



## Office of the Town Administrator

April 19, 2023

To: Select Board, Finance Committee  
From: Nathan Boudreau, Town Administrator  
**RE: Budget Update #2 - Public Hearing**

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Ahead of the April 20, 2023 Public Hearing I wanted to take a moment to provide and update on the proposed FY24 Town of Hubbardston Operations and Capital Budget.

Changes from Budget Update #1:

### **Cherry Sheet Update**

The House Ways & Means Committee has released their version of the FY2024 budget proposal, and the Division has posted updated preliminary cherry sheets on the DLS website. These estimates are preliminary and subject to change, but the budget has been updated to reflect them.

### **Montachusett Regional Vocational Technical School Preliminary Assessment**

The preliminary Montachusett Regional Vocational Technical School District assessment figured are now available and have gone down due to a decrease in Hubbardston enrollment. The assessment is ~\$50,000 less than early estimates.

### **Quabbin Regional School District Assessment**

On April 18, 2023, we received the annual assessment from the Quabbin Regional School District which announced a 9.02% (\$489,111) increase over last year. Within my proposal, I have kept a 6.0% increase in the line item as in the past. If the higher number passes then we will have to make alterations or cuts to the budget similar to FY2023.

Due Date	Barre	Hardwick	Hubbardston	New Braintree	Oakham	Total
8/15/2023	\$1,655,998.81	\$726,223.17	\$1,478,509.87	\$344,591.79	\$658,206.63	\$4,863,530.27
11/15/2023	\$1,655,998.80	\$726,223.17	\$1,478,509.86	\$344,591.79	\$658,206.63	\$4,863,530.25
2/15/2024	\$1,655,998.80	\$726,223.17	\$1,478,509.86	\$344,591.79	\$658,206.63	\$4,863,530.25
5/15/2024	\$1,655,998.80	\$726,223.16	\$1,478,509.86	\$344,591.78	\$658,206.63	\$4,863,530.23
<b>Total</b>	<b>\$6,623,995.21</b>	<b>\$2,904,892.67</b>	<b>\$5,914,039.45</b>	<b>\$1,378,367.15</b>	<b>\$2,632,826.52</b>	<b>\$19,454,121.00</b>

## **Department of Public Works Increases**

Director Brown has requested an increase for the Hubbardston Department of Public Works (DPW) in FY24. He has presented data on the increased workload and responsibilities of the DPW in recent years, making a strong case for the need for an increase in funding. As a result of the rising cost of living, the department is experiencing difficulty with recruitment and retention. An increase would improve their financial situation and show that the town values and rewards hard work and dedication. We are in the process of scheduling a meeting with the union to discuss the impact an increase of this nature would have on their upcoming 2025-2028 contract.

The Financial impact of a 7% increase would be ~\$18,342 to a fully staffed department. However, the Hubbardston DPW is currently has one full and one temporary vacancy.

Thank you, and please let me know if you have any questions as we proceed through the budget season. I look forward to the April 20, 2023 public hearing and reviewing any questions you may have.

Sincerely,

A handwritten signature in black ink, appearing to read 'N. R. B.', with a stylized flourish at the end.

**Nathan R. Boudreau, Town Administrator**

<b>TOWN OF HUBBARDSTON</b>	
<b>FY 2024 REVENUE AND EXPENDITURE SUMMARY</b>	
4/19/2023	
Revenues	\$ 10,458,509
Expenses	\$ 10,542,126
Revenues - Expenses	\$ (83,617)
Transfers from Other Funds:	
Transfer from Stabilization	
Free Cash for One-Time Expenses	\$ 83,617
Free Cash to Balance Omnibus Budget	
<b>BALANCE:</b>	<b>\$ 0</b>

