



2025 BUDGET

BUDGETS PRESENTED ON OCTOBER 24 AND OCTOBER 28, 2024

ADOPTED ON NOVEMBER 6, 2024

TO BE APPROVED ON NOVEMBER 25, 2024

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Background

The municipal budget is a key planning document that provides a foundation for delivering municipal services.

Operating and capital expenditures are funded by revenue received from user fees, service charges, grants, property taxes and reserves. Property tax revenue represents approximately 41% of revenue in 2024 and 46% in 2025.

Budget and tax rate information related to the County of Simcoe and the related School Boards are not included in the municipal budget; they have no impact on the municipal tax rate. It is the responsibility of the Township of Ramara to collect taxes on behalf of the County and School Boards.

Budget Highlights

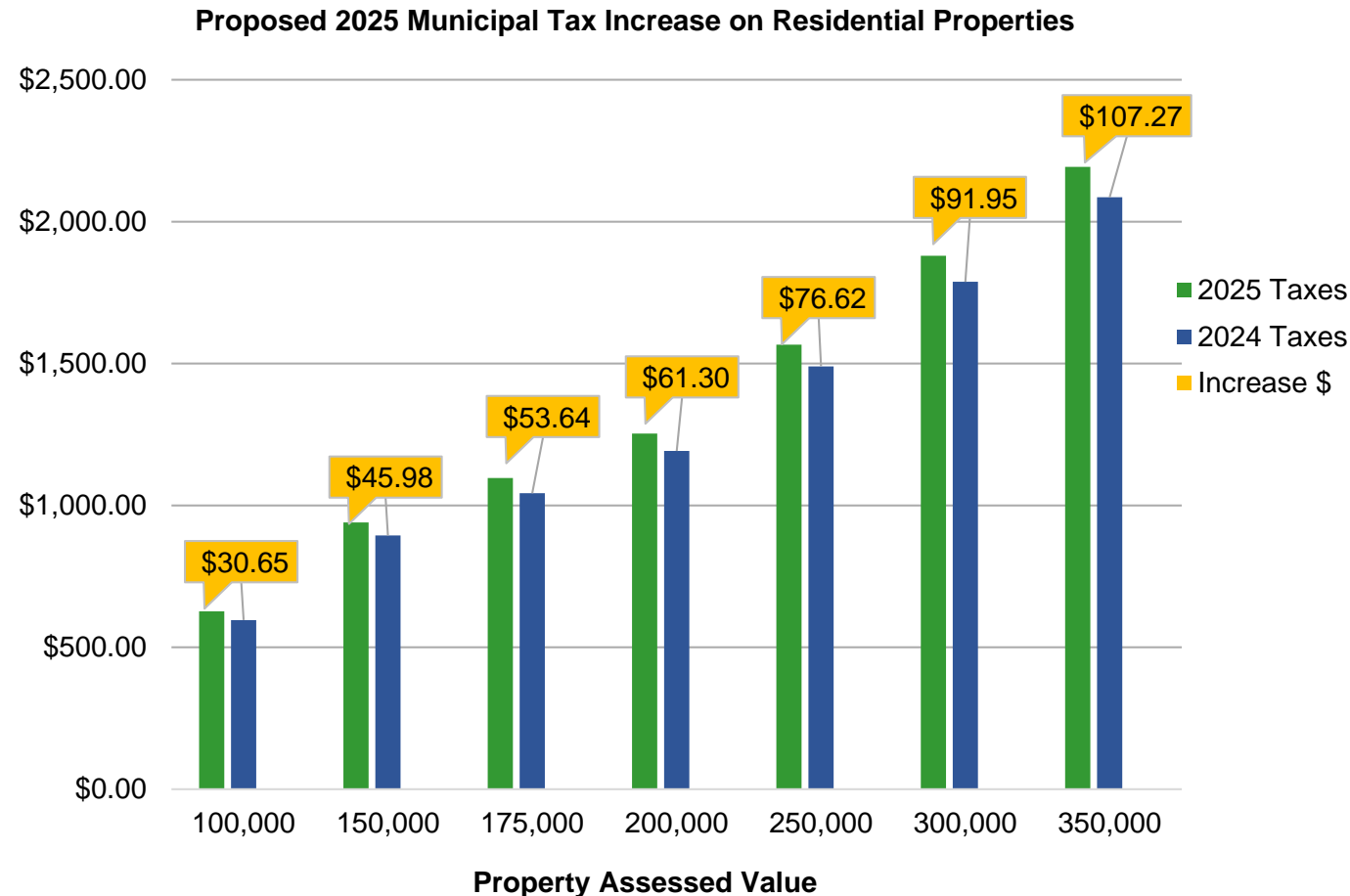
- The Water/Wastewater Designated Ratepayers budget was not included in the October 24th presentation. A separate meeting was held on October 28th to discuss the Water and Wastewater Designated Ratepayers budgets.
- In this presentation, all the budgets have been included therefore; all the graphs and comments have been updated to include every department and all Committees, Board and Commissions in one document.

Budget Highlights

- For every \$100,000 in assessment, the residential tax rate increase is **\$30.65** or **5.14%** on the municipal portion only.
- The school board tax rates are available and there is no increase from 2024.
- The County tax rate is not available at this point. The 2024 County Tax Levy increase was 3.7%. The County is proposing a Draft budget with a 3.625% increase which is the rate used in this presentation.
- In 2025, assessment values will remain the same as 2024. The only increase will come from new construction. The province is maintaining the freeze on re-assessment, which means 2025 assessment values are still based on the January 1st, 2016 market value.

Budget Highlights

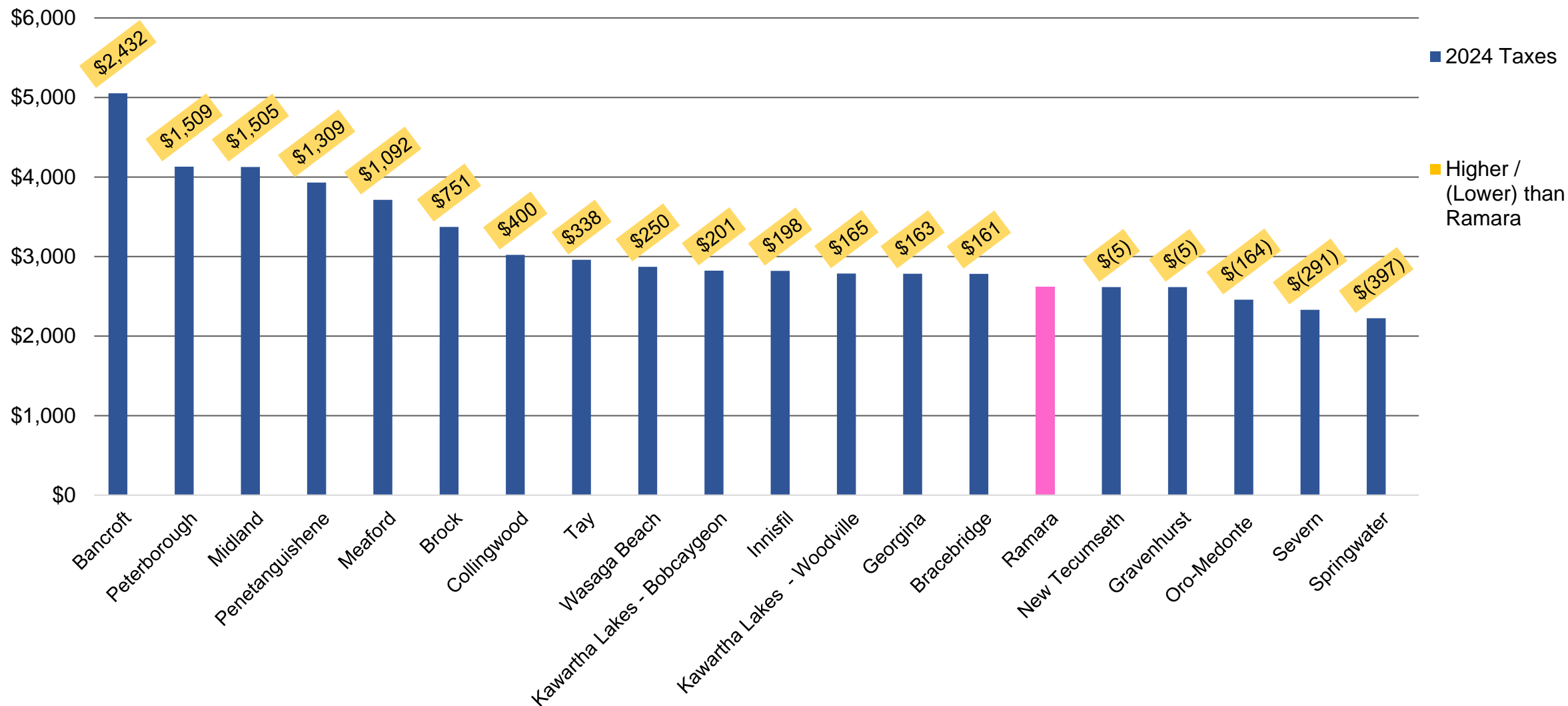
- Total raised by taxes for 2025 will be **\$16,355,500** compared to **\$15,313,200** in 2024.
- Total increase in operating expenses 20% or \$3.68M
- Total decrease in capital expenses 29% or \$5.39M
- Total decrease in transfer to reserves 23% or \$332K
- **Overall decrease in budgeted expenses of 5.4% or \$2M**



