2025 Annual Report
Town of Cranberry Isles, Maine

cranberryisles-me.gov

117th Annual Printed Report

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 2026 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:

7.0 Percent APR

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

Cover Photo: Dennis Dever

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TOWN OFFICERS AND OFFICIALS 2025

Select Board and Overseers of the Poor
Katelyn Damon, Chair (2027) 479-8118 katelyn@cranberryisles-me.gov
January Bennett (2026) 460-2957 jbennett@cranberryisles-me.gov
Ingrid Gaither (2028) 694-4820 igaither@cranberryisles-me.gov

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

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

Deputy Town Clerk/Assistant Treasurer

Johnathan Bennett 244-4475 johnathan@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
Caldwell Municipal Assessing & Consulting., Plymouth, ME, 04969 356-6391
(Town Office, Islesford 244-4475 for appointments)

Administrative Assistant to the Selectmen

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

School Committee

Cari Alley, Chair (2027) 244-3836 cari.alley@mdirss.org
Hannah Folsom (2024) 244-9116 hannah.folsom@mdirss.org
Jamie Thompson (2028) jamison.thompson@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 (2025) 479-1869 ci_aco@yahoo.com
Sharon Morrell (2025) 266-3648 publicsafety@cranberryisles-me.gov

Harbor Masters

(Great Cranberry & Sutton) Norman Sanborn II (2025) 266-2239 ncsanborn2@gmail.com
(Islesford) Jeremy Alley (2025) 479-0367 (text/phone) jalley135@gmail.com

(Kariah Sumner)

Harbor Committee

Ted Spurling, Chair (2025) 244-7408
jerited@spurlingdesign.com
Vacant (2026)
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

Vacant

Health Officer

Cari Alley (2025) 244-9116 cranberryisleslho@yahoo.com

Health Care Committee

Cynthia A. Thomas, Chair 244-5876 catislesford@gmail.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 (207) 266-3648 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

Board of Appeals

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

Island Coalition Representative

Ingrid Gaither 244-5058 ingridgaither@yahoo.com

Acadia Advisory Commission Representative

Carl Brooks 244-3001

(Johnathan Bennett)

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
Gary Friedmann, House District 14
Gary.Friedmann@legislature.maine.gov
460-7362

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

(Darlene Sumner)

Treasurer's Report *2025*

Cash Balance January 01, 2025	892,429.37
Taxes Collected	2,062,766.10
Interest	34,655.48
Auto-Excise Tax	33,454.17
Boat-Excise Tax	4,184.50
State Revenue Sharing	23,908.49
Licenses & Agent Fees	170.50
Homestead Exemption Reimbursement	7,048.82
Veterans Exemption Reimbursement	28.00
Snowmobile Reimbursement	-
Plumbing Permits	1,842.50
Construction Debris Sales	1,426.50
Local Road Assistance Program	8,772.00
Town Property Rentals	39,760.00
Parking Fees Collected	105,357.60
Boat Sticker Fees	1,969.00
Misc. Administration Earning	38,038.84
Federal Land PILT	1,437.00
FTA/ME-DOT Commuter Ferry Subsidy	26,189.30
Ramp Fees Collected	4,440.00
Community Resilience Grant (HCPC)	70,650.00
FEMA Grants	666,762.16
School Revenue & State Reimbursements	92,291.41
Financial Warrants Drawn 2025	2,455,856.39
Cash Balance as of 12/31/2025	**1,704,115.14**

Respectfully Submitted,

Benjamin Sumner, Treasurer 2025

Tax Collector's Year-End Report 2025

2025 TAX COMMITMENT (MIL RATE 10.40)	$2,049,702.66
ABATEMENTS GRANTED	0
2% DISCOUNT	$29,789.66
2025 TAXES COLLECTED	$1,925,736.68
2026 Pre-paid Taxes Received as of 12/31/25:	$ 11,263.82

2025 OUTSTANDING TAXES AS OF 12/31/25	$150,763.01
25TH AVE. PARTNERS, LLC	**4,379.44***
Akers, Gertrude B Trust	**359.84**
Allen, Gary	**1,621.36**
Allen, Gary L	**3,819.92**
ALLEY, COREY R	**697.84**
Alley, Cory	**732.32**
AQUA 55 LLC	**2,267.20**
Beisswenger, Paul J. Revocable Trust	**4,140.24***
BERTLES, HELEN S	**4,455.36**
Bradow, Marion M	**384.80**
Bunker, David	**94.64**
Bunker, David	**3,698.24**
CRANMER HOUSE ASSOCIATES, LLC	**3,357.12***
Day, Jennifer Sun	**555.36***
Dixon, Spencer	**413.92**
Fisher, Paul K III	**5,224.96***
FONDAS, MATTHEW JOHN	**371.28***
GRANDGENT, HENRY	**1,415.44**
GRANDGENT, HENRY L	**1,857.44**
Greenings Island Trust,	**464.88**
Griffith Barton, Jane L	**1,136.72**
Griffith, Margaret H	**1,175.20***
Griffith, Margaret H Jr	**8,736.00***
Griffith, Margaret H Jr	**145.60***
HINNANT, MIRIAM D	**860.84***
ISLESFORD MAINE LLC	**4,850.56***
Lyman III, Ronald T	**12,780.56***
McLENDON, SALLY P 2022 TRUST	**882.96**
McLENDON, SALLY P 2022 TRUST	**3,225.04**
Mills, David	**432.54**
Murch, C.B.	**2,579.20***
Murch, C.B.	**3,417.44***
MURCH, CREIGHTON B	**1,966.64***
MURCH, CREIGHTON B	**385.84***
MURCH, CREIGHTON B	**1,879.28***
Murch, JA Smith-Murch	**960.96***
Palmer, Steven	**1,478.88**

PORTER, JANE & PORTER, JEFFREY	**1,420.64**
Ramsey, Donna R	**279.26**
ROSENTHAL, BARBARA (LIFE ESTATE)	**11,395.28**
ROSENTHAL, BARBARA (LIFE ESTATE)	**6,199.44**
ROSENTHAL, BARBARA (LIFE ESTATE)	**522.08**
Seavey, Carl M. (IRREVOCABLE TRUST)	**385.84***
Smith, Georgiana R	**2,162.97**
SMITH, JANICE A	**7,808.32***
SMITH, JANICE A & CREIGHTON B MURCH	**2,685.28***
SORDYL, D.E. LLC	**1,644.24**
Sordyl, David E	**527.28**
Sordyl, David E	**808.08**
SPURLING POINT REALTY TRUST	**22,780.16**
SPURLING POINT REALTY TRUST	**3,575.52**

2024 OUTSTANDING TAXES AS OF 12/31/25:	$42,894.24
Allen, Gary	**1,597.98**
Allen, Gary L	**3,764.83**
AQUA 55 LLC	**2,234.50**
Bradow, Marion M	**379.23**
Bunker, David	**93.28**
Bunker, David	**3,644.90**
Dixon Spencer	**407.95**
DUDMAN, RICHARD B (LIFE ESTATE)	**1,626.68**
GRANDGENT, HENRY	**1,395.03**
McLENDON, SALLY P 2022 TRUST	**870.23**
McLENDON, SALLY P 2022 TRUST	**3,178.53**
Palmer, Steven	**1,457.55**
PORTER, JANE & PORTER, JEFFREY	**1,400.15**
ROSENTHAL, BARBARA (LIFE ESTATE)	**11,230.93**
ROSENTHAL, BARBARA (LIFE ESTATE)	**6,110.03**
ROSENTHAL, BARBARA (LIFE ESTATE)	**514.55**
Savage, Heirs of Althea D.	**51.25**
SORDYL, D.E. LLC	**1,620.53**
Sordyl, David E	**519.68**
Sordyl, David E	**796.43**

2023 OUTSTANDING TAXES AS OF 12/31/25:	$17,350.36
Allen, Gary	**1,753.88**
Allen, Gary L	**4,132.13**
GRANDGENT, HENRY	**1,531.13**
McLENDON, SALLY P 2022 TRUST	**954.61**
McLENDON, SALLY P 2022 TRUST	**3,486.64**
Palmer, Steven	**1,599.75**

PORTER, JANE & PORTER, JEFFREY	**669.08**
SORDYL, D.E. LLC	**1,778.63**
Sordyl, David E	**570.38**
Sordyl, David E	**874.13**

* Denotes payment received after December 31, 2025

Respectfully Submitted,

Benjamin Sumner
Tax Collector 2025

TOWN CLERK REPORT 2025

VITAL RECORDS: BIRTHS: 0 MARRIAGES: **2** DEATHS: **0**

Respectfully Submitted,
Benjamin Sumner
Town Clerk 2025

Harbor Committee Report

The Harbor Committee met twice in 2025, on April 24th and on December 11th.

During the April meeting the committee discussed recent Harbor Ordinance changes regarding small boat tie-ups at town floats.

During the December meeting the committee discussed the winter float and ramp at Great Cranberry Island and made recommendations for the Select Board; also discussed possible further changes to Harbor Ordinance regarding small boat tie-up and recommended no change. At the request of the Select Board, the committee also discussed water depth at Sutton Island float and channel, the possibility of dredging, and augmenting the marker system for the approach to the float. Select Board member Katelyn Damon had information about a possible feasibility study and grants for dredging.

Hoping for a safe and happy season on the water for 2026,

Ted Spurling, Jr., Chairman of the Harbor Committee

Islesford Harbormaster Report

This year has been pretty uneventful, I feel that everything went pretty well. Looking forward to another good year in 2026.

Islesford Harbor Master
Jeremy Alley

(Dennis Dever)

TOWN OF CRANBERRY ISLES
ANNUAL TOWN MEETING
THE WARRANT 2026

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 Islesford Neighborhood House, Little Cranberry Island, Maine, in said town, on the 14th day (Second Saturday) of March AD 2026 at 8:30 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: $8,500

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 2026 warrant.

5. To elect by ballot a Select Board member for the term of three years.
   (Term expiring: January Bennett)

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

Name	Island	Term expires
Katelyn Damon, Chair	Islesford	2027
January Bennett	Islesford	2026
Ingrid Gaither	GCI	2028

   Ballot: ______________________________ (term expiring 2029)

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

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

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

   Recommended: $11,500

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

   Recommended: $30,000

9. To elect by ballot a member of the Superintending School Committee for a term of three years. (Term expiring: Hannah Folsom).

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

Name	Island	Term expires
Cari Alley, Chair	Islesford	2027
Hannah Folsom	Islesford	2026
Jamie Thompson	GCI	2028

   Ballot:___________________________(term expiring 2029)

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

    Recommended: $20 to $40, at the discretion of the Select Board, based on the type of work performed.

11. To see if the voters of the Town of Cranberry Isles will vote to collect interest at the rate of seven percent (7%) APR on all 2026 taxes not paid by December 1, 2026. Municipalities may, by vote, determine the rate of interest that shall apply to taxes that become delinquent during taxable year 2026 until those taxes are paid in full. The maximum rate of interest that can be charged per Title 36, MRSA §505.4 is seven percent (7%) APR.

12. 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.

13. To see if the voters of the Town of Cranberry Isles will vote to authorize the Treasurer to expend funds in January 2027, February 2027, and March 2027 equal in aggregate to three twelfths (3/12ths) of the Operator's Budget approved for the Year 2026. 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 2027.

SCHOOLS (14A – 14R)

Note: Articles 14A through 14K authorize expenditures in cost center categories

14A. To see what sum the School Committee is authorized to expend for **Regular Instruction** for the fiscal year beginning July 1, 2026 and ending June 30, 2027.

School Committee recommends **$370,186**
Note: 2025-26 Amount was $ 398,107

14B. To see what sum the School Committee is authorized to expend for **Special Education** for the fiscal year beginning July 1, 2026 and ending June 30, 2027.

School Committee recommends **$ 118,764**
Note: 2025-26 Amount was $ 132,464

14C. To see what sum the School Committee is authorized to expend for **Career and Technical Education** for the fiscal year beginning July 1, 2026 and ending June 30, 2027.

School Committee recommends **$ -0-**
Note: 2025-26 Amount was $ -0-

14D. To see what sum the School Committee is authorized to expend for **Other Instruction** for the fiscal year beginning July 1, 2026 and ending June 30, 2027.

School Committee recommends **$ 12,530**
Note: 2025-26 Amount was $12,730

14E. To see what sum the School Committee is authorized to expend for **Student & Staff Support** for the fiscal year beginning July 1, 2026 and ending June 30, 2027.

School Committee recommends **$ 32,772**
Note: 2025-26 Amount was $ 34,169

14F. To see what sum the School Committee is authorized to expend for **System Administration** for the fiscal year beginning July 1, 2026 and ending June 30, 2027.

School Committee recommends **$ 29,316**
Note: 2025-26 Amount was $27,691

14G. To see what sum the School Committee is authorized to expend for **School Administration** for the fiscal year beginning July 1, 2026 and ending June 30, 2027.

School Committee recommends **$ 74,510**
Note: 2025-26 Amount was $71,253

14H. To see what sum the School Committee is authorized to expend for **Transportation & Buses** for the fiscal year beginning July 1, 2026 and ending June 30, 2027.

School Committee recommends **$ 46,500**
Note: 2025-26 Amount was $58,100

14I. To see what sum the School Committee is authorized to expend for **Facilities Maintenance** for the fiscal year beginning July 1, 2026 and ending June 30, 2027.

School Committee recommends **$ 230,688**
Note: 2025-26 Amount was $227,719

14J. To see what sum the School Committee is authorized to expend for **Debt Service and Other Commitments** for the fiscal year beginning July 1, 2026 and ending June 30, 2027.

School Committee recommends **$ 0**
Note: 2025-26 Amount was $0

14K. To see what sum the School Committee is authorized to expend for **All Other Expenditures** for the fiscal year beginning July 1, 2026 and ending June 30, 2027.

School Committee recommends **$ -0-**
Note: 2025-26 Amount was $-0-

Note: Articles 14A – 14K authorize a total budget of $915,266
Note: 2025-26 Total Budget was $962,631

Hand Count Required

Note: Articles 14L, 14M & 14N raise funds for the Proposed School Budget

14L. 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 $250,733)** 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, 2026 to June 30, 2027.

School Committee recommends **$201,840**

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

14M. 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, 2026 to June 30, 2027.

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

14N. To see what sum the voters of the Town of Cranberry Isles will raise and appropriate in additional local funds for school purposes **(Recommend: $479,888)** for the period July 1, 2026 to June 30, 2027, which exceeds the State's Essential Programs and Services allocation model by **(Recommend: $479,888)** as required to fund the budget recommended by the school committee.

The School Committee recommends **$479,888** for additional local funds and gives the following reasons for exceeding the State's Essential Programs and Services funding model by **$479,888:** The State funding model underestimates the actual costs to fully fund the 2026-2027 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 14L, 14M & 14N raise a total town appropriation of **$681,728***
Note: 2025-26 Total Town Appropriation was $687,143

Hand Count Required

Note: Article 14O summarizes the proposed school budget and does not authorize any additional expenditures

14O. 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, 2026 and ending June 30, 2027 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 **$ 915,266**
Note: 2025-26 Total Budget was $962,631

14P. In addition to the amount in Articles 14A – 14O, 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 2026-2027 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: **$ 29,141** School Committee recommends passage.

14Q. 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 2026-2027 school year with an unknown projected enrollment.

School Committee recommends passage.

14R. 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 2026-2027 school year with a projected enrollment of approximately six students.

School Committee recommends passage.

15. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to borrow an amount up to two-hundred and sixty thousand dollars ($260,000.00) for paving of Maple Avenue on Little Cranberry Island and Cranberry Road 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 actions required to fulfill the purpose of this article.

Note: Work will Include the following: Fine Grading, cleaning, preparation, 2.0 to - 2.5 inches of pavement, Clean-up, and fine grading shoulders. Roads and specs are included as an attachment in the 2025 Town Report.

16. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to appropriate up to twenty-five thousand dollars ($25,000.00) to purchase a new gangway for the GCI winter float, 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 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 appropriate up to ten-thousand dollars ($10,000.00) to purchase an ADA accessible float bridge for 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 actions required to fulfill the purpose of this article.

18. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to appropriate up to fifty-thousand dollars ($50,000.00) for a new 20'x30' float for 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 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 up to sixty seven-thousand four hundred dollars ($67,400.00) to create a dredging plan for the Sutton Island Town Dock, 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 actions required to fulfill the purpose of this article.

    Note: Engineer's report is included in the 2025 Town Report

20. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Offices to appropriate fifteen thousand dollars ($15,000.00) to fund 50% of the cost for an Island Fellow for two years, starting in 2026, to assist the Cranberry Isles Solar Association and provide other work for 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 actions required to fulfill the purpose of this article.

    Note: The Cranberry Isles Community Solar Association (CICSA) has submitted an application to the Island Institute to fund an Island Fellow for two years. The Fellow would primarily assist the CICSA with their efforts to develop a solar initiative for Cranberry Isles. Additionally, the Town would fund a total of $15,000 over two years, while the CICSA would fund $15,000 over two years, for a total of $30,000 cost for the Island Fellow. That individual would potentially assist the Town with the Comprehensive Plan update, or a Dark Sky initiative/plan for streetlights, or any other project the Town deems necessary.

21. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to appropriate and expend seventy-seven thousand one hundred and seventy-nine dollars ($77,179.00), for the first year, and to enter into a three (3) year contract to continue the Cranberry Isles Winter Commuter Ferry Service, a portion of which will be partially funded by Federal Transportation Administration (FTA) grant money, 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 actions required to fulfill the purpose of this article.

Contract duration: October 15, 2026, through April 30, 2029:

Season 1 2026/2027	*$77,179.00*
Season 2 2027/2028	*$81,038.00*
Season 3 2028/2029	*$85,090.00*
Total 3-year contract:	*$243,307.00*

22. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to appropriate and expend thirty eight-thousand five hundred and dollars ($38,500.00), for the first year, and to enter into a three (3) year contract to continue the Cranberry Isles Summer Commuter Ferry Service, a portion of which will be partially funded by Federal Transportation Administration (FTA) grant money, 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 actions required to fulfill the purpose of this article.

Contract duration: May 1, 2026, through October 14, 2028:

Season 1 2026	*$38,500.00*
Season 2 2027	*$40,500.00*
Season 3 2028	*$42,500.00*
Total 3-year contract:	*$121,500.00*

23. To see if the voters of the Town of Cranberry Isles will vote to authorize the Municipal Officers to appropriate and expend twenty five-thousand dollars ($25,000.00), for the first year, and to enter into a three (3) year contract for plowing and sanding of roads 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 actions required to fulfill the purpose of this article.

Contract duration: November 1, 2026, through April 15, 2029:

Season 1 2026/2027	*$25,000.00*
Season 2 2027/2028	*$27,000.00*
Season 3 2028/2029	*$29,000.00*
Total 3-year contract:	*$81,000.00*

24. To see if the voters of the Town of Cranberry Isles shall establish a Broadband System Reserve fund under the provisions of section 5801(3) of Title 30-A for future facilities maintenance projects or unanticipated or unusual facilities maintenance costs, and transfer any unexpended amounts budgeted annually for that purpose.

25. 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 2026 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.

26. 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 received during the fiscal year 2026 for Town purposes, provided that such additional funds do not require expenditure of local funds not previously appropriated.

27. **FUTURE TOWN MEETING**

To see if the voters of the Town of Cranberry Isles will vote to hold the next annual Town Meeting in 2027, on 13, March 2027 at the Congregational Church of Cranberry Isles, Great Cranberry Island, Maine and to open the meeting at 9:00 A.M.

28. 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.