Free Cash Certified Total	\$806,289.00
Free Cash Used at October 2022 STM	\$97,915.40
Operating Budget	\$83,617.00
Reserve	\$100,000.00
ATM 2024 Use (Potential)	\$68,000.00
FY24 Recommended Capital	\$390,000.00
<b>TOTAL</b>	<b>\$739,532.40</b>
Free Cash Surplus / Deficit	\$66,756.60

		FY23	Requested FY24	ADMIN Budget	% Change
<b>Moderator - 114</b>					
	5100 Personnel				
	Stipend	\$100.00	\$100.00	\$100.00	0.00%
	<b>TOTAL</b>	<b>\$100.00</b>	<b>\$100.00</b>	<b>\$100.00</b>	0.00%
<b>Select Board -122</b>					
	5100 Personnel				
	Executive Assistant	\$27,560.00	\$28,111.20	\$28,111.20	2.00%
	5110 Employee Support				
	Expenses	\$800.00	\$800.00	\$800.00	0.00%
	5200 Services				
	Binding of Records	\$250.00	\$250.00	\$250.00	0.00%
	Advertising	\$1,500.00	\$1,500.00	\$1,500.00	0.00%
					100.00%
	Legal	\$40,000.00	\$40,000.00	\$40,000.00	0.00%
	Town Clock Maint.	\$1,000.00	\$1,000.00	\$1,000.00	0.00%
	5400 Supplies				
	Warrant Mailings	\$1,000.00	\$1,000.00	\$1,000.00	0.00%
	Office Supplies	\$2,500.00	\$2,500.00	\$2,500.00	0.00%
	Town Report	\$500.00	\$500.00	\$500.00	0.00%
	Memorial Day	\$1,500.00	\$1,500.00	\$1,500.00	0.00%
	<b>TOTAL</b>	<b>\$76,610.00</b>	<b>\$77,161.20</b>	<b>\$77,161.20</b>	<b>0.72%</b>
<b>Town Admin - 129</b>					
	5100 Personnel				
	Salary	\$103,482.00	\$110,000.00	\$110,000.00	6.30%
	Merit	\$1,553.00	\$0.00	\$0.00	-100.00%
	5110 Employee Support				
	Cell Phone Stipend	\$600.00	\$600.00	\$600.00	0.00%
	Disability Insurance	\$2,500.00	\$0.00	\$0.00	-100.00%
	Expenses	\$6,600.00	\$6,600.00	\$6,600.00	0.00%
	<b>TOTAL</b>	<b>\$114,735.00</b>	<b>\$117,200.00</b>	<b>\$117,200.00</b>	<b>2.15%</b>
<b>Finance Committee - 131</b>					

	5110 <b>Employee Support</b>					
		FC Expenses				
	5700 <b>Other</b>					
		FC Reserve Fund	\$30,000.00	\$30,000.00	\$25,000.00	-16.67%
		<b>TOTAL</b>	<b>\$30,000.00</b>	<b>\$30,000.00</b>	<b>\$25,000.00</b>	<b>-16.67%</b>
<b>Accountant - 135</b>						
	5200 <b>Services</b>					
		Accountant Services	\$28,205.00	\$23,500.00	\$23,500.00	-16.68%
		Annual Audit	\$19,500.00	\$19,500.00	\$19,500.00	0.00%
	5400 <b>Supplies</b>					
		Accountant Expense	\$300.00	\$300.00	\$300.00	0.00%
	5110 <b>Employee Support</b>					
		Travel	\$0.00	\$1,500.00	\$1,500.00	100.00%
		<b>TOTAL</b>	<b>\$48,005.00</b>	<b>\$44,800.00</b>	<b>\$44,800.00</b>	<b>-6.68%</b>
<b>Assessor - 141</b>						
	5110 <b>Employee Support</b>					
		Expenses (association dues)	\$275.00	\$275.00	\$275.00	0.00%
	5200 <b>Services</b>					
		Assessing Services	\$72,143.00	\$72,143.00	\$73,500.00	1.88%
		Assistant	\$9,358.00	\$20,000.00	\$10,000.00	6.86%
		<b>TOTAL</b>	<b>\$81,776.00</b>	<b>\$92,418.00</b>	<b>\$83,775.00</b>	<b>2.44%</b>
<b>Treasurer Collector - 149</b>						
	5100 <b>Personnel</b>					
		Salary	\$68,458.00	\$68,458.00	\$65,000.00	-5.05%
		Certification	\$1,000.00	\$1,000.00	\$1,000.00	0.00%
		Finance Assistant	\$37,626.00	\$38,379.00	\$42,203.70	12.17%
	5110 <b>Employee Support</b>					
		Expenses (Dues and Workshops)	\$370.00	\$370.00	\$870.00	135.14%
	5200 <b>Services</b>					
		Payroll Services	\$3,500.00	\$3,500.00	\$3,500.00	0.00%
		Expenses (Veri and Bank Fees)	\$4,800.00	\$4,800.00	\$4,800.00	0.00%
	5400 <b>Supplies</b>					
		Expenses (Postage and Supplies)	\$7,300.00	\$7,450.00	\$7,450.00	2.05%