Estimated 2025 Combined Tax Rate on Residential Properties

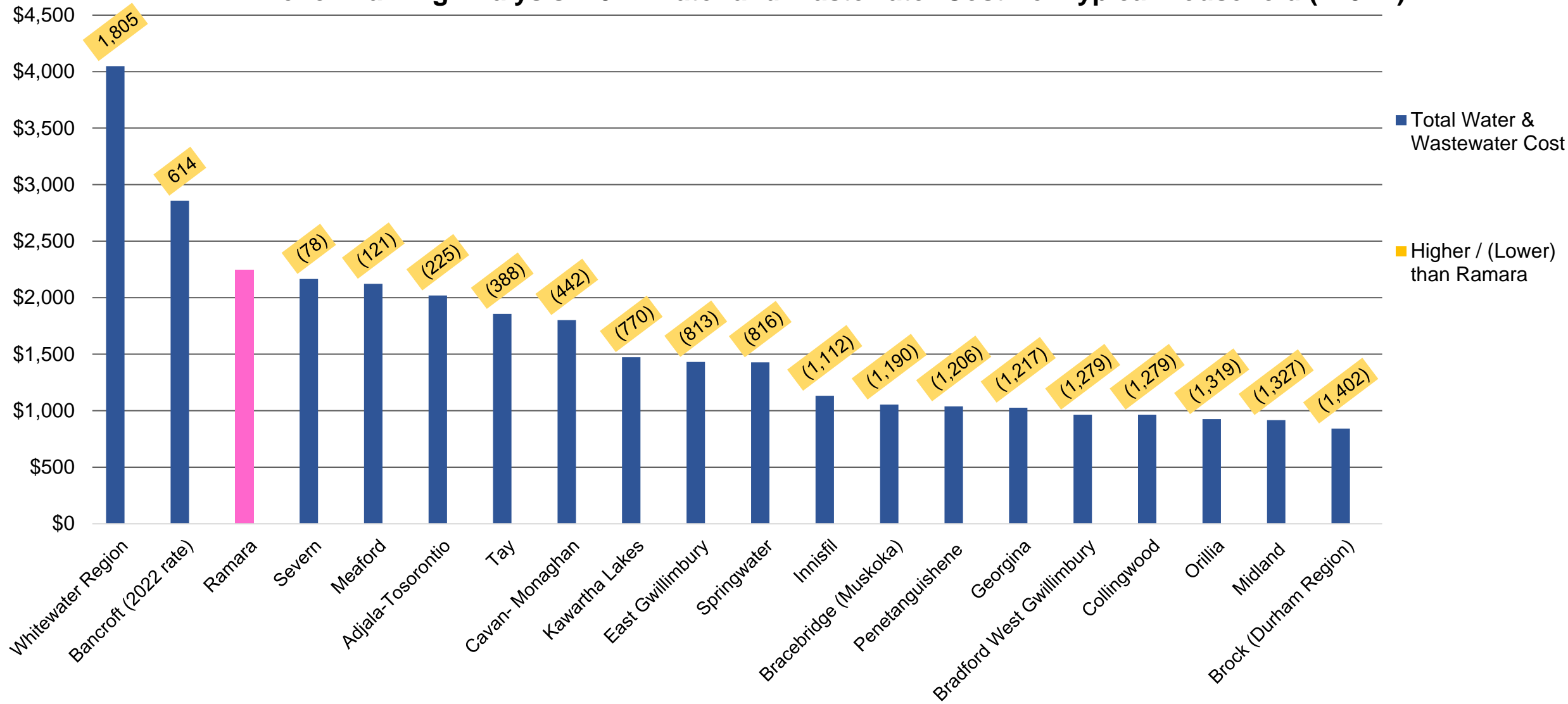


Benchmarking Analysis: 2024 Combined Residential Taxes Per Assessment of \$250,000



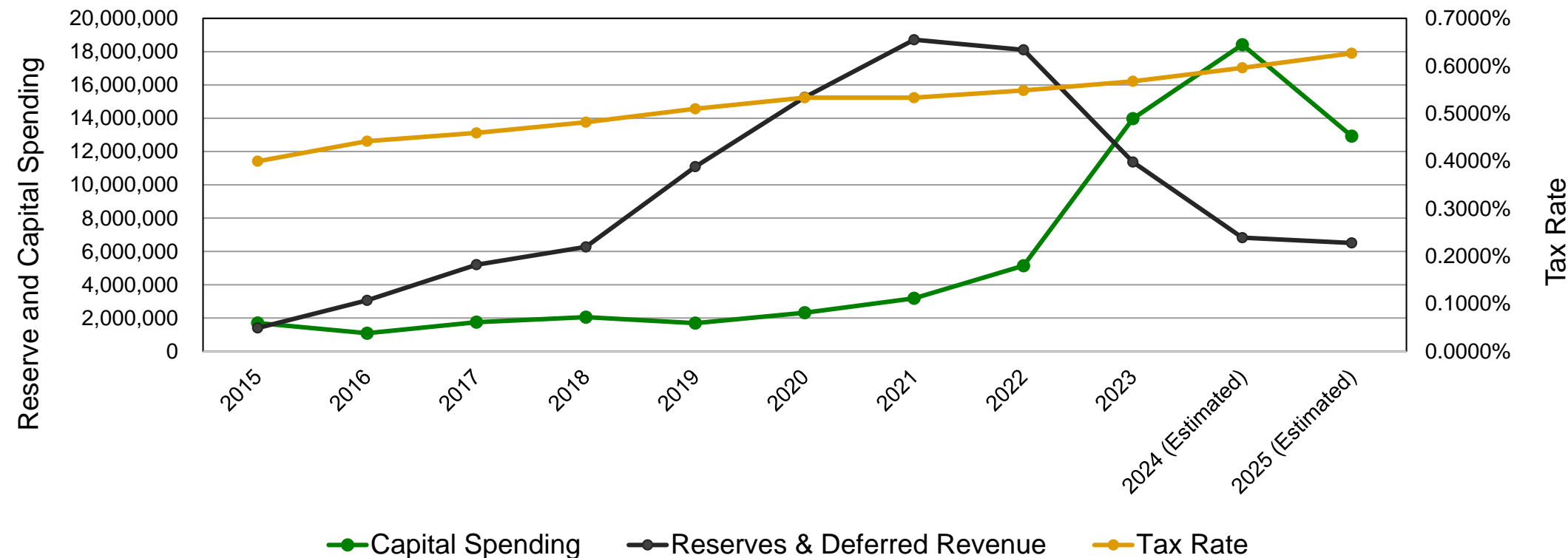
Note: These rates are estimates based on information provided by each municipality's website

Benchmarking Analysis: 2024 Water and Wastewater Cost Per Typical Household (140m³)



Note: These rates are estimates based on information provided by each municipality's website

Tax Increases vs Reserve Balances



RESERVE BALANCES			
2022	2023	2024(Estimated)	2025(Estimated)
\$18.1M	\$11.4M	\$6.8M	\$6.5M