Totals	*$ 393,000*	*$ 371,030*	*$ 472,855*	*$ 421,250*
Department 51 General Government	**2023 Approved**	**2024 Approved**	**2025 Approved**	**2026 Proposed**
Town Office				
Utilities	$ 7,100	$ 7,600	$ 7,700	$ 3,950
Supplies	$ 7,300	$ 6,500	$ 9,500	$ 28,000
Administration	$ 10,000	$ 10,000	$ 10,000	$ 12,000
Website	$ 900	$ 900	$ 900	$ 900
Legal	$ 10,000	$ 10,000	$ 12,000	$ 10,000
Accounting	$ 15,000	$ 18,000	$ 18,000	$ 10,000
Insurance	$ 15,000	$ 17,000	$ 17,000	$ 35,000
Select Board				
Select Board Compensation	$ 23,000	$ 23,000	$ 23,000	$ 23,000
Printing	$ 3,100	$ 3,200	$ 3,500	$ 3,500
Contingency Fund	$ 30,000	$ 30,000	$ 35,000	$ 35,000
Treasurer/Tax Collector/Clerk	$ 48,000	$ 48,000	$ 48,000	$ 50,000

Department 51 ***General Government(continued)***	**2023 Approved**	**2024 Approved**	**2025 Approved**	**2026 Proposed**
Public Safety Coordinator	$ 32,000	$ 38,000	$ 32,000	$ 33,000
Deputy Public Safety Coordinator	$ 20,000	$ -	$ 5,000	$ 5,000
Elections	$ 2,000	$ 3,750	$ 2,400	$ 2,500
Tax Assessor	$ 33,600	$ 32,000	$ 36,500	$ 33,500
Administrative Assistant	$ 54,080	$ 54,080	$ 54,080	$ 55,600
Deputy Clerk/Treasurer	$ 21,000	$ 21,000	$ 31,000	$ 24,000
Payroll Taxes	$ 18,000	$ 19,000	$ 20,025	$ 21,300
Employee Health Benefits	$ 42,920	$ 29,000	$ 32,000	$ 35,000
Comprehensive Plan			$ 75,250	$ -

Totals	*$ 187,500*	*$ 104,645*	*$ 163,470*	*$ 121,500*
Department 52 ***Public Safety***	**2023 Approved**	**2024 Approved**	**2025 Approved**	**2026 Proposed**
Fire Dept. Zone 1 (GCI)				
Utilities	$ 3,500	$ 3,000	$ 3,200	$ 3,600
Equipment	$ 3,500	$ 3,500	$ 3,500	$ 20,000
Insurance	$ 6,000	$ 6,000	$ 5,000	$ -
Training	$ 500	$ -	$ 5,000	$ 5,000
Testing	$ 4,950	$ 5,300	$ 500	$ 3,500
Travel	$ 500	$ 500	$ 800	$ 500
Community Safety Program	$ 500	$ 500	$ 500	$ 500
Maintenance	$ 2,500	$ 16,200	$ 2,000	$ 1,000
Heating Oil	$ 3,000	$ 2,500	$ 2,750	$ 3,000
Cistern	$ 100,000	$ -	$ -	$ -
Roof Replacement	$ -	$ -	$ 75,000	$ -
Fire Dept Zone 2 (Islesford)				
Utilities	$ 600	$ 700	$ 700	$ 900
Equipment	$ 5,000	$ 5,000	$ 5,000	$ 25,000
Insurance	$ 6,000	$ 6,000	$ 5,000	$ -
Training	$ 500	$ -	$ 500	$ 1,000
Testing	$ 3,250	$ 2,767	$ 2,800	$ 2,800
Travel	$ 500	$ 500	$ 500	$ 500
Maintenance	$ 3,500	$ 7,497	$ 5,500	$ 5,000
Gasoline	$ 300	$ -	$ -	$ -
Propane	$ 5,000	$ 5,000	$ 5,000	$ 5,000
Fire Dept Zone 3 (Sutton & Bear)				
Equipment-Bear Is.	$ 2,000	$ 2,000	$ 2,000	$ 2,000
Equipment-Sutton Is.	$ 2,000	$ 2,000	$ 2,100	$ 2,000

Department 52 ***Public Safety(continued)***	**2023 Approved**	**2024 Approved**	**2025 Approved**	**2026 Proposed**
Portable Pumps-Sutton Is.	$ 1,000	$ 1,000	$ 1,000	$ 1,000
Cranberry Isles Rescue Svc				
Islesford-Insurance	$ 1,000	$ 1,000	$ 1,000	$ -
Islesford-Ambulance	$ 1,100	$ 1,650	$ 1,000	$ 1,000
Islesford-Supplies	$ 2,000	$ 2,000	$ 2,000	$ 2,700
Islesford-Response Stipend	$ 3,000	$ 2,000	$ 2,000	$ 2,500
Islesford-Training	$ 600	$ 600	$ 600	$ -
Islesford-EMS Conference	$ -	$ 2,000	$ 1,800	$ 3,500
Islesford-Medical/Clearance	$ -	$ 100	$ 100	$ 100
GCI-Insurance	$ 1,000	$ 1,000	$ 1,000	$ -
GCI-Ambulance	$ 1,100	$ 1,922	$ 1,250	$ 1,250
GCI-Supplies	$ 2,000	$ 2,000	$ 2,000	$ 2,600
GCI-Response Stipend	$ 1,500	$ 1,000	$ 1,000	$ 1,000
GCI-EMS Conference	$ -	$ 2,000	$ 1,800	$ 3,500
GCI-Medical/Clearance	$ -	$ 100	$ 100	$ 100
GCI-Training	$ 600	$ 600	$ 600	$ -
911 Services	$ 700	$ 709	$ 750	$ 750
Streetlights	$ 7,800	$ 8,000	$ 9,000	$ 10,200
Animal Control Officer				
Compensation	$ 1,500	$ 1,000	$ 1,000	$ 2,000
Equipment	$ 500	$ 500	$ 500	$ 500
Training	$ 500	$ 500	$ 500	$ 500
Harbormasters				
Compensation	$ 5,000	$ 4,000	$ 5,000	$ 5,000
Admin Expense/Training	$ 1,000	$ -	$ 120	$ 2,000
Insurance	$ 2,000	$ 2,000	$ 2,000	$ -

Totals	*$ 202,310*	*$ 261,092*	*$ 280,180*	*$ 290,590*
Department 53 ***Health & Sanitation***	**2023** **Approved**	**2024** **Approved**	**2025** **Approved**	**2026** **Proposed**
Solid Waste				
Electricity	$ 900	$ 900	$ 1,400	$ 1,600
Permits	$ 950	$ 950	$ 950	$ 1,330
PW Supplies	$ 270	$ 270	$ 270	$ -
BCM Contract	$ 151,230	$ 206,212	$ 212,500	$ 217,500
Junk Car Removal	$ -	$ -	$ 7,500	$ 7,500
Sutton	$ 6,500	$ 7,000	$ 8,000	$ 8,000
Metal	$ 1,200	$ 1,200	$ 2,500	$ 2,500
Hazardous Waste	$ 4,000	$ 4,000	$ 5,000	$ 7,500
Construction Debris	$ -	$ -	$ -	$ 2,000
EMR Tipping Fees	$ 12,000	$ 13,000	$ 13,000	$ 13,000
MERC/CRM Tipping Fees	$ 6,000	$ 7,500	$ 9,000	$ 9,000
Code Enforcement/Plumbing Inspection				
Compensation	$ 14,400	$ 14,400	$ 14,400	$ 15,000
Telephone/Fax Line	$ 360	$ 360	$ 360	$ 360
Admin Expenses	$ -	$ 500	$ 500	$ 500
General Assistance	$ 2,000	$ 2,000	$ 2,000	$ 2,000
Local Health Officer	$ 1,500	$ 1,200	$ 1,200	$ 1,200
Health Supplies	$ 1,000	$ 1,100	$ 1,100	$ 1,100
Health Equipment	$ -	$ 500	$ 500	$ 500

Totals	*$ 224,370*	*$ 265,340*	*$ 835,520*	*$ 475,800*
Department 54 ***Public Transportation***	**2023** **Approved**	**2024** **Approved**	**2025** **Approved**	**2026** **Proposed**
Town Roads Maintenance				
Maintenance	$ 30,000	$ 80,000	$ 60,000	$ 60,000
Capital Improvements	$ -		$ 340,000	$ 260,000
Snow Removal				
Compensation	$ 5,000	$ 5,000	$ 5,000	$ 8,000
Salt & Sand	$ 8,000	$ 10,000	$ 10,000	$ 8,000
GCI Contract	$ 18,000	$ 18,000	$ 18,000	$ 20,000
Garage Heating Oil	$ 2,000	$ 1,800	$ 1,800	$ 1,800
Town Truck				
Insurance	$ 1,200	$ 1,200	$ 1,800	$ -
Maintenance	$ 2,000	$ 1,000	$ 1,000	$ 2,500
Gas	$ 1,500	$ 1,000	$ 1,000	$ 1,000

Department 54 ***Public Transportation(continued)***	**2023 Approved**	**2024 Approved**	**2025 Approved**	**2026 Proposed**
Winter Commuter Service (Fed Subsidy~$25k)	$ 66,670	$ 66,670	$ 75,000	$ 76,000
Summer Commuter Service	$ 20,000	$ 20,670	$ 21,920	$ 38,500
Capital Improvement (Plow Truck)	$ 60,000	$ -		$ -
Garage Maintenance	$ 10,000	$ 60,000	$ 300,000	$ -

Totals	*$ 937,586*	*$ 955,836*	*$ 962,631*	*$ 915,266*
Department 55 ***Schools***	**2023 Approved**	**2024 Approved**	**2025 Approved**	**2026 Proposed**
Town of Cranberry Isles Expenditure			$ 687,143	$ 681,728
State/Federal/Carryover/Reserve Funds			$ 275,488	$ 233,538
See School Budget Detail				

Totals	*$ 33,250*	*$ 29,250*	*$ 35,250*	*$ 36,250*
Department 56 ***Donations***	**2023 Approved**	**2024 Approved**	**2025 Approved**	**2026 Proposed**
Hospice of Hancock	$ 500	$ 500	$ 500	$ 500
Island Explorer	$ 500	$ 500	$ 500	$ 500
Islesford Library	$ 4,000	$ 4,000	$ 7,000	$ 7,000
Human Services Donations	$ 500	$ 500	$ 500	$ 500
GCI Library	$ 4,000	$ 4,000	$ 7,000	$ 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	$ 2,000
GCI Community Center	$ 3,000	$ 3,000	$ 3,000	$ 3,000
Cranberry House	$ 3,000	$ 3,000	$ 3,000	$ 3,000
LifeFlight	$ 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	$ 2,000

Totals	$ 508,395	$ 286,626	$ 382,776	$ 494,076
Department 57 Debt Service	**2023 Approved**	**2024 Approved**	**2025 Approved**	**2026 Proposed**
Town Office (2024)	$ 13,500	$ -	$ -	$ -
Islesford Municipal Garage	$ 20,800	$ -	$ 60,000	$ -
SWH Parking-Taxable Bond (2023)	$ 46,070	$ -	$ -	$ -
SWH Parking-Tax Exempt Bond (2023)	$ 131,568	$ -	$ -	$ -
Broadband	$ 24,000	$ 24,000	$ 40,000	$ 24,000
GCI Pumper Truck (2024)	$ 39,350	$ 39,350	$ -	$ -
Islesford Attacker Truck (2023)	$ 25,456	$ -	$ -	$ -
Roads Capital Improvements (2026)	$ 73,116	$ 73,116	$ 73,116	$ 73,116
Hancock County Tax	$ 95,000	$ 97,000	$ 120,000	$ 120,000
GCI Fire Truck (2028)	$ 39,535	$ 39,535	$ 39,535	$ 39,535
LCI Plow Truck (2028)	$ -	$ 13,625	$ 13,625	$ 13,625
Roads Road Construction (2036)			$ 36,500	$ 138,600
Manset Mansell Lane Parking (2036)			$ -	$ 45,600
Islesford Town Garage (2036)			$ -	$ 39,600

Totals	$ 346,100	$1,168,663	$ 514,657	$ 570,136
Department 58 Municipal Facilities	**2023 Approved**	**2024 Approved**	**2025 Approved**	**2026 Proposed**
Northeast Harbor Parking Lot				
Snow Removal	$ 3,800	$ 3,800	$ 3,800	$ 4,200
Lease	$ 47,300	$ 50,013	$ 53,400	$ 53,986
Parking Management	$ 6,000	$ -	$ 2,000	$ 800
Manset Parking Lot				
Southwest Harbor Property Tax	$ 23,100	$ 25,000	$ 25,417	$ 32,000
Grounds	$ 6,000	$ 6,000	$ 6,000	$ 10,000
Janitorial	$ 500	$ 750	$ -	$ 750
Insurance	$ 3,200	$ 3,200	$ 3,200	$ -
Snow Removal	$ 2,000	$ 2,000	$ 2,000	$ 2,000
Parking Enforcement	$ 8,500	$ 8,500	$ 9,000	$ 9,500
Maintenance & Repairs	$ 5,000	$ 6,000	$ 6,000	$ 6,000
Joy Road Parking Lot				
Insurance	$ 750	$ 750	$ 750	$ -
Lease	$ 4,000	$ 4,000	$ 4,000	$ 4,000
Maintenance & Repairs	$ -	$ 1,500	$ 1,500	$ 3,000

Department 58 *Municipal Facilities(continued)*	**2023 Approved**	**2024 Approved**	**2025 Approved**	**2026 Proposed**
Harbors				
Electricity	$ 2,500	$ 3,000	$ 3,600	$ 3,600
Contracts	$ 39,000	$ 39,000	$ 49,000	$ 54,700
Islesford Cleaning	$ 3,000	$ 3,000	$ 3,000	$ 1,000
Islesford Supplies	$ 200	$ 500	$ 500	$ 500
Islesford Maintenance & Repairs	$ 5,000	$ 15,000	$ 15,000	$ 20,000
Islesford Hoist	$ -	$ -	$ -	$ 20,000
Islesford Insurance	$ 1,600	$ 1,600	$ 1,600	$ -
Islesford Moorings	$ 4,000	$ 8,000	$ 8,000	$ 8,000
Islesford Float	$ -	$ 32,000	$ -	$ -
GCI Float	$ 20,000	$ -	$ -	$ -
GCI Gangway & Float Bridge	$ -	$ -	$ -	$ 35,000
GCI Maintenance & Repairs	$ 5,000	$ 15,000	$ 15,000	$ 15,000
GCI Insurance	$ 1,600	$ 1,600	$ 1,600	$ -
GCI Moorings	$ 4,000	$ 8,000	$ 4,000	$ 8,000
GCI Supplies	$ -	$ 500	$ 500	$ 500
Sutton Maintenance & Repairs	$ 5,000	$ 350,000	$ 20,000	$ 30,000
Sutton Permits - Dredging			$ 3,000	$ 67,400
Sutton Capital Improvements	$ 30,000	$ 40,000	$ 47,000	$ -
Sutton Insurance	$ 1,600	$ 1,600	$ 1,600	$ -
Sutton Moorings	$ 4,000	$ 4,000	$ 4,000	$ 4,000
Manset Maintenance & Repairs	$ 4,000	$ 70,000	$ 6,000	$ 6,250
Manset Insurance	$ 1,600	$ 1,600	$ 1,600	$ -
Manset Supplies	$ 500	$ 500	$ 500	$ 500
Manset Moorings	$ 500	$ 1,500	$ 1,500	$ 4,000
Manset Capital Improvements	$ -	$ -	$ -	$ -
Manset Float	$ -	$ -	$ -	$ 50,000
Manset Warehouse				
Utilities	$ 3,650	$ 5,500	$ 5,500	$ 5,000
Insurance	$ 2,000	$ 2,000	$ 2,000	$ 8,500
Mansell Road				
Southwest Harbor Property Tax	$ 5,400	$ 3,000	$ 1,090	$ -
Building & Grounds	$ -	$ 1,200	$ 1,200	$ -
Insurance	$ 4,400	$ 4,400	$ 2,000	$ -
Capital Improvements	$ 25,000	$ 350,000	$ -	$ -

Department 58 ***Municipal Facilities(continued)***	**2023 Approved**	**2024 Approved**	**2025 Approved**	**2026 Proposed**
Town Restrooms				
Maintenance & Repairs	$ 1,500	$ 1,500	$ 2,500	$ 2,500
Cleaning	$ 14,600	$ 15,900	$ 16,300	$ 16,300
Supplies	$ 1,000	$ 1,000	$ 1,100	$ 1,300
Town Properties				
Islesford Town Field	$ 3,000	$ 3,000	$ 3,000	$ 3,000
Town Office	$ 6,500	$ 2,500	$ 2,500	$ 2,500
Cemeteries	$ 500	$ 750	$ 800	$ 750
Hadlock Park	$ 300	$ 20,000	$ 600	$ 600
GCI Parking Lot			$ 100,000	$ -
Town Office Solar Batteries			$ 22,000	$ -
Broadband System				
Maintenance & Repairs	$ 20,000	$ 50,000	$ 50,000	$ 65,000
Capital Improvements	$ 15,000	$ -	$ -	$ -
Insurance	$ -	$ -	$ -	$ 10,000

Total Appropriations for Town Operations **$3,324,868**

Total Operations Budget

Estimated General Funds Receipts	$261,025
School Department (State Subsidies & Misc)	$233,538
Commuter Service Subsidy	$25,000
Reserve Funds	$174,370
Loans	$260,000
Property Taxes (2024)	$2,370,935
Total	**$3,324,868**

Given under our hand and Town seal this 3rd day of February, 2026.

Katelyn Damon

Katelyn Damon, Chair

January Bennett

January Bennett

Ingrid Gaither

Ingrid Gaither

Attest: I, Benjamin Sumner, Clerk of the Town of Cranberry Isles, Maine do hereby attest and certify this document to be a true copy of The Warrant 2026 to be placed before the voters of the Town of Cranberry Isles on 14 March 2026.

Benjamin Sumner

The Registrar of Voters, Benjamin Sumner, gives notice that he will be in the Cranberry Isles Town Office, 61 Main Street, Islesford, Maine on the 11th, 12th, and 13th of March 2026 between the hours of 9:00 A.M. and 3:00 P.M., and at the Islesford Neighborhood House, Little Cranberry Island on the day of the meeting, March 14, at 8:00 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.**

SELECT BOARD
KATELYN DAMON, BOARD CHAIR
JANUARY BENNETT
INGRID GAITHER

TOWN CLERK / TREASURER
BENJAMIN SUMNER

ADMINISTRATIVE ASSISTANT
TO THE SELECT BOARD
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

2025 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 2025 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 ma ke some additional investments in the Town's docks. Maintenance work was done on both the Islesford and Great Cranberry Town Docks in 2025 and will continue with more improvements during 2026. The Sutton Island Dock rebuild will be completed by Prock Marine by April 2026.

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 will do paving and maintenance work approved in 2025 for Islesford (Main Street, Hadlock Street, Sand Beach Roadd), and the GCI parking lot rebuild. We will need additional money to complete the work for Maple Avenue on Islesford and a portion of Cranberry Road (GCI Fire House to Dog Point Road). We continue to think of ways to be more efficient in how we organize parking in Manset and at the Joy Road lot. While we always fill the Northeast Harbor lot with residents renting parking spaces for the entire season each year, there has been greater demand for parking in Manset in the past couple of years. To accommodate future parking needs, the Town tore down the building at 15 Mansell Lane. An additional 45 spaces will be developed there in the future. The Joy Road lot is meant for short-term and long-term seasonal parking, with a valid permit. It is not intended for short-term special events parking. Anyone parking there must have a valid permit for each vehicle. Renter and guest parking are fine as long as a valid permit is obtained for the vehicle. When purchased, these permits can be used for more than one vehicle, however, only one vehicle per permit is allowed at any given time; one Joy Lot permit 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 sixteenth year of service, which is partially subsidized by the State of Maine. Downeast Windjammers operates the service on the Miss Lizzie, but is currently using the Seneca and Sutton during the winter season (October 15 to April 30). For the past 3 summers Beal & Bunker has operated the summer service that runs May 1 to October 15. Downeast Windjammers has recently been contracted to operate the summer commuter ferry for 2026, 2027 and 2028. 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 commuter boat also includes a stop in Manset during the summer season, stopping in Northeast Harbor first before heading to Southwest Harbor. 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. The Coastal Resources of Maine trash to energy plant in Hampden resumed processing municipal solid waste. This facility was shut down in July 2020 and resumed operation in late 2024. The Towns MSW is now being sent to the plant in Hampden through our agreement/contract with the MRC (Municipal Resource Committee). 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.


(James Fortune)

2026 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 Selectmen

Town of Cranberry Isles
Road Paving
Description of Work

Maple Avenue, Islesford (775’ Section)

- Fine grade as needed for placement of pavement and proper drainage.
- Compact surface gravel with vibratory roller to ensure adequate structural integrity.
- Place application of hot bituminous 12.5 mm pavement averaging two and a quarter (2 1/4 inches after compaction is achieved. Binder Price: $62,195.00

Surface:

- Grinding butt at leading and following edges, grind driveway lips, cleaning and sweeping road surface in preparation of pavement application.
- Place shim/cap application of hot bituminous 12.5 mm binder pavement that will be two (2”) inches in thickness after compaction. Surface Price: $46,715.00

Total Maple Avenue: $108,910.00

Cranberry Road, Great Cranberry Island (1,800’ Section)

Binder:

- Fine grade as needed for placement of pavement and proper drainage.
- Compact surface gravel with vibratory roller to ensure adequate structural integrity.
- Place application of hot bituminous 12.5 mm pavement averaging two and a quarter (2 1/4 inches after compaction is achieved. Binder Price: N/A

Surface:

- Grinding butt at leading and following edges, grind driveway lips, cleaning and sweeping road surface in preparation of pavement application
- Place shim/cap application of hot bituminous 12.5 mm binder pavement that will be two (2”) inches in thickness after compaction. Surface Price: $150,973.00

Total Cranberry Road: $150,973.00

TEL. (207) 963-4104

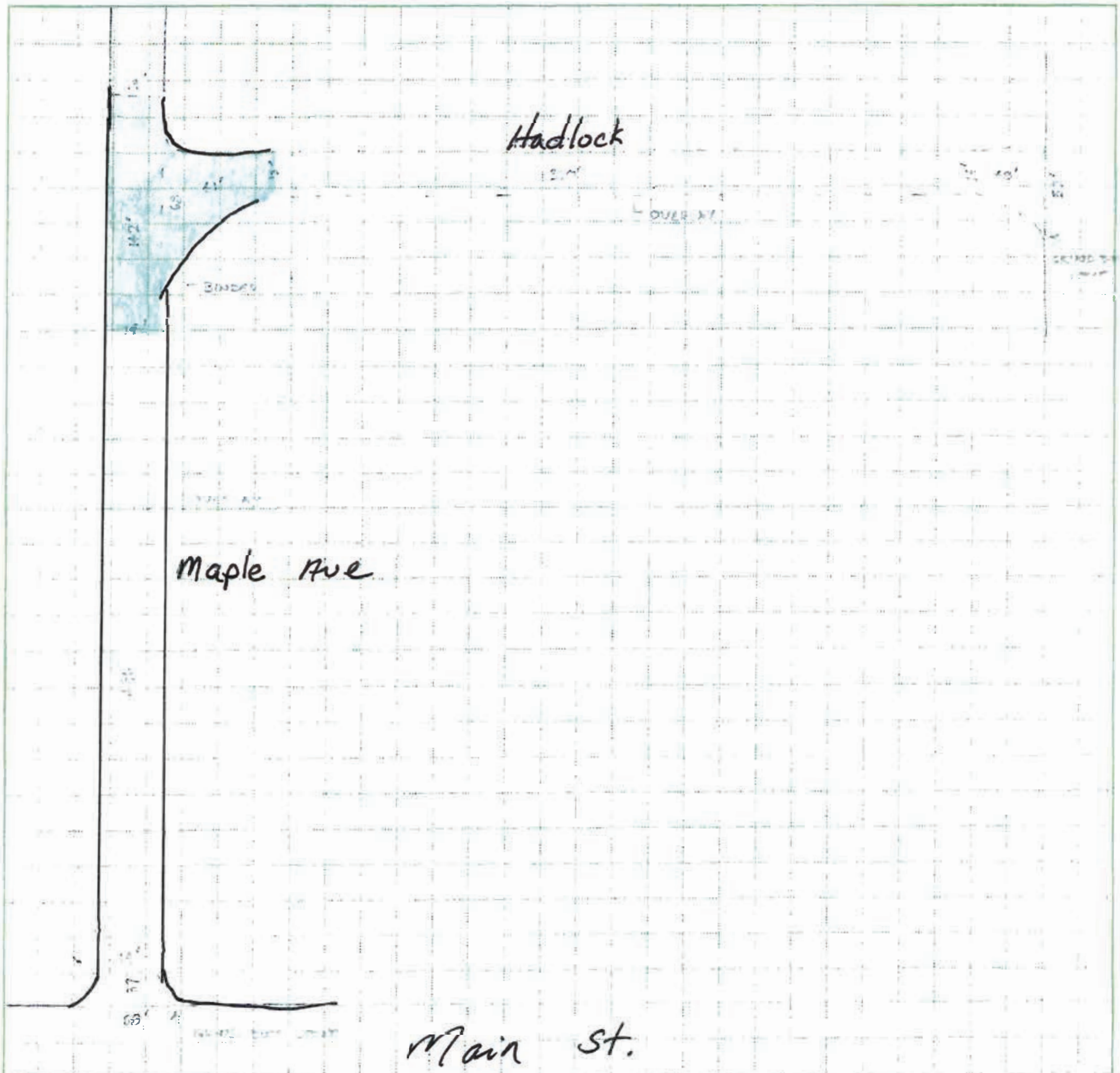
FAX (207) 963-2720

Ring's Paving Co., Inc.