	5700 Other					
		Tax Title	\$2,000.00	\$5,000.00	\$2,000.00	0.00%
		<b>TOTAL</b>	<b>\$125,054.00</b>	<b>\$128,957.00</b>	<b>\$126,823.70</b>	<b>1.42%</b>
<b>Information Technology - 155</b>						
	5200 Services					
		IT Maintenance	\$70,000.00	\$70,000.00	\$70,000.00	0.00%
		Copier	\$3,000.00	\$3,000.00	\$3,000.00	0.00%
		Website	\$3,000.00	\$3,000.00	\$3,000.00	0.00%
		<b>TOTAL</b>	<b>\$76,000.00</b>	<b>\$76,000.00</b>	<b>\$76,000.00</b>	<b>0.00%</b>
<b>Town Clerk - 161</b>						
	5100 Personnel					
		Town Clerk Salary	\$48,250.00	\$44,077.00	\$47,500.00	-1.55%
		Election Wages	\$3,375.00	\$3,375.00	\$3,375.00	0.00%
		Board of Registrar Wages				
	5110 Employee Support					
		Expenses (Conf, Dues, Mileage)	\$870.00	\$870.00	\$870.00	0.00%
	5200 Services					
		Expenses (Binding, Safe Deposit)	\$3,650.00	\$4,550.00	\$4,000.00	9.59%
	5400 Supplies					
		Election Expenses	\$750.00	\$750.00	\$750.00	0.00%
		Supplies	\$5,750.00	\$5,500.00	\$5,500.00	-4.35%
		<b>TOTAL</b>	<b>\$62,645.00</b>	<b>\$59,122.00</b>	<b>\$61,995.00</b>	<b>-1.04%</b>
<b>Building &amp; Maintenance - 192</b>						
	5100 Personnel					
		Custodian	\$9,941.00	\$10,139.82	\$10,139.82	2.00%
	5200 Services					
		Utilities and Maintenance	\$31,000.00	\$31,000.00	\$31,000.00	0.00%
		Phone	\$6,500.00	\$6,500.00	\$6,500.00	0.00%
		<b>TOTAL</b>	<b>\$47,441.00</b>	<b>\$47,639.82</b>	<b>\$47,639.82</b>	<b>0.42%</b>
<b>Police - 210</b>						
	5100 Personnel					
		Police Chief Salary	\$112,198.00	\$96,500.00	\$96,500.00	-13.99%
		Police Wages	\$503,074.00	\$540,636.00	\$525,636.00	4.48%

