New York State Comptroller
THOMAS P. DiNAPOLI

Fort Johnson Volunteer Fire Company, Inc.

Board Oversight

August 2026 | Report 2026M-10

Prepared by the Division of Local Government and School Accountability

Table of Contents

Audit Results

Fort Johnson Volunteer Fire Company, Inc.

Audit Objective

Did the Fort Johnson Volunteer Fire Company, Inc. (Company) Board of Directors (Board) provide adequate oversight of financial operations?

Audit Period

March 1, 2024 – August 31, 2025.

We extended the audit period back to January 1, 2022 to review the Company's Crisis Advance (loan) program.

Understanding the Audit Area

The Board, responsible for the general management and control of the Company's financial operations, must provide adequate oversight of the Company's financial operations to ensure public funds are managed with accountability, transparency and integrity. This critical function can help maintain public trust, prevent mismanagement, waste, fraud and legal non-compliance.

For the period March 1, 2024 through August 31, 2025, the Company's deposits totaled $522,784 and disbursements totaled $434,512.

Audit Summary

The Board did not provide adequate oversight of financial operations. It did not adopt comprehensive bylaws and written financial policies and procedures to help ensure financial transactions were properly authorized, recorded and reported. In addition, the Board did not review and approve disbursements before payment, implement an effective claims auditing process, regularly review financial reports or provide guidance to the Treasurer on maintaining accounting records. The Board also did not maintain Board meeting minutes, file required foreign fire insurance (FFI) tax proceeds reports with our office or monitor the Company's loan program. As a result, the Board lacked assurance that financial activities were properly managed and that Company assets were adequately safeguarded. These weaknesses increased the risk that errors, irregularities, unauthorized transactions and waste or misuse of Company resources could occur and remain undetected.

For example:

- We tested 71 disbursements totaling $315,682 and determined that they were not always properly supported, recorded accurately, or reviewed and approved before payment. Additionally, because supporting documentation was not available, we could not determine whether 186 credit card charges totaling $19,470 were for proper Company purposes.

- The Board did not ensure the loan program was administered in accordance with Company bylaws or Not-for-Profit Corporate Law (NPCL) Section 716. As a result, the Treasurer issued four loans totaling $5,773 to two Company officers in violation of NPCL. In addition, the Board wrote-off outstanding loan balances totaling $20,736 after determining the borrowers were unable to repay their loans, resulting in a loss of Company resources.

The report includes eight recommendations that, if implemented, will strengthen the Board's oversight of financial operations, improve accountability and transparency, and better safeguard Company resources from errors, misuse and unauthorized activity. Company officials generally agreed with our findings and indicated they plan to initiate corrective action. Appendix C includes our comments on certain issues Company officials raised in their response.

We conducted this audit pursuant to Article V, Section 1 of the State Constitution and New York State Office of the State Comptroller's (OSC) authority as set forth in Article 3 of the New York State General Municipal Law (GML). Our methodology and standards are included in Appendix D.

The Board has the responsibility to initiate corrective action. We encourage the Board to prepare a written corrective action plan (CAP) that addresses the recommendations in this report and forward it to our office within 90 days. For more information on preparing and filing your CAP, please refer to our brochure, *Responding to an OSC Audit Report*, which you received with the draft audit report. We encourage the Board to make the CAP available for public review.

Board Oversight: Findings and Recommendations

A fire company board is responsible for overseeing the fire company's financial activities to safeguard its resources. To fulfill this duty, a fire company board should establish a system of internal controls that include clearly defined and enforced bylaws and policies and procedures. These controls should help ensure that fire company officials:

- Effectively monitor financial operations,
- Properly account for money collected,
- Properly support, accurately record and obtain authorization for all financial transactions, and
- Prepare adequate and accurate financial reports in a timely manner.

Also, adequate controls and policies must include a process to routinely monitor and review the work performed by those who handle fire company money.

More details on the criteria used in this report, as well as resources we make available to local officials that can help them improve operations, are included in Appendix A.

Finding 1 – The Board did not provide adequate oversight of financial operations.