Reserve & Reserve Funds

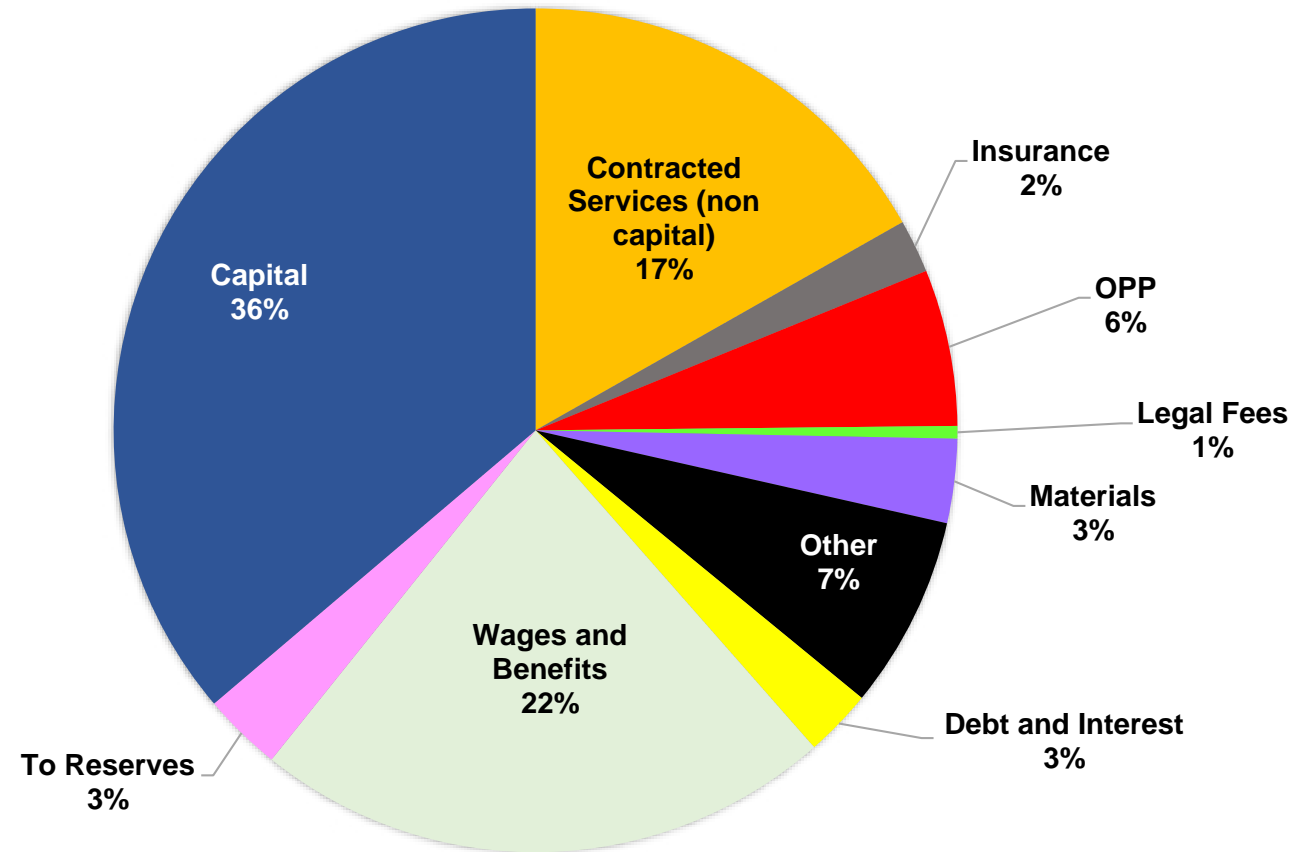
Reserve	Description	Estimated Balance Dec. 31, 2024	Budgeted Transfer To/(From)	Estimated Balance Dec. 31, 2025
Working Capital	Accessibility and Green Initiatives	\$171,000	56,800	\$227,800
Contingency	Funds used to meet immediate obligations to avoid tax rate spikes	\$365,000		\$365,000
Rate Stabilization	Funds used when preparing a budget to avoid large tax rate increases	\$ 813,000	(185,000)	\$628,000
Capital	Funds for capital projects	\$4,290,000	475,200	\$4,765,200
Other	Water, Library, LCPW, trails, and other	\$1,187,000	(662,200)	\$524,800
Estimated Balance of Reserve and Reserve funds		\$6,826,000	\$(315,200)	\$6,510,800
Less amount already committed or Dedicated to specific purposes				\$(3,012,000)
Estimated amount available for Township (including all departments)				\$3,498,800

2025 Expense Breakdown

Cost of living adjustment (COLA) is at 2% on wages. The minimum wage increase from 2024 to 2025 is 3.9%.

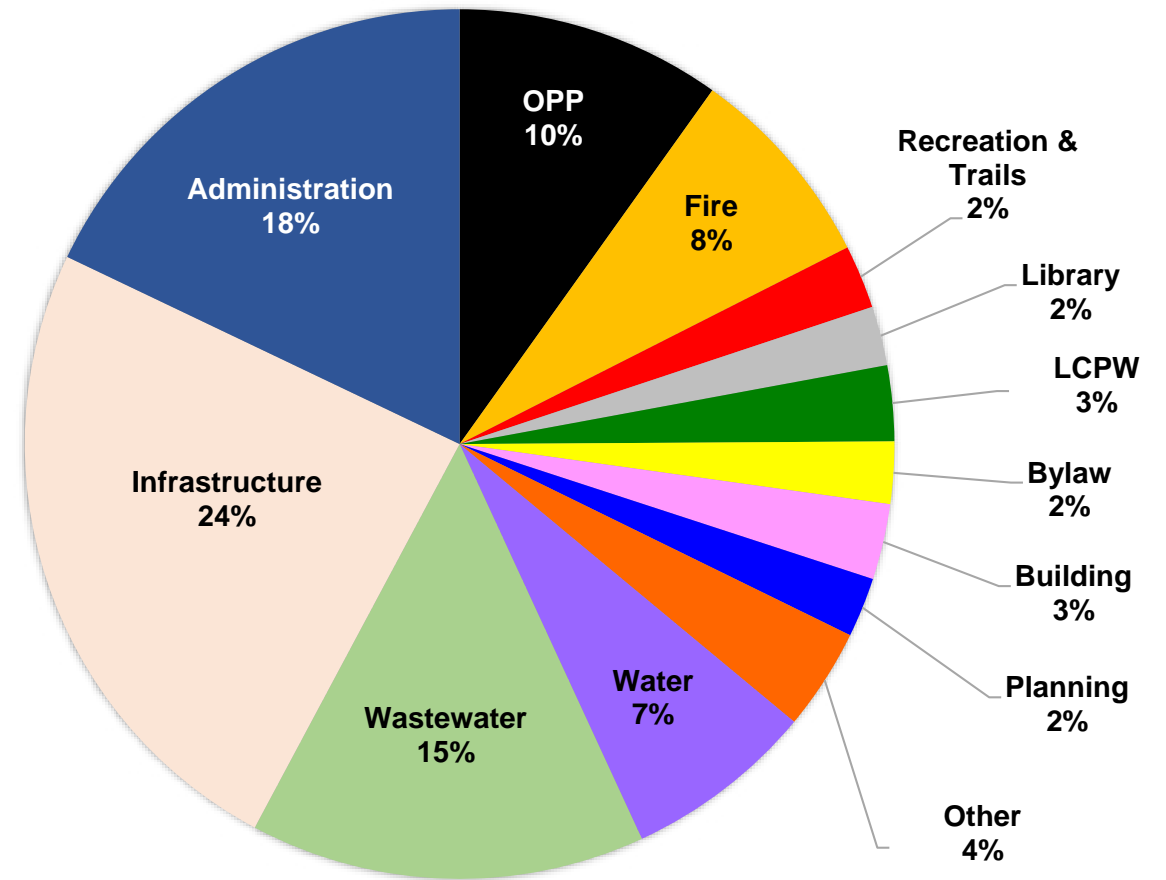
Pay equity Study/Market Analysis – 3%

- Annual average CPI for Canada is listed at 2% where the annual average for Ontario is listed at 3.79%
- Increase in OPP costs of 23%, \$406K. This represents 2.6% tax rate increase. At the October 28 meeting, a decision to use 185K from reserve to fund a portion of this increase was made. The impact on the current 5.14% rate increase is 1.42%.
- Reserve transfer of \$1,018,400
- Estimated insurance decrease of \$4,200