	Police Assistant	\$16,699.00	\$16,699.00	\$16,699.00	0.00%
5110 Employee Support		\$0.00	\$0.00	\$0.00	
	Police Training Expense	\$2,000.00	\$2,000.00	\$2,000.00	0.00%
	Police Education	\$16,150.00	\$14,800.00	\$6,400.00	-60.37%
	Police Equipment	\$3,300.00	\$3,300.00	\$3,300.00	0.00%
	Stipends & Allowances	\$25,200.00	\$22,200.00	\$18,850.00	-25.20%
	Mileage	\$500.00	\$500.00	\$500.00	0.00%
5200 Services		\$0.00	\$0.00	\$0.00	
	Police Maintenance	\$4,320.00	\$4,320.00	\$4,320.00	0.00%
	Police Vehicle	\$7,000.00	\$7,000.00	\$7,000.00	0.00%
	Police Equipment	\$2,000.00	\$14,600.00	\$14,600.00	630.00%
	Services	\$150.00	\$150.00	\$150.00	0.00%
5400 Supplies		\$0.00	\$0.00	\$0.00	
	Supplies	\$16,050.00	\$11,650.00	\$11,650.00	-27.41%
	<b>TOTAL</b>	<b>\$708,641.00</b>	<b>\$734,355.00</b>	<b>\$707,605.00</b>	<b>-0.15%</b>

**Fire - 220**

5100 Personnel					
	Fire Chief Salary	\$89,896.00	\$91,694.00	\$91,694.00	2.00%
	Fire Wages	\$288,292.00	\$302,993.00	\$302,993.00	5.10%
	Fire Call Wages	\$73,624.00	\$76,928.00	\$75,096.48	2.00%
5110 Employee Support					
	Equipment (Protective Clothing)	\$2,500.00	\$2,500.00	\$2,500.00	0.00%
5200 Services					
	Vehicle Maintenance	\$21,000.00	\$21,000.00	\$21,000.00	0.00%
	Building Maint. (Electric)	\$1,000.00	\$2,000.00	\$2,000.00	100.00%
5400 Supplies					
	Building Maint. (Building & Heat)	\$16,000.00	\$16,000.00	\$16,000.00	0.00%
	Equipment (Hose, Turn Out Gear)	\$8,000.00	\$8,000.00	\$8,000.00	0.00%
5700 Other					
	Equipment (Old Outlay)	\$8,000.00	\$8,000.00	\$8,000.00	0.00%
	<b>TOTAL</b>	<b>\$508,312.00</b>	<b>\$529,115.00</b>	<b>\$527,283.48</b>	<b>3.73%</b>

**Ambulance - 231**

5200 Services

		Ambulance Lease	\$20,536.00	\$21,365.00	\$21,365.00	4.04%
		Ambulance Pro Service	\$26,880.00	\$26,880.00	\$26,880.00	0.00%
	5400 Supplies					
		Ambulance Pro Service	\$2,500.00	\$2,500.00	\$2,500.00	0.00%
		Medical Supplies	\$12,200.00	\$12,200.00	\$12,200.00	0.00%
	5700 Other					
		Medical Supplies (new)	\$7,500.00	\$7,500.00	\$7,500.00	0.00%
		<b>TOTAL</b>	<b>\$69,616.00</b>	<b>\$70,445.00</b>	<b>\$70,445.00</b>	<b>1.19%</b>
<b>Land Use - 241</b>						
	5100 Personnel					
		Staff	\$86,382.00	\$88,910.00	\$88,910.00	2.93%
	5110 Employee Support					
		Continuing Ed for Inspectors	\$500.00	\$500.00	\$500.00	0.00%
	5200 Services					
		Montachusett Assessment	\$1,526.00	\$1,526.00	\$1,526.00	0.00%
	5400 Supplies					
		Land Use Supplies	\$1,500.00	\$1,500.00	\$1,500.00	0.00%
		<b>TOTAL</b>	<b>\$89,908.00</b>	<b>\$92,436.00</b>	<b>\$92,436.00</b>	<b>2.81%</b>
<b>Emergency Management - 291</b>						
	5100 Personnel					
		Emergency Planning Director	\$1,133.00	\$1,156.00	\$1,156.00	2.03%
	5110 Employee Support					
		CERT Support	\$500.00	\$500.00	\$500.00	0.00%
	5400 Supplies					
		Emergency Planning Expenses	\$833.00	\$833.00	\$833.00	0.00%
		<b>TOTAL</b>	<b>\$2,466.00</b>	<b>\$2,489.00</b>	<b>\$2,489.00</b>	<b>0.93%</b>
<b>Animal Control - 292</b>						
	5200 Services					
		Regional Animal Control	\$18,573.00	\$18,944.46	\$18,944.00	2.00%
		<b>TOTAL</b>	<b>\$18,573.00</b>	<b>\$18,944.46</b>	<b>\$18,944.00</b>	<b>2.00%</b>
<b>Tree Warden - 294</b>						
	5100 Personnel					
		Tree Warden Wages	\$1,900.00	\$1,900.00	\$1,900.00	0.00%



