\$0	\$83,456	\$133,456	\$83,456	\$50,000	\$0	\$0
Broadband Facility Maintenance	\$43,333	\$0	\$0	\$40,388	\$83,720	\$15,030	\$40,388	\$0	\$28,302
Telemed Health Clinic	\$2,081	\$0	\$0	\$0	\$2,081	\$0	\$0	\$0	\$2,081
ARPA Grant	\$14,592	\$0	\$0	\$0	\$14,592	\$14,592	\$0	\$0	\$0
ETIPP Grant	\$0	\$0	\$50,000	\$0	\$50,000	\$0	\$0	\$0	\$50,000
Cemeteries	\$0	\$750	\$0	\$0	\$750	\$1,200	\$0	(\$450)	\$0
Community Centers	\$0	\$9,000	\$0	\$0	\$9,000	\$9,000	\$0	\$0	\$0
	\$82,006	\$80,000	\$50,000	\$123,843	\$335,849	\$141,427	\$90,388	\$650	\$103,384
Assessments and Debt Service									
Plow Truck Debt	\$0	\$13,625	\$0	\$0	\$13,625	\$12,489	\$0	\$1,136	\$0
Fire Truck 3 Debt	\$0	\$39,535	\$0	\$0	\$39,535	\$39,350	\$0	\$185	\$0
Broadband Debt	\$0	\$24,000	\$0	\$0	\$24,000	\$21,665	\$0	\$2,335	\$0
Fire Dept Zone 2 Fire Truck	\$0	\$39,350	\$0	\$0	\$39,350	\$0	\$0	\$39,350	\$0
Capital Roads Debt	\$0	\$73,116	\$0	\$0	\$73,116	\$73,117	\$0	(\$1)	\$0
County Tax	\$0	\$115,538	\$0	\$0	\$115,538	\$115,538	\$0	\$0	\$0
Overlay	\$0	\$82,029	\$0	\$0	\$82,029	\$82,029	\$0	\$0	\$0
	\$0	\$387,192	\$0	\$0	\$387,192	\$262,159	\$0	\$125,033	\$0
TOTALS	\$1,619,475	\$3,117,613	\$353,878	\$366,722	\$5,457,689	\$2,766,208	\$987,669	\$127,860	\$1,575,952

TOWN OF CRANBERRY ISLES, MAINE
SCHEDULE OF CHANGES IN UNASSIGNED FUND BALANCE
FOR THE YEAR ENDED DECEMBER 31, 2024

(Exhibit A-2)

<u>Beginning Unassigned Fund Balance</u>		\$52,846
 <u>Additions:</u>		
Lapsed Accounts	\$127,860	
Plow Truck Loan Proceeds	\$60,000	
Auto and Boat Excise (Net of Appropriation)	\$854	
Interest (Net of Appropriation)	\$45,256	
Homestead Exemption (Net of Appropriation)	<u>\$987</u>	
 <u>Total Additions</u>		 \$234,957
 <u>Reductions:</u>		
Appropriation from Unassigned Fund Balance	\$78,122	
Tax Discounts	\$28,853	
Increase in Unavailable Property Tax Revenues	\$10,415	
Other Revenues (Net of Appropriation)	\$4,440	
In Lieu of Taxes (Net of Appropriation)	<u>\$10,583</u>	
 <u>Total Reductions</u>		 <u>\$132,412</u>
 <u>Ending Unassigned Fund Balance</u>		 <u><u>\$155,390</u></u>

TOWN OF CRANBERRY ISLES, MAINE
VALUATION, COMMITMENT AND COLLECTIONS
FOR THE YEAR ENDED DECEMBER 31, 2024

(Exhibit A-3)

Taxable Valuation:

Land and Buildings	\$197,886,744
Personal Property	\$44,800
	<hr/>

Total Taxable Valuation \$197,931,544

Tax Rate per \$1,000 Valuation

\$10.25

Tax Commitment 2,028,798

Collections and Adjustments:

Cash Collections	\$1,870,867
Discounts Allowed	\$28,853
	<hr/>

Total Collections and Adjustments

\$1,899,720

Unpaid Taxes December 31

\$129,078

TOWN OF CRANBERRY ISLES, MAINE
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
FOR THE YEAR ENDED DECEMBER 31, 2024

(Exhibit A-4)

<u>Federal Grantor/Pass-Through Grantor/Program Title</u>	<u>CFDA #</u>	<u>Grantor Pass- Through Number</u>	<u>Program Award Amount</u>	<u>Expenditures</u>
<u>U.S. Department of Education:</u>				
<u>Passed through State of Maine</u>				
<u>Department of Education</u>				
<u>Special Education Cluster</u>				
Local Entitlement	84.027A	013-05A-3046-12	\$4,579	\$4,579
<u>Total Special Education Cluster</u>			<u>\$4,579</u>	<u>\$4,579</u>
Rural Education Achievement Program	84.213	013-05A-6336-13	\$24,436	\$28,386
<u>Total U.S. Department of Education</u>			<u>\$29,015</u>	<u>\$32,964</u>
<u>U.S. Department of Transportation</u>				
<u>Passed through State of Maine</u>				
<u>Department of Transportation</u>				
FTA Transit Grants	20.315		\$35,120	\$35,120
			<u>\$35,120</u>	<u>\$35,120</u>
<u>Totals</u>			<u>\$64,135</u>	<u>\$68,084</u>