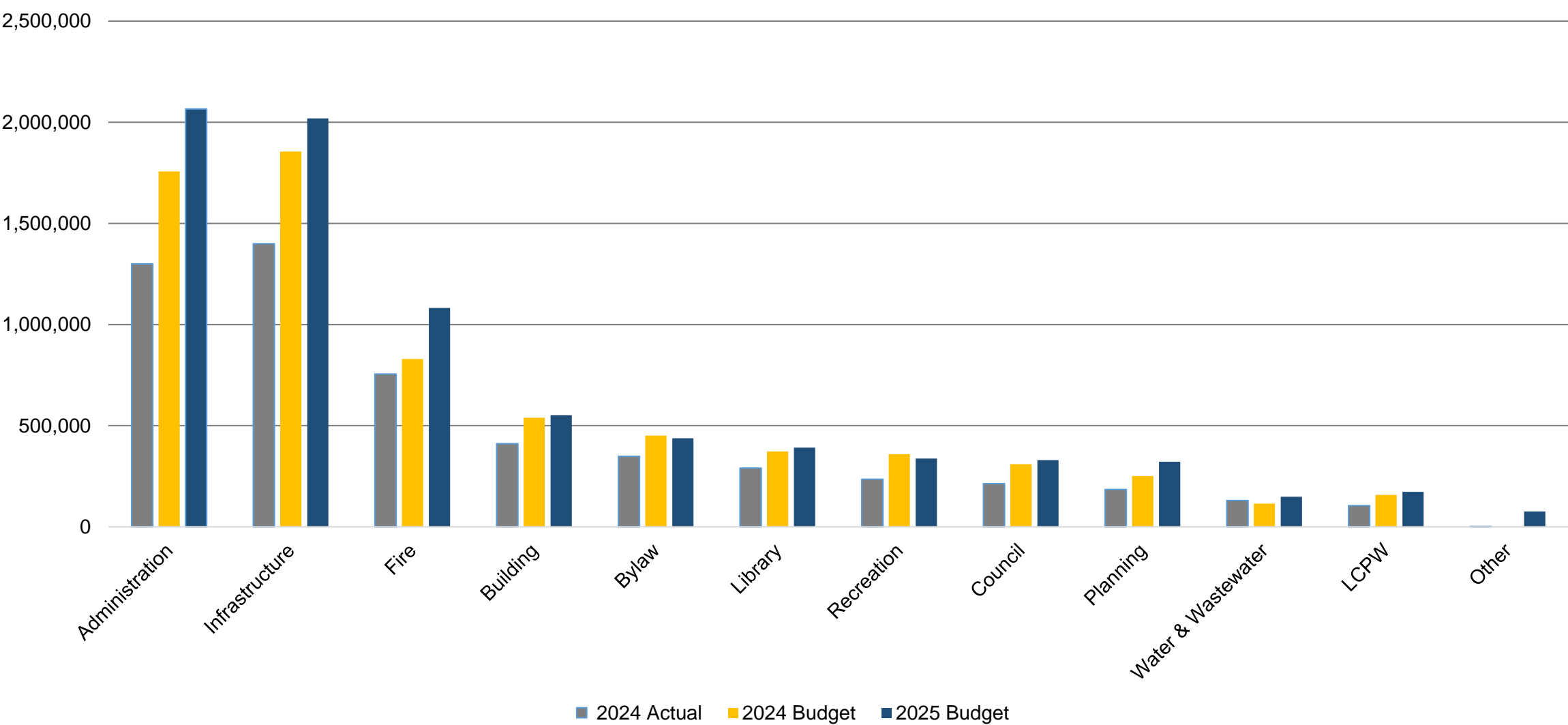


2025 Operating Cost Breakdown (By Dept.)

- Increase in Administration cost (excluding OPP) of 17%, \$566K
- Increase in Infrastructure cost of 9%, \$443K
- Increase in OPP contract of 23%, \$406K.
- Increase in Fire cost of 20%, \$272K
- Increase in Water cost of 2%, \$33K
- Increase in Wastewater cost of 121%, \$1.74M
- Increase in Council cost of 8%, \$31K
- Increase in Library grant of 6%, \$25K
- Decrease in Building cost 10% \$(67K)



Salaries and Wages by Department



Salaries and Wages

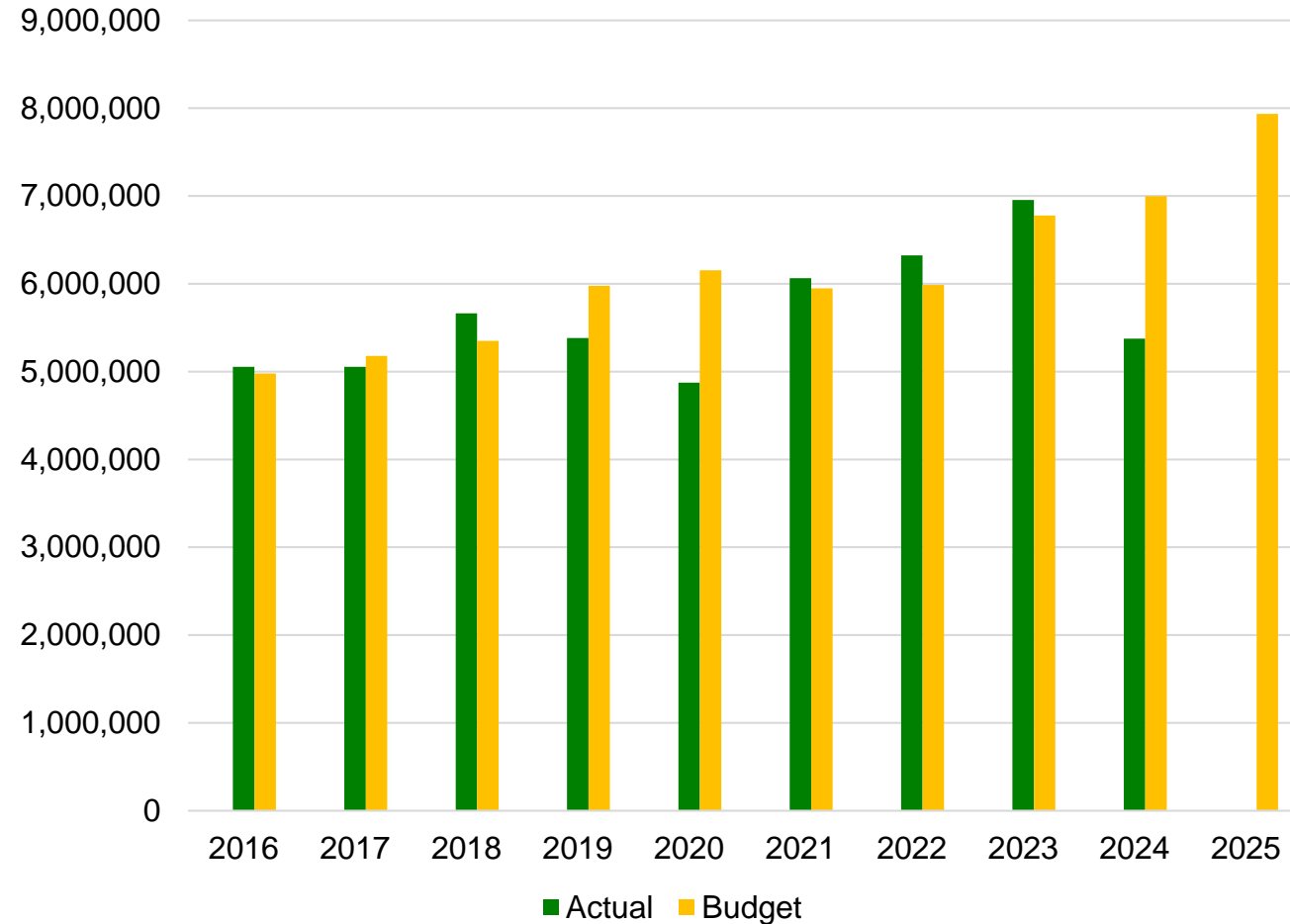
Cost of living adjustment (COLA) at 2% plus an increase of 3% pay equity/market analysis

Current year increases:

- New Infrastructure Manager of Operations
- New Administration Executive Assistant (0.5 FTE for Legislative Services and 0.5 FTE for Executive Services)
- Four Administration employees (Treasury, Legislative Services, and Executive Services) were on leave in 2024. The 2024 budget was adjusted accordingly
- CAO Salary Review Adjustment for Recruitment
- Two New Economic Development students
- New Infrastructure student for grass cutting
- 50% full-time position for Fire Training Officer to share with another Township