Bylaws and Policies – The Board did not adopt detailed bylaws and written policies and procedures to help provide guidance for all financial operations. In addition, the Board did not enforce the limited financial provisions addressed in the bylaws which require the Board to present an annual report, verified by the Board Chairman (Chairman) and the Treasurer, showing all assets owned by the Company and a detailed listing of the expended amounts during the fiscal year. The Accountant completed the annual report but it was not discussed at a meeting and it was not presented to the membership for review. Instead, the annual report was left on a table for members to review at their discretion.

The Chairman and one Board member told us they were not aware of the need to establish financial policies and procedures to provide guidance for collections, disbursements and the reporting and monitoring of financial operations. In addition, the Board did not develop and adopt a code of ethics which sets standards of conduct reasonably expected in the discharge of official duties. The Chairman and one Board member told us they were not aware of the GML Section 209-ee code of ethics requirement.

Treasurer's Duties – The Treasurer performed most financial duties with minimal to no Board oversight. The Treasurer collected funds, made deposits, compiled and paid monthly claims and recorded financial transactions in the accounting system. At the monthly Board meetings, the Treasurer provided the Board with the claims (i.e., bills, statements) received during the month, bank statements and bank reconciliations prepared by the Accountant. The Chairman and two Board members told us that the monthly information provided by the Treasurer for their review was appropriate and sufficient.

Collections – The Board did not ensure the Treasurer maintained adequate supporting documentation (e.g., receipt book) for all collections, including contractual payments from the Town, FFI tax proceeds and donations totaling $522,784 that were received and deposited from March 1, 2024 through August 31, 2025. Additionally, the Treasurer did not retain the deposit tickets and bank deposit receipts for any deposits. We reviewed 33 bank deposit compositions totaling $512,944 and determined that 15 deposits totaling $509,494 were deposited intact. However, we could not determine whether 18 deposits totaling $3,450 were deposited intact due to the lack of supporting documentation and the limited information recorded in the accounting system. Depositing funds intact is important because it ensures that the funds are accounted for properly and enables others to trace collections from the accounting records to the bank statements, which can help deter and detect theft and substitution schemes. Furthermore, two FFI tax proceeds direct deposits totaling $9,841 were not recorded in the accounting system. As a result, the Board cannot ensure that all collections were properly collected, accurately recorded and deposited.

Claims Processing – The Board did not implement an adequate review process of the monthly claims and did not ensure the Treasurer made disbursements after Board authorization. We reviewed a sample of 71 disbursements totaling $315,682 made during the audit period. There were discrepancies with 14 of the 52 non-credit card disbursements totaling $286,904:

- Nine disbursements totaling $20,547 were not adequately supported by an itemized invoice or receipt.

- One disbursement of $20,301 included an overpayment of $2,173 because the Treasurer included a previously paid invoice with the outstanding invoices for the vendor.

- Three disbursements totaling $747 were not recorded in the accounting system.

- One disbursement totaling $100 was recorded as a duplicate entry in the accounting system.

Our sample also included 19 credit card disbursements totaling $28,777 with 245 charges. We determined that 204 credit card charges totaling $22,157 did not have adequate supporting documentation (e.g., itemized receipt or invoice). As a result, we could not determine whether 186 of these charges totaling $19,470 were for proper Company purposes due to the lack of supporting documentation and the vendor names (e.g., grocery stores, restaurants, gas stations, online retail purchases, etc.). The remaining 18 charges were for goods or services consistent with expenditures for a Company purpose.

Although the Chairman and one other Board member told us that all claims were reviewed and signed by the Chairman at the monthly meetings and approved by the Board, we determined that none of the disbursements in our sample were reviewed and signed by the Chairman or approved by the Board. In addition, the Board meeting minutes did not identify the review and approval of the monthly claims.

FFI Tax Proceeds – The Company received FFI tax proceeds of $4,522 in June 2024 and $5,318 in July 2025. The Treasurer was not aware of and has not filed the required annual FFI tax proceeds report with OSC in 20 years (since 2006). The Chairman was not aware that the Treasurer was not submitting the annual FFI tax proceeds reports and two Board members were not aware that an annual FFI report had to be submitted with OSC, as required by GML Section 30-a.