	5200 Services	Outside Tree Services	\$0.00	\$0.00	\$0.00	
<b>Dispatch - 299</b>		<b>TOTAL</b>	<b>\$1,900.00</b>	<b>\$1,900.00</b>	<b>\$1,900.00</b>	<b>0.00%</b>
	5200 Services	Rutland Regional	\$123,731.00	\$142,410.00	\$125,000.00	1.03%
<b>School - 300</b>		<b>TOTAL</b>	<b>\$123,731.00</b>	<b>\$142,410.00</b>	<b>\$125,000.00</b>	<b>1.03%</b>
	5700 Other	Quabbin Regional	\$5,424,928.65	\$5,750,424.00	\$5,750,424.00	6.00%
		QRSD Roof Repair Debt	\$28,512.00	\$28,512.00	\$28,512.00	0.00%
		Montachusett Technical	\$497,609.00	\$447,411.00	\$447,411.00	-10.09%
<b>DPW - 420</b>		<b>TOTAL</b>	<b>\$5,951,049.65</b>	<b>\$6,226,347.00</b>	<b>\$6,226,347.00</b>	<b>4.63%</b>
	5100 Personnel	DPW Director	\$82,477.00	\$84,127.00	\$84,127.00	2.00%
		DPW Wages	\$262,026.00	\$275,427.00	\$280,367.82	7.00%
		DPW Assistant	\$14,900.00	\$15,201.00	\$15,201.00	2.02%
	5110 Employee Support	General Highway Support	\$14,700.00	\$15,300.00	\$15,300.00	4.08%
		Longevity	\$1,000.00	\$2,000.00	\$2,000.00	100.00%
	5200 Services	Services	\$97,027.00	\$103,027.00	\$98,027.00	1.03%
	5400 Supplies	Road Maint & Equipment	\$158,731.00	\$158,731.00	\$165,231.00	4.09%
	5600 Intergovernment	Police Details	\$8,000.00	\$8,000.00	\$8,000.00	0.00%
	5700 Other	Advertising	\$600.00	\$1,000.00	\$1,000.00	66.67%
<b>Snow and Ice - 423</b>		<b>TOTAL</b>	<b>\$639,461.00</b>	<b>\$662,813.00</b>	<b>\$669,253.82</b>	<b>4.66%</b>
	5100 Personnel	Winter Wages	\$65,239.00	\$72,460.00	\$68,000.00	4.23%