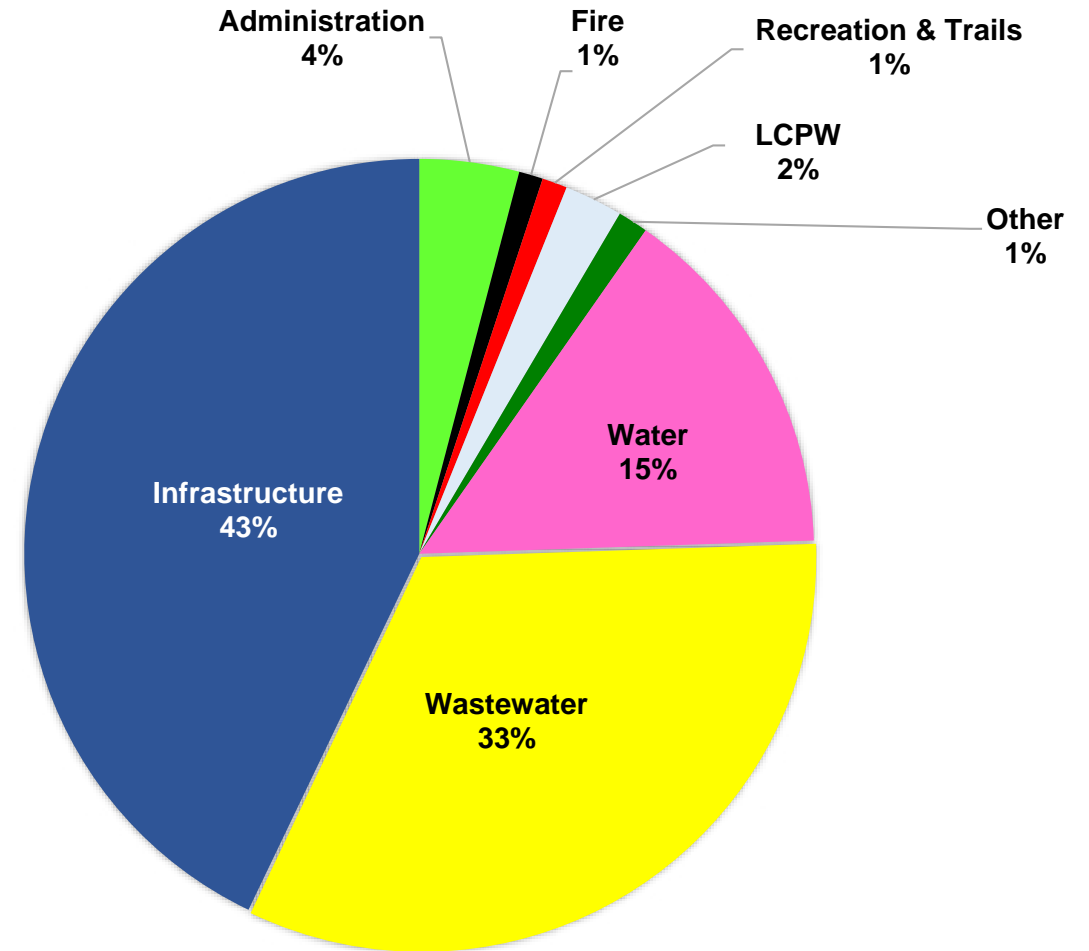
Current year decreases:

- Recreation – Day camp positions have been reduced from 12 to 9



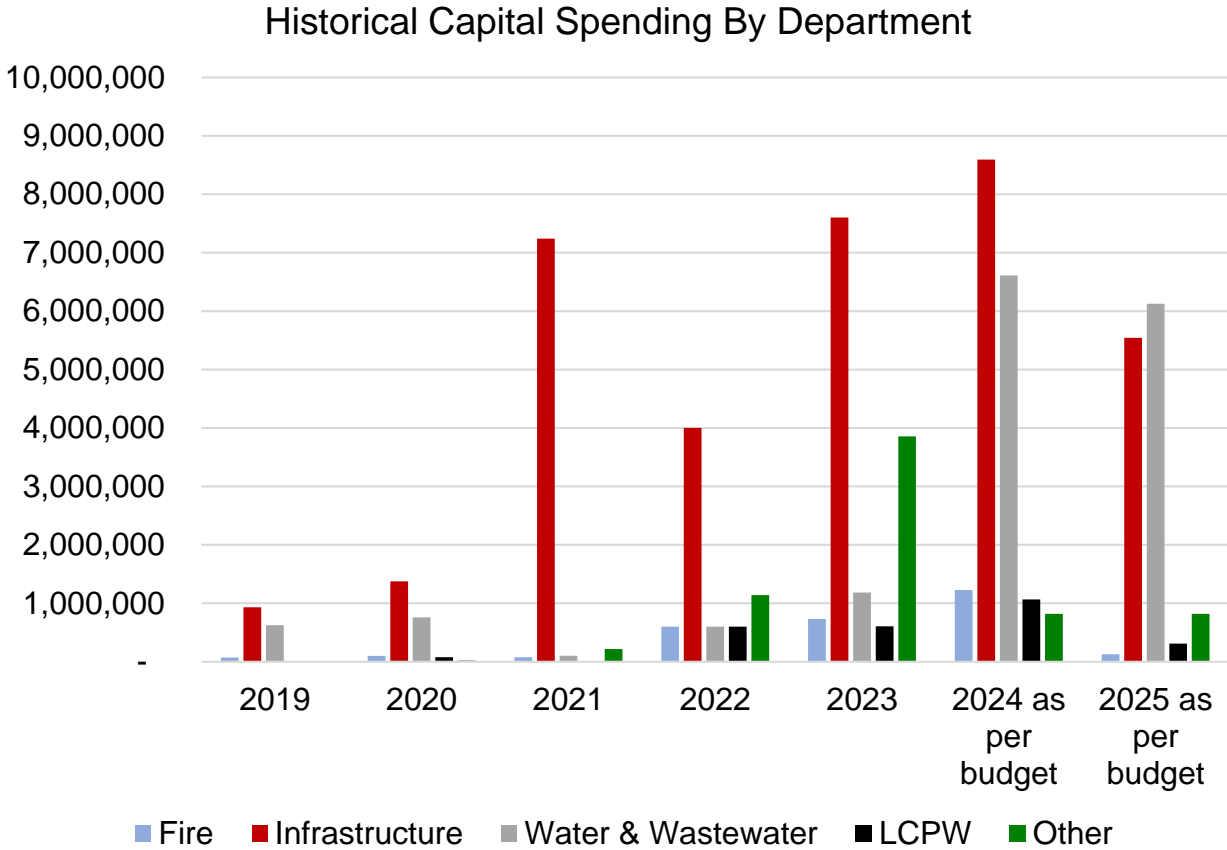
2025 Capital Cost Breakdown (by Dept)

- Infrastructure Capital decrease of 35%, \$3M.
 - 2025 Budget has no major reconstruction where 2024 Budget had \$3M for Ramara Rd 47.
- LCPW Capital decrease of 71%, \$756K.
 - 2025 Budget has no major projects where 2024 Budget included \$740K for North Footbridge.
- Administration Capital increase of 36%, \$139K
- Water Capital decrease of 3%, \$61K
- Wastewater Capital decrease of 9%, \$424K
- Fire Capital decrease of 90%, \$1.1M.
 - Pumper 1 was budgeted at \$933K in 2024



2025 Capital Cost Breakdown (by Dept)

- Structural engineering and minor works to St. Andrew's Hall and Standard Bank next to Townhall \$233,000 (30% covered by a Grant)
- Rogers Fibre Optic \$212,500 (funded from Modernization Funding, however, no confirmation if happening in 2025)
- McRae Park Road \$643,900
- Ramara Road 46 \$964,600
- Lagoon City Structural Repairs Bridge 201 \$975,000
- Replacement of Infrastructure Tandem \$430,000
- Lakeshore, Maple, Ridge, Simcoe and Lone Birch Servicing: \$1M Infrastructure site Preparation, \$3.3M Wastewater expansion, and \$1M Water expansion
- Wastewater Lagoon City Sewage Pumping Station #1 refurbishment \$300,000
- Water All System – pump refurbishment program \$625,000
- Ramara Centre Building Renovations \$98,700
- Planning Zoning Bylaw \$65,000



Projects removed from 2025 Budget

Dept.	Project Description	Budgeted cost
Fire	Station 1 Building Renovations	\$ 700,000
Infrastructure	Half the cost of 8 Ton Excavator to Share with LCPW	\$ 92,500
Infrastructure	Old Indian Trail - Hot Mix - Pine Tree to West End	\$ 74,200
Infrastructure	Old Indian Trail - Hot Mix - Pine Tree to East End	\$ 74,200
Infrastructure	Ramara Rd 47 Engineering	\$ 45,000
Infrastructure	Con 9 Box Culvert	\$ 25,600
Infrastructure	Concrete Box Culvert (Sdrd 15-Hwy 12)	\$ 12,100
Infrastructure	Food Cycler Program	\$ 5,000
Administration	Reduction to Pay Equity Project	\$ 10,000
LCPW	Characterization of the environmental conditions of the canal	\$ 55,000
LCPW	Pavilion	\$ 200,000
LCPW	North Beach Mobi Pads	\$ 30,000
LCPW	Chlorine Case Study	\$ 31,000
LCPW	Beach Cleaner	\$ 50,000
LCPW	Bridge Artwork	\$ 10,000