Without detailed bylaws, a code of ethics, written policies and procedures, complete and accurate records and reports, periodic review of financial records and authorized claims supported with documentation, the Board and membership cannot properly oversee the Company's financial operations. Also, the Company has an increased risk of theft, waste and abuse of Company resources.

Recommendations

The Board should:

1. Review, update and enforce the bylaws, adopt a code of ethics as required by GML Section 209-ee and establish written financial policies and procedures to help provide adequate oversight and clear guidance for financial operations.

2. Ensure the Treasurer files the annual FFI tax proceeds report with OSC in a timely manner, as required by GML.

3. Require the Treasurer to maintain accurate, complete and up-to-date financial records and provide monthly financial reports to the Board for its review.

The Treasurer should:

4. Prepare and submit monthly financial reports to the Board and include detailed information for all collections and disbursements with a list of claims to be paid, budget-to-actual reports and a cash flow report.

5. Maintain adequate supporting documentation for all collections and disbursements and ensure financial transactions are properly recorded in the accounting system.

6. File the annual FFI tax proceeds report with OSC in a timely manner as required by GML Section 30-a.

7. Ensure claims are reviewed and approved before payment and that adequate supporting documentation, including receipts and invoices for all credit card transactions, is maintained for each disbursement.

Finding 2 – The Board did not provide adequate oversight of the loan program.

According to the bylaws, Company members are permitted to request a loan from the Company in the event of financial hardship. We reviewed all loan activity during the audit period and determined that the Board did not properly monitor and enforce the requirements from the bylaws of the loan program and did not ensure the Treasurer maintained adequate loan program records. The Treasurer maintained a loan spreadsheet to record and keep track of the loan activity and recorded the loan amounts in the accounting system.

The Treasurer recorded 11 loans to five members totaling $9,843 in the accounting system. One member received seven loans and four members received one loan each. The 11 loans were disbursed from the Company's bank account from January 1, 2022 through December 31, 2023. The Treasurer distributed four of the 11 loans totaling $5,773 to two recipients[1] who held officer titles (Secretary). However, NYS NPCL Section 716[2] generally prohibits not-for-profit corporations, such as the Company, from making loans to officers of a fire company. Furthermore, five loans in the accounting system, totaling $3,930, were never recorded in the Treasurer's loan spreadsheet. The Treasurer's loan spreadsheet also included a reference to three additional loans, totaling $746, which were not recorded in the Company's accounting system and there was no indication in the Company's bank account that the loans were distributed to members.

Furthermore, we did not identify any loan repayments made by members who received a loan during the audit period in the Treasurer's spreadsheet, general ledger or the bank deposit composition reports. According to the bylaws, the member is permitted to pay the loan back in monthly installments or pay the loan in full within a one-year time period. The Treasurer also did not maintain any loan repayment receipts, likely because none of the five members who received loans from the Company made monthly repayments to the Company. Instead, the Treasurer's loan spreadsheet had 72 instances of work credits totaling $3,960 (recorded as "lawn," "food" or without a description) applied as loan repayments to two loan recipients. The Chairman told us that the loan recipients earned these "work credits," to reduce the amount of the loan owed by the member, by performing certain services for the Company such as mowing the lawns of Company properties or purchasing food for the Company. However, the Treasurer did not record any of the work service credits in the accounting system or have written documentation to support that the members performed these tasks or provided food for the Company.

---

1 The member who received seven loans held an officer position when three loans were distributed.

2 See Appendix A for more details.

The Board requested the Company's Accountant to write-off the loan balance of $20,736,[3] as of fiscal year-end February 28, 2024, as a loan forgiveness expense. The Chairman told us the Company discontinued the program in the 2023-24 fiscal year and decided to write-off the remaining balance owed by the members due to the individuals' inability to repay the loans. However, the bylaws were not updated to allow the Company to write-off the loans, and the write-offs were not documented in the Board meeting minutes. Therefore, no current written documentation was provided to support that the loan program was discontinued. Therefore, loans could still be disbursed to Company members.

Without adequate loan program records and proper Board oversight (i.e., enforcing the bylaws requirements), the Company has an increased risk of theft and waste of Company resources.

