

New York State Comptroller  
THOMAS P. DiNAPOLI

# Taberg Volunteer Fire Company, Inc.

Financial Activities

May 2026 | 2026M - 6

Prepared by the Division of Local Government and School Accountability

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# Audit Results

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## Taberg Volunteer Fire Company, Inc.

### Audit Objective

Did the Taberg Volunteer Fire Company (Company) Board of Directors (Board) and Treasurers ensure financial activities were properly recorded and reported and funds were safeguarded?

### Audit Period

January 1, 2024 – August 26, 2025

### Understanding the Audit Area

A fire company treasurer must maintain complete, accurate and up-to-date financial records and reports for informed decision-making, legal compliance and accountability, and to help reduce the risk of theft, waste and abuse of fire company resources. These records are essential for the fire company board and officials when monitoring a fire company's financial health and maintaining membership trust.

Three individuals served as Treasurer during the audit period. The current Treasurer was elected to the position in April 2025. From January 1, 2024 through March 31, 2025, the Treasurers deposited approximately \$682,000 and disbursed approximately \$354,000.

### Audit Summary

The Board and Treasurers did not ensure financial activities were properly recorded and reported and funds were safeguarded. Because the Treasurers did not maintain adequate financial records or provide written financial reports to the Board, the Board and membership lacked the information to effectively oversee the Company's financial activities. In addition, weaknesses in recordkeeping and controls over cash collections and disbursements prevented the Board from ensuring that all collections were deposited and that payments were made only for valid Company purposes. As a result, the Company faced an increased risk of theft, waste and abuse of Company resources.

Specifically, we determined the following:

- The Treasurers did not maintain adequate financial records to properly account for the Company's revenues, expenses and cash balances for the Company's nine bank accounts. As of March 31, 2025, the Company's bank account balances totaled approximately \$520,000.
- The Treasurers did not reconcile the Company's bank accounts and the Board did not review the bank statements and canceled check images to provide adequate oversight of the Treasurers' financial duties. This oversight is particularly important because the Treasurers performed nearly all Company financial duties, including receiving and depositing funds, issuing checks and maintaining the records.
- The Company's budgets did not include all financial activities and the Board did not receive budget-to-actual reports to monitor financial activity or compare actual revenues and expenses to budgeted amounts.
- Officials did not maintain adequate records to document collections and related deposits. We determined that deposits exceeded documented collections by about \$18,000.
- The Board authorized the Treasurers to pay bills at monthly meetings but did not review supporting claims or documentation. We determined that 73 payments totaling \$79,416 had one or more exceptions (e.g., inadequate supporting documentation and transactions not properly recorded).

The report includes 14 recommendations that, if implemented, will improve controls over the Company's financial activities. Company officials generally agreed with our findings and indicated they plan to initiate corrective action.

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

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.

# Financial Activities: Findings and Recommendations

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A fire company board is responsible for overseeing financial activities and safeguarding company resources. To fulfill this responsibility, the fire company board should ensure the treasurer maintains complete, accurate and up-to-date financial records and provides periodic financial reports. In addition, the fire company board should ensure all collections are properly recorded and deposited, disbursements are adequately supported and approved before payment, and bank accounts are reconciled regularly. A fire company board should also adopt realistic budgets, conduct an annual audit of the treasurer's records and present an annual financial report to the membership.

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 Treasurers did not maintain adequate financial records or provide written financial reports to the Board.**

The Treasurers did not maintain adequate financial records to properly track financial transactions. Specifically, the Treasurers did not maintain general ledger cash accounts or checkbook registers showing the cash activity in the Company's nine bank accounts, or subsidiary revenue and expense ledgers.

Instead, the Treasurers prepared monthly summaries that included the collections and disbursements for the month and ending bank balances from the bank statements. These summaries were not a substitute for accounting records because they did not include transaction dates, running cash balances or year-to-date revenues and expenses. Although the Treasurers verbally presented this financial information at Company meetings, they did not provide written reports to the Board and membership for review. One of the former Treasurers told us his records (e.g., monthly summaries, invoices, bank statements and receipts) were available for review upon request; however, neither the Board nor membership requested to review the records.

Additionally, the Treasurers did not prepare and the Board did not request budget-to-actual reports. Without these reports, the Board could not effectively monitor financial performance. Furthermore, the Board's adopted budgets did not include all Company activities. For example, the Board budgeted for fire protection contract services but did not budget for emergency medical services and fundraising activities. Without a complete budget and routine review of actual revenues and expenses to budgeted amounts, the Board had limited control over spending and limited assurance that revenues and financing sources were sufficient to cover planned expenses.