TOWN OF CRANBERRY ISLES, MAINE
COMBINING BALANCE SHEET - OTHER GOVERNMENTAL FUNDS
DECEMBER 31, 2024

(Exhibit B-1)

	<u>Broadband</u>	<u>Truck Account</u>	<u>Isleford Playground</u>	<u>Highway Reserve</u>	<u>Total Other Governmental</u>
<u>Assets</u>					
Cash and Cash Equivalents		\$1,162	\$447		\$1,609
Accounts Receivable	\$312,759				\$312,759
Due From Other Funds				\$44,085	\$44,085
<u>Total Assets</u>	<u>\$312,759</u>	<u>\$1,162</u>	<u>\$447</u>	<u>\$44,085</u>	<u>\$358,453</u>
<u>Liabilities and Fund Balances</u>					
<u>Liabilities:</u>					
Due to Other Funds	\$312,759				\$312,759
<u>Total Liabilities</u>	<u>\$312,759</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$312,759</u>
<u>Fund Balances</u>					
<u>Fund Balances:</u>					
Restricted			\$447	\$44,085	\$44,531
Assigned		\$1,162			\$1,162
<u>Total Fund Balances</u>	<u>\$0</u>	<u>\$1,162</u>	<u>\$447</u>	<u>\$44,085</u>	<u>\$45,693</u>
<u>Total Liabilities and Fund Balances</u>	<u>\$312,759</u>	<u>\$1,162</u>	<u>\$447</u>	<u>\$44,085</u>	<u>\$358,453</u>

TOWN OF CRANBERRY ISLES, MAINE

(Exhibit B-2)

**COMBINING STATEMENT OF REVENUES, EXPENDITURES AND
CHANGES IN FUND BALANCES - OTHER GOVERNMENTAL FUNDS
FOR THE YEAR ENDED DECEMBER 31, 2024**

	<u>Broadband</u>	<u>Truck Account</u>	<u>Isleford Playground</u>	<u>Highway Reserve</u>	<u>Total Other Governmental</u>
<i>Revenues:</i>					
Donations					\$0
Interest Earned		\$0	\$1		\$1
<u>Total Revenues</u>	\$0	\$0	\$1	\$0	\$1
<i>Expenditures:</i>					
Debt Service	\$871,724				\$871,724
Administrative Fees		\$25	\$25		\$50
<u>Total Expenditures</u>	\$871,724	\$25	\$25	\$0	\$871,774
<u>Excess of Revenues Over Expenditures</u>	(\$871,724)	(\$25)	(\$24)	\$0	(\$871,773)
<i>Other Financing Sources (Uses)</i>					
Debt Proceeds	\$20,638				\$20,638
<u>Total Other Financing Sources (Uses)</u>	\$20,638	\$0	\$0	\$0	\$20,638
<u>Excess of Revenues and Other Sources Over Expenditures and Other Uses</u>	(\$851,086)	(\$25)	(\$24)	\$0	(\$851,135)
<u>Beginning Fund Balance</u>	\$851,086	\$1,187	\$471	\$44,085	\$896,828
<u>Ending Fund Balance</u>	\$0	\$1,162	\$447	\$44,085	\$45,693

TOWN OF CRANBERRY ISLES, MAINE
COMBINING BALANCE SHEET - PERMANENT FUNDS
DECEMBER 31, 2024

(Exhibit C-1)

	<u>Assets</u>	<u>Cemetery Trusts</u>
Cash and Cash Equivalents		\$40,395
<u>Total Assets</u>		<u>\$40,395</u>
<u>Liabilities and Fund Balances</u>		
<u>Liabilities:</u>		
Due to Other Funds		\$4,270
<u>Total Liabilities</u>		<u>\$4,270</u>
<u>Fund Balance:</u>		
Reserve for Endowments		\$18,100
Restricted Donations		\$15,000
Designated for Subsequent Year's Expenditures		\$3,025
<u>Total Fund Balance</u>		<u>\$36,125</u>
<u>Total Liabilities and Fund Balances</u>		<u>\$40,395</u>

The Notes to the Financial Statements are an Integral Part of this Statement.

Cash Balances Consists of:

Nathan Stanley	\$1,137
Mann, McSor, McFarland, Beal	\$19,649
Julia Spurling	\$1,380
Gary Spurling	\$1,017
M.S. Spurling	\$5,949
Bunker Trust	\$944
Cora Spurling	\$2,308
Christopher Swenson	\$435
Hazel Stanley Peterson	\$617
Hadlock, Stanley	\$6,958
	<u>\$40,395</u>

TOWN OF CRANBERRY ISLES, MAINE
COMBINING STATEMENT OF REVENUES, EXPENDITURES AND
CHANGES IN FUND BALANCES - PERMANENT FUNDS
FOR THE YEAR ENDED DECEMBER 31, 2024

(Exhibit C-2)

	<u>Cemetery Trusts</u>
<u>Revenues</u>	
Interest Earned	\$22
Restricted Donation	
	<hr/>
<u>Total Revenues</u>	<u>\$22</u>
<u>Expenditures</u>	
Administrative Fees	\$175
	<hr/>
<u>Total Expenditures</u>	<u>\$175</u>
<u>Excess of Revenues Over Expenditures</u>	(\$153)
<u>Fund Balances - Beginning</u>	<u>\$36,278</u>
<u>Fund Balances - Ending</u>	<u><u>\$36,125</u></u>