Recommendation

8. The Board should ensure the loan program complies with its bylaws and loans to Company officers are not provided, as required by NPCL Section 716.

3 This amount is the balance that includes previous loans and payments from 2012 when the loan program started. The loan program was not properly recorded in the accounting system with its own account code until 2022.

Appendix A: Profile, Criteria and Resources

Profile

The Company is a not-for-profit organization that is contracted to provide fire protection and emergency services within the Town of Amsterdam in Montgomery County. The Company is governed by its bylaws and an elected five-member Board who is responsible for managing the Company's financial operations. The Treasurer is responsible for maintaining custody of, depositing and disbursing all Company funds and recording all the Company's financial transactions. The Company contracted an external Accountant to prepare annual reports and monthly bank reconciliations.

The Company has approximately 35 volunteer members and its main sources of revenue include funds received from the Town, FFI tax proceeds and donations.

However, the Town terminated the fire protection and emergency services contract with the Company effective December 31, 2025. Per discussions with Company officials, the Company plans to continue as a not-for-profit organization.

Criteria

A fire company board is responsible for overseeing the fire company's fiscal operations and safeguarding its resources. To fulfill this duty, the fire company board should establish a system of internal controls which includes the following:

- Adopting policies and procedures to help officials ensure that transactions are authorized and properly recorded in a timely manner.
- Ensuring that financial reports are accurate, reliable and filed in a timely manner.
- Ensuring that officials and members comply with the fire company's bylaws and policies, and applicable laws, rules and regulations.

In addition, a fire company treasurer is responsible for maintaining complete and accurate records to account for all fire company financial transactions in a timely manner, and should prepare and submit monthly and annual financial reports to the fire company board. A fire company board should review these reports, financial records, bank statements and reconciliations to monitor fire company operations. While not required by the bylaws or by statute, it is essential that the fire company board also review and approve claims before payment to ensure that payments are adequately supported and funds are used for legitimate fire company purposes.

GML Section 209-ee requires fire companies that contract with or are under the control of a county, city, town, village or fire district to provide fire protection or other emergency services to adopt a code of ethics that provides standards of conduct and procedures for disclosure of conflicts of interests.

NPCL Chapter 35, Section 519 requires a fire company board to provide an annual report to the fire company members at the annual meeting that details a fire company's assets and liabilities, receipts and disbursements for the year and the number of members. The report is required to be filed with the records of the fire company and documented in the board meeting minutes of the proceedings of the annual meeting.

GML Section 30-a generally requires any entity (e.g., a fire company) that receives or disburses FFI tax funds to file an annual report with OSC for the fire company's receipt and use of FFI tax proceeds. Additionally, unless expressly told us otherwise by a special act of the State Legislature or a pre-1989 local law, FFI tax proceeds may be spent for any purpose that the membership of a fire company determines to be for the benefit of the fire company, provided the expenditure is not illegal or contrary to public policy.

NPCL Section 716 prohibits a corporation to distribute loans to its directors, officers or key persons. The bylaws allow the Company to loan funds to members in case of financial hardship and require the loan recipient to sign a contract with the Board and make monthly installment payments or pay the loan in full within one year. The Treasurer is required to keep track of all payments and maintain receipts.

Additional Resources

OSC *Local Government Management Guides* and other informational resources that are available on our website to help officials understand and perform their responsibilities include:

- ***Fiscal Oversight Responsibilities of the Governing Board:*** https://www.osc.ny.gov/files/local-government/publications/pdf/fiscal-oversight-responsibilities-of-the-governing-board.pdf
- ***The Practice of Internal Controls:*** https://www.osc.ny.gov/files/local-government/publications/pdf/the-practice-of-internal-controls.pdf
- ***Management's Responsibility for Internal Controls:*** https://www.osc.ny.gov/files/local-government/publications/pdf/managements-responsibility-for-internal-controls.pdf
- ***Understanding the Budget Process:*** https://www.osc.ny.gov/files/local-government/publications/pdf/understanding-the-budget-process.pdf

In addition, local officials can use our website to search for audits, resources, publications and training for officials at: https://www.osc.ny.gov/local-government

Appendix B: Response From Company Officials

The content below is a reproduced copy of the original response letter issued by Company officials, is reformatted to meet the Americans with Disabilities Act *Web Content Accessibility Guidelines (WCAG)*,[4] and may have included changes to spelling and grammar. The substance of the content was not changed.