Because the Treasurers did not maintain financial records showing running cash balances, they could not perform bank reconciliations. As of March 31, 2025, the Company's bank account balances totaled approximately \$520,000. Without appropriate financial records and bank reconciliations, Company officials may not identify unusual bank transactions, including unauthorized checks or bank transfers, altered checks, missing deposits or bank errors. Additionally, the Board did not review bank statements and canceled check images. Because the Treasurers performed nearly all financial duties, including receiving and depositing funds, issuing checks and recording transactions, Board oversight is particularly important to help reduce the risk of misappropriation of Company funds.

The deficiencies occurred, in part, due to the lack of Board oversight and insufficient financial guidance in the Company's bylaws. The bylaws included a limited description of the Treasurer's financial duties but did not establish detailed financial procedures or reporting requirements. Moreover, the Board did not adopt any other written policies and procedures. As a result, the Board did not set clear expectations for maintaining financial records or preparing and submitting written financial reports.

Without reliable financial records, written financial reports and complete budgets, the Board and membership lacked the information necessary to effectively monitor financial operations, make informed decisions and ensure Company funds were properly accounted for.

## Recommendations

The Board should:

1. Request and review monthly bank reconciliations, bank statements and canceled check images.
2. Request and review written interim financial reports to monitor the Company's budget and financial activities.
3. Adopt annual budgets that include estimates for all Company revenues and expenses.
4. Review and update the bylaws and/or adopt written policies and procedures to provide adequate oversight and establish clear expectations for financial activities, including maintaining financial records and preparing and submitting written financial reports.

The Treasurer should:

5. Maintain complete, accurate and up-to-date financial records, including general ledger cash accounts and subsidiary ledgers for revenues and expenses.
6. Provide the Board with written interim financial reports, including budget-to-actual reports for revenues and expenses.
7. Prepare monthly bank reconciliations for all Company bank accounts and promptly investigate and resolve any discrepancies.

## Finding 2 – The Treasurers and other officials did not maintain adequate records to document collections and deposits.

The Company's main sources of revenue included an annual fire protection contract, insurance proceeds, fundraising activities (e.g., annual field days, fund drives, chicken barbecues), donations, pool fills, and rentals of the field, hall and barn storage areas. The Treasurers received some collections directly, while other officials collected funds for certain fundraisers and rentals and remitted those funds to the Treasurers for deposit.

The Treasurers and other officials did not issue press-numbered duplicate receipts when collecting funds and the Treasurers did not record all the collections in a cash receipts book or log that provided a complete chronological record of amounts received. Maintaining detailed collection records, including the payer, amount, date received, form of payment, purpose and deposit date, is crucial for accountability and audit purposes.

Officials provided documentation for certain collections, such as rental contracts and pool fill logs; however, these records were often incomplete and officials did not maintain supporting documentation for all collections. We attempted to trace a sample of collections totaling \$382,913 from source documents (such as contracts or logs) to bank deposits and the Treasurers' monthly summaries to determine whether officials properly recorded collections and deposited funds intact (in the same manner and form (i.e., check or cash)) and in a timely

manner. When source documents were not available, we traced collections, totaling \$69,599, from the Treasurers' records to bank deposits.

Because officials did not issue duplicate receipts or maintain a detailed cash receipts book showing the transaction date, amount paid, payment method (cash or check), and deposit date, we could not determine whether officials properly recorded or deposited funds intact and in a timely manner. As a result, officials lack accountability for how much funds were collected and lack assurance that all Company funds were deposited.

Additionally, we compared bank deposits totaling \$682,455 to the Treasurers' monthly summaries for the period January 1, 2024 through March 31, 2025. We determined that bank deposits exceeded the Treasurers' monthly summaries by approximately \$334,000, primarily due to timing differences because officials often recorded collections in the following month. After adjusting for this one-month lag, bank deposits still exceeded the Treasurers' monthly summaries by approximately \$18,000, indicating that the Treasurers did not record all collections.

The weaknesses in recording collections occurred, in part, because the Board did not establish written policies and procedures for collecting, recording and depositing funds. Without adequate records and supporting documentation, the Board has limited assurance that officials properly recorded and deposited all collections, and the risk increases that errors or misappropriation could occur and remain undetected.