P.O. Box 1057 · Ellsworth, ME 04605

office@ringspaving.com

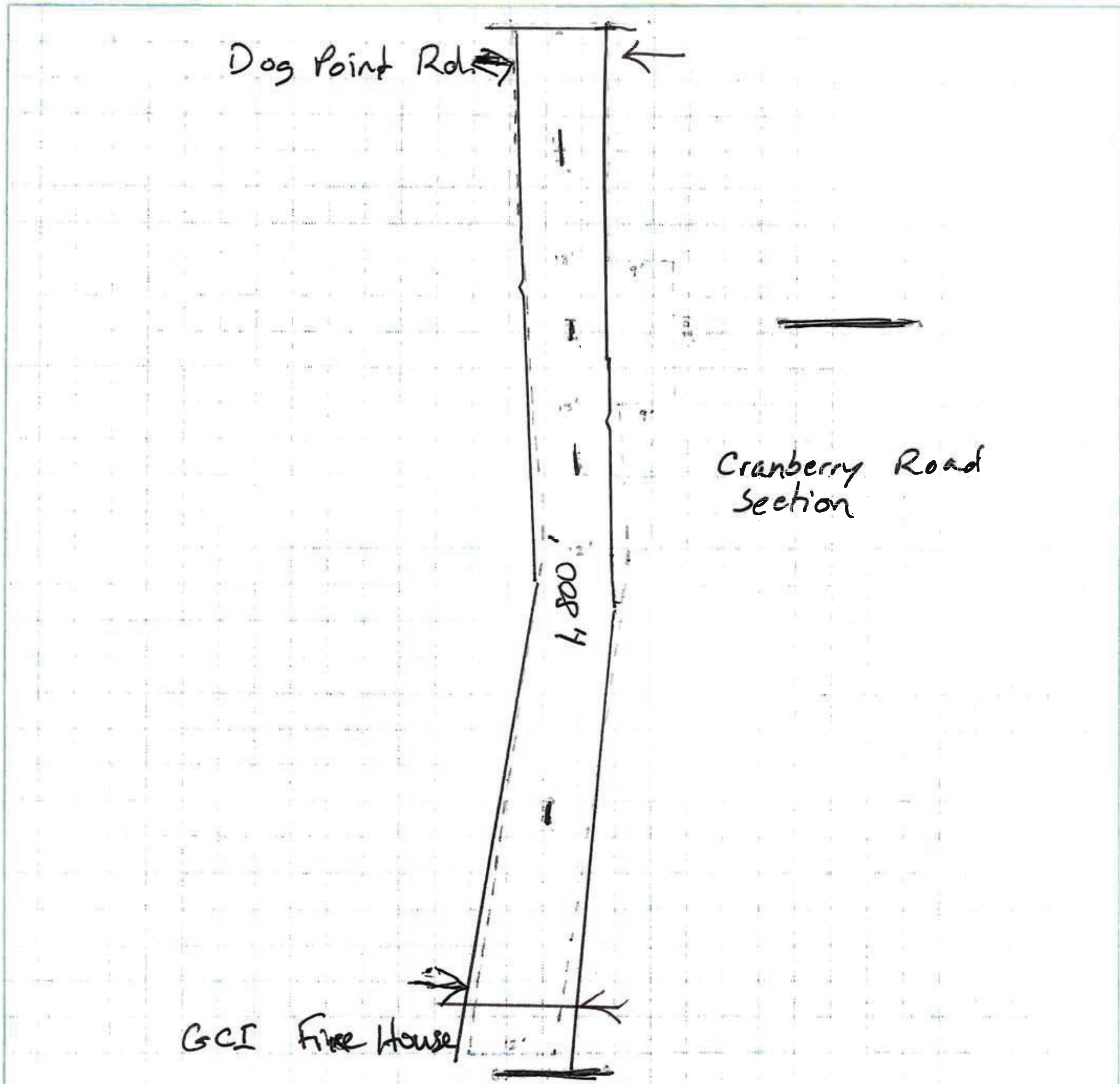
A History of Quality



Project: Maple Avenue, Islesford

Date: 9/10/24 Estimator: Drwg. No. Scale: NTS

Cranberry Road



Project Cranberry Road, Great Cranberry

Date 9/19/24 Estimator Drwg. No. Scale

G.F. Johnston & Associates
Consulting Civil Engineers

MEMO DATE 1-14-26

To: File / Katelyn Damon, Selectboard

From: Greg Johnston P.E, G.F. Johnston & Associates -GFJ
Consulting Civil Engineers

RE: Sutton Island Dredge Feasibility and Estimates

Katelyn:

This memo captures the results of the feasibility of the dredge including results of the stakeholder's meetings, preliminary engineering, funding sources and estimates for the project. The goal of this work was to determine the probable costs and time table for a dredge to provide safe, year round access to Sutton Island.

We have assembled the costs using estimates from local marine contractors and applying unit costs with escalators from similar local dredge projects. Similar projects include Bass Harbor dredging in 2018 and Dysart's Marina in 2014. We have compiled the results of the feasibility work to date below.

Stakeholders, Regulatory Meetings
We have had two meetings with MDEP and Army Corp of Engineers. During this meeting we discussed the materials and process of seafloor substrate removal. The MDEP has advised this process of reviewing and licensing the dredge requires a full NRPA application. The summary of conditions which will apply to the project and impacts to financial planning are;

Disposal
The material removed can be repurposed for " beneficial use". This term includes use for beach restoration, trails, agricultural uses. MDEPs standards required a review to determine if the dredge materials may be used for some environmental benefit other than disposal at sea.

Open Water
Applicants may apply for disposal of materials to the Eastern Passage Disposal Area (EPDS). This at sea site is open and monitored by the State. Applicants must demonstrate the need for use of disposal at EPDS versus beneficial use during licensing of the project.

In Lieu Fee Compensation (ILF)
The area of impact, i.e. the dredge zone will impact coastal wetlands. MDEP has developed a schedule of fees for these impacts if alternative mitigation projects are not feasible. The ILF is a voluntary program that allows entities impacting natural resources, primarily wetlands, to make payment directly to the DEP as an alternative to the traditional mitigation process. Fees collected by DEP are deposited into funds allocated to specific biophysical regions in which the impacts occurred.

As of this time there have not been determined on Sutton or Cranberry Isles land mitigation projects which may be appropriate for beneficial re-use. After compiling the potential sea floor impacts, and the in lieu fee to MDEP, it is apparent that cost savings may be obtained by reducing the ILF, with an land based beneficial reuse project. We can explore the options with the Town for this to occur and your colleagues should start considering this option. However, we have conservatively included the in lieu fee for the area of the dredge impacts anticipated at Sutton's Island for estimating purposes. This is not to rule out the potential of a qualified beneficial mitigation project repurposing the material.

Borings and Testing
The type of material at the bottom of the channel will determine if beneficial use is available. The testing may also include any toxins to determine that at sea disposal is an option. We have included testing in the estimates to inform decision for proper disposal.

Environmental Assessment
We have information that shows nearby essential fish habitat. The condition of the bottom (disturbed, not disturbed) and aquatic vegetation, shellfish and habitat present affects the proceeds methods and protection of resources during the dredge project. We have reserved budgets for a diver and resource evaluation of the bottom conditions. This information will accompany the reports and be used to determine the best methods to minimize impacts during the dredge project. This work is direct result of our stakeholder meetings to date.

Dredge Feasibility:
Using feedback from the Ferry Service and Army Corp Standards, we have developed a plan for the dredging of a 10 foot wide bottom navigable channel. The side slopes are designed with a 3 feet horizontal to 1 foot vertical slope to resist re-sedimentation and minimize maintenance. The depth of the dredge is proposed to allow 10 feet of water at the Mean Low Low Water (MLLW). The 10 foot depth was developed from the information on the Ferrys using the dock combined with 4 feet of freeboard to account for wave action. This depth is consistent with Army Corp projects including the Bass Harbor dredge project from 2018. The design depth has been set at 10' below mean low water for estimating purposes. This equates to an elevation of -16.00 based on the NAVD88 datum. NAVD88 datum is the datum used to communicate with regulatory agencies in terms of elevation, not simply depth at low water used conventionally by mariners.

Funding Sources
We have researched potential grant funding sources available for the project. We have identified these sources below. We further reached out to MDOT and confirmed that the SHP program is indeed functioning and available for consideration. Each source has different conditions and time frames for applications.

State of Maine
Working Waterfront Infrastructure Fund if dredging helps reduce flood-risk or improves Navigation

Climate Resilience Partnership grants from Maine Office of Community Affairs could be used for dredging (or the engineering of a dredge) if the dredge helps flood mitigation or improves coastal protection.

Small Harbor Improvement grants from MaineDOT may be available to assist with a dredge if it improves economic development or public access to a marine structure.

Federal

EDA Public Works and Economic Adjustment Assistance Program (if dredging is part of a larger economic development strategy or community infrastructure project such as making a port more accessible.

EPA Clean Water Revolving Funds if dredging helps improve water quality that impact estuaries or another habitat

USDOT may have RAISE/BRIC funding available for dredging if it helps improve port access or helps achieve another transportation goal

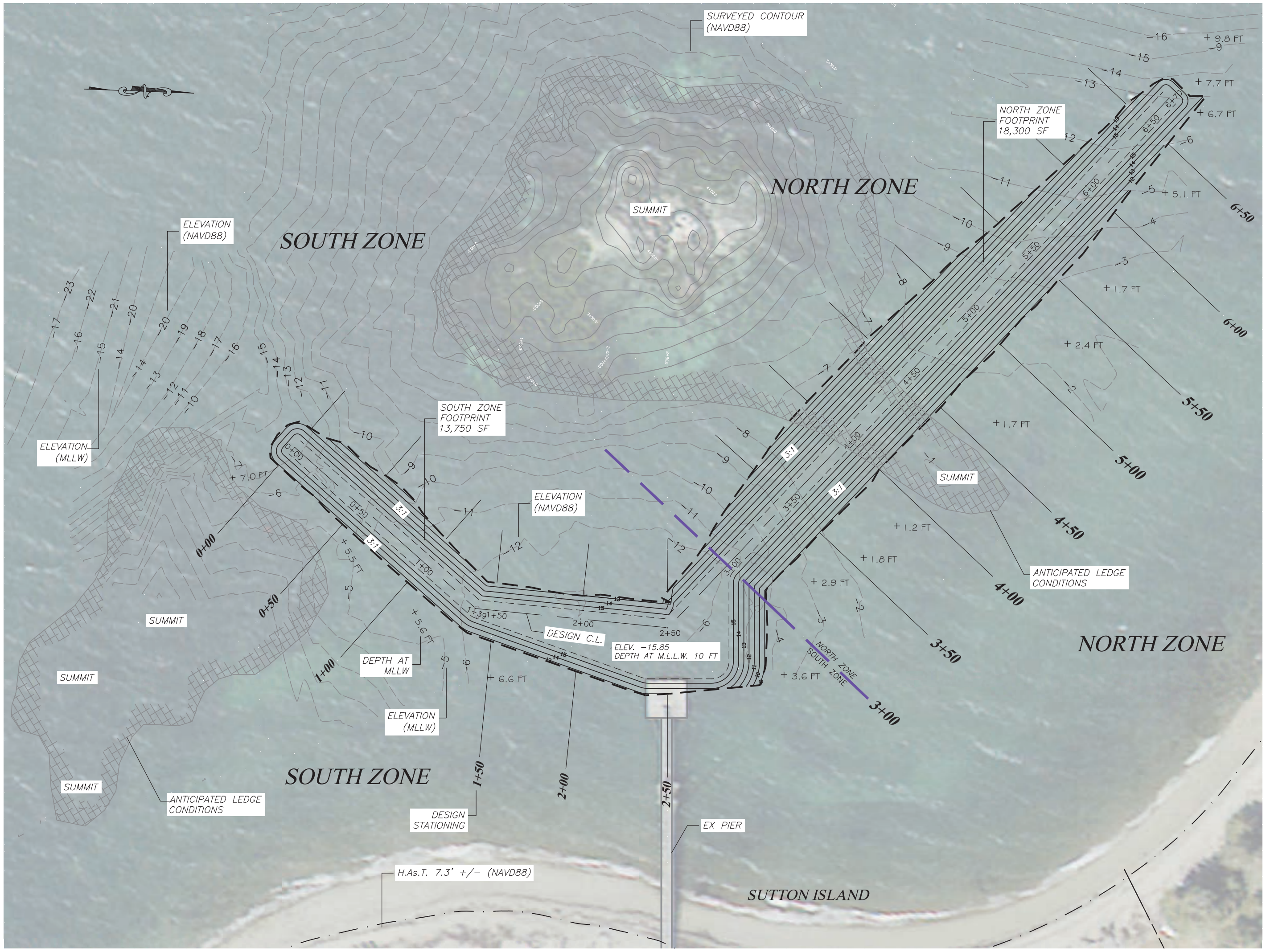
We have been successful with assisting several local communities including Swan's Island, Southwest Harbor, Tremont and Bar Harbor to secure funding for projects. To secure funding we would like to meet with Town representatives to review funding gaps, the project scope in its entirety so that efforts can target the sources of funding which best fit their needs. The funding sources have bidding and local commitments which vary. Selecting the most viable option should include a few reviews of these conditions with local officials. We have teamed with the Musson Group, Planning Consultants of Southwest Harbor several times for successful funding for projects. If the Town was inclined, we recommend we meet with Town officials and the Musson group to review the conditions of each grant, limits of opportunity and the standard commitments the grants have inherent to them.

The plans and estimates have separated the dredge quantities and probable costs into two zones the South approach to the dock and the North approach. The areas are separated as we anticipate ledge present in the north zone may contribute to costs and impacts which may prove environmentally and financially prohibitive. Our engineers used the sounding data obtained in the fall of 2023 to develop existing and proposed elevations of the channel to estimate quantities of material for the project. To estimate the project, we have reached out recently to marine contractors for rough estimates on a per cubic yard basis of dredging and disposal of the materials at the Eastern Passage Disposal Site. There does exist an opportunity to offset portions of the costs by incorporating a beneficial use of the material. Through the testing of the bottom material and communication with the Town, repurposing of the sediments may be further defined.

Attached to this memo is the results of the feasibility study including plans, preliminary quantities and estimates of the dredging costs. We trust this provides the Selectboard and Community background information for planning purposes. We are available at your convenience to meet and discuss any of the enclosed. Feel free to use my cell (207-460-6153) at any time. We appreciate the opportunity to bring this project to fruition for the Cranberry Isle community.

Greg Johnston P.E.#10396
Registered Civil Engineer
G.F. Johnston & Associates

Description of Work	Estimated Cost
Drilling, Testing, Permitting	$67,400.00
South Zone Construction	$260,700.00
North Zone Construction	$474,200.00
Total Estimated Cost for Permitting and Construction	$802,300.00
15% Contingency (based on Preliminary Estimates)	$130,485.00
Adminstrative Costs	$67,600.00
Total Estimated Cost	$1,000,385.00
*These are estimated cost based on the Engineer's report and not a contracted price.	

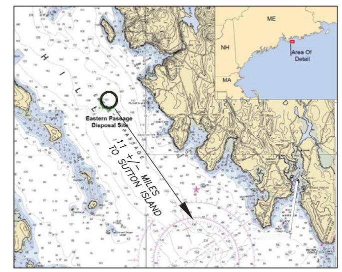


40

LEGEND

- PROPERTY LINE
- EX CONTOUR
- H.A.T. 7.3'± (NAVD88)
- PROPOSED CONTOUR
- FOOTPRINT

SUTTON ISLAND AERIAL
SCALE: 1" = 800'

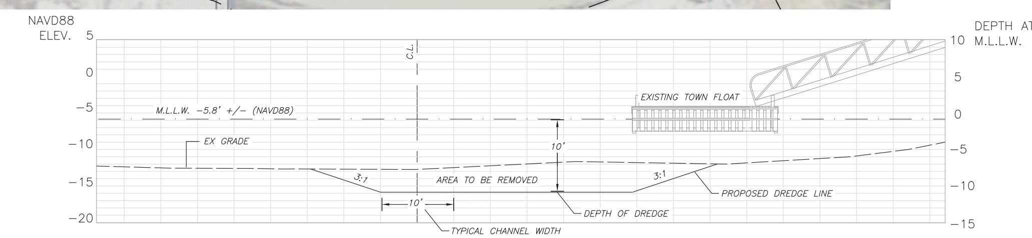


EASTERN PASSAGE DISPOSAL SITE LOCATION
PORTION OF NOAA RASTOR NAVIGATIONAL CHART
N.T.S.

M.L.L.W. – THE AVERAGE OF THE LOWER LOW WATER HEIGHT OF EACH TIDAL DAY OBSERVED OVER THE NATIONAL TIDAL DATUM EPOCH. FOR STATIONS WITH SHORTER SERIES, COMPARISON OF SIMULTANEOUS OBSERVATIONS WITH A CONTROL TIDE STATION IS MADE IN ORDER TO DERIVE THE EQUIVALENT DATUM OF THE NATIONAL TIDAL DATUM EPOCH. (NOAA, TIDES & CURRENTS)

PLAN NOTES

1. THIS IS NOT A BOUNDARY SURVEY. ALL PROPERTY LINES HAVE BEEN DEVELOPED FROM TOWN OF CRANBERRY ISLES TAX MAP NO. 30.
2. TOPOGRAPHY BASED ON NAVD88 DATUM AND ON SITE SURVEY.
3. PROPERTY LINE TO BE FLAGGED PRIOR TO SITE WORK.
4. HIGHEST ASTRONOMICAL TIDE (HAT) DATA OF 7.3' (NAVD88) OBTAINED FROM "MAINE DEPARTMENT OF AGRICULTURE, CONSERVATION & FORESTRY, MAINE GEOLOGICAL SURVEY – HIGHEST ASTRONOMICAL TIDE LINE" WEBSITE.
5. SITE SPECIFIC CONVERSION FROM MLLW TO NAVD88 WAS THROUGH NOAA NATION OCEAN SERVICE (NOS) ONLINE VERTICAL DATUM TRANSFORMATION (VDATUM).
6. BOTTOM CONDITIONS VERIFY BY BORING AND GEOTECHNICAL INFORMATION.



TYPICAL SECTION
SCALE: 1" = 8'

−20

PRELIMINARY DREDGE PLAN
FOR
DREDGE FEASIBILITY
SUTTON TOWN PIER

RECORD OWNER
TOWN OF CRANBERRY ISLES
P.O. BOX 56
ISLESFORD MAINE 04646

0 30 60 90

G.F. Johnston & Associates
Consulting Civil Engineers
P.O. Box 197
Southwest Harbor, Maine 04679
207-244-1200

NOT FOR CONSTRUCTION IF ENGINEERS SEAL NOT AFFIXED AND SIGNED

DATE: JANUARY 14, 2026
SCALE: 1" = 30'
PROJECT ID #: C-0982
DRAWN BY: LNW
CHECKED BY:
SHEET NO:

Notes

Code Enforcement Officer Report

2025 was a typical year of construction, improvement, repairs and septic tanks on the islands. We issued 31 permits in total as of this writing in later December. There were 19 building related permits: seven for the shoreland zone, six notices of intention to build, and six flood hazard permits. Plumbing related permits totaled 12: four were for internal plumbing and eight were for external plumbing/ subsurface wastewater.

Two dock projects were accomplished. One existing dock was raised up a bit on Great Cranberry, and a new dock was constructed on Sutton Island. Each of those projects also involved boulder revetments for shoreline preservation.

A new residence is up and taking the place of a previous old legally nonconforming house of the same dimensions in a flood hazard area. Amending our Shoreland Zoning ordinance awhile back to allow a legally existing building in a flood hazard area to be raised to meet current flood elevation requirements and exceed typical height limits, if they had to, allowed this to take place. Otherwise, the house, old or renovated would have had to remain below the flood elevations and stay within the shoreland zone height limits.