July 24, 2026

Mr. Gary G. Gifford
Chief of Municipal Audits
Office of the New York State Comptroller
State of New York
One Broad Street Plaza
Glens Falls, New York 12801-4396

RE: Fort Johnson Fire Company, Inc.

Dear Mr. Gifford:

The Fort Johnson Fire Company ("FJFC") is writing in response to the draft audit report issued by your office for the audit period of March 1, 2024 to August 31, 2025. We appreciate the thoroughness and professionalism with which the audit was conducted, and we acknowledge receipt of the draft audit report.

Before reviewing and responding to the findings in this audit, we would like to again remind your office that this audit has been conducted in a unique context: the FJFC is in the process of dissolution. Having lost its contract for service with the Town of Amsterdam for 2026, the board and membership voted to dissolve the FJFC and dispose of its assets. This process, pursuant to the New York Not-for-Profit Corporation Law, is currently underway and a draft plan of dissolution is already on file with the Office of the Attorney General.

Consequently, while the findings of the audit report are helpful to the FJFC and the broader fire company public, the references to remedial actions will not be addressed as there will be no opportunity for such remedial actions in light of the dissolution process.

Having carefully reviewed the audit findings, the FJFC makes the following observations in relation to each of the findings of the report.

4 https://www.ada.gov/resources/2024-03-08-web-rule/#highlights-of-the-requirements-in-the-rule

Recommendation No. 1: Review, update and enforce the bylaws, adopt a code of ethics as required by GML Section 209-ee and establish written financial policies and procedures to help provide adequate oversight and clear guidance for financial operations.

FJFC agrees with the importance of each of these items. Over the past two years it has worked to improve financial oversight within the organization. These measures include requiring two signatures for every check, confiscating all credit cards from our members except for the chair, and removing and re-assigning certain critical oversight functions from the treasurer to other company officers.

Recommendation No. 2: Ensure the Treasurer files the annual foreign fire insurance proceeds report with OSC in a timely manner, as required by GML.

It is the understanding of the board that the FJFC had previously filed the requisite FFI reports with OSC, but inexplicably had not done so during the audit period. [OSC Comment: See Appendix C, Note 1] The board acknowledges this oversight and will work to file the reports for 2025 and 2026 prior to dissolution.

Recommendation No. 3: Require the Treasurer to maintain accurate, complete and up-to-date financial records and provide monthly financial reports to the Board for its review.

FJFC's board believes its treasurer consistently provided complete financial records that were presented at monthly board meetings for company officer and member review. [OSC Comment: See Appendix, Note 2] The board, however, could have better enforced rules pertaining to report filing with the OSC and other agencies as may have been required by law. All necessary report filings will be completed prior to dissolution of the FJFC.

Recommendation No. 4: Prepare and submit monthly financial reports to the Board and include detailed information for all collections and disbursements with a list of claims to be paid, budget-to-actual reports and a cash flow report.

We believe that along with incorporating these recommendations as guidance, the dissolution and round up process of our Company will drive proper financial reporting to the membership from the Board. To drive such reporting, we have limited discussions during our monthly meetings to reviewing our plan of dissolution. Discussions during board meetings will be limited to reviewing monthly financial reports, review of collections and disbursements to members, as well as cash flow reports.

Recommendation No. 5: Maintain adequate supporting documentation for all collections and disbursements and ensure financial transactions are properly recorded in the accounting system.

To ensure all financial transactions are properly recorded in the accounting system FJFC assigned its board chairman to serve as the director of the dissolution. In such a role the Chairman is tracking and reporting the collections and disbursements of all funds, thereby maintaining adequate supporting documentation for such transactions. Further, collections going forward will solely be from the sale of company assets, and those will be reported to the OAG as part of the dissolution process.

Recommendation No. 6: File the annual FFI tax proceeds report with OSC in a timely manner as required by GML Section 30-a.