## Recommendations

The Board should:

8. Establish written policies and procedures to provide clear guidance and expectations to officials responsible for issuing press-numbered duplicate receipts and recording collections.

The Treasurer should:

9. Issue press-numbered duplicate receipts whenever funds are collected.
10. Maintain a cash receipts book with sufficient details to document the payer, amount, date of receipt, form and purpose of payment, and confirmation that collections are deposited.

## Finding 3 – The Board did not ensure disbursements were properly reviewed, supported and recorded.

The Company's bylaws require the Treasurer to obtain approval from the Company before paying bills. However, the bylaws do not specify whether the Board or membership is responsible for approving payments, or require either group to review the claims prior to approval. Additionally, the bylaws do not provide guidance on the level of documentation (e.g., itemized invoices or receipts) required to support claims.

The Board authorized the Treasurers to pay bills, and this approval was generally documented in the monthly Company meeting minutes. The Treasurers maintained supporting documentation for most claims in folders organized by month. However, neither the Board nor the membership reviewed the supporting documentation before approving payments. The former Treasurer told us the documentation was available for review at the meetings, but no one requested to review it.

We reviewed all 24 bank transfers and withdrawals totaling \$403,310 for the period January 1, 2024 through March 31, 2025, and determined the transactions were for appropriate Company purposes. We also reviewed

110 disbursements<sup>1</sup> totaling \$119,213 reflected on bank statements to determine whether they were adequately supported, for a valid Company purpose, and accurately recorded in the Treasurers' monthly summaries. We determined that 73 payments totaling \$79,416 had one or more exceptions. For example:

- 55 payments totaling \$64,946 were either not recorded or were recorded for the wrong amount in the Treasurers' monthly summaries. As a result, the Board and membership were not fully informed of these disbursements when the Treasurers provided verbal updates on financial activity during meetings.
- 22 payments totaling \$18,649 had no supporting documentation, such as receipts or invoices, to support that the purchases were for valid Company purposes. Based on the vendors and descriptions in the Treasurers' monthly summaries and/or check memos, some of these payments related to banquet catering and field day beverages (\$2,865), truck service and repairs (\$2,767), fuel (\$1,885) and a tent rental (\$480).

While we determined that 16 of the 22 payments were likely for appropriate Company purposes, we could not determine the appropriateness of six payments totaling \$496 because the purchases were for online retailers or big-box stores where personal purchases are commonly made.

- Six payments totaling \$1,889 included supporting documentation that was not itemized. For example, the documentation consisted of a statement, receipt or invoice that did not describe the goods or services provided.

When the Board does not review and approve all bills before payment and ensure payments are supported by adequate invoices or other documentation, there is an increased risk that payments could be made for invalid or unauthorized Company purposes. Furthermore, when disbursements are not properly recorded, the accuracy of financial reports is diminished, and the Board may not be fully aware of all the Company's disbursements.

## Recommendations

The Board should:

11. Review and update the bylaws to establish clear requirements for the review and approval process of disbursements, including who is responsible for reviewing and approving claims, requiring claims to be reviewed and approved prior to payment and requiring adequate supporting documentation.

The Treasurer should:

12. Ensure that all disbursements are properly supported with adequate documentation, reviewed and approved prior to payment and accurately recorded in the financial records.

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<sup>1</sup> See Appendix C for more information on our sampling methodology.

## **Finding 4 – The Board did not audit the Treasurers’ records or prepare an annual financial report to the membership.**

The Board did not annually audit the Treasurers’ books and records to determine whether they were complete, accurate, up-to-date and prepared in a timely manner. Annual audits are an important internal control, particularly in smaller organizations where the Treasurer performs most financial duties. Had the Board conducted annual audits, deficiencies in the Treasurers’ records may have been identified sooner.

Furthermore, the lack of adequate financial records prevented the Board from preparing an annual financial report, as required by New York State Not-for-Profit Corporation Law (NFPCL) Section 519. The report should be provided to the members at the annual meeting and should detail the Company’s assets, liabilities, receipts and disbursements for the year and the number of members. The absence of an annual report limits the membership’s ability to effectively oversee the Company’s financial activities.

## **Recommendations**

The Board should:

13. Conduct annual audits of the Treasurer’s records.
14. Ensure the membership is presented with an annual report as required by NFPCL Section 519.