(Dennis Dever)

We started working last fall on a challenging situation where a two-bedroom house, with a septic system for a two-bedroom house, was illegally converted to an eight-bedroom house. While the small septic system did not appear to malfunction, the surrounding subsurface became saturated and caused a neighboring septic system to malfunction. There was also a new septic system adjacent to the overloaded system for another residence on the same lot, under common ownership. After a great deal of thought, Site Evaluator Roger St. Amand designed a way to combine the two existing systems under common ownership into one larger system with mitigating components that met design criteria with some variances and a reduced occupation of the eight-bedroom house. Goodwin Construction did the work early in the summer and neighbors have a functioning system again. The house also had multiple electrical and Life-Safety/ egress violations which took several visits through the winter from CEO, electricians, and carpenters to correct. There isn’t much we can’t fix when everyone cooperates, but it’s a lot easier and less expensive to follow the permitting processes and do things right the first time.

When a residence along the shore lost its permitted overboard discharge septic system to the January 2024 storms they needed to come up with a new solution on a lot that was entirely wetland and unable to support a typical septic system. Then thinking outside the box, we came up with a mitigated design that places a new leach field under the raised driveway, which has the required gravelly fill. It took some State variances, but it passed permit and should go in next summer. Brilliant.

Our current largest subsurface wastewater challenge is to get a suitable year-round public restroom built on Islesford. The January 2024 storms destroyed the National Park museum's septic system and contaminated its well with salt water. So the only remaining public restrooms are those belonging to the Islesford Dock restaurant. This adds even more usage to a system that's already being used beyond its design capacity. The National Park Service is offering to fund the new Town restrooms if we can manipulate interagency funding obstacles. One of the first steps in the process was to figure how many people a new system needs to accommodate. Come to find out after figuring for ferry traffic tourists, commuters, waterfront users, museum guests, lobstermen and everyone else, there are over 700 people moving across the working waterfront on busiest days.

Two Cranberry Isles Realty Trust projects involving four residences are done or nearing fruition on Cross Road and Maple Avenue on Islesford. Three houses were completely renovated, one new dwelling, and two new septic systems were constructed and are housing or awaiting four new year-round families.

A coastal landowner on Islesford had approximately one third of an acre of freshwater scrub shrub wetland adjacent to the ocean cleared out, uprooted, removed and burned then broadcast grass seed on the remaining bare ground. This takes away substantial shoreland habitat, especially for birds and small critters. It was the beginning of the terrestrial food chain as well. Law-wise, Towns enforce the Mandatory Shoreland Zoning Act (MSZA) which prohibits defoliating wetlands without a permitting review. However, a wetland needs to be 10 acres or more under the MSZA for enforcement purposes. This wetland, separated from the ocean by a seawall does not amount to 10 acres. Towns can strengthen their Land Use Ordinances by reducing the size requirement, but we have not. However, the Natural Resource Protection Act (NRPA), typically administered by the Maine Department of Environmental Protection (MDEP) does not place a minimum size on wetlands for enforcement purposes. The Town is not planning enforcement or remedial action in this case. But if MDEP gets a complaint, they may take action.

I'm looking forward to more projects and conversations next year.

Dennis Dever
Code Enforcement Officer, Local
Plumbing Inspector

(Dennis Dever)

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 have one certified resident contractor on Islesford and one, employed on Great Cranberry recently got certified. The certification is 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

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Plumbing Permits Notice of Fees
As of 2024

Disposal System Components	Fee
Complete Non-Engineered System	$250*
Primitive System	$100
Alternative Toilet	$50
Non-engineered treatment tank	$150
Holding Tank	$100
Non-Engineered Disposal Field	$150
Separated Laundry System	$35
Complete Engineered System	$200*
Engineered Treatment Tank (only)	$80
Engineered Disposal Field	$150
Miscellaneous Components	$30
First Time System Variance	$20
Seasonal Conversion Permit	$50

Internal Plumbing	Fee
Minimum Fee (any permit) (includes up to 4 fixtures)	$40
Individual Fixtures, each, over 4	$10
Mobile or Modular Home (factory components)	$40
Hook up to Public Sewer	$10
Hook up to existing Subsurface System	$10
Piping relocation, no new fixtures	$10
Permit Transfer	$10

*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.
- ✓ Collection of plumbing permit fees are how towns pay the Local Plumbing Inspector. Some towns increase these state set minimums. We don't

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.

(Dennis Dever)

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 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 a surveyor to prove proper elevation above the established 100-year flood level. Previously a Professional Engineer or Architect was allowed to produce elevation certificates but that changed a couple years ago. Once the elevation certificate 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 construction cost is less than 50% of the existing structure's sale value.

Manset Dockmaster Report

Goodwin Construction started removing our fallen granite block seawall along the west side of the dock on last day of 2024 and piled it up behind the boat shop, then built the new bolder revetment that will likely absorb the force of waves better and deflect water up over them instead of the previous height challenged wall trying to completely resist the forces of big winter storms and high tides.

Just before Memorial Day weekend, during a substantial easterly blow, our neighbor's large Norway maple tree fell, crushing their fence and striking the roof of the apartment over our boat shop.

Damage was cosmetic only, but did need to be fixed before water intrusion would cause further problems and being on a corner of a two-story high roof. The crew from Cranberry Cove Ferry was able to make the repairs during the summer. The neighbor hired Eagle Arboriculture to remove the rest of the debris which was considerable.

The offending tree is what remains of a huge, several trunked Norway Maple, the trunks being upwards of two feet wide. This species is known to rot out at the base and eventually the trunks come down. Several others of its trunks have fallen on the Manset property over the years, one barely missing the building, bending a porchlight. The two remaining trunks are poised to fall on the lawn adjacent to the paved walkway anytime, and don't appear to threaten any structures other than the neighbor's fence.

There is a parking lot expansion in the works for some time now which will create another 40 spaces for assigned parking. We're looking forward to it as we assigned every one of our 136 parking spaces last summer, and had other people who wanted spaces after they were all taken. Reserve your spaces early in the year for best results.

Vehicles left on "the mainland" in Manset, often for long periods unattended, can cause problems at a most inopportune time. Flat tires and dead batteries are commonplace. Consider keeping one of those little jump-start batteries in your vehicle. They can be pretty small and relatively inexpensive these days and can power or charge electronic devices in a pinch. Better yet, get a jump pac with a compressor that can inflate tires. There may not be anyone around to help when you need it.

A displaced foam billet caused a corner of the outermost float to sink down a foot or two towards the end of the season. It remained safe, but was more susceptible to storm damage. We investigated hauling it out early, but found that the other two of our east leading float system mooring chains had parted and the outer float's mooring chain was the last one holding the line of floats in place. Our contractor plans to inspect and replace mooring chains when setting the floats next season.

One of our municipal moorings is relocated landward from the middle of the outer harbor. Positioned just north of the outermost float now, it's more convenient to use for those who need more tie up time than our 12-hour float limit. A lot of people still will tie up overtime at the floats when they could use the moorings, lamenting that they don't have a dinghy or find it a bother to tow their dinghy over to Manset. Well…dinghies, tenders, notoriously less than convenient, are an integral part of boating. We keep one side of a float as a dinghy tie up area…plenty of room.

The parking lot has newly painted striping and space numbering, done during a narrow window of opportunity between absolute end of the season and before the floats are stored in the lot. It was a very dry summer, hardly rained at all, but rain was predicted for the whole week when the striping was scheduled. The contractors-Newman Ground Effects- were personable and did a great job including considerable moss and lichen removal in preparation.
That should help get us off to a great start next season.

Dennis Dever, Manset Dockmaster

(Johnathan Bennett)

Animal Control Officer Report

I would like to remind our town residents that it is important to take care of your dog and make sure it is not running free. That is a violation of the law. A State of Maine law not just the Cranberry Isles. Also make sure to register your dog with your Town even if you are not living there full time. Registering your dog in one Town does not negate the next Town registration. Your dog can have multiple registrations. Having your dog registered in ALL the Towns that you live in means that your pup can possibly come home to you and not go to a "pound". That is why registrations are kept low financially.

I have been working on trainings and have switched from being the ACO for the entire Town to just Islesford. I have enjoyed working with so many folks on GCI and look forward to still seeing all the animals.

Cari Alley
Animal Control Officer for Islesford

Local Health Officer Report

Welcome to the New Year and another Town Report. I would like to take a moment to thank everyone for being healthy and moving forward though the year. I have 5 Primary Roles as the Local Health Officer for the Town of the Cranberry Isles as dictated by the State of Maine.

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 Selectwomen 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 the community members about Public Health Risks. I know that I can always be improving I this role and look forward to 2026. I am grateful and happy that our communities continue to be healthy and thriving.

Respectfully submitted,
Cari Alley

Public Safety - Emergency Management & Cranberry Isles Rescue Service

The Cranberry Isles Rescue Service responded to 16 calls in 2025. Great Cranberry had 8 calls, Islesford had 7, and there was 1 on Sutton Island. We are pleased to report that our new Fire Department and Rescue members have been getting involved and learning. The Town of Cranberry Isles Fire Departments held several well-attended training sessions this year, including a Mock Fire Call, which helps the members to keep their skills up to date and provide valuable camaraderie and relationship building between the islands. We hosted the Annual Hancock County Firefighters Association Meeting at the Dock Restaurant last year. All of our members chipped in to make this a productive and pleasant experience. Thank you to all the Hancock County companies who sent representatives, as well as to the US Coast Guard and the Forestry Service, and of course, the Dock Restaurant for letting us use their space.

In August we had the honor and privilege to provide mutual aid support to our neighbors in Castine. They struggled with a massive wildfire and a few of our members suited up and went to offer their help. It was a terrific learning experience and an excellent opportunity for inter-department relationship building. The Great Cranberry Fire Station has a new roof and gutters. This is a big improvement and will help keep the station dry and damage free for many years, as well as making the environment more hospitable for hosting the upcoming “satellite” town office space on GCI.

The Town of Cranberry Isles has been working with representatives of the Informed Community Self Determination project to develop and create some ideas for propping up and maintaining the longevity of our island emergency services. As you are likely aware, the islands have very few volunteer members of the Fire Departments and Rescue Service. Even though the situation seems to be working out well at this time it cannot, as it stands, continue forever. Members of the emergency services are acutely aware of this, and we understand the importance of planning for the future and taking care of our volunteers as well as providing exceptional service to the islands. Listening Sessions were held on both Great Cranberry and Isleford for folks to make their voices heard and to get answers to any emergency service questions they might have. We expect to have a report prepared during 2026 that gives the residents and town officials some guidance for moving forward. If you would like to speak with the consultant or any of our members about how the islands’ emergency services work, what we do, or what you can do, please reach out and we can set up a time to meet.

Community outreach was fostered in 2025 through the fire extinguisher service that is set up and coordinated by the Fire Department. This year we were able to include residents from Sutton and Bear Island. The Rescue Service provided a speaker for the Cranberry Isles School to speak with the students about winter weather safety.

Efforts to foster inter-community cooperation included several meetings with Mount Desert Fire Department, The Harbor Master and US Coast Guard for islands’ contingency planning, hosting the Annual Hancock County Firefighters Association meeting (see above), and participation by Cranberry Isles Rescue members in interisland training, support and planning.

Cranberry Isles Fire Departments also worked together with Southwest Harbor Fire Department to jointly purchase a Porta-Count machine. This machine allows us to do our own respiratory protection testing for our members.

The Cranberry Isles Emergency Services is always in need of help and volunteers. I would strongly encourage residents to get involved. We provide free training. If you are interested in finding out more or seeing how you can get involved, reach out to me at publicsafety@cranberryisle-me.gov, or call/text 207-266-3648.
Respectfully submitted,
Sharon Morrell
TCI Public Safety Coordinator

Islesford Volunteer Fire Department Report

2025 was a relatively active year for the Islesford Volunteer Fire Department (IVFD) . We held several successful trainings that were very well attended. One of them was a joint training with the Great Cranberry Fire Department, on Great Cranberry Island.
We conducted a mock call at a home over there, and we did interior firefighting simulations. We also had some of our more experienced members instructing some of our newer members on ladder operation, hose operation, and how to create a water shuttle. A water shuttle is when you transfer water from the inground cistern using the tanker truck to the fire scene. One of the other trainings that we conducted was a wildland fire training on Sutton Island. We keep two portable fire pumps over there. It's important for us to check them at least once a year to make sure that they are running and that we are all properly trained on using them.

Katelyn Damon and I went over to Bear Island and met with a homeowner there, to discuss different strategies for fighting a fire. They have several very reliable water sources that we were not aware of, regardless there are many logistical challenges to fighting a fire on that island. But we had a productive meeting, and we are working to move forward with more plans in the event of an incident over there.

We had a small fire on Islesford in the spring, at an outbuilding on a property in the center of the island. It happened early in the morning luckily a neighbor saw the fire was able to call 911 and six of our members responded within 7 to 10 minutes and we're able to knock the fire down completely. I am very thankful for everybody that responded.

The IVFD along with members of the Great Cranberry Fire Department hosted the monthly Hancock County firefighter's association meeting. The Coast Guard and marine patrol transported the people from the mainland; we were able to use the Dock Restaurant as a venue. There were close to 50 people there, we served lobster rolls hamburgers and hotdogs. All of the visitors left very impressed. It's important to keep our connection strong with our neighboring fire departments in the county, we share resources quite often.

I am very happy to report that we have a very good young core of firefighters in the department but we're always looking for more volunteers, there's a job for everybody no matter your age or gender.

I look forward to serving the town in the coming year.

Thank you, Richard Howland

Great Cranberry Island Volunteer Fire Department Report

2025 was a productive year for the Great Cranberry Volunteer Fire Department. The fire station finally got a new roof, it's a beautiful gray metal roof. Mark Alley helped pick out the color, and he was there every day while the crew was working on the job to oversee the operation. Many thanks to him. While they replaced all of the plywood and put metal down, the crew said some of the original boarding boards that were underneath actually still looked pristine. Pretty incredible for a building from the late 1940s.

We held a joint training with the Islesford Fire Department in April that was very successful. We did a mock call at Rob Liebow's house.
We simulated a fire at the residence, as well as ladder training, interior training, and we created a water shuttle from the cistern. In September we had the pumps tested on both of our trucks, it's much easier now that we have the cistern. We no longer have to barge the trucks to the mainland just to have the pumps tested (an annual requirement).

We've had some interest in joining from some of the newer members that the community as well so we are looking forward to getting more people on board for 2026.

Wishing everybody a safe and healthy year, and I look forward to serving the town again.

Richard Howland

Cranberry Isles School Report

The Cranberry Isles School completed its transition from the Ashley Bryan School on Islesford to the Longfellow school on Great Cranberry Island in August.

On our first day of school, students were welcomed by almost 30 community members who shared their hopes and dreams for the island children. Many thanks to Newman and Gray Boatyard for the last-minute repairs to our beloved school bell, our students rang the bell three times; for the past, present and future before they ventured inside.

Our fall consisted of designing and building bat houses in our Islesford Boatworks program, as well as installing them on local island properties. Great Cranberry hosted the TLC Fall Inter Island Event and welcomed our friends from small Maine islands near and far. This event was a great success due to the generosity of our community partners such as the Ladies Aid Society, The Cranberry House, The Maine Seacoast Mission, and to our parents and community members. Students also ventured to Farmington in November for the Fall TLC Field

Trip and enjoyed the Children's Museum in Waterville, as well as interacting and learning with University of Maine students on campus. We are looking forward to our spring trip to Cherryfield as well as beginning swim lessons at The YMCA and beginning Boatworks once again.

I am honored to be the teaching principal at the Cranberry Isles School, and grateful to work alongside Ashley Greenleaf, our teacher and Darlene Sumner, our Ed Tech. This school year also began with some initial academic assessments, as well as collaborative planning with our staff to create programming that is differentiated, engaging, and supportive. We are also grateful for the time and commitment of our school committee; Hannah Folsom, Jamie Thompson and Chair Cari Alley.

(Darlene Sumner)

Our students also benefit from the support of Mary Miller, a special educator who provides case management services for our students as well as Sue Whitby our Speech Pathologist who visits our school every other week and provides services virtually on the off weeks. Nurse Wanda Fernald meets with students monthly, and provides hearing and vision screenings as well as supervises any medical support students may need. Lelania Avila, Kaitlyn Miller, and Kristen Edbert also provide Movement and Puppetry, Art and Guidance classes for our students. Many thanks also to Ingrid Gaither, Rick Gaither and Jim Amuso for the great care shown to both of our school buildings.

Our school provides a welcoming, nurturing learning environment, including specific, targeted instruction for students. We are continually and thoughtfully working to maintain The Ashley Bryan and Longfellow School. Recent updates include a water filtration system in The Longfellow School and the installation of a new boiler. A new generator will be installed this spring in the Ashley Bryan School. Work on the firehouse on Islesford will take place in the summer of 2026, and both buildings will be repainted and windows repaired and replaced where needed..

We are grateful for the support of our communities and welcome and look forward to hosting more community events in the spring.

Respectfully submitted,
Gloria Delsandro, Teaching Principal

Cranberry Isles
School Department

School Committee Approved 2/3/2025

Fund Balance	**24-25 Actual Receipts**	**25-26 Current Budget**	**25-26 Anticipated Receipts**	**26-27 Proposed Budget**	**$ Difference**	**% Difference**	**Notes**
Carryover	423,380	223,488	384,823	186,538	(36,950)	-16.53%	Caryover Saved = $50K
Revenues					-		
Miscellaneous/ Rent	7,605	7,000	7,000	7,000	-	-	
Transfer from Tuition Reserve	-	-	-	-	-	-	
State Subsidy	54,513	45,000	50,032	40,000	(5,000)	-11.11%	Estimate
Property Taxes							*Increase per $100,000 valuation*
Town Appropriation	669,655	687,143	687,143	681,728	(5,415)	-0.79%	***-$2.74***
Articles 15L, 15M & 15N	**EPS & Additional Local Funds Articles**			**$681,728**			
Total Revenues	1,155,153	962,631	1,128,998	915,266	(47,365)	-4.92%	

	24-25 Actual Expend.	**25-26 Current Budget**	**25-26 Anticipated Expend.**	**26-27 Proposed Budget**	**$ Difference**	**% Difference**
Total Expenditures	770,332	962,631	892,460	915,266	(47,365)	-4.92%
Article 15O	**Total Expenditures**			**$915,266**		

Total Expenditures by Category / **Regular Instruction**	**24-25 Actual Expend.**	**25-26 Current Budget**	**25-26 Anticipated Expend.**	**26-27 Proposed Budget**	**$ Difference**	**% Difference**	**Explanation**
Teacher Salaries 3-8	82,499	131,633	80,395	139,320	7,687	5.84%	1.6 Teacher & Specials
Literacy Interventionist/Ed. Tech.	17,979	17,923	17,955	19,967	2,044	11.40%	50% Ed. Tech.
Substitutes	125	6,000	3,000	4,000	(2,000)	-33.33%	$145/day
Benefits - Tchrs. - 3-8	5,285	9,100	5,475	8,320	(780)	-8.57%	Incl. 5.92% Retire & Med&MeFMLA
Benefits - Ed Tech	1,126	1,240	1,225	1,200	(40)	-3.23%	
Benefits - Subs/Tutors	11	525	250	350	(175)	-33.33%	
BC/BS: Teachers 3-8	19,475	26,953	15,724	40,980	14,027	52.04%	10% Rate Increase
BC/BS: Ed Tech	10,120	13,972	8,454	9,299	(4,673)	-33.45%	
Deductible Coverage & Fees	1,098	2,500	2,000	2,500	-	-	
Tuition Reimb.: Taxable & Non	-	3,600	3,600	4,000	400	11.11%	3 - 3 credit course
Unemployment	-	-	-	-	-	-	
Worker's Comp. Insurance	-	-	-	-	-	-	
Other Prof. Svcs.: Counsel, etc	-	-	-	-	-	-	
Repairs & Maint: Equipment	-	100	-	100	-	-	
Staff Travel	19,687	17,500	15,000	15,000	(2,500)	-14.29%	Incl Specials/Off Island Staff Travel
Teaching Supplies	1,946	3,000	3,000	4,500	1,500	50.00%	
Books & Periodicals	874	2,000	2,000	2,500	500	25.00%	
Equipment	301	1,000	1,000	1,000	-	-	
Dues, Fees, Conf.	433	600	600	600	-	-	
Miscellaneous	-	1,250	1,250	1,250	-	-	Dir Dep Fees, Misc.
Special Academic Programs	3,000	8,800	8,800	8,800	-	-	TLC-Boatworks
Teacher Salary K-2	51,207	-	52,365	-	-	-	
Boat Monitor	5,000	5,000	5,000	5,000	-	-	
Benefits - Tchrs. - K-2	3,305	-	3,665	-	-	-	Incl. 5.92% Retirement & Medicare
Benefits - Boat Monitor/Schl Care	315	346	350	350	4	1.16%	Incl. 5.92% Retirement & Medicare
BC/BS: Teachers K-2	7,717	-	9,553	-	-	-	
Deductible Coverage	-	-	800	-	-	-	
Teaching Supplies - K-2	2,234	2,000	2,000	-	(2,000)	-100.00%	
Books & Periodicals - K-2	-	2,000	2,000	-	(2,000)	-100.00%	
Dues, Fees, Conf. - K-2	-	-	-	-	-	-	
Safety Factor Contingency	-	8,000	8,000	8,000	-	-	
Tuition:Reg Second/Tsfr to Reserve	130,058	133,065	118,272	93,150	(39,915)	-30.00%	25-26 8 Actual / 26-27 5 + 1 Budget
Total Regular Instruction	363,795	398,107	371,733	370,186	(27,921)	-7.01%	5% Tuit. rate incr. proj. for 25-26
Article 15A	**Regular Instruction**			**$370,186**			