FJFC incorporates its response to Recommendation No. 2 here.

Recommendation No. 7: Ensure claims are reviewed and approved before payment and that adequate supporting documentation, including receipts and invoices for all credit card transactions, is maintained for each disbursement.

To better its claims practice FJFC has appointed three board members to review all expenses prior to presentation to the membership for payment. These three members review and approve claims before payment and ensure each payment made by the Company is supported with proper documentation for our records. This includes recording and maintaining receipts and invoices.

Recommendation No. 8: Ensure the loan program complies with its bylaws and loans to Company officers are not provided, as required by NPCL Section 716.

As a preface to addressing the loan program, FJFC believes it is important to emphasize that the loan program did not involve *any* public money. All monies distributed through the loan program were from those funds raised privately by the fire company. No funds from the Town of Amsterdam or any other government entity were utilized for the loan program. Checks distributed by FJFC were drawn from an account that is limited to money raised from private sources.

Through the operation of the loan program FJFC was represented by counsel. At no time was the fire company informed of any legal infirmities associated with the program. However, our current counsel, The **[Redacted]**, retained for the purposes of evaluating the construct and operations of the loan program, among other issues, brought a number of legal questions relative to the program to the board's attention. After considering those issues, and getting counsel's opinion on various aspects of the program, the board decided to discontinue the loan program, and we would like to highlight their helpful guidance throughout this process.

This constitutes the response of the FJFC to the findings of your draft audit and its recommendations. The FJFC would like to thank your audit team for providing the valuable insights and recommendations that are provided in your draft report. While our dissolution process is still underway, we believe the recommendations and guidance contributed significantly to this process in an appropriate and efficient manner.

Should you require any further information or have any additional questions, please do not hesitate to contact Robert Bush, Sr. at **[Redacted]** or via email at **[Redacted]**.

Sincerely,

Robert Bush, Sr.

Chairman of the Board of Directors
Fort Johnson Fire Company

Appendix C: OSC Comments on the Company's Response

Note 1

The annual FFI tax proceeds report has not been filed with OSC since 2006.

Note 2

The Treasurer did not provide the Board with monthly financial reports including all collections and disbursements, a list of claims to be paid, budget-to-actual reports or a cash flow report.

Appendix D: Audit Methodology and Standards

We obtained an understanding of internal controls that we deemed significant within the context of the audit objective and assessed those controls. Information related to the scope of our work on internal controls, as well as the work performed in our audit procedures to achieve the audit objective and obtain valid audit evidence, included the following:

- We interviewed Company officials and reviewed the bylaws and Board and membership meeting minutes to gain an understanding of the Company's financial procedures and processes and determine which financial records and reports were prepared, provided, reviewed and approved.

- We reviewed all 35 deposits from the bank statements totaling $522,784 from March 1, 2024 through August 31, 2025 and compared the bank deposit composition reports to supporting documentation and general ledger reports to determine whether collections were adequately supported, properly recorded and deposited intact and in a timely manner into the Company's bank accounts.

- We reviewed all general ledger recorded disbursements and compared them to bank statements, including canceled check images, for the period from March 1, 2024 through August 31, 2025. We identified 245 disbursements (i.e., payments) totaling $434,512. We selected for review the higher dollar value and higher risk disbursements and reviewed all associated claims: all disbursements equal to or above $3,000, all disbursements made to the credit card company, all payments to current and former Company officials, the highest utility disbursement for each of the three utility vendors and all disbursements not recorded in the general ledger. Our sample consisted of 71 disbursements totaling $315,682. We reviewed the selected disbursements to determine whether they were supported by adequate documentation, mathematically accurate, for Company purposes, properly recorded and reviewed and approved by the Board before payment.

- We reviewed and compared the fiscal year 2024-25 annual report prepared by the external Accountant to a trial balance report from the accounting system from March 1, 2024 through February 28, 2025 and determined whether there were any variances. We reviewed the Board's meeting minutes to determine whether the Board documented the review and approval of the annual report and whether the annual report was distributed to the membership.