# Appendix A: Profile, Criteria and Resources

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## Profile

The Company is a not-for-profit organization that provides fire protection and emergency services within the Town of Annsville in Oneida County.

The Company consists of 89 volunteer members and is governed by its bylaws and an 11-member Board. The Board includes the following civil and line officers: president, vice president, treasurer, secretary, chief, first assistant chief, second assistant chief, third assistant chief, captain, lieutenant and fire police captain. The Board is responsible for managing the Company's financial activities, including overseeing the Treasurer. The Treasurer is responsible for signing checks, collecting and depositing funds, and keeping an account of all receipts and disbursements and reporting them at each monthly meeting.

## Criteria

A fire company board should ensure the treasurer maintains complete and accurate records to properly account for financial activities. These records should be accurate, up-to-date, and contain sufficient information to track and report financial activities and results. For example, a treasurer should maintain a checkbook register or similar record with a running cash balance for all bank accounts, as well as cash receipts and disbursements journals or ledgers that include transaction details and year-to-date totals for each revenue and expense category.

A fire company board should also ensure the treasurer provides periodic financial reports so the fire company board can monitor and oversee the fire company's financial activities. These reports should show all money received and disbursed during the reporting period, include reconciled cash balances for all bank accounts, and be supported by bank reconciliations and statements. Reconciling bank account balances with the financial records monthly allows fire company officials to identify errors or unusual transactions and determine whether all collections and disbursements were properly recorded in a timely manner.

An annual budget is a financial plan that details the fire company's expected revenues and expenses for the fiscal year and supports the delivery of planned services. It is important that revenue and expense estimates are realistic and include all fire company activities. The budget should be monitored and amended as necessary throughout the year. To properly monitor the budget, the fire company board should request and review periodic budget-to-actual reports that compare actual revenues and expenses to budgeted amounts.

The fire company board is responsible for safeguarding the fire company's cash resources. To establish accountability, cash collections should be recorded immediately upon receipt. Receipts may be in manual or electronic format and should include the name of the payer, date received, amount, purpose, and form of payment. Fire company officials should issue press-numbered receipts for money collected when there is no other documentation to support the collection. The treasurer should deposit collections intact and in a timely manner. Other fire company officials who collect funds should maintain adequate documentation to support such collections.

To prevent the misuse of fire company funds, the fire company board should ensure that disbursements are for appropriate purposes and approved by the board – or other designated officials who are independent of the disbursement process – before the disbursements are made. Disbursements should be supported by adequate documentation, such as itemized invoices or receipts detailing the goods or services provided. Supporting documentation should include sufficient detail to allow fire company officials to determine whether purchases were for valid fire company purposes.

An annual audit helps a fire company board fulfill its fiscal oversight responsibilities by providing fire company officials with an opportunity to assess the reliability and accuracy of the fire company's financial records. Audit results also help the fire company board evaluate the performance of individuals responsible for recordkeeping and other financial duties.

NFPCL Section 519 requires the fire company board to present an annual report to members at the annual meeting. The report must detail the fire company's assets and liabilities, receipts and disbursements for the year, and the number of members.

## 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>
- *Management's Responsibility for Internal Controls:*  
<https://www.osc.ny.gov/files/local-government/publications/pdf/managements-responsibility-for-internal-controls.pdf>
- *The Practice of Internal Controls:*  
<https://www.osc.ny.gov/files/local-government/publications/pdf/the-practice-of-internal-controls.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

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The content below is a reproduced copy of the original response letter issued by Company officials and is reformatted to meet the Americans with Disabilities Act *Web Content Accessibility Guidelines (WCAG)*,<sup>2</sup> and may have included changes to spelling and grammar. The substance of the content was not changed.

**Taberg Volunteer Fire Company, Inc.**

P.O. Box 523

9066 Meadows Road

Taberg, NY 13471

Phone: (315) 337-8447

Fax: (315) 337-8446

4/22/26

To Whom It May Concern:

The Taberg Volunteer Fire Company, Inc. would like to thank everyone who was involved in completing this audit for the Taberg Volunteer Fire Company, Inc. The Executive Board has received the preliminary draft report from **[redacted]**, and has reviewed it, as well as discussed it with **[redacted]** and **[redacted]** on 4/14/26; the Executive Board agrees with the findings. We would like to inform the Office of the State Comptroller that the Taberg Volunteer Fire Company, Inc. is working on our corrective action plan regarding the findings and recommendations laid out in the draft report of the audit. Since the audit was completed, we have begun to implement some systems to help improve our oversight of funds. We again would like to thank you for your time regarding this audit.