	24-25 Actual Expend.	25-26 Proposed Budget	25-26 Anticipated Expend.	26-27 Proposed Budget	$ Difference	% Difference	Explanation
Special Education							
Salaries - Tchr. - Res. Rm.	2,671	8,225	-	-	(8,225)	-100.00%	
Salaries - Ed. Tech. - Res. - Elem	16,609	17,923	17,955	19,967	2,044	11.40%	50% Ed. Tech.
Benefits - Tchr. - Res. Rm.	252	570	-	-	(570)	-100.00%	
Benefits - Ed. Tech. - Res-Elem	1,026	1,240	1,223	1,200	(40)	-3.23%	
BC/BS: Teachers Res Rm	-	1,983	-	-	(1,983)	-100.00%	10% Rate Increase/40% Time
BC/BS: Ed. Tech. - Res Rm	9,679	13,972	8,454	9,299	(4,673)	-33.45%	
Deductible Coverage	400	800	800	800	-	-	
Prof. Svcs.: Spec. Ed	-	-	5,000	5,000	5,000	-	Case Management
Tuition: Spec. Ed. / Reserve	3,500	3,500	3,500	3,500	-	-	$ 3,500 Local only / AOS maxed
Teaching Supplies	23	500	350	500	-	-	
Books & Periodicals	281	500	400	500	-	-	
Equipment	-	200	200	200	-	-	
Dues, Fees, Conf.	34	250	200	250	-	-	
Spec Svcs Assessment/AOS	14,554	19,192	19,192	18,798	(394)	-2.05%	
Prof. Svcs.: Therapy/Counsel.	136	1,200	1,000	1,200	-	-	
Other Prof. Svcs. - Speech	-	10,000	15,000	15,000	5,000	50.00%	
Other Prof. Svcs. - OT	490	6,500	2,500	3,000	(3,500)	-53.85%	
Other Prof. Svcs. - PT	-	1,000	-	1,000	-	-	
Dues & Fees - Same Goal	18	100	75	100	-	-	
Tuition Surchge - Sp Ed - Secon	2,816	10,000	6,000	5,000	(5,000)	-50.00%	Spec Ed Tuition Surcharges - HS & MDES
Salaries: Ed. Tech. - Secondary	9,326	20,000	16,000	18,000	(2,000)	-10.00%	
Benefits: Ed. Tech. - Secondary	544	1,200	1,090	1,150	(50)	-4.17%	
BC/BS: Ed. Tech. - Secondary	4,608	7,500	6,900	7,000	(500)	-6.67%	
Deductible Coverage - Second.	-	800	-	-	(800)	-100.00%	
Prof. Svcs. - Speech - Second.	-	-	-	-	-	-	
Prof. Svcs.: OT - Secondary	-	1,000	500	1,000	-	-	
Prof. Svcs.: PT - Secondary	-	1,000	300	1,000	-	-	
Summ Schl (Spec): Salaries	859	3,500	500	5,000	1,500	42.86%	
Summ Schl (Spec): Benefits	50	207	30	300	93	44.93%	
Total Special Education	67,875	132,862	107,169	118,764	(14,098)	-10.61%	

Article 15B	**Special Education**	**$118,764**
Article 15C	**Career & Technical Education**	**$ -**

Other Instruction

	24-25 Actual Expend.	25-26 Proposed Budget	25-26 Anticipated Expend.	26-27 Proposed Budget	$ Difference	% Difference	Explanation
Co-Curricular							
Co-Curricular: Stipends	5,637	6,500	6,500	6,500	-	-	Overnight Chaperones
Co-Curricular: Benefits	348	500	500	500	-	-	
Fine Arts Perform/Enrichment	-	200	-	-	(200)	-100.00%	
Supplies	38	200	200	200	-	-	
Special Boats - E/C	454	1,000	1,000	1,000	-	-	
Wellness Incentives: Misc.	681	500	500	500	-	-	
Athletic Stipends	-	1,500	1,500	1,500	-	-	
Athletic Benefits (Med./SS)	-	130	130	130	-	-	
Athl: Prof Svcs.Swim/Sports	900	1,200	1,200	1,200	-	-	Swim Lessons & Sports
Athletic: Misc. Exp.	-	1,000	1,000	1,000	-	-	
Total Co-Curricular	8,058	12,730	12,530	12,530	(200)	-1.57%	

Article 15D	***Other Instruction***	***$ 12,530***

Student & Staff Support

	24-25 Actual Expend.	25-26 Proposed Budget	25-26 Anticipated Expend.	26-27 Proposed Budget	$ Difference	% Difference	Explanation
Guidance							
Salaries: Guidance	7,041	7,543	7,543	8,242	699	9.27%	10% Position
Benefits: Guidance Counsel.	467	525	525	575	50	9.52%	
BC/BS: Guidance	-	-	-	-	-	-	
Supplies	100	100	100	100	-	-	
Total Guidance	7,608	8,168	8,168	8,917	749	9.17%	
Health Services							
Salaries: Nurse	490	1,873.00	1,873	1,873	-	-	5 hrs./mo.
Benefits: Nurse	10	125.00	125	125	-	-	
Other Prof. Svcs.: Nurse	-	-	-	-	-	-	No longer a contracted position
Supplies	204	200	-	200	-	-	
Dues, Fees, Conf.	-	-	-	-	-	-	
Total Health Services	704	2,198	1,998	2,198	-	-	

	24-25 Actual Expend.	25-26 Current Budget	25-26 Anticipated Expend.	26-27 Proposed Budget	$ Difference	% Difference	Explanation
Improvement of Instruction							
Curric & Tech Assessm/AOS	13,726	14,433	14,433	14,057	(376)	-2.61%	Part of Supt's. Office Assessment
Mentor Stipend	133	-	-	-	-	-	
Benefits - Mentor Stipend	9	-	-	-	-	-	
Curriculum Dev & Certif.	100	120	100	100	(20)	-16.67%	$20/student
Total Improve. Of Instruction	13,968	14,553	14,533	14,157	(396)	-2.72%	
Library & Audio Visual							
Supplies	-	-	-	-	-	-	
Books & Periodicals	-	250	250	250	-	-	Trade Books incl.
Total Library & AV	-	250	250	250	-	-	
Technology							
Professional Svcs.	-	2,000	-	-	(2,000)	-100.00%	
Svc. Agreem./Maint./Repairs	-	1,000	1,000	1,000	-	-	
Software	869	1,500	1,500	1,500	-	-	School Based Software
AOS Software/Site Licenses	3,021	2,500	2,500	2,750	250	10.00%	Site Licenses
Equipment - Tech. Related	1,475	2,000	4,000	2,000	-	-	
Dues/Fees	20	-	-	-	-	-	
Total Technology	5,386	9,000	9,000	7,250	(1,750)	-19.44%	
Article 15E	***Student & Staff Support***			***$ 32,772***			
System Administration							
Office of Superintendent							
Assessment: Administration	15,295	18,106	18,106	18,731	625	3.45%	Cranb's Share of AOS #91 = 1.74%
Total Office of Supt.	15,295	18,106	18,106	18,731	625	3.45%	Decr. of .07% from 1.74% in 25-26
School Committee							
Stipends: School Committee	1,750	1,750	1,750	1,750	-	-	
Benefits: School Committee	134	135	135	135	-	-	
Prof. Svcs.: Legal & Audit	6,871	6,000	6,500	7,000	1,000	16.67%	
Advertising	218	1,200	1,200	1,200	-	-	
Dues / Fees / Conferences	187	500	300	500	-	-	
Total School Committee	9,160	9,585	9,885	10,585	1,000	10.43%	
Article 15F	***System Administration***			***$ 29,316***			
School Administration							
Office of Principal							
Principal's Salary	39,492	42,257	42,257	44,792	2,535	6.00%	40% time
High School Liason Salary	4,228	8,529	8,319	8,741	212	2.49%	
Benefits - Principal	2,504	2,925	2,878	3,400	475	16.24%	Incl. 5.92% Retirement & Medicare
Benefits - High School Liason	356	738	717	760	22	2.98%	
BC/BS: Principal	10,161	11,177	10,482	11,530	353	3.16%	10% Rate Incr. / 40% Time
Deductible Coverage	-	640	640	800	160	25.00%	
Tuition Reimb.	-	500	-	-	(500)	-100.00%	1 - 3 credit course (Pro-rated)
Rental - Copier Lease	687	687	687	687	-	-	Payment 2 of 5
Staff Travel	1,149	700	700	700	-	-	Travel
Office Supplies / Postage	384	700	700	700	-	-	
Dues / Fees / Conferences	3,247	1,000	1,000	1,000	-	-	
Miscellaneous	544	1,400	1,400	1,400	-	-	
Total Office of Principal	62,752	71,253	69,780	74,510	3,257	4.57%	
Article 15G	***School Administration***			***$ 74,510***			

	24-25 Actual Expend.	25-26 Current Budget	25-26 Anticipated Expend.	26-27 Proposed Budget	$ Difference	% Difference	Explanation
Transportation and Buses							
Student Transportation							
Repairs & Maint - Schl Car	-	1,000	1,000	1,000	-	-	Barge Fee & Repairs
Room & Board - Secondary	13,500	21,600	15,000	15,000	(6,600)	-30.56%	$150/Week
Student Transp Purch - Elem.	19,828	15,000	20,000	20,000	5,000	33.33%	Transp fr Islesf to Longfellow
Student Transp Purch - Sec.	9,827	20,000	10,000	10,000	(10,000)	-50.00%	
Travel - Special Boats - Subcontr	1,642	-	-	-	-	-	Transf to O & M Contr Svcs.
Fuel	396	500	500	500	-	-	
Total Transportation	45,194	58,100	46,500	46,500	(11,600)	-19.97%	
Article 15H	***Transportation & Buses***			***$ 46,500***			
Facilities Maintenance							
Operation & Maint. Of Plant							
Salaries: Custodians	2,947	14,500	14,500	15,500	1,000	6.90%	11 hrs/wk(8-Schl in use/ 3-Other schl)
Benefits - Custodians	249	1,255	1,255	1,340	85	6.77%	
Purch Svcs - Caretaker	2,400	4,800	4,800	4,800	-	100.00%	
Insurance: Building/Equip.	4,316	4,964	5,953	6,548	1,584	31.91%	
Telephone	5,038	5,000	5,100	5,200	200	4.00%	
Supplies	1,008	1,000	1,000	1,000	-	-	
Electricity	4,660	5,000	5,000	5,100	100	2.00%	
Heating Oil/ Propane	10,363	20,000	14,000	20,000	-	-	
Equipment	152	1,500	1,500	1,500	-	-	
Dues / Fees / Conferences	-	200	200	200	-	-	
Miscellaneous	-	2,000	2,000	2,000	-	-	
Transfer to Maintenance Reserve	2,000	2,000	2,000	2,000	-	-	
Repairs & Maint - Bldgs.	8,464	12,000	12,000	12,000	-	-	
Repairs & Maint - Grounds	3,688	3,500	3,500	3,500	-	-	
Repairs & Maint - Equipment	253	-	-	-	-	-	
Total Oper. & Maint.	45,537	77,719	72,808	80,688	2,969	3.82%	
Capital Outlay							
Land & Improvements	-	-	-	-	-	-	Generator
Buildings $85125. & Encumb/	125,000	150,000	150,000	150,000	-	-	Painting/Heat Pump/Air Quality
Equipment (Encumbered)	-	-	-	-	-	-	Foundation Work/Windows
Total Capital Outlay	125,000	150,000	150,000	150,000	-	-	
Article 15I	***Facilities Maintenance***			**$230,688**			
Debt Service							
Interest	-	-	-	-	-	-	Debt Paid off in 2023-24
Principal	-	-	-	-	-	-	
Total Debt Service	-	-	-	-	-	-	
Article 15J	***Debt Service & Other Commitments***			***$ -***			
Article 15K	***All Other Expenditures***			***$ -***			

Projected Reserve Balances (6/30/25):

Tuition Reserve	*$ 38,450*
Special Education Reserve	*$ 101,812*
Maintenance Reserve	*$ 14,005*

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 2025 we met in June and awarded 8 scholarships, totaling $13,150. Three were for high school expenses, two for college, one for graduate school, and two for a summer cultural camp. We met again in October since our yearly allotment was not fully used in June. October awards totaled $3,600 and were for vocational training (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 15th. Completed applications can be either given to a board member or mailed to P.O. Box 287, 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. We are most appreciative of a $1000 donation received from the Town of Cranberry Isles.

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

Cranberry Isles Health Committee

During 2025, Caring Hands of Maine Dental Clinic came out to both Little Cranberry Island and Great Cranberry Island. We held flu and Covid shot clinics, coordinated through the Maine Seacoast Mission and Northern Light.

We would like to thank the Maine Seacoast Mission for all their support. We welcome their new nurse, Taylor Wood.

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

Respectfully Submitted,
Serena Spurling
Cindy Thomas

Cranberry Isles Ladies Aid Society

The Ladies Aid Community Center building and grounds was host to many wonderful community events in 2025. The Aid buildings and grounds continue to be available year-round to all community members. The elected officers and trustees remain dedicated to keeping the space open and welcoming to all.

As always, the Aid kitchen and bathroom are kept heated, and the fridge and freezer are kept on for folks who want or need to be there or in the event of a power outage or appliance failure. The following events showcase the diverse and many activities that took place last year:
Ladies Night (some with chocolate and wine!), several birthday parties, OSHA training, elections voting, Fisherman Training (Sea Coast mission sponsored), dental clinic, vaccine clinic, 2 Life celebrations, Wedding anniversary celebration and many church potlucks and Santa even showed at one of our Christmas Potlucks!!

Community dinner/potlucks are loved by all, and we enjoyed our annual Memorial Day dinner and Harvest Supper. Musical events were over the top spectacular, beginning with the now annual July 4th picnic and Dockstock in August. And of course, the biggest event of the year – The Cranberry Ladies Aid Fair was so fun for everyone!!

The Town's continued support of this community center is so very much appreciated and it helps us to keep these buildings and grounds in working order for all to use and enjoy!

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) has been working for almost 30 years to expand availability of affordable housing for year-round residents of the Town of Cranberry Isles. In 2025, the prime focus was on finishing a major housing initiative on Islesford.

The Islesford project, once complete in 2026, will add four homes to the island community. That builds on the two new homes that were constructed in 2023 on Great Cranberry Island. With the addition of those six homes, CIRT will have more than doubled its housing portfolio to ten rental homes -- five on Great Cranberry Island and five on Islesford -- in less than three years.

Once all the new homes are complete and occupied, almost 40 people -- about 30% of the Town's year-round community, including 15 children -- will be living in CIRT homes.

Many CIRT family members are taking on important public roles in the community: They are serving as Town Clerk, Deputy Town Clerk and on the Town Select Board. CIRT family members also volunteer and serve in organizations that provide much needed services and work important for our community.

One sign of the community's broad support for CIRT's mission: By the end of 2025, more than $1.1 million had been raised in a robust response to CIRT's capital campaign to help finance the housing initiatives on Islesford and Great Cranberry. The goal of raising $1.4 million is expected to be achieved in 2026.

CIRT's top priorities in 2026 are to complete work on the Islesford homes and to continue providing quality housing to year-round working families on both islands. 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

Cranberry Isles Community Solar Association

On December 3, 2024, Cranberry Isles Community Solar Association was awarded participation in Cohort 4 of ETIPP (Energy Transfer Initiative Partnership Project) which also came with a $50,000 prize to use for our purposes. We spent the past year, with able assistance from Island Institute, holding public meetings and interviewing key citizens of the Cranberry Isles to collect information and opinions for a Strategic Energy Plan, which we submitted on August 15, 2025 in hopes of obtaining the next step: Deep Dive joining Cohort 5 of ETIPP. We succeeded! And now we are beginning our Deep Dive process.

Deep dive will explore how to implement our Strategic Energy Plan - giving action steps and cost estimates for alternative scenarios. We will be working with scientists from Sandia National Laboratories and NLR (National Laboratory of the Rockies) to collect data and generate analytics that will lead us to the best path in our Strategic Energy Plan. In addition to the technical analysis that will occur over the next year through this Deep Dive process, we have identified an opportunity to increase local capacity to address energy needs: partnering with the Town of Cranberry Isles to apply for an Island Fellow through Island Institute.

To this end, the Cranberry Isles Community Solar Association is asking the Town of Cranberry Isles to weigh in on this opportunity to partner in applying for hiring an Island Fellow. Please consider what this can do for the Town and vote for the allocation of funds.

Great Cranberry Island Historical Society

The Great Cranberry Island Historical Society (Cranberry House) enjoyed a highly successful—and in many ways transformative—year in 2025. Tourist visitation remained strong despite changes to the Cranberry Explorer Golf Cart Shuttle's staffing and schedule. Donations also remained steady, providing essential support for the daily operations of Cranberry House.

Cranberry House continued to support the community and foster broader engagement, with particular emphasis on family-oriented events and activities. Attendance at Movies at the *Seaside Playhouse* increased significantly, serving as a catalyst for meaningful interaction between island residents and visitors. It was truly a banner year, and generous donations from the Whitney family helped ensure full bellies and high spirits during the shows. Karaoke events for adults and children also continued throughout the year. While attendance varied, these events provided a welcoming stage for the island's many talented performers.

Additional programming included beano nights, trivia game nights, guided nature trail walks, historical slide shows, and arts and crafts exhibits. Cranberry House hosted its second annual photo exhibit by gifted island photographer Amanda Bracy, featuring the skies and landscapes of the islands; once again, the exhibit was a showstopper. We also sponsored the Annual Spring Roadside Clean-Up Day and, in partnership with the Maine Seacoast Mission, the Annual Spring Beaches Clean-Up Day. Both events saw strong participation from volunteers of all ages.

During the summer season, the Kids Recreation Shack (Wini Smart Shack) hosted regularly scheduled children's programs and experienced exceptional growth. Attendance reached near all-time highs, thanks in large part to the support of Sarah Matloff and Jamie Thompson. Cranberry House also hosted numerous meetings throughout the year, including several town-sponsored sessions.

We continued publication of *The Cranberry Chronicle*, our popular newsletter featuring both GCI-area historical articles and current events that will one day become history themselves. However, due to staffing challenges and volunteer shortages, the publication has transitioned to an annual format. Other ongoing operations included the ever-popular Hitty's Café, 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 a wide range of summer programs held both indoors and outdoors.

One of the year's most significant operational transitions was the move from our previous partnership with Makers in the Middle to leadership and management by one of GCI's own gifted local potters, Lydia Johnson. Lydia had an outstanding first season, and her work was widely praised by all who visited her shop. She plans to continue her partnership with Cranberry House into 2026, and we look forward to her continued success. Art and artists—along with our beloved lobstermen—remain the heartbeat of the Cranberry Isles.

Another exciting development was the addition of a part-time archivist. Hannah Cuvin joined GCIHS in the fall of 2025 and made an immediate impact. She traveled to the island multiple times, working closely with local residents to catalog and properly store numerous historical keepsakes. Her energy and expertise have been invaluable, and we are eager to see her continued contributions in 2026. Members of the Archives Committee also played a vital role in advancing this foundational work. Seeing the community unite around its shared history is what makes Cranberry Isles such a deeply rooted home for so many.

(GCI Historical Society)

Cranberry House looks forward to continuing and strengthening its relationships with the Ladies Aide Society, Cranberry Isles Realty Trust, the General Store, the Congregational Church, and all of our community partners. Together, we will continue to shape and grow Cranberry Isles.

Finally, Cranberry House extends its deep appreciation to the Town of Cranberry Isles for its longstanding financial support, as well as to the residents whose commitment makes this extraordinary community asset possible. Without you, we could not preserve the rich, wild, and wonderful history of these islands. Thank you.

Michael D. Todd - President, GCIHS

Great Cranberry Island Library

Another busy and successful year! We saw almost 1,200 library visitors and checked out over 1,000 items, including books and movies.

The library is open year-round with 6 days per week in summer, 3 days per week in the shoulder seasons, and 2 days per week in the winter. We offer a laptop, a desktop computer and a color printer/copier, a scanner and a fax machine.

We also offer the unlocked and heated library hallway year-round for public use, with a laptop, printer, copier, and laminator along with the on-going book sale and donated magazines. Recently we added the weekly edition of The Islander newspaper. We also offer inter-library loans, giving patrons access to library books across the state.

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. And a special thank you to the dedicated and knowledgeable library board for all the work they put in, year-round and often behind the scenes.

We receive no money from the state of Maine and rely on the town donation each year along with our various fund-raising efforts in order to meet our budget. So thank you to the community and the entire town for supporting island libraries!

Respectfully submitted,
Ingrid Gaither
Library Director

Islesford Boatworks

In 2025, Islesford Boatworks remained deeply committed to fostering a sustainable future for the island's working waterfront and its people. Through a wide range of programs serving all ages, the Boatworks continued to be a place where skills are learned, traditions are shared, and community connections are strengthened. This work was made possible by the generous support of our supporters, including the Town of Cranberry Isles, the broader community, and various granting organizations. We are profoundly grateful for the continued trust and encouragement that have allowed the Boatworks to grow and thrive over the years.

This past summer, we welcomed approximately 100 children into our youth boatbuilding programs, helping them learn hands-on skills while building confidence and a sense of belonging. Equally important, our space—The Blue Duck—continued to evolve as a vibrant community hub. It hosted everything from our daily coffee clash, music jams, and yoga classes to a wedding reception, community parties, and even a bar mitzvah. One of the season's highlights was the dynamic finish of the Courtney Cup rowing race, a joyful reminder of how the waterfront brings us together. Our school programs focused on building bat boxes, ensuring that all island children could participate and engage with hands-on learning.

Throughout the year, Islesford Boatworks was proud to employ three year-round, part-time island residents, with additional summer employment for five adults and six teens. These jobs not only support individuals but help sustain the fabric of our island community. As always, none of this would be possible without the support of the Town and the community at large. We extend our heartfelt thanks to everyone who continues to stand behind the Boatworks and the shared future we are building together.

Sincerely, Tony and the Boatworks Crew

Islesford Historical Society

The Islesford Historical Society continues to preserve and present facets of the history of the Town of Islesford. This past spring we asked Drew Sholl to copy school photos from the past and from Sarah Corson's "First Day of School" publications. We mounted them on bulletin boards for display in the Great Hall of the Neighborhood House for all to enjoy, while the originals are safely archived and stored. We again coordinated with the Islesford Congregational Church to celebrate Ashley Bryan's birthday with music, poetry and stories of his life shared with ours.