	5200 Services					
		Plowing Private Ways	\$2,100.00	\$2,100.00	\$2,100.00	0.00%
		Winter Outside Services	\$5,300.00	\$5,300.00	\$5,300.00	0.00%
	5400 Supplies					
		Equip., Supplies & Materials	\$160,000.00	\$160,000.00	\$160,000.00	0.00%
		<b>TOTAL</b>	<b>\$232,639.00</b>	<b>\$239,860.00</b>	<b>\$235,400.00</b>	<b>1.19%</b>
<b>Street Lights - 424</b>						
	5200 Services					
		Municipal Lights	\$6,000.00	\$6,000.00	\$6,000.00	0.00%
		<b>TOTAL</b>	<b>\$6,000.00</b>	<b>\$6,000.00</b>	<b>\$6,000.00</b>	<b>0.00%</b>
<b>Cemetery - 491</b>						
	5400 Supplies					
		Cemetery Equipment	\$1,300.00	\$1,300.00	\$1,300.00	0.00%
		<b>TOTAL</b>	<b>\$1,300.00</b>	<b>\$1,300.00</b>	<b>\$1,300.00</b>	<b>0.00%</b>
<b>Senior Center - 541</b>						
	5100 Personnel					
		COA Director	\$16,536.00	\$16,866.72	\$16,867.00	2.00%
	5200 Services					
		Coa Expenses	\$2,500.00	\$2,500.00	\$2,500.00	0.00%
	5400 Supplies					
		COA Expenses	\$1,900.00	\$1,900.00	\$1,900.00	0.00%
		<b>TOTAL</b>	<b>\$20,936.00</b>	<b>\$21,266.72</b>	<b>\$21,267.00</b>	<b>1.58%</b>
<b>Veterans - 543</b>						
	5110 Employee Support					
		Veteran Training Expenses	\$650.00	\$650.00	\$650.00	0.00%
	5200 Services					
		Regional Services	\$6,000.00	\$12,000.00	\$6,000.00	0.00%
	5400 Supplies					
		Veterans Expenses	\$200.00	\$700.00	\$200.00	0.00%
		Veteran Flags	\$500.00	\$500.00	\$500.00	0.00%
		Veteran Graves	\$500.00	\$500.00	\$500.00	0.00%
	5700 Other					
		Veteran Benefits	\$20,000.00	\$20,000.00	\$20,000.00	0.00%

		<b>TOTAL</b>	<b>\$27,850.00</b>	<b>\$34,350.00</b>	<b>\$27,850.00</b>	<b>0.00%</b>
<b>Library - 610</b>						
	5100 Personnel					
		Director	\$28,649.00	\$29,222.00	\$29,222.00	2.00%
		Assistant Wages	\$17,062.00	\$17,403.00	\$17,403.00	2.00%
	5110 Employee Support					
		Association Dues	\$310.00	\$310.00	\$310.00	0.00%
	5200 Services					
		Utilities and Maintenance	\$19,510.00	\$19,510.00	\$19,510.00	0.00%
	5400 Supplies					
		Books and Materials	\$19,886.00	\$19,886.00	\$19,886.00	0.00%
		<b>TOTAL</b>	<b>\$85,417.00</b>	<b>\$86,331.00</b>	<b>\$86,331.00</b>	<b>1.07%</b>
<b>Recreation - 630</b>						
	5400 Supplies					
		Park Services and Expenses	\$2,500.00	\$2,500.00	\$2,500.00	0.00%
		<b>TOTAL</b>	<b>\$2,500.00</b>	<b>\$2,500.00</b>	<b>\$2,500.00</b>	<b>0.00%</b>
<b>Agricultural Commission - 690</b>						
	5400 Supplies					
		Ag Commission Expenses	\$300.00	\$300.00	\$300.00	0.00%
		<b>TOTAL</b>	<b>\$300.00</b>	<b>\$300.00</b>	<b>\$300.00</b>	<b>0.00%</b>
<b>Historical Commission - 691</b>						
	5400 Supplies					
		Expenses	\$200.00	\$200.00	\$200.00	0.00%
		<b>TOTAL</b>	<b>\$200.00</b>	<b>\$200.00</b>	<b>\$200.00</b>	<b>0.00%</b>
<b>Debt - Short-Term Interest - 750</b>						
		Short-Term Interest (Inside Levy)	\$2,600.00	\$14,485.00	\$14,485.00	457.12%
		Short-Term Interest (Outside Levy)	\$5,375.00	\$0.00	\$0.00	-100.00%
		<b>TOTAL</b>	<b>\$7,975.00</b>	<b>\$14,485.00</b>	<b>\$14,485.00</b>	<b>81.63%</b>
<b>Debt - Short Term Principal 750</b>						
		Principal on Short-Term Debt	\$100,000.00	\$50,000.00	\$100,000.00	0.00%
		<b>TOTAL</b>	<b>\$100,000.00</b>	<b>\$50,000.00</b>	<b>\$100,000.00</b>	<b>0.00%</b>