Regards,

President Rhonda Bartholomay

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<sup>2</sup> <https://www.ada.gov/resources/2024-03-08-web-rule/#highlights-of-the-requirements-in-the-rule>

# Appendix C: Audit Methodology and Standards

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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 officials and reviewed the Company's certificate of incorporation, bylaws, Company meeting minutes, and financial records and reports to obtain an understanding of the Company's financial activities and determine which financial records and reports were prepared, provided, reviewed and approved. We also assessed the Company's processes for cash collection, disbursements, bank reconciliations and maintaining financial records and reports.
- We traced available source documents (e.g., logs and rental agreements) showing collections totaling \$382,913 to bank deposits and the Treasurers' monthly summaries and annual field days report to determine whether collections were deposited intact and in a timely manner and properly recorded. When source documents were unavailable, we traced collections documented on the monthly Treasurer's records totaling \$69,599 to bank deposits. Our sample included \$452,512 in collections from contracts for fire protection services, annual field days, fund drive/donations, pool fills, foreign fire insurance, field rentals, hall rentals, barn storage, grant revenue and chicken barbecues. This represented 99 percent of the \$458,789 in total collections identified on source documents and the Treasurers' records from January 1, 2024 through March 31, 2025.
- We compared all bank deposits totaling \$682,455 from January 1, 2024 through March 31, 2025 to the Treasurers' monthly summaries and followed up on any differences.
- We reviewed all bank statements from January 1, 2024 through March 31, 2025 for unusual activity, such as external transfers or withdrawals.
- We reviewed all 24 bank transfers and withdrawals totaling \$403,310 from January 1, 2024 through March 31, 2025 to determine whether they were appropriate and for valid Company purposes.
- Disbursements totaled \$353,503 from January 1, 2024 through March 31, 2025. We selected the months of April 2024, May 2024 and March 2025 for review because these months had the highest disbursement activity, excluding debt payments. We reviewed all 110 payments during these months totaling \$119,213 (34 percent) to determine whether payments were properly approved, adequately supported, for valid Company purposes and properly recorded.

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?

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## **SYRACUSE REGIONAL OFFICE**

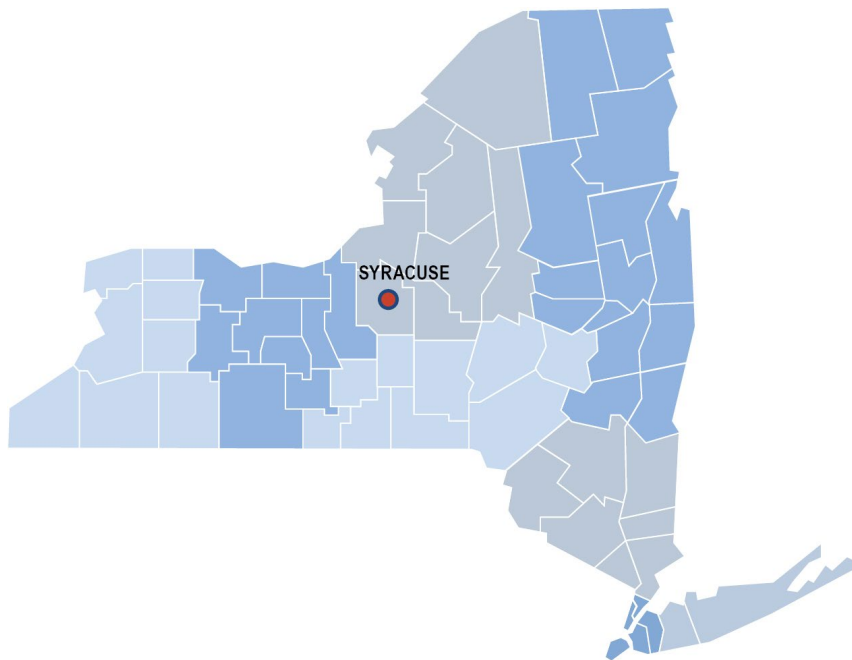
Rebecca Wilcox, Chief of Municipal Audits

State Office Building, Room 409 • 333 E. Washington Street • Syracuse, New York 13202-1428

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## Contact

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

(518) 474-4044

[www.osc.ny.gov](http://www.osc.ny.gov)

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