We were gifted Heirloom Weaver shawls, jackets and stoles by Bob Bowman, which were made by his mother Kathleen in her weaving studio/shop on Islesford in the 1980's and carefully stored away. She taught several young Islesford women to weave there. We were glad to make them available for sale to Islanders during the 4th of July celebration, at Susie McNamee's home, and at Sue Hill's shop, Winter's Work.

Our House Tour was a great success at The Head, built in 1913 for Professor William Otis Sawtelle, and carefully restored and preserved by the current owners and gracious hosts, Nora and Rob Leary. The most fun was that some of the Tour Guides and some of the Tour attendees were part of families that had rented/summered at the house in the past and they enjoyed swapping tales at the Tour.

Our Archivist, Sophia Caldwell, presented History Mysteries at our Annual Meeting. She showed old photographs from our collection and asked if the attendees could identify characters or boats or situations. All the mysteries were solved, amid interesting discussions. Sophia continues to ably digitize our collection. We continue to be part of the History Trust, where you can find even more of Islesford history online.

Professional musicians and longtime fans of Islesford, Dan Duggan and Peggy Lynn, gave a hammered dulcimer, guitar and vocals concert at the Church to benefit the Historical Society.

We say thank you to longtime Trustees; Chris Sandberg and Cindy Thomas, for all your past help and guidance, and welcome new Trustees Sophia Caldwell, Barbara Pease, and Erica Merrill.

We have plans to make our History Room more preservation secure and appreciate Town of Cranberry Isles financial support.

We hope to see even more of you enjoying visiting our past in the coming year.

Respectfully submitted,

Gail Grandgent, President; Joy Sprague, VP; Barbara Pease, Secretary; Ellie Miller, Treasurer;
Barbara Bryant, Cheryl Sholl, Evelyn Lindsay, Erica Merrill, Sophia Caldwell

Islesford Neighborhood House Association

The Islesford Neighborhood House continues to be a central gathering place for our community, supporting social events, school activities, fitness programs, and cultural offerings throughout the year. Our mission is to maintain and improve the building so it can serve the community's educational, municipal, cultural, and civic needs, providing space for meetings, voting, school programs, and a wide range of public and private events.

This year we thanked Heather Spurling for three years of dedicated service and welcomed Sophia Caldwell to the board. Highlights of 2025 included the Fourth of July picnic, the Harvest Supper (community led), a sold-out Benefit Dinner (host: Heather Spurling) supporting kitchen and heating upgrades, the annual Literary Evening (host: Erica Merrill), and a lively Jazz performance by Nate Shaw with a surprise appearance by David Grausman.

The building continued to support the Ashley Bryan School with puppetry and movement classes and the monthly Kid's Café. Ladies Night met monthly, and the upstairs fitness room, organized by Emma Fernald, now serves more than 80 community members. The Library also remains a strong draw for both year-round and seasonal residents.

Facility improvements are in progress, including installation of a new generator and the purchase of a new stove. The Building Committee advanced the Long Range Improvement Plan, including redesign work on the Ladies' Parlor and a proposal for two mini-split heat pumps to improve winter use of the Great Hall.

Community support remains essential. INHA is fully responsible for Julie's Garden and shares responsibility for funding the Library. We are grateful for the generosity that keeps the Neighborhood House active and available year-round.

ISLESFORD NEIGHBORHOOD HOUSE 19 13

Summer Dates for 2026: July 4th picnic; July 19, August 16 - Jazz concert by Nate Shaw; Benefit Dinner by Heather Spurling - July date TBD

Submitted by the INHA Board
Amy Philbrook (President), David Brooks (Vice President), Ron Axelrod, Eleanor Bright (Treasurer), Sophia Caldwell, Emma Fernald, Jessica Tolliver-Shaw (Secretary), Shippen Savage, and Cathleen Sinnott

Islesford Neighborhood House Library

I am happy to report that 2025 expenses were fully covered by the donations! I am grateful to the town and each and every community member that made this possible. Thank you!

Here is what 2025 looked like for the Islesford Library.

In winter months we held Coffee Hour every Tuesday morning and school children visited the library in the afternoon. The Seacoast Mission staff hosted some of the Coffee Hours and Siobhan provided delectable desserts. It was a good time to catch up on how everyone was doing, chat about current events, and work on a puzzle.

In April we had a successful Beach Clean Up with a small supper afterwards. In May our Memorial Day Bake Sale boasted a wonderful variety of freshly baked goods donated by our talented island bakers. Erica Merrill and Gail Grandgent were a huge help in handling the sales.

July brought a Book Ball, a version of the Masquerade Ball, with costumes inspired by books. Not one, but three Beautiful Blackbirds were in attendance, as well as Mary Poppins, Enola Holmes, Pippi Longstocking, Fancy Nancy, Clifford the Big Red Dog, Cat in the Hat, and many others. Owen stole the show as Burt Dow in a miniature lobster boat complete with a seagull!

In August Erica Merrill once again organized the annual Literary Evening started many years ago by Sarah Corson. We heard poems, journal entries and stories. Jack Miller told a memorable story about his time in the army that had everyone in stitches.

July and August were predictably the busiest months for our library. Thank you to wonderful volunteers that helped the library run smoothly during these months - Ellie Miller, Gail Grandgent, Jessica Tolliver, April Mocarsky, and Cindy Thomas!

In September and October I took an online course designed for new library directors. I also joined Maine Small and Rural Library group to gain more knowledge about running the library and connect with other library directors.

This year we had 1,692 library visits and 1,008 books borrowed. There were 51 programs, including one author visit by Carol Hathaway. Throughout the year I worked on updating the library patrons list, purchasing and adding new books to our catalog, fixing the tattered book covers, writing reports, and doing a myriad of other behind the scenes tasks important for keeping our library in ship shape. It is an honor to be our library's current steward!

Here is a list of upcoming events for 2026: Beach Clean Up - sometime at the end of April, depending on the weather; Memorial Day Bake Sale - May 23rd, 10 a.m. to 12 p.m.; Literary Evening - July 15th, 7 p.m.; Book Ball - July 27th, 6 p.m.

Happy Reading!
Katya
Islesford Library, PO Box 95, Islesford, ME, 04646 islesfordlibrary@gmail.com

SUSAN M. COLLINS
MAINE

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United States Senate
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COMMITTEES:
APPROPRIATIONS
CHAIR
HEALTH, EDUCATION, LABOR, AND PENSIONS
SELECT COMMITTEE ON INTELLIGENCE

Dear Friends,

It is an honor to serve the people of Maine, and I welcome this opportunity to update you on the work that has taken place in the Senate over the past year. My staff and I have addressed numerous issues affecting our state, and I would like to share some of the progress that we have made.

Since my *Social Security Fairness Act* was signed into law in January 2025, the law has been fully implemented and restored earned retirement benefits to 2.8 million Americans. More than 25,000 Mainers have seen their monthly benefits increase and have been issued more than $184.5 million in retroactive payments. I am proud that this legislation has improved the lives of many retired firefighters, teachers, police officers, and other public employees and their spouses.

I was honored to become the first Maine Senator in nearly a century to lead the Appropriations Committee. Since I took this role last January, Congress enacted full-year appropriations bills before December for the first time since 2018. These bipartisan bills included full-year funding for Military Construction and the Department of Veterans Affairs, the US Department of Agriculture, and the Food and Drug Administration. At my request, these bills included nearly $35 million in Congressionally Directed Spending (CDS) for local projects across Maine that will improve fire stations and emergency services, update municipal buildings, and support upgraded facilities at the Maine National Guard and Portsmouth Naval Shipyard (PNSY) in Kittery. This funding builds on the nearly $1.1 billion in CDS I have secured since 2021 for worthy projects that benefit local communities and nonprofits across 16 counties. As Chair, I remain committed to working to better ensure that federal spending and investments produce real results for the people of Maine.

I have also led other important legislative efforts this year that address problems many Mainers face. This includes bills that expand federal efforts to combat Lyme disease and other tick-borne illnesses and improve access to early testing for Alzheimer's disease. Provisions I authored to strengthen prevention, treatment, and recovery services for those struggling with substance use disorders and mental illness were included in the *SUPPORT for Patients and Communities Reauthorization Act* that was recently signed into law. An amendment I authored in this year's *National Defense Authorization Act* will increase apprenticeship opportunities at public shipyards like PNSY. That bill also includes more than $400 million to support critical infrastructure improvements at PNSY and a well-deserved 3.8 percent pay raise for all our nation's service members.

In addition to advancing legislation, I worked to ensure that federal commitments to Maine were maintained and, when necessary, restored. I secured a seasonal employee exemption for Acadia National Park from the Administration's federal hiring freeze and from closure during the recent government shutdown. I protected local programs like Maine Sea Grant and global initiatives like the President's Emergency Plan for AIDS Relief (PEPFAR) from harmful funding cuts. I led the effort to resume enrollment at Maine Job Corps centers and fought for full funding for Maine's public schools this school year. I preserved funding for the University of Maine System and secured the restoration of funding to the Passamaquoddy Tribe at Pleasant Point and the Penobscot Nation. I protected low-income Mainers' access to key programs like LIHEAP and SNAP. Although I voted against the *One Big Beautiful Bill Act* due to my opposition to Medicaid cuts, I helped secure $50 billion to support rural health providers through the legislation's Rural Health Transformation Program. Maine has been awarded $190 million in the first year of this five-year grant program.

Throughout my Senate service, I have never missed a roll-call vote and have cast more than 9,850 consecutive votes—reflecting the Maine work ethic I bring to Washington. My continued ranking as most bipartisan Senator from the Lugar Center and Georgetown University is a testament to Maine's tradition of working with cooperation and respect.

My highest priority as a Senator is to ensure that the State of 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

Susan M. Collins
United States Senator

ANGUS S. KING, JR.
MAINE

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Dear Friends,

With each year we have a new opportunity to recognize our shared achievements and offer up our time and energy to support one another when challenges arise. I am grateful to the towns across Maine for their dedication to their communities, their residents, and our state. Working together has always been our strength, and the past year proved that once again we are stronger when we work together.

However, it is difficult to recall a year more challenging than the one we just experienced – a year that required a steady focus on our founding principles and shared values. For these reasons, I spent hours on the Senate Floor reminding my colleagues—and many of you back home—about the vision our founders demonstrated when they laid the blueprint for the American experiment. A cornerstone in their understanding was a duty to civic engagement and community. I often refer to Maine as a big town with long roads, and in my travels throughout our state, I am reassured by the grassroots participation in our civic process and the neighborly feel that makes Maine unique.

My legislative priorities remain largely the same: supporting Maine veterans, small businesses, and our heritage industries like agriculture, forest products and the marine economy. Additionally, I am grateful to have an exceptional team across Maine ready to assist you with issues involving the federal government. Whether you are facing challenges related to veterans' services, Social Security, the IRS, passports or other matters, I encourage you to reach out to our offices in Presque Isle, Bangor, Augusta, Portland, or Biddeford. We are here to help and welcome the opportunity to work on your behalf.

Together, I am confident we can continue building a stronger and more prosperous future for our state and nation. Thank you for being one of the many reasons Maine is such a special place. It is truly an honor to serve you and to know you. Mary and I wish you a happy, healthy, and safe 2026.

Best Regards,

Angus King

ANGUS S. KING, JR.
United States Senate

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Committee on Armed Services

Committee on Natural Resources

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

Dear Friends,

I hope this letter finds you well.

As you likely know, my time in Congress will come to an end in January 2027, after which I'll return to my family and my life as a private citizen. In other words, this is my final town letter.

My time as your representative has included a fair share of ups and downs, but one thing that never changed was the pride I brought with me to represent your community and all the others across Maine's 2nd Congressional District.

Maine has been home for my entire life. And while serving in Congress has meant a lot of time in Washington, D.C., I've tried my best to stay connected to the people, places and values that made me who I am.

Growing up in Leeds, I learned the value of hard work and community. When I enlisted in the U.S. Marines, a decision driven by the commitment to service and patriotism instilled in me by the people and places that raised me, I learned a lot about sacrifice and leadership. After my time in the military, I settled in Lewiston and served my city in the Maine State House, where I got a crash course in what representation really meant: listening, understanding, and fighting to make life better for the people and families who'd placed their trust in me.

I brought these values and experiences with me to Congress, and tried to live up to them every day I have served.

I share all this not because my story is special or my values unique, but because I know that it is not.

It's fair to say that I've worked in one way or another with most every community in the District. Together, we've reduced pressure on property taxes by securing congressional funds for local projects. We've passed laws to support Maine's heritage industries and small businesses. And my

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Bangor, ME 04401
Phone: (207) 249-7400

7 Hatch Drive, Suite 230
Caribou, ME 04736
Phone: (207) 492-6009

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

staff and I have provided direct constituent services, helping thousands of Mainers across the state — including recovering millions of dollars in missing or delayed federal benefits.

What I've learned through our work together is that there are leaders all over Maine everywhere you look — people committed to service, to their communities and their country: Municipal officials and workers. Business owners and innovators. Servicemembers and law enforcement officers. Volunteer firefighters. And of course, the everyday workers, parents and students who are all doing their part to contribute how they can to their families and communities.

I am grateful to share this state with every single one of you, and despite all our challenges, I am optimistic about our future because of what I've seen and learned. I know that the things that divide us are no match for the things we have in common and our commitment to each other.

While this may be my final letter in this format, I am still working hard to represent you for the rest of this year. If your community, small business, or family has a need, reach out to my nearest district office and talk to us about it. My staff and I can help navigate government programs; find federal resources in Maine; and resolve issues with Medicare, Social Security, the VA, and other agencies. Here's the contact info for my offices:

- **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

Thank you again for the great honor of representing you in Congress and the opportunity to serve you and your community. I will spend the rest of my time in Congress working just as hard as I always have to deliver what I can to Maine.

Respectfully,

Jared Golden
Member of Congress

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

Nicole Grohoski
Senator, District 7

P.O. Box 1732
Ellsworth, ME 04605

THE MAINE SENATE
132nd Legislature

January 5, 2026

Dear Friends and Residents of Cranberry Isles,

In 2026, I am continuing my second full term as your State Senator to represent the 22 coastal communities of Senate District 7. As always, I will collaborate with my colleagues, regardless of party affiliation, to do the best work we can for all Mainers.

In 2025, we increased our investments in roads, bridges, broadband, housing, and working waterfronts. Recognizing the frequency and severity of extreme weather, my colleagues and I focused on storm preparedness and resilience. We invested $39 million to strengthen community readiness and resilience, including helping homeowners pay for weatherizing their properties. We also invested $5 million in the Disaster Recovery Fund, which provides financial support to individuals, businesses, and local governments for disaster recovery and emergency response.

At the same time, we strengthened emergency medical services. We provided funding for the Maine Emergency Medical Services Community Grant, to support rural and underserved municipalities, and we supported the Maine Length of Service Award Program, which incentivizes the volunteer EMS workforce. 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 maintained municipal revenue sharing to help our local governments deliver services.

In recognition of the significant impact municipal property taxes have on many of our neighbors, the Legislature created the Real Estate Property Tax Relief Task Force. As the Senate Chair of the two-year Task Force, I am committed to delivering comprehensive, data-driven reforms that reduce the financial strain of property taxes on households. You can find all of the details and materials for the Task Force online at legislature.maine.gov/real-estate-property-tax-relief-task-force. As we continue researching reforms, please make sure that you are receiving the Homestead Exemption and also check your eligibility for the Property Tax Fairness Credit when you file your income taxes. The credit helps Mainers of any age afford to stay in their homes, whether they own or rent.

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

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

Sincerely,

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, 2025

TOWN OF CRANBERRY ISLES, MAINE
FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES
DECEMBER 31, 2025

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Wadman CPA's PLLC

CERTIFIED PUBLIC ACCOUNTANTS

Ronald C. Bean, C.P.A.
Kellie M. Bowden, C.P.A.
Wanese L. Lynch, C.P.A.
James W. Wadman, C.P.A.

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 and each major fund of the Town of Cranberry Isles, Maine as of and for the year ended December 31, 2025, 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 and each major fund of the Town of Cranberry Isles, Maine, as of December 31, 2025, 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.

TEL.(207)667-6500
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295 MAIN STREET
P.O. BOX 889
ELLSWORTH, MAINE 04605

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 is presented for purposes of additional analysis and is not a required part of the financial statements. The supplementary information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

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,

Wadman C.P.A.'s PLLC

Wadman C.P.A.'s PLLC
March 13, 2026

TOWN OF CRANBERRY ISLES, MAINE
Management's Discussion and Analysis
For the Year Ended December 31, 2025

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, 2025. 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, 2025 by $10,266,151 (presented as "net position"). Of this amount, $1,082,664 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 $243,568 (a 2.4% increase) for the year ended December 31, 2025.

Fund Highlights:

Governmental Funds – Fund Balances – As of the close of the year ended December 31, 2025, the Town's governmental funds reported a combined ending fund balance of $2,044,916, an increase of $214,604 in comparison with the prior year. Of this total fund balance, $(204,478) represents general unassigned fund balance. This unassigned fund balance represents approximately -7.5% of the total general fund expenditures for the year.

Long-term Debt:

The Town's total long-term debt obligations decreased $138,678 (27.5%) during the current fiscal year. There was no new debt obligations issued during the year. Existing debt obligations were retired according to schedule.

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 (79.4%) 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.

	Governmental Activities 2025	*Governmental Activities 2024*
Current Assets	$ 2,267,261	$ 1,946,860
Non-Current Assets	$ 466,173	$ 526,141
Capital Assets	$ 8,513,758	$ 8,671,023
Deferred Outflows	$ 34,270	$ 33,454
Total Assets and Deferred Outflows	$11,281,463	$11,177,479
Current Liabilities	$ 256,787	$ 256,257
Long-Term Liabilities	$ 721,928	$ 857,349
Deferred Inflows	$ 36,596	$ 41,291
Net Position;		
Invested in Capital Assets	$ 8,149,004	$ 8,167,591
Restricted	$ 1,034,484	$ 786,998
Unrestricted	$ 1,082,664	$ 1,067,995
Total Liabilities and Net Position	$11,281,463	$11,177,479

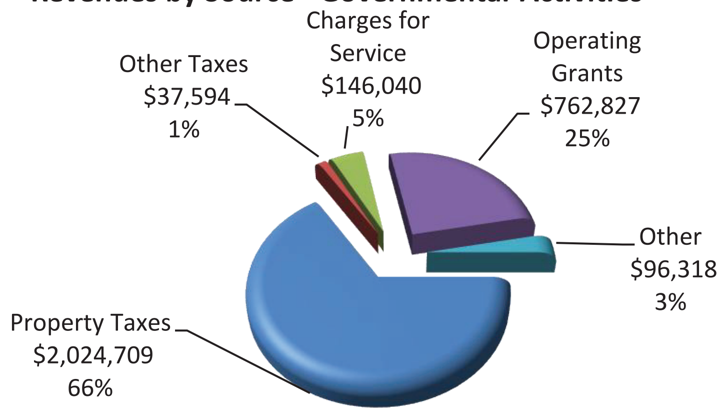
An additional portion of the Town's net position (10.1%) represents resources that are subject to external restrictions on their use. The remaining balance of unrestricted net position (10.5%) may be used to meet the government's ongoing obligations to citizens and creditors.

Changes in Net Position

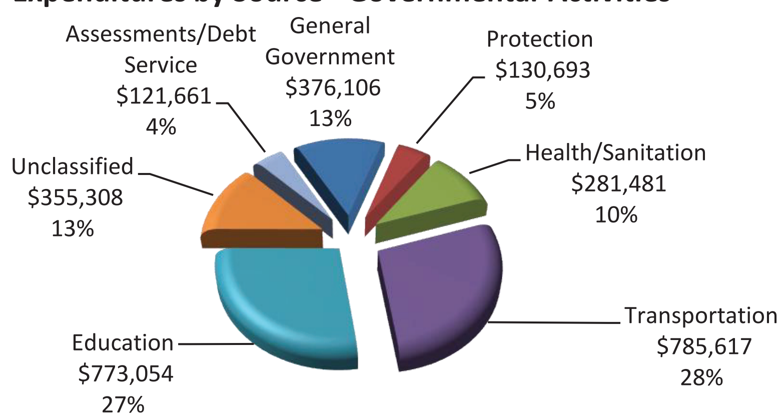
Governmental activities increased the Town's net position by $243,568. This increase was primarily due to a conservative budget, controlled costs offset by depreciation on capital assets.