**Debt - Long-Term Principal - 751**

Debt - Long-Term Principal	\$180,488.00	\$0.00	\$0.00	-100.00%
<b>TOTAL</b>	<b>\$180,488.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>-100.00%</b>

**Debt - Long-Term Interest - 752**

Long-Term Interest (within Levy)	\$5,400.00	\$0.00	\$0.00	-100.00%
<b>TOTAL</b>	<b>\$5,400.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>-100.00%</b>

**Debt - School Roof Principal****Debt - School Roof Interest**

Short Term Outside Levy		\$25,000.00	\$25,000.00	100.00%
Short Term Outside Levy		\$37,625.00	\$37,625.00	100.00%
<b>TOTAL</b>	<b>\$0.00</b>	<b>\$62,625.00</b>	<b>\$62,625.00</b>	<b>100.00%</b>

**Cherry Sheet Assessment - 820**

Air Pollution	\$1,252.00	\$1,285.00	\$1,285.00	2.64%
Regional Transit	\$5,484.00	\$6,667.00	\$6,667.00	21.57%
RMV	\$3,740.00	\$2,000.00	\$2,000.00	-46.52%
<b>TOTAL</b>	<b>\$10,476.00</b>	<b>\$9,952.00</b>	<b>\$9,952.00</b>	<b>-5.00%</b>

**Worcester Regional Retirement - 911**

Assessment	\$351,386.00	\$411,025.00	\$411,025.00	16.97%
<b>TOTAL</b>	<b>\$351,386.00</b>	<b>\$411,025.00</b>	<b>\$411,025.00</b>	<b>16.97%</b>

**Unemployment - 913**

Reserve	\$15,000.00	\$15,000.00	\$15,000.00	0.00%
<b>TOTAL</b>	<b>\$15,000.00</b>	<b>\$15,000.00</b>	<b>\$15,000.00</b>	<b>0.00%</b>

**Health insurance - 914**

Annual Cost	\$160,000.00	\$213,360.00	\$213,360.00	33.35%
<b>TOTAL</b>	<b>\$160,000.00</b>	<b>\$213,360.00</b>	<b>\$213,360.00</b>	<b>33.35%</b>

**Medicare - 916**

Annual Cost	\$31,864.00	\$32,706.00	\$32,706.00	2.64%
<b>TOTAL</b>	<b>\$31,864.00</b>	<b>\$32,706.00</b>	<b>\$32,706.00</b>	<b>2.64%</b>

**Liability Insurance - 945**

Annual Cost	\$128,000.00	\$131,000.00	\$131,000.00	2.34%
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Offsets and Overlay - 999

<b>TOTAL</b>	<b>\$128,000.00</b>	<b>\$131,000.00</b>	<b>\$131,000.00</b>	<b>2.34%</b>
Library Off-Set	\$8,627.00	\$8,627.00	\$8,627.00	0.00%
Overlay	\$60,000.00	\$60,000.00	\$60,000.00	0.00%
<b>TOTAL</b>	<b>\$68,627.00</b>	<b>\$68,627.00</b>	<b>\$68,627.00</b>	<b>0.00%</b>
<b>GRAND TOTAL</b>	<b>\$10,212,381.65</b>	<b>\$10,555,540.20</b>	<b>\$10,542,126.02</b>	<b>3.23%</b>