- We requested the 2024 and 2025 FFI tax proceeds annual reports from the Chairman to determine whether they were filed. We reviewed Company meeting minutes, general ledger reports and bank statements to determine whether FFI tax proceeds were approved by the membership and expended for appropriate Company purposes.

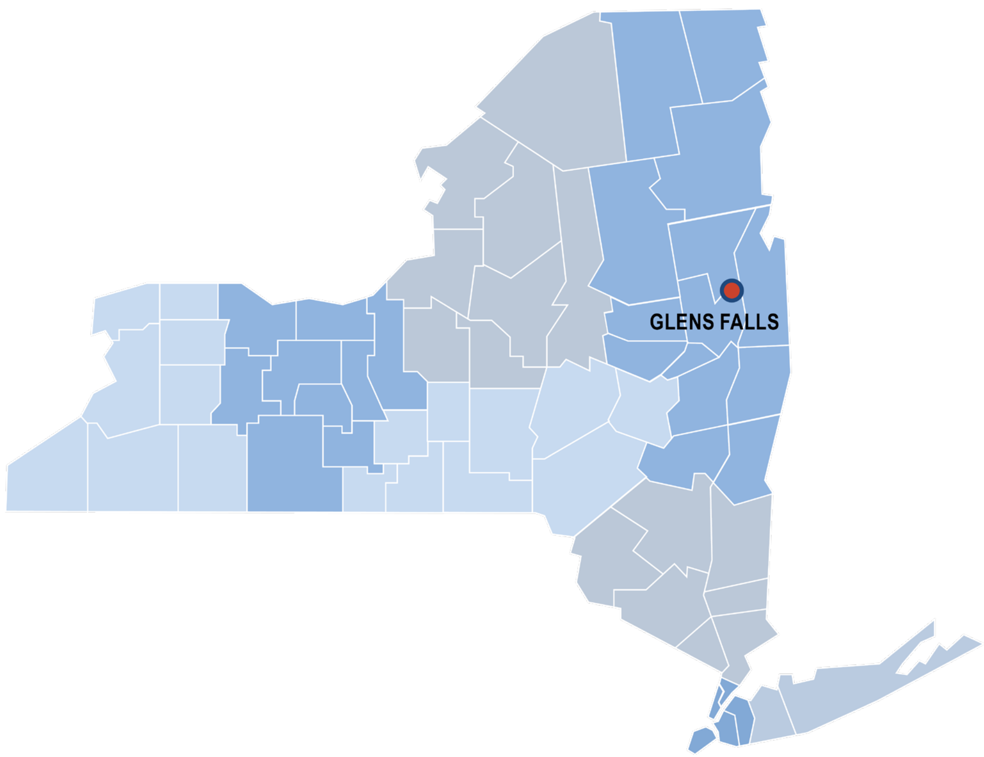
- We reviewed general ledger reports and the Treasurer's loan spreadsheet from January 1, 2022 through August 31, 2025 and identified a combined total of 14 loans totaling $10,589 recorded as distributed to five recipients and 72 work credits totaling $3,960 applied as loan payments. We compared all loan information from the general ledger reports and the Treasurer's loan spreadsheet to bank statements, including canceled check images, and to bank deposit composition reports to determine whether the loan amounts and payments were accurately recorded and reported.

We conducted this performance audit in accordance with generally accepted government auditing standards (GAGAS). Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objective. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objective.

Unless otherwise indicated in this report, samples for testing were selected based on professional judgment, as it was not the intent to project the results onto the entire population. Where applicable, information is presented concerning the value and/or relevant population size and the sample selected for examination.

Questions?

GLENS FALLS REGIONAL OFFICE
Gary G. Gifford, Chief of Municipal Audits
One Broad Street Plaza • Glens Falls, New York 12801-4396
Tel (518) 793-0057 • Fax (518) 793-5797
Email: Muni-GlensFalls @osc.ny.gov
Serving: Albany, Clinton, Columbia, Essex, Franklin, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Warren, Washington counties



Contact

Office of the New York State Comptroller
110 State Street
Albany, New York 12236

(518) 474-4044

www.osc.ny.gov

Prepared by the Division of Local Government and School Accountability

NYS FOLLOW US: osc.ny.gov/subscribe