	Governmental Activities 2025	*Governmental Activities 2024*
Revenues;		
Tax Revenues	$ 2,062,303	$ 2,043,030
Program Revenues	$ 908,867	$ 241,667
Interest	$ 27,379	$ 48,389
Revenue Sharing	$ 20,800	$ 18,583
Other	$ 48,139	$ 15,427
Total Revenues	$ 3,067,488	$ 2,367,096
Expenses;		
General Government	$ 376,106	$ 328,369
Protection	$ 130,693	$ 100,299
Health/Sanitation	$ 281,481	$ 267,023
Transportation	$ 785,617	$ 312,324
Unclassified	$ 355,308	$ 52,643
Education	$ 773,054	$ 764,845
Assessments and Debt Service	$ 121,661	$ 142,497
Total Expenses	$ 2,823,920	$ 1,965,000
Changes in Net Position	$ 243,568	$ 402,097

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 $2,044,916, an increase of $214,604 in comparison with the prior year. Approximately -10.0 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:

- $96,723 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.
- $666,762 positive variance in grant revenues. This is primarily due to FEMA received for capital projects and reimbursement for storm damage expenses.
- $23,841 positive variance in all other revenues. This is primarily due to conservative budgeting of other revenues.
- $164,124 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.
- $292,228 negative variance in unclassified expenditures. This is primarily due to writing off an outstanding accounts receivable deemed to be no longer collectible for the broadband project offset by conservative budgeting and controlled costs.
- $141,979 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.
- $146,197 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 $13,964,849, net of accumulated depreciation of $5,451,090, leaving a net book value of $8,513,758. There were current year additions of $17,557 for school building improvements, $105,230 for building improvements, $51,117 for equipment purchases and $81,296 for shore wall repairs. 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 $364,754 total outstanding loans that are backed by the full faith and credit of the Town. The outstanding debt decreased $138,678 during the current fiscal year. No new debt obligations were 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 *(Exhibit I)*
STATEMENT OF NET POSITION
DECEMBER 31, 2025

	Governmental Activities	Component Unit Cranberry Isles Fire Club
Assets & Deferred Outflows		
Current Assets		
Cash and Cash Equivalents	$1,982,063	$26,385
Accounts Receivable	$37,314	
Lease Receivable	$9,497	
Accrued interest receivable on leases	$283	
Taxes Due	$231,923	
Prepaid Expense	$6,181	
Non-Current Assets		
Lease Receivable, non-current	$4,461	
Right to use leases assets, net of amortization	$461,712	
Capital Assets		
Land	$1,449,485	
Other Capital Assets, net of Accumulated Depreciation	$7,064,273	$49,586
Total Capital Assets	$8,513,758	$49,586
Total Non-Current Assets	$8,979,931	$49,586
Total Assets	$11,247,192	$75,972
Deferred Outflows of Resources		
Related to Pensions	$17,824	
Related to Other Post-Employment Benefits	$16,446	
Total Deferred Outflows of Resources	$34,270	$0
Total Assets & Deferred Outflows	$11,281,463	$75,972
Liabilities, Deferred Inflows & Net Position		
Liabilities		
Current Liabilities		
Accounts Payable	$62,361	
Accrued Interest Payable	$15,477	
Long-Term Liabilities		
Net Pension Liability	$5,969	
Net Other Post-Employment Benefit Liability	$53,946	
Leases		
Due within one year	$38,415	
Due in more than one year	$437,793	
General Obligation Bonds Payable		
Due within one year	$140,534	
Due in more than one year	$224,220	
Total Liabilities	$978,715	$0
Deferred Inflows of Resources		
Property Taxes Collected in Advance	$11,289	
Related to Leases	$13,284	
Related to Pensions	$7,267	
Related to Other Post-Employment Benefits	$4,756	
Total Deferred Inflows of Resources	$36,596	$0
Net Position		
Net Investment in Capital Assets	$8,149,004	$49,586
Restricted	$1,034,484	
Unrestricted	$1,082,664	$26,385
Total Net Position	$10,266,151	$75,972
Total Liabilities, Deferred Inflows and Net Position	$11,281,463	$75,972

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

TOWN OF CRANBERRY ISLES, MAINE *(Exhibit II)*
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED DECEMBER 31, 2025

				Net (Expense)Revenue and Changed in Net Position	
		Program Revenues		*Primary Government*	*Component Unit*
Functions/Programs		*Charges for*	*Operating*	*Governmental*	*Cranberry Isles*
Primary Government	*Expenses*	*Services*	*Grants*	*Activities*	*Fire Club*
Governmental Activities					
General Government	$376,106			($376,106)	
Public Safety	$130,693			($130,693)	
Health & Sanitation	$281,481			($281,481)	
Public Transportation	$785,617	$146,040	$675,534	$35,957	
Education	$773,054		$87,293	($685,761)	
Unclassified	$355,308			($355,308)	
Assessments & Debt Service	$121,661			($121,661)	
Total Governmental Activities	$2,823,920	$146,040	$762,827	($1,915,053)	$0
Total Primary Government	$2,823,920	$146,040	$762,827	($1,915,053)	$0
Component Unit					
Operating Expenses	$5,253				($5,253)
Total Component Unit	$5,253	$0	$0	$0	($5,253)
General Revenues;					
Tax Revenues				$2,024,709	
Excise Taxes				$37,594	
State Revenue Sharing				$20,800	
Federal Land Payment - In Lieu of Taxes				$1,437	
Other Revenues				$46,702	
Interest Earned				$27,379	$12
Fundraising					$3,981
Total Revenues				$2,158,621	$3,993
Changes in Net Position				$243,568	($1,260)
Net Position - Beginning				$10,022,584	$77,232
Net Position - Ending				$10,266,151	$75,972

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

TOWN OF CRANBERRY ISLES, MAINE *(Exhibit III)*
BALANCE SHEET - GOVERNMENTAL FUNDS
DECEMBER 31, 2025

	General Fund	*Other Governmental Funds*	*Permanent Funds*	*Totals Governmental Funds*
Assets				
Cash and Cash Equivalents	$1,940,038	$1,609	$40,417	$1,982,063
Taxes Due - Current Year	$152,035			$152,035
Taxes Due - Prior Years	$79,888			$79,888
Accounts Receivable	$37,314			$37,314
Lease Receivable	$13,958			$13,958
Prepaid Expense	$6,181			$6,181
Due from Other Funds	$4,270	$44,085		$48,355
Total Assets	$2,233,683	$45,693	$40,417	$2,319,793
Liabilities, Deferred Inflows & Fund Balances				
Liabilities;				
Accounts Payable	$62,361			$62,361
Due to Other Funds	$44,085	$0	$4,270	$48,355
Total Liabilities	$106,446	$0	$4,270	$110,716
Deferred Inflows of Resources				
Property Taxes Collected in Advance	$11,289			$11,289
Related to Leases	$13,284			$13,284
Unavailable Property Tax Revenue	$139,589			$139,589
Total Deferred Inflows	$164,162	$0	$0	$164,162
Fund Balances;				
Nonspendable	$674		$18,100	$18,774
Restricted	$956,178	$44,531	$15,000	$1,015,709
Committed	$1,136,746			$1,136,746
Assigned	$73,955	$1,162	$3,046	$78,164
Unassigned	($204,478)			($204,478)
Total Fund Balances	$1,963,076	$45,693	$36,146	$2,044,916
Total Liabilities & Fund Balances	$2,233,683	$45,693	$40,417	$2,319,793

Total Fund Balance - Governmental Funds		$2,044,916
Net position reported for governmental activities in the statement of net position is different because:		
Capital assets used in governmental activities are not financial resources and therefore are not reported in the funds		$8,513,758
Deferred outflows of resources related to pension plans		$17,824
Deferred outflows of resources related to other post-employment benefits		$16,446
Deferred inflows of resources related to pension plans		($7,267)
Deferred inflows of resources related to other post-employment benefits		($4,756)
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		$139,589
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	($115,500)	$461,712
Accrued interest receivable on leases		$283
Accrued interest payable on leases		($15,477)
Some liabilities are not due and payable in the current period and therefore, are not reported in the funds, including:		
Leases Payable		($476,208)
Bonds Payable		($364,754)
Net Pension Liability		($5,969)
Net Other Post-Employment Benefit Liability		($53,946)
Net Position of Governmental Activities		$10,266,151

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

TOWN OF CRANBERRY ISLES, MAINE *(Exhibit IV)*

STATEMENT OF REVENUES, EXPENDITURES & CHANGES
IN FUND BALANCES - GOVERNMENTAL FUNDS
FOR THE YEAR ENDED DECEMBER 31, 2025

	General Fund	*Other Governmental Funds*	*Permanent Funds*	*Total Governmental Funds*
Revenues;				
Tax Revenues	$1,960,372			$1,960,372
State Road Assistance	$8,772			$8,772
State On-Behalf Contributions	$34,302			$34,302
Auto Excise Taxes	$33,454			$33,454
Boat Excise Taxes	$4,140			$4,140
State Revenue Sharing	$20,800			$20,800
Federal Land Payment - In Lieu of Taxes	$1,437			$1,437
Grants	$666,762			$666,762
Other Revenues	$46,702			$46,702
Interest Earned	$27,656	$0	$22	$27,678
Rent and Parking Fees	$146,040			$146,040
Total Revenues	$2,950,436	$0	$22	$2,950,458
Expenditures(Net of Departmental Revenues);				
Current;				
General Government	$357,853			$357,853
Protection	$71,244			$71,244
Health & Sanitation	$278,451			$278,451
Public Transportation	$533,683			$533,683
Education	$621,755			$621,755
Unclassified	$323,028			$323,028
Assessments and Debt Service	$121,661			$121,661
State On-Behalf Contributions	$34,302			$34,302
Debt Service	$138,678			$138,678
Capital Outlay	$255,200			$255,200
Total Expenditures	$2,735,854	$0	$0	$2,735,854
Excess Revenues Over Expenditures	$214,582	$0	$22	$214,604
Beginning Fund Balances	$1,748,494	$45,693	$36,125	$1,830,312
Ending Fund Balances	$1,963,076	$45,693	$36,146	$2,044,916

Reconciliation to Statement of Activities, Change in Net Position	
Net Change in Fund Balances - Above	$214,604
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)	$2,371
Other Post-Employment Benefits (Deferred Outflows, Net Pension Liability, Deferred Inflows)	($8,857)
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	$64,337
Accrued interest receivable on leases	($299)
Accrued interest payable on leases	$1,287
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	($47,134)
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	$138,678
This amount represents long-term lease payments	$35,845
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.	$255,200
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.	($412,465)
Changes in Net Position of Governmental Activities	$243,568

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

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;

Assets	*Years*
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, 2025 fund balances on the balance sheet as follows:

	General Fund	*Special Revenue Fund*	*Permanent Fund*	*Total*
Nonspendable				
Cemetery Trust Principal			$18,100	$18,100
Leases	$674			$674
Restricted				
FEMA Proceeds	$211,800			$211,800
School Department	$669,155			$669,155
Shore Harbor Grant	$4,699			$4,699
Commuter Service	($12,477)			($12,477)
Highway Reserve		$44,085		$44,085
State Revenue Sharing	$17,951			$17,951
ETIPP Grant	$49,650			$49,650
Community Resiliency Grant	$15,400			$15,400
Isleford Playground		$447		$447
Cemetery Donation			$15,000	$15,000
Committed				
Animal Control	$9,634			$9,634
Public Safety Coordinator	$24,007			$24,007
Fire Department Zone 1	$31,092			$31,092
Fire Department Zone 2	$29,904			$29,904
Fire Department Zone 3	$21,080			$21,080
EMS Reserve	$65,237			$65,237
Tuition Designated Fund	$63,464			$63,464
Special Education Reserve	$103,112			$103,112
School Capital Project	$32,240			$32,240
Garage Building Fund	$23,491			$23,491
Vehicle Disposal	$5,721			$5,721
Ramp Fees Reserve	$31,818			$31,818
Telemed Health Clinic	$2,081			$2,081
LCI Dock Extension	$2,198			$2,198
Wharves - GCI	$11,553			$11,553
Sutton Island Maint/Repair	$222,145			$222,145
Wharves	$3,608			$3,608
Dock Hoists	$30,442			$30,442
Intermodal Facility	$62,382			$62,382
GCI Parking Lot	$100,000			$100,000
Town Trucks	$16,680			$16,680
Internet Facility Maintenance	$33,659			$33,659

INHA Septic	$20,000			$20,000
GCI Float Construction	$29,741			$29,741
Transportation Assistance Reserve	$4,660			$4,660
Manset Parking Engineering Design	$52,000			$52,000
Manset YR Dock Engineering Design	$58,846			$58,846
Mansell Building/Parking Lot	$42,949			$42,949
Scholarship Reserve	$3,000			$3,000
Assigned				
Town Office	$35,728			$35,728
Joy Lot	$23,185			$23,185
Snow Removal	$15,042			$15,042
Truck Account		$1,162		$1,162
Cemetery Trust Income			$3,046	$3,046
Unassigned	($204,478)			($204,478)
Total Fund Balances	$1,963,076	$45,693	$36,146	$2,044,916

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 $1,034,484 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 $3,046 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 $1.982,063 and the bank balance was $2,015,610. The Town has $420,912 of insured deposits and $1,594,698 of collateralized deposits as of December 31, 2025.

Note 3 - Property Taxes

Property taxes were assessed on April 1, 2025 and committed on July 1, 2025. Interest of 7.5% 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, $139,589 of the property taxes receivable have been classified as unavailable property tax revenue on the general fund balance sheet.

Note 4 - Lease Receivable

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, 2025, the Town recognized $9,978 of lease revenue and $582 of interest revenue under these leases.

Note 5 - Capital Assets

Capital asset activity for the year ended December 31, 2025 was as follows:

	Beginning Balance	*Increases*	*Decreases*	*Ending Balance*
Governmental Activities;				
Capital assets not being depreciated				
Land	$1,449,485			$1,449,485
Capital assets being depreciated				
Land Improvements	$46,676	$81,296		$127,972
Buildings and Improvements	$3,996,265	$122,787		$4,119,052
Equipment	$2,616,894	$51,117		$2,668,011
Infrastructure	$5,600,329			$5,600,329
Total capital assets being depreciated	$12,260,164	$255,200	$0	$12,515,364
Less accumulated depreciation for				
Land Improvements	$7,297	$8,531		$15,829
Buildings and Improvements	$1,676,694	$132,820		$1,809,513
Equipment	$848,142	$124,240		$972,382
Infrastructure	$2,506,493	$146,874		$2,653,367
Total accumulated depreciation	$5,038,626	$412,465	$0	$5,451,090
Net capital assets being depreciated	$7,221,538	($157,265)	$0	$7,064,273
Governmental Activities, Capital Assets, net	$8,671,023	($157,265)	$0	$8,513,758

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

Governmental Activities	
General Government	$12,692
Solid Waste	$3,030
Public Safety	$59,449
Education	$63,203
Unclassified	$33,445
Public Transportation, including depreciation of general infrastructure assets	$240,646
Total Depreciation Expense - Governmental Activities	$412,465

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, 2025, individual fund interfund receivable and payable balances consisted of the following:

Due to	*Due from* General Fund	*Due from* Other Governmental Funds	*Due from* Permanent Funds
General Fund		$0	$4,270
Other Governmental Funds	$44,085		
	$44,085	$0	$4,270

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. There was a balance that represented 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 incurred debt to pay the general fund back. The remaining balance of the shortfall from the USDA funding and the balance that was suppose to be repaid via securing the new loan to pay the general fund back is not going to happen and therefore, the remaining unfunded costs have been written off in the current year.

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, 2025 was as follows:

	Beginning Balances	*Increases*	*Decreases*	*Ending Balance*
Right To Use Assets				
Parking Lots	$568,989	$0	$0	$568,989
School Equipment	$8,223	$0	$0	$8,223
Total Right to Use Assets	$577,212	$0	$0	$577,212
Less Accumulated Amortization for:				
Parking Lots	$60,159	$47,118	$0	$107,277
School Equipment	$4,870	$3,353	$0	$8,223
Total Accumulated Amortization	$65,029	$50,471	$0	$115,500
Right to Use Assets, net	$512,183	($50,471)	$0	$461,712

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, 2025:

Debt Outstanding at January 1:	$503,432
Long-Term Debt Issued	$0
Long-Term Debt Retired	($138,678)
Debt Outstanding at December 31:	$364,754

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, 2025 is $213,947.

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, 2025 is $72,150.

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, 2025 is $39,869.

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, 2025 is $38,789.

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

Year	*Principal*	*Estimated Interest*	*Total*
2026	$140,534	$9,557	$150,091
2027	$63,237	$6,456	$69,693
2028	$48,310	$4,664	$52,975
2029	$37,257	$3,228	$40,486
2030	$37,171	$2,180	$39,350
2031	$38,245	$1,105	$39,350
	$364,754	$27,191	$391,945

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, 2025 was 0.15% of the 2025 State Valuation of $237,800,000.

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 $359,551 at December 31, 2025.

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 $102,161 at December 31, 2025.

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 $0 at December 31, 2025.

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 $0 at December 31, 2025.

The future minimum lease obligations and the net present value of these minimum lease payments as of December 31, 2025 were as follows:

	Principal Payments	*Interest Payments*	*Total*
2026	$38,415	$15,477	$53,892
2027	$41,110	$14,228	$55,338
2028	$43,933	$12,892	$56,825
2029	$46,892	$11,464	$58,356
2030	$49,991	$9,940	$59,931
2031-2035	$172,524	$25,184	$197,708
2036-2040	$6,890	$13,110	$20,000
2041-2045	$8,085	$11,915	$20,000
2046-2050	$9,487	$10,513	$20,000
2051-2055	$11,132	$8,868	$20,000
2056-2060	$13,063	$6,937	$20,000
2061-2065	$15,328	$4,672	$20,000
2066-2070	$17,986	$2,014	$20,000
2071-2073	$1,374	($39)	$1,335
	$476,208	$147,177	$623,385

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, 2025, 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 14.51% of the applicable member compensation into the System.

The required contributions paid into the System for the year ended June 30, 2025 and the previous two years are as follows:

For the year ended June 30,	*Employee Contributions*	*Employer Contributions*	*State of Maine Contributions*	*Applicable Member Compensation*	*Applicable Member Federal Compensation*
2025	$17,692	$11,518	$33,558	$231,273	$6,032
2024	$16,184	$10,489	$29,704	$211,553	$6,839
2023	$12,326	$8,131	$21,159	$148,068	$13,054

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, 2025, the School Department reported a net pension liability of $5,969. The net pension liability was measured as of June 30, 2024 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, 2024, the School Department's proportion was 0.00043%, which was a decrease of 0.00045% from its proportion measured at June 30, 2023.

For the fiscal year ended June 30, 2025, the School Department recognized pension expense of $9,148. At June 30, 2025, the School Department reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	*Deferred Inflows of Resources*
Differences between expected and actual experience	$604	$0
Changes in Assumptions	$0	$0
Net Difference between projected and actual earnings on pension plan investments	$0	$454
Changes in proportion and differences between employer contributions and proportionate share of contributions	$5,703	$6,813
Employer contributions made subsequent to measurement date	$11,518	$0
	$17,825	$7,267

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

Year ended June 30,	
2025	$10,419
2026	$1,891
2027	($1,667)
2028	($88)

F. Actuarial Assumptions

The total pension liability in the June 30, 2024 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, 2024 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, 2024 are summarized in the following table:

Asset Class	*Target Allocation*	*Long-Term Expected Real Rate of Return*
Public Equities	30.0%	5.6%
U.S. Government	7.5%	2.2%
Private Equity	15.0%	7.2%
Real Assets:		
Real Estate	10.0%	5.8%
Infrastructure	10.0%	5.3%
Natural Resources	5.0%	5.1%
Traditional Credit	7.5%	2.7%

Alternative Credit	5.0%	6.4%
Diversifiers	10.0%	4.8%
	100%	

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:

	1% Decrease (5.50%)	*Current Discount Rate (6.50%)*	*1% Increase (7.50%)*
Proportionate Share of the Net Pension Liability	$12,525	$5,969	$513

I. Pension Plan Financial and Actuarial Information

Additional financial information and actuarial information can be found in the System's 2024 Comprehensive Annual Financial Report available online at www.mainepers.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, 2024 there were 237 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 basis 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, 2024, 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.

	Allocation of:		
	On-Behalf Payments	*Benefits Expense*	*Net OPEB Liability*
2024	$744	$430	$3,655

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% 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% 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, 2024, the following employees were covered under the benefit terms:

Active employees	3
Average age	55.00
Average service	9.22
Retirees	1
Average Age	67

E. Net OPEB Liability

The School Department's net OPEB liability was measured as of June 30, 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 June 30, 2024 actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement, unless otherwise specified:

Discount Rate	3.65% per annum for 2023 reporting 3.93% per annum for 2024 reporting
Salary Increase Rate	2.75% per year.
Administration and claims expense	Included in per capita claims cost
Healthcare cost trend rates:	

Pre -Medicare Medical: Initial trend of 9.0% applied in FYE 2025 grading over 19 years to 4,50% per annum
Medicare Medical: Initial trend of 6.0% applied in FYE 2025, 5.7% applied in 2026, 6.1% applied in 2027 grading over 18 years to 4.5% 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, 2024 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, 2024. Participation 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 distribution as current retirees.

In the Actuary report, cost and trend assumptions reflect the Inflation Reduction Act of 2022 (the Act) including associated regulations and market responses to date.

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, 2023 is 3.65% per annum. The discount rate as of June 30, 2024 is 3.93% 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

	Total OPEB Liability	*Plan Fiduciary Net Position*	*Net OPEB Liability*
Balances at 6/30/2023	$885	$0	$885
Changes:			
Service Cost	$1,138		$1,138
Interest	$74		$74
Changes of benefits	$0		$0
Difference between expected and actual experience	$9,819		$9,819
Change of Assumptions	($895)		($895)
Contributions - Employer		$0	$0
Benefit Payments	$0	$0	$0
Net changes	$10,136	$0	$10,136
Balances at 6/30/2024	$11,021	$0	$11,021

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 (2.93%) or 1 percentage point higher (4.93%) than the current discount rate:

	1.0% Decrease (2.93%)	*Discount Rate (3.93%)*	*1.0% Increase (4.93%)*
Net OPEB Liability (Asset)	$14,534	$11,021	$8,305

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:

	1.0% Decrease	*Healthcare Trend Rate*	*1.0% Increase*
Net OPEB Liability (Asset)	$8,026	$11,021	$14,913

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 9 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.

	Deferred Outflows of Resources	*Deferred Inflows of Resources*
Differences between expected and actual experience	$7,902	$426
Changes in Assumptions	$913	$1,226
Net Difference between projected and actual earnings on OPEB plan investments	$0	$0
Employer contributions made subsequent to measurement date	$0	$0
	$8,815	$1,652

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

Year ended	
2025	$1,939
2026	$1,934
2027	$1,711
2028	$1,698
2029	($88)
Thereafter	($31)

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, 2025, 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, 2025, 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, 2025 actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement, unless otherwise specified:

Discount Rate	3.26% per annum for 2024 reporting
	4.08% per annum for 2025 reporting
Salary Rate Increase	2.75% per year
Administration and claims expense	3% per annum
Healthcare cost trend rates:	

Pre -Medicare Medical: Initial trend of 8.40% applied in FYE 2024 grading over 20 years to 3.81% per annum.