Projects removed from 2025 Budget

Dept.	Project Description	Budgeted cost
Water	Lagoon City Distribution system – Flushing machines to maintain residual in low flow area of Industrial Park	\$ 60,000
Water	Water Tower – New communication system between tower and plant	\$ 25,000
Water	Water Tower - Waterproof membrane on concrete roof	\$ 65,000
Water	Water Tower – Interior galvanized steel decking recoating	\$ 300,000
Water	Water Tower – Installation of cathodic protection	\$ 70,000
Water	Park Lane WTP – Life cycle replacement of generator	\$ 100,000
Water	South Ramara WTP – Spare raw water pump	\$ 6,000
Water	South Ramara Distribution – Installation of auto-flusher	\$ 60,000
Water	South Ramara WTP – Purchase of spare pump (Distribution)	\$ 20,000
Water	South Ramara WTP – Install attic insulation	\$ 10,000
Water	South Ramara WTP – Review electrical connection to provide full emergency power coverage	\$ 10,700
Water	South Ramara WTP – Complete an automation study	\$ 10,000

Projects removed from 2025 Budget

Dept.	Project Description	Budgeted cost
Wastewater	Bayshore WWTP – Berm work around small lagoon	\$ 400,000
Wastewater	LC/Brechin WWTP – Study to investigate replacement of existing mechanical aerators	\$ 25,000
Wastewater	LC/Brechin WWTP – Head works engineering design (reduced to \$50K)	<u>\$ 200,000</u>
Total		\$ 2,776,300

2025 Budget Grants Requested External

Organization	2025 Amount	Details
External		
Simcoe County Bursary	\$1,000	Yearly
Chamber of Commerce	\$100	Similar amount requested yearly
Ramara Historical Society	\$10,000	Deferred to Budget discussions
Doctor Recruitment Grant	\$20,000	Money set aside for Doctor
Born to Read	\$300	
Total External Grants Requested	\$31,400	

2025 Budget Grants Requested Internal

Organization	2024 Amount	2025 Amount	Increase / Decrease	As a Percent	Comment
Internal					
Trails	\$47,500	\$50,000	\$2,500	5%	
Rooted in Ramara	\$500	\$1,800	\$1,300	260%	Additional expenses
Udney Community Centre	\$13,400	\$24,800	\$11,400	85%	\$4K increase building maintenance \$3.5K decrease Misc. Revenue
Longford Community Centre	\$23,000	\$29,300	\$6,300	27%	\$10K added transfer to reserves (expense)
Atherley Community Centre	\$19,400	\$11,100	-\$8,300	-43%	\$10K decrease 2024 Capital Beach Revitalization
Recreation (Brechtin Community Centre)	\$13,400	\$13,400	\$0	0%	
Economic Development (Brechtin & Beyond)	\$4,000	\$12,500	\$8,500	213%	\$2K added sign at Industrial Park \$1.2K increase for garden & art project \$4.7K decrease in transfer from reserves (revenue)
Community Policing	\$3,400	\$3,400	\$0	0%	
Couchiching Detachment Board		\$23,900	\$23,900	100%	Implementation of new Board
Awards Committee	\$800	\$800	\$0	0%	
Library	\$446,400	\$471,500	\$25,100	6%	
Total Internal Grants Requested	\$571,800	\$642,500	\$70,700	12%	

2025 Budget Summary

Department	2025 BUDGET		2024 BUDGET		Total % Change	
	Revenues	Expenses	Revenues	Expenses	Expense Increase	% of Budget
Council	0	441,500	0	402,300	9.74%	1.24%
Administration	(3,208,700)	6,950,400	(2,926,300)	5,686,200	22.23%	19.48%
Fire	(118,000)	1,937,600	(713,600)	2,764,400	-29.91%	5.43%
Building	(613,100)	613,100	(678,600)	678,600	-9.65%	1.72%
Planning	(271,500)	549,200	(1,397,500)	1,664,400	-67.00%	1.54%
Economic Development	(12,500)	79,400	(8,700)	58,700	35.26%	0.22%
Infrastructure	(1,786,000)	11,054,800	(4,220,200)	13,413,600	-17.59%	30.98%
Recreation	(175,500)	609,300	(211,200)	551,100	10.56%	1.71%
Trails	(50,000)	50,000	(80,000)	80,000	-37.50%	0.14%
Bylaw	(383,800)	550,600	(433,000)	572,900	-3.89%	1.54%
Water	(3,442,000)	3,442,000	(3,567,500)	3,469,800	-0.80%	9.65%
Wastewater	(7,405,500)	7,405,500	(5,994,600)	6,085,700	21.69%	20.75%
Comm Policing	(3,900)	3,900	(3,600)	3,600	8.33%	0.01%
Couchiching Detachment	(94,500)	94,500	0	0	100.00%	0.26%
Medical Centre	(6,000)	144,700	(6,000)	121,900	18.70%	0.41%
LCPW	(1,146,500)	1,146,500	(1,590,300)	1,590,300	-27.91%	3.21%
Udney CC	(44,600)	44,600	(36,700)	36,700	21.53%	0.12%
Longford CC	(46,300)	46,300	(41,400)	41,400	11.84%	0.13%
Atherley CC	(12,300)	12,300	(20,600)	20,600	-40.29%	0.03%
Brechin CC	Included in Recreation					
Brechin & Beyond	Included in Economic Development					
Wall of Fame	(800)	800	0	800	100.00%	0.00%
Library	(509,600)	509,600	(480,800)	480,800	5.99%	1.43%
TOTAL	(19,331,100)	35,686,600	(22,410,600)	37,723,800	-5.40%	100.00%

2025 Budget Summary

Budget Summary	2024 Budget	2024 Actual	2025 Budget
Fixed Costs			
Wages and Benefits	6,997,500	5,590,038	7,935,300
Other	2,313,400	1,935,384	2,639,700
Insurance	745,000	659,975	729,600
Materials	1,060,700	884,906	1,148,900
OPP	1,734,900	1,147,980	2,140,900
Legal Fees	137,000	141,853	172,900
Contracted Services	4,281,000	4,566,486	5,991,200
Debt and Interest	727,800	9,754	923,800
Total Fixed Costs	17,997,300	14,936,376	21,682,300
Budgeted Reserve Transfers			
To Reserves	1,413,300	1,413,300	1,081,400
From Reserves	(5,959,300)	(5,956,700)	(1,396,600)
Total	(4,546,000)	(4,543,400)	(315,200)
Capital			
Infrastructure	8,593,500	6,600,572	5,541,600
Fire	1,226,100	412,715	127,000
Admin	388,100	45,567	527,100
Council	0	0	0
Recreation & Trails	135,500	35,785	132,700
Water	1,966,100	92,480	1,905,100
Wastewater	4,644,000	832,098	4,219,800
Other	1,359,900	642,236	469,600
Total Capital	18,313,200	8,661,453	12,922,900
Total	37,723,800	25,011,129	35,686,600
Total Taxes Per 100K	\$ 596		\$ 627
Municipal Tax Rate	0.596022%		0.626672%
Tax Rate Increase(Municipal)			
			5.14%
Estimated Tax Rate Increase(Combined)			
			3.96%

Council 2025 Budget Highlights

- Transfer to Elections Reserves \$26,500
- Training budget was increased from \$15,000 in 2022 to \$30,000 in 2023 for additional training following the election, and has been maintained at this level.
 - For 2025 DISC Training of \$12,250 has been added to Training/Mileage Budget

2025 Council Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Reserve	-	-	-
Revenue Total	-	-	-
Expense			
Capital	-	-	-
Contracted Services	4,200	8,384	4,200
Insurance	6,100	5,076	5,600
Legal Fees	10,000	24,137	10,000
Materials	1,000	2,668	800
Other	20,700	6,827	20,700
Reserve	18,500	18,500	26,500
Salaries & Benefits	310,100	213,487	329,500
Training/ Mileage	30,400	31,336	42,700
Utilities	1,300	1,306	1,500
Expense Total	402,300	311,720	441,500
(Surplus)/Deficit	402,300	311,720	441,500

Administration 2025 Budget Highlights

Capital – Rogers broadband agreement of \$212,500 (funded from Modernization Funding; however, no confirmation if its completing in 2025)

- Capital - Structural Engineering and minor work on the 2 buildings next to Townhall \$233,000 (30% covered by a Grant)
- Capital - \$20,000 Pay Equity Study/Market Analysis
- Added \$35,000 for Information Technology Contracted Services
- OPP Billing of \$2,140,900 for 2025 – \$406,000 increase from the 2024 amount of \$1,734,900
- Policing Reserve Contribution (Revenue) of \$185,000
- \$120,000 Transfer to Capital Reserve for future Financial Software Replacement
- \$76,600 Transfer to Accessibility Reserve – calculate at 0.5% of 2024 Municipal Tax Levy
- Training/Mileage budget increased by \$16,200 – primarily due to 12K Thrive Training (3K per SLT member)

2025 Administration Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Development Charge	-	(186,962)	
Grant	(1,224,600)	(1,130,462)	(1,224,800)
Other	(741,700)	(1,163,601)	(541,700)
Pits & Quarry Revenue	(420,000)	(481,669)	(480,000)
Reserve	-	-	(405,200)
Tax Revenue	(510,000)	(22,086,876)	(525,000)
User Fees	(30,000)	(37,344)	(32,000)
Revenue Total	(2,926,300)	(25,086,913)	(3,208,700)
Expense			
Capital	388,100	45,567	527,100
Contracted Services	394,400	374,298	489,400
Grant	526,000	573,500	672,100
Insurance	96,600	85,456	94,100
Interest & Bank Charges	14,000	9,754	14,000
Legal Fees	70,000	21,425	65,900
Materials	98,600	75,119	101,600
OPP	1,734,900	1,147,980	2,140,900
Other	19,000	11,900	23,400
Principal Debt & Interest	242,000	-	243,700
Repairs & Maintenance	13,000	5,379	18,700
Reserve	244,800	244,800	397,400
Salaries & Benefits	1,756,100	1,355,169	2,065,200
Training/ Mileage	34,000	32,596	50,200
Utilities	47,000	28,713	46,000
Vehicles & Equipment	7,000	183	
Vehicles & Equipment - Wages	700	-	700
Expense Total	5,686,200	4,011,838	6,950,400
(Surplus)/Deficit	2,759,900	(21,075,075)	3,741,700

Fire 2025 Budget Highlights

- Increase in Volunteer Firefighter Wages of \$82,100 based on actual costs
- Added 50% full-time position for Fire Training Officer to share with another Township
- Removed Capital project of \$700,000 for Station 1 Building Renovations

2025 Fire Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Gain/Loss on Sale	(3,500)	-	(3,500)
Other	(10,100)	(7,951)	(84,500)
Reserve	(700,000)	(700,000)	(30,000)
Revenue Total	(713,600)	(707,951)	(118,000)
Expense			
Admin Contracted Services	39,600	39,547	39,600
Admin Materials	35,200	21,066	43,200
Admin Wages	366,900	315,518	513,900
Capital	1,226,100	412,715	127,000
Contracted Services	97,500	85,374	101,400
Emergency Measures	2,000	1,046	2,000
Emergency Measures - Wages	3,000	-	3,000
Fire Prevention	1,800	1,662	2,800
Fire Prevention - Wages	16,400	11,144	16,100
Gain/Loss on Sale	-	-	-
Insurance	78,000	69,375	76,300
Internal Charge	-	-	-
Materials	33,500	13,033	39,200
Other	-	-	-
Radio	23,700	9,522	24,800
Reserve	150,000	150,000	150,000
Salaries & Benefits	70,000	44,439	70,800
Station 1 Costs	45,400	26,172	43,600
Station 1 Costs - Contracted Services	1,500	305	1,500
Station 1 Costs - Insurance	9,500	9,538	10,500
Station 2 Costs	34,400	18,237	32,000
Station 2 Costs - Contracted Services	1,500	305	1,500
Station 2 Costs - Insurance	8,000	7,993	8,800
Station 3 Costs	24,700	14,413	24,900
Station 3 Costs - Contracted Services	1,500	305	1,500
Station 3 Costs - Insurance	2,800	2,762	3,000
Training/ Mileage	10,200	8,969	13,600
Vehicles & Equipment	68,000	50,349	68,500
Vehicles & Equipment - Wages	13,500	28,911	36,300
Volunteer FF	40,000	18,843	40,000
Volunteer FF - Wages	359,700	371,663	441,800
Expense Total	2,764,400	1,733,206	1,937,600
(Surplus)/Deficit	2,050,800	1,025,255	1,819,600

Building 2025 Budget Highlights

- No major changes noted

2025 Building Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Gain/Loss on Sale	-	-	-
Other	-	-	-
Permits	(450,000)	(407,109)	(430,000)
Reserve	(196,200)	(196,200)	(145,100)
Septic Reinspection - Mandatory	(31,400)	(31,770)	(36,500)
User Fees	(1,000)	(1,650)	(1,500)
Revenue Total	(678,600)	(636,729)	(613,100)
Expense			
Capital	1,000	1,271	3,000
Contracted Services	19,000	16,339	18,500
Insurance	13,600	13,070	14,300
Legal Fees	6,000	1,702	5,000
Materials	4,000	3,089	5,600
Other	-	-	-
Reserve	-	-	-
Salaries & Benefits	538,100	429,183	550,600
Septic Reinspection	81,300	91,279	-
Septic Reinspection - Wages	-	-	-
Training/ Mileage	10,300	7,505	10,800
Vehicles & Equipment	4,000	548	4,000
Vehicles & Equipment - Wages	1,300	23	1,300
Expense Total	678,600	564,010	613,100
(Surplus)/Deficit	-	(72,719)	-

Planning 2025 Budget Highlights

- Industrial Park Reduction from 2024
 - Expenses \$1M Transfer to Industrial Park Reserve – no transfer 2025
 - Revenue \$1M Sale of Land - no sales for 2025
- Capital – Zoning Bylaw for \$65,000

2025 Planning Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Development Charge	-	-	-
Grant	(36,000)	(9,750)	-
Industrial Park	(1,000,000)	(1,365,234)	-
Reserve	(145,000)	(145,000)	(100,000)
User Fees	(216,500)	(184,972)	(171,500)
Revenue Total	(1,397,500)	(1,704,956)	(271,500)
Expense			
Capital	197,000	40,965	67,500
Contracted Services	170,000	91,005	99,500
Insurance	22,000	18,464	20,300
Legal Fees	10,000	30,118	20,000
Materials	5,800	4,899	6,300
Other	-	-	-
Reserve	1,000,000	1,000,000	-
Salaries & Benefits	251,000	194,255	322,000
Training/ Mileage	8,600	8,423	13,600
Expense Total	1,664,400	1,388,129	549,200
(Surplus)/Deficit	266,900	(316,827)	277,700

Economic Development 2025 Budget Highlights (includes Brechin & Beyond)

- Added two new Economic Development student positions \$27,300
- Contracted Services
 - \$40,000 for Economic Development Strategy

2025 Economic Development Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Grant	-	-	-
Other	-	-	-
Reserve	(4,700)	(4,700)	-
Township Grant	(4,000)	(4,000)	(12,500)
Revenue Total	(8,700)	(8,700)	(12,500)
Expense			
Capital	-	-	2,000
Contracted Services	54,000	18,942	44,000
Insurance	300	191	300
Interest & Bank Charges	-	-	-
Materials	4,400	1,431	6,200
Other	-	-	-
Reserve	-	-	-
Salaries & Benefits	-	-	26,900
Training/ Mileage	-	-	-
Expense Total	58,700	20,564	79,400
(Surplus)/Deficit	50,000	11,864	66,900

Infrastructure 2025 Budget Highlights

- Capital Highlights
 - McRae Park Road \$643,900
 - Ramara Road 46 \$964,600
 - Lagoon City Structural Repairs Bridge 201 \$975,000
 - Replacement of Infrastructure Tandem \$430,000
 - Site preparation for Lakeshore, Maple, Ridge, Simcoe and Lone Birch Servicing \$1M (road portion only)
- Contracted Services
 - \$20K added to Brush & Tree services for Emerald Ash Borer tree removals
 - \$50K added to Gravel Patching services for equipment rental
- \$30,000 increase in legal fees based on actuals
- Materials
 - \$60K increase in second year of contract for Dust Control Calcium Chloride
- New position added for Manager of Operations