Pre -Medicare Drug: Initial trend of 16.13% applied in FYE 2024 grading over 20 years to 3.81% per annum.
Medicare Medical: Initial trend of 9.00% applied in FYE 2024 grading over 20 years to 3.81% per annum.
Medicare Drug: Initial trend of 10.00% applied in FYE 2024 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 26, 2024, and is 4.08% 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

	Total OPEB Liability	*Plan Fiduciary Net Position*	*Net OPEB Liability*
Balances at 1/1/2024	$40,798	$0	$40,798
Changes:			
Service Cost	$1,723		$1,723
Interest	$1,375		$1,375
Difference between expected and actual experience	$0		$0
Change of Assumptions	($303)		($303)
Contributions - Employer		$668	($668)
Benefit Payments	($668)	($668)	$0
Net changes	$2,127	$0	$2,127
Balances at 1/1/25	$42,925	$0	$42,925

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 (3.08%) or 1 percentage point higher (5.08%) than the current discount rate:

	1.0% Decrease (3.08%)	Discount Rate (4.08%)	1.0% Increase (5.08%)
Net OPEB Liability (Asset)	$48,721	$42,925	$38,073

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:

	1.0% Decrease	Healthcare Trend Rate	1.0% Increase
Net OPEB Liability (Asset)	$37,403	$42,925	$49,563

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 10 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.

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	$349	$325
Changes in Assumptions	$6,123	$2,779
Net Difference between projected and actual earnings on OPEB plan investments	$0	$0
Employer contributions made subsequent to measurement date	$1,159	$0
	$7,631	$3,104

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

Year ended	
2026	$2,516
2027	$2,248
2028	($516)
2029	($437)
2030	($443)
Thereafter	$0

Note 12 - Restricted Net Position

The Town reports restricted net position totaling $1,034,484 on its statement of net position. These restricted net position represent the nonspendable and restricted fund balances detailed in the government 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, 2025.

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, 2025 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 (Exhibit V)
REQUIRED SUPPLEMENTARY INFORMATION
BUDGETARY COMPARISON SCHEDULE - GENERAL FUND
FOR THE YEAR ENDED DECEMBER 31, 2025

	Original Budget	*Final Budget*	*Actual*	*Variance Favorable (Unfavorable)*
Revenues;				
Tax Revenues	$2,057,095	$2,057,095	$1,960,372	($96,723)
Auto Excise Taxes	$30,000	$30,000	$33,454	$3,454
Boat Excise Taxes	$5,000	$5,000	$4,140	($861)
State Road Assistance	$8,400	$8,400	$8,772	$372
State Revenue Sharing	$20,000	$20,000	$20,800	$800
Miscellaneous Administrative Earnings	$41,260	$41,260	$48,139	$6,879
Grants	$0	$0	$666,762	$666,762
Interest Earned	$20,000	$20,000	$27,656	$7,656
Rent and Parking Fees	$140,500	$140,500	$146,040	$5,540
Total Revenues	$2,322,255	$2,322,255	$2,916,134	$593,880
Expenditures(Net of Departmental Revenues);				
General Government	$488,355	$488,355	$376,029	$112,326
Protection	$163,470	$163,470	$170,414	($6,944)
Health & Sanitation	$280,180	$280,180	$278,451	$1,729
Highways & Bridges	$489,855	$489,855	$653,979	($164,124)
Education	$678,399	$678,399	$639,312	$39,087
Unclassified	$30,800	$30,800	$323,028	($292,228)
Assessments and Debt Service	$402,318	$402,318	$260,339	$141,979
Total Expenditures	$2,533,377	$2,533,377	$2,701,553	($168,176)
Excess Revenues Over Expenditures	($211,122)	($211,122)	$214,582	$425,704
Beginning Fund Balance	$1,748,494	$1,748,494	$1,748,494	$0
Ending Fund Balance	$1,537,372	$1,537,372	$1,963,076	$425,704

Reconciliation to Statement of Revenues, Expenditures and Changes in Fund Balance - Governmental Funds;

Total Revenues per above	$2,916,134
State On-Behalf Contributions	$34,302
Total Revenues per Statement of Revenues, Expenditures and Changes in Fund Balance - Governmental Funds	$2,950,436
Total Expenditures per above	$2,701,553
State On-Behalf Contributions	$34,302
Total Expenditures per Statement of Revenues, Expenditures and Changes in Fund Balance - Governmental Funds	$2,735,854

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, 2025

(Exhibit VIII)

For the Fiscal Year Ended June 30, Last 10 fiscal years	*Proportion of Net Pension Liability*	*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*
2025	0.00043%	$5,969	$237,305	2.515%	$18,050,569,851	$15,809,709,899	$2,240,859,952	87.586%	$2,437,075,004	91.949%
2024	0.00088%	$13,275	$211,553	6.275%	$17,520,535,684	$15,073,155,781	$2,447,379,903	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	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	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	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	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	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	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	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	81.182%	$1,699,160,889	139.727%

* *Amounts presented for each fiscal year were determined as of June 30 of the previous year.*

TOWN OF CRANBERRY ISLES, MAINE *(Exhibit IX)*
REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF EMPLOYER CONTRIBUTIONS
MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM
FOR THE YEAR ENDED DECEMBER 31, 2025

For the Fiscal Year Ended June 30,	*Contractually Required Contribution*	*Actual Contribution*	*Contribution Deficiency*	*Covered Employee Payroll*	*Contributions as a % of Covered Employee Payroll*
2025	$11,518	$11,518	$0	$237,305	4.854%
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%

* *Amounts presented for each fiscal year were determined as of June 30 of the previous year.*

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, 2024, is as follows:

A. Actuarial Cost Method

The Entry Age Normal actuarial funding method is used to determine costs. 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 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, 2024 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, 2024 valuation were based in the results of an actuarial valuation experience study for the period of June 30, 2015 to June 30, 2020. 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 20, 2024.

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, 2025

(Exhibit VIII)

For the Fiscal Years Ended	Total OPEB Liability: Service Cost (BOY)	Interest (Includes Interest on Service Cost)	Change of Benefits	Difference Between Expected and Actual Experience	Changes of Assumptions	Benefit Payments, Including Refunds of Member Contributions	Net Change in Total OPEB Liability	Total OPEB Liability - Beginning	Total OPEB Liability - Ending	Plan Fiduciary Net Position: 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
Maine Education Association Benefit Trust School Plan																			
2025	$1,138	$74	$0	$9,819	($895)	$0	$10,136	$885	$11,021	$0	$0	$0	$0	$0	$0	$11,021	$0	$138,373	7.965%
2024	$544	$38	$0	$0	($234)	$0	$348	$537	$885	$0	$0	$0	$0	$0	$0	$885	$0	$96,941	0.913%
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																			
2025	$1,723	$1,375	$0	$0	($303)	($668)	$2,127	$40,798	$42,925	$668	$0	($668)	$0	$0	$0	$42,925	$0	$84,125	51.025%
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	$1,358	$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	27.359%
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 *(Exhibit IX)*
REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF EMPLOYER CONTRIBUTIONS
MAINE EDUCATION ASSOCIATION BENEFITS TRUST
MAINE MUNICIPAL EMPLOYEES HEALTH TRUST
FOR THE YEAR ENDED DECEMBER 31, 2025

For the Fiscal Year Ended June 30,	*Contractually Required Contribution*	*Actual Contribution*	*Contribution Deficiency*
Maine Education Association Benefit Trust School Plan			
2025	$0	$0	$0
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			
2025	$1,159	$1,159	$0
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.*

Note 1 – Actuarial Methods and Assumptions

The total OPEB liability in the June 30, 2024 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, 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	3.93% 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 9.00% applied in FYE 2025 grading over 20 years to 4.50% per annum
Medicare Medical: Initial trend of 6.0% applied in FYE 2025, 5.7% applies in 2026 and 6.1% applied in FYE 2027 grading over 18 years to 4.5% 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% 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, 2025 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 3.26% to 4.08% per GASB 75 discount rate selection.

Net OPEB Liability

The Town's net OPEB liability was measured as of January 1, 2025, 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	4.08% 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 8.40% applied in FYE 2024 grading over 20 years to 3.81% per annum.
Pre -Medicare Drug: Initial trend of 16.13% applied in FYE 2024 grading over 20 years to 3.81% per annum.
Medicare Medical: Initial trend of 9.00% applied in FYE 2024 grading over 20 years to 3.81% per annum.
Medicare Drug: Initial trend of 10.00% applied in FYE 2024 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, 2025

(Exhibit A-1)

Department	*Beginning Balance*	*Appropriations*	*Cash Receipts*	*Other Credits*	*Total Available*	*Warrants Drawn*	*Other Charges*	*Lapsed Unexpended (Overdraft)*	*Ending Balance*
General Government;									
Administration	$0	$212,705	$0	$818	$213,523	$222,643	$5,472	($14,592)	$0
Tax Collector/Treasurer/Clerk	$0	$48,000	$0	$0	$48,000	$39,389	$0	$8,611	$0
Deputy Treasurer/Clerk	$0	$31,000	$0	$0	$31,000	$12,122	$0	$18,878	$0
Town Office	$39,920	$24,500	$9,000	$15,311	$88,732	$43,630	$9,374	$0	$35,728
Public Safety Coordinator	$16,822	$32,000	$0	$0	$48,822	$24,815	$0	$0	$24,007
Elections	$0	$2,400	$0	$0	$2,400	$750	$0	$1,650	$0
Planning Board	$0	$0	$0	$0	$0	$715	$0	($715)	$0
Assessors	$0	$36,500	$0	$0	$36,500	$32,958	$0	$3,542	$0
Comprehensive Plan	$0	$75,250	$0	$0	$75,250	$100	$0	$75,150	$0
Contingencies	$0	$35,000	$0	$0	$35,000	$18,190	$0	$16,810	$0
	$56,743	$497,355	$9,000	$16,130	$579,227	$395,313	$14,846	$109,334	$59,735
Protection									
Public Safety - Zone 1	$48,619	$98,250	$0	$12,675	$159,543	$128,270	$181	$0	$31,092
Public Safety - Zone 2	$35,686	$25,000	$0	$122	$60,808	$29,666	$1,238	$0	$29,904
Public Safety - Zone 3	$17,400	$5,100	$0	$0	$22,500	$1,420	$0	$0	$21,080
EMS	$36,896	$16,250	$44,032	$0	$97,178	$31,941	$0	$0	$65,237
911 Dispatch Services	$0	$750	$0	$0	$750	$730	$0	$20	$0
Animal Control	$8,551	$2,000	$149	$3	$10,703	$1,069	$0	$0	$9,634
Transportation Assistant	$5,000	$0	$0	$0	$5,000	$340	$0	$0	$4,660
Harbor Master	$0	$5,120	$0	$0	$5,120	$3,994	$0	$1,126	$0
Street Lights	$0	$9,000	$0	$735	$9,735	$9,668	$848	($781)	$0
Insurance	$0	$2,000	$0	$0	$2,000	$6,221	$0	($4,221)	$0
	$152,152	$163,470	$44,181	$13,534	$373,337	$213,319	$2,266	($3,857)	$161,608
Health & Sanitation;									
Solid Waste	$0	$260,120	$0	$19,542	$279,662	$260,431	$20,701	($1,469)	$0
CEO & Plumbing Inspector	$0	$15,260	$0	$0	$15,260	$15,041	$264	($45)	$0
Health & General Assistance	$0	$3,100	$0	$0	$3,100	$455	$0	$2,645	$0
Health Officer	$0	$1,700	$0	$0	$1,700	$1,102	$0	$598	$0
	$0	$280,180	$0	$19,542	$299,722	$277,029	$20,964	$1,729	$0
Education;									
Education	$630,068	$678,399	$87,293	$0	$1,395,760	$726,605	$0	$0	$669,155
Tuition Designated Fund	$63,396	$0	$0	$69	$63,464	$0	$0	$0	$63,464
Special Education Reserve	$97,459	$0	$0	$5,654	$103,112	$0	$0	$0	$103,112
School Capital Project	$32,240	$0	$0	$0	$32,240	$0	$0	$0	$32,240
	$823,163	$678,399	$87,293	$5,722	$1,594,577	$726,605	$0	$0	$867,972

TOWN OF CRANBERRY ISLES, MAINE
SCHEDULE OF DEPARTMENTAL OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2025

(Exhibit A-1)
(continued)

Department	*Beginning Balance*	*Appropriations*	*Cash Receipts*	*Other Credits*	*Total Available*	*Warrants Drawn*	*Other Charges*	*Lapsed Unexpended (Overdraft)*	*Ending Balance*
Public Transportation;									
Town Roads	$0	$51,600	$9,532	$0	$61,132	$125	$66,200	($5,193)	$0
FEMA Proceeds	$0	$0	$666,762	$0	$666,762	$0	$454,963	$0	$211,800
Snow Removal	$14,472	$33,000	$0	$0	$47,472	$29,204	$3,226	$0	$15,042
Town Trucks	$19,463	$3,800	$10,005	$89	$33,357	$16,677	$0	$0	$16,680
LCI Dock Ext Reserve	$2,198	$0	$0	$0	$2,198	$0	$0	$0	$2,198
Wharves - GCI	$14,616	$70,100	$0	$0	$84,716	$73,163	$0	$0	$11,553
Wharves Reserve	$3,608	$0	$0	$0	$3,608	$0	$0	$0	$3,608
GCI Float Construction	$29,741	$0	$0	$17,757	$47,498	$0	$0	$0	$29,741
Dock Hoists Reserve	$19,593	$35,300	$0	$42,856	$97,750	$65,420	$1,888	$0	$30,442
Sutton Maintenance Reserve	$0	$75,600	$0	$156,033	$231,633	$9,488	$0	$0	$222,145
Shore & Harbor Grant	$4,699	$0	$0	$0	$4,699	$0	$0	$0	$4,699
Garage Building Fund	$85,075	$1,800	$106	$0	$86,981	$90	$63,400	$0	$23,491
Vehicle Disposal	$5,721	$0	$0	$0	$5,721	$0	$0	$0	$5,721
Ramp Fees Reserve	$17,197	$0	$5,520	$9,186	$31,903	$85	$0	$0	$31,818
Joy Lot	$23,039	$6,250	$7,208	$0	$36,497	$5,612	$7,700	$0	$23,185
Commuter Service	$7,448	$71,920	$26,189	$10,714	$116,271	$82,913	$45,161	$0	($11,803)
GCI Parking Lot	$0	$100,000	$0	$0	$100,000	$0	$0	$0	$100,000
Manset Parking Engineering	$52,000	$0	$0	$0	$52,000	$0	$0	$0	$52,000
Manset YR Dock Engineering	$59,096	$6,000	$0	$0	$65,096	$6,250	$0	$0	$58,846
Mansell Building Parking Lot	$42,949	$0	$0	$0	$42,949	$0	$0	$0	$42,949
Intermodal Facility	$39,597	$22,307	$127,304	$65,038	$254,246	$190,838	$1,026	$0	$62,382
	$440,511	$477,677	$852,627	$301,675	$2,072,490	$479,865	$643,563	($5,193)	$936,498
Unclassified;									
Libraries	$0	$15,000	$0	$0	$15,000	$15,000	$0	$0	$0
Human Service Organizations	$0	$9,750	$0	$0	$9,750	$9,750	$0	$0	$0
Scholarship	$3,000	$1,000	$0	$0	$4,000	$1,000	$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
Broadband Facility Maintenance	$28,302	$50,000	$0	$0	$78,302	$23,601	$21,043	$0	$33,659
Broadband	$0	$0	$0	$0	$0	$0	$312,759	($312,759)	$0
Community Resiliency Grant	$0	$0	$70,650	$0	$70,650	$0	$55,250	$0	$15,400
Telemed Health Clinic	$2,081	$0	$0	$0	$2,081	$0	$0	$0	$2,081
ETIPP Grant	$50,000	$0	$0	$0	$50,000	$350	$0	$0	$49,650
Cemeteries	$0	$800	$0	$0	$800	$485	$190	$125	$0
Community Centers	$0	$9,000	$0	$0	$9,000	$9,000	$0	$0	$0
	$103,384	$86,050	$70,650	$0	$260,084	$59,686	$389,242	($312,634)	$123,790
Assessments and Debt Service									
Plow Truck Debt	$0	$13,625	$0	$0	$13,625	$14,760	$0	($1,135)	$0
Fire Truck 3 Debt	$0	$39,535	$0	$0	$39,535	$39,350	$0	$185	$0
Broadband Debt	$0	$40,000	$0	$0	$40,000	$26,000	$0	$14,000	$0
Town Garage	$0	$60,000	$0	$0	$60,000	$0	$0	$60,000	$0
Capital Roads Debt	$0	$73,116	$0	$0	$73,116	$73,116	$0	($0)	$0
Road Construction	$0	$36,500	$0	$0	$36,500	$0	$0	$36,500	$0
County Tax	$0	$120,000	$0	$0	$120,000	$107,113	$0	$12,887	$0
Overlay	$0	$19,542	$0	$0	$19,542	$0	$0	$19,542	$0
	$0	$402,318	$0	$0	$402,318	$260,339	$0	$141,979	$0
TOTALS	$1,575,952	$2,585,449	$1,063,750	$356,603	$5,581,755	$2,412,156	$1,070,883	($68,643)	$2,149,602

TOWN OF CRANBERRY ISLES, MAINE *(Exhibit A-2)*
SCHEDULE OF CHANGES IN UNASSIGNED FUND BALANCE
FOR THE YEAR ENDED DECEMBER 31, 2025

Beginning Unassigned Fund Balance		$155,390
Additions;		
Auto and Boat Excise (Net of Appropriation)	$2,594	
Interest (Net of Appropriation)	$7,327	
Other Revenues (Net of Appropriation)	$34,762	
Total Additions		$44,683
Reductions;		
Appropriation from Unassigned Fund Balance	$211,122	
Lapsed Accounts	$68,643	
Tax Discounts	$29,790	
Abatements	$2,253	
Increase in Unavailable Property Tax Revenues	$64,337	
Loan Proceeds	$20,000	
Homestead Exemption (Net of Appropriation)	$343	
In Lieu of Taxes (Net of Appropriation)	$8,063	
Total Reductions		$404,551
Ending Unassigned Fund Balance		($204,478)

TOWN OF CRANBERRY ISLES, MAINE *(Exhibit A-3)*

VALUATION, COMMITMENT AND COLLECTIONS

FOR THE YEAR ENDED DECEMBER 31, 2025

Taxable Valuation;		
Land and Buildings	$197,042,794	
Personal Property	$44,000	
Total Taxable Valuation		$197,086,794
Tax Rate per $1,000 Valuation		$10.40
Tax Commitment		2,049,703
Collections and Adjustments;		
Cash Collections	$1,867,878	
Discounts Allowed	$29,790	
Total Collections and Adjustments		$1,897,668
Unpaid Taxes December 31		$152,035

TOWN OF CRANBERRY ISLES, MAINE *(Exhibit B-1)*
COMBINING BALANCE SHEET - OTHER GOVERNMENTAL FUNDS
DECEMBER 31, 2025

	Truck Account	Isleford Playground	Highway Reserve	Total Other Governmental
Assets				
Cash and Cash Equivalents	$1,162	$447		$1,609
Accounts Receivable				$0
Due From Other Funds			$44,085	$44,085
Total Assets	$1,162	$447	$44,085	$45,693
Liabilities and Fund Balances				
Liabilities;				
Due to Other Funds				$0
Total Liabilities	$0	$0	$0	$0
Fund Balances				
Fund Balances;				
Restricted		$447	$44,085	$44,531
Assigned	$1,162			$1,162
Total Fund Balances	$1,162	$447	$44,085	$45,693
Total Liabilities and Fund Balances	$1,162	$447	$44,085	$45,693

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, 2025

	Truck Account	*Isleford Playground*	*Highway Reserve*	*Total Other Governmental*
Revenues;				
Donations				$0
Interest Earned	$0	$0		$0
Total Revenues	$0	$0	$0	$0
Expenditures;				
Administrative Fees				$0
Total Expenditures	$0	$0	$0	$0
Excess of Revenues Over Expenditures	$0	$0	$0	$0
Beginning Fund Balance	$1,162	$447	$44,085	$45,693
Ending Fund Balance	$1,162	$447	$44,085	$45,693

TOWN OF CRANBERRY ISLES, MAINE (Exhibit C-1)
COMBINING BALANCE SHEET - PERMANENT FUNDS
DECEMBER 31, 2025

	Cemetery Trusts
Assets	
Cash and Cash Equivalents	$40,417
Total Assets	$40,417
Liabilities and Fund Balances	
Liabilities;	
Due to Other Funds	$4,270
Total Liabilities	$4,270
Fund Balance;	
Reserve for Endowments	$18,100
Restricted Donations	$15,000
Designated for Subsequent Year's Expenditures	$3,046
Total Fund Balance	$36,146
Total Liabilities and Fund Balances	$40,417

Cash Balances Consists of:

Nathan Stanley	$1,137
Mann, McSor, McFarland, Beal	$19,659
Julia Spurling	$1,381
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	$6,968
	$40,417

TOWN OF CRANBERRY ISLES, MAINE *(Exhibit C-2)*
COMBINING STATEMENT OF REVENUES, EXPENDITURES AND
CHANGES IN FUND BALANCES - PERMANENT FUNDS
FOR THE YEAR ENDED DECEMBER 31, 2025

	Cemetery Trusts
Revenues	
Interest Earned	$22
Restricted Donation	
Total Revenues	$22
Expenditures	
Administrative Fees	$0
Total Expenditures	$0
Excess of Revenues Over Expenditures	$22
Fund Balances - Beginning	$36,125
Fund Balances - Ending	$36,146