2025 Infrastructure Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Development Charge	(2,900)	-	-
Gain/Loss on Sale	-	(55,000)	(20,000)
Grant	(1,072,600)	(267,899)	(1,580,100)
Other	(8,000)	(2,299)	(4,000)
Parkland	(11,400)	-	-
Programs	(90,300)	(76,891)	(91,900)
Reserve	(3,000,000)	(3,000,000)	-
User Fees	(35,000)	(70,420)	(90,000)
Revenue Total	(4,220,200)	(3,472,508)	(1,786,000)
Expense			
Capital	8,593,500	6,600,572	5,541,600
Contracted Services	1,258,400	961,876	1,364,100
Gain/Loss on Sale	-	-	-
Insurance	293,400	264,511	291,100
Internal Charge	-	1,865	-
Legal Fees	20,000	54,496	50,000
Materials	806,500	714,207	860,700
Other	37,500	31,789	41,500
Repairs & Maintenance	21,000	35,712	28,000
Reserve	-	-	250,000
Salaries & Benefits	1,855,400	1,466,429	2,019,400
Training/ Mileage	30,700	32,063	37,200
Utilities	90,500	56,556	89,200
Vehicles & Equipment	406,700	306,694	482,000
Expense Total	13,413,600	10,526,771	11,054,800
(Surplus)/Deficit	9,193,400	7,054,263	9,268,800

Infrastructure Capital Projects 2025

Roads					
Projects	Description	From	To	Cost	
Roads Needs Study				\$	60,000
Atherley Servicing Study				\$	50,000
Ramara Signage Plan Design	Ramara Signage for Parks, Facilities, and Trails			\$	70,000
Airport Road Slurry - Rama to Fish	Slurry	Rama	Fish	\$	120,000
Birch Drive	Pulverize and Surface Treatment			\$	115,000
Brooks Sideroad	Slurry	169	Fairgrounds	\$	40,000
Con 2	Slurry	Lakeshore	RR47	\$	13,000
Con 6	Slurry	Hwy 12	Tracks	\$	10,000
Con 7	Slurry	Sdrd 15	Hwy 12	\$	160,000
Daniel Street	Slurry			\$	15,000
McNiel St	Slurry			\$	12,000
Stong Crt	Slurry			\$	12,000
Muley Point Road	Slurry	Con 8	Con 9	\$	50,000
Muley Point Road	Slurry	Con 9	Con 10	\$	45,000
Oakridge Drive	Slurry	Pineridge	North end	\$	40,000
Sideroad 20	Slurry	Con 7	Con 8	\$	140,000
Holmes Road	Slurry			\$	13,500
Ferreria Road	Slurry			\$	6,600
Glencoe Beach Dr	Hot Mix			\$	70,000
Lakeshore	Hot Mix	Con 3	Simcoe	\$	48,000
Lone Birch Trail	Hot Mix	Simcoe	Maple	\$	75,000
Lone Birch Trail	Hot Mix	Maple	West End	\$	30,000
Maple Trail	Hot Mix	Lakeshore	Lone Birch	\$	25,000
Ridge Ave	Hot Mix	Lake Ave	.2 km West	\$	45,000
McRae Park Road	Hot Mix	Muley Pt	Glencoe	\$	310,000
McRae Park Road	Hot Mix	Glencoe	Bayview	\$	190,800
McRae Park Road	Hot Mix	Bayhiew	Hilltop	\$	143,100
Ramara Road 46	Hot Mix	Highway 12	Sideroad 15	\$	964,600
Bridge 201 - Lagoon City	Structural Repairs			\$	975,000
Dock Road	Dock Repair			\$	50,000
Lone Birch, Maple, Ridge, Lakeshore, Simcoe					
Servicing	Site Preparation			\$	1,005,000
Bridge Assessment - Engineering	2025 OSIM Inspections			\$	25,000
Total Roads and Related Construction				\$	4,928,600

Infrastructure Capital Projects 2025

Equipment		
Projects	Description	Cost
Capital Works Admin Computer Equipment	Replacements	\$ 2,000
Capital Works Two Way Radio	Replacements	\$ 2,500
Capital - Rds Yd 1 - Tools & Misc	Replacements	\$ 25,000
Vehicles	Replacement of 28-18 Pickup	\$ 70,000
Vehicles	Replacement of 55-19 Pickup	\$ 65,000
Vehicles	Replacement of Tandem	\$ 430,000
Total Equipment		\$ 594,500

Building		
Projects	Description	Cost
Yard 1	Tube Heaters	\$ 7,000
Yard 1	Cold Storage Lighting Upgrade (LED)	\$ 1,500
Total Buildings		\$ 8,500

Other		
Projects	Description	Cost
Yard 1 & Yard 2	Sandblast and Paint Fuel Tanks	\$ 10,000
Total Other Capital		\$ 10,000

Total Capital for Infrastructure		\$ 5,541,600
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Recreation 2025 Budget Highlights

- Ramara Centre Building Renovations \$98,700
- Contacted Services
 - \$8,000 added for Scott garden outdoor work
 - \$4,200 added for software contract
- Removed three student positions for Day Camps
- Materials
 - \$7,000 added for Recreation Guide printing & mailing
- Other
 - Rooted in Ramara Grant of \$1,800

2025 Recreation Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Development Charge	(20,000)	-	-
Grant	(8,500)	(85)	(3,900)
Other	(1,100)	(1,575)	(100)
Rent	(55,200)	(59,515)	(58,300)
Reserve	-	-	(9,000)
Township Grant	(13,400)	(13,400)	(13,400)
User Fees	(113,000)	(88,570)	(90,800)
Revenue Total	(211,200)	(163,144)	(175,500)
Expense			
Capital	60,500	35,785	115,700
Contracted Services	21,600	13,563	38,700
Day Camp	-	-	-
Day Camp - Wages	91,800	42,391	69,000
Insurance	18,000	17,664	19,500
Materials	16,700	11,699	23,000
Other	7,800	2,923	6,700
RCC Salary & Benefits	44,900	17,323	38,100
Rec Admin Other	-	-	-
Rec Admin Wages	211,200	158,022	218,400
Repairs & Maintenance	12,500	7,777	12,000
Reserve	-	-	1,100
Seasonal Programs - Wages	11,200	26,491	12,200
Training/ Mileage	4,700	2,922	6,600
Utilities	50,200	30,282	48,300
Expense Total	551,100	366,840	609,300
(Surplus)/Deficit	339,900	203,696	433,800

Trails 2025 Budget Highlights

- Contracted Services \$14,800 - Three New Gates
 - Con 12 South Side
 - Mara Rama South Side
 - Rama Rd

2025 Trails Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Development Charge	-	-	-
Grant	(2,500)	(14,250)	-
Reserve	-	-	-
Township Grant	(47,500)	(47,500)	(50,000)
Trails revenue	(30,000)	(9,000)	-
Revenue Total	(80,000)	(70,750)	(50,000)
Expense			
Capital	75,000	-	17,000
Contracted Services	4,900	1,148	14,800
Insurance	-	-	-
Other	100	80	300
Reserve	-	-	13,900
Trails	-	-	-
Trails - Salaries & Benefits	-	2,179	4,000
Expense Total	80,000	3,406	50,000
(Surplus)/Deficit	-	(67,344)	-

Bylaw 2025 Budget Highlights

- Capital
 - \$50,000 to replace Pick-up Truck with SUV

2025 Bylaw Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Grant	(9,500)	(6,993)	(8,300)
Other	(370,500)	(279,098)	(308,500)
User Fees	(53,000)	(72,565)	(67,000)
Revenue Total	(433,000)	(358,656)	(383,800)
Expense			
Capital	61,000	56,393	50,000
Contracted Services	26,000	21,353	27,200
Insurance	15,000	10,454	11,500
Internal Charge	-	-	-
Legal Fees	1,000	4,655	2,000
Materials	11,100	20,100	11,100
Repairs & Maintenance	1,500	11,856	1,500
Reserve	-	-	-
Salaries & Benefits	448,700	360,295	435,700
Training/ Mileage	6,600	3,617	7,400
Utilities	-	-	-
Vehicles & Equipment	-	2,440	2,200
Vehicles & Equipment - Wages	2,000	-	2,000
Expense Total	572,900	491,163	550,600
(Surplus)/Deficit	139,900	132,507	166,800

Water Designated Ratepayers 2025 Budget Highlights

- The 2025 Water budget is very similar to previous years. No significant increase or decrease has been noted.
- Ontario Community Infrastructure Fund (OCIF) recently changed the information used to calculate the yearly allocation provided to municipalities. Treasurers have to report on the Cost Replacement Value (CRV) for specific assets based on their Asset Management Plan. Water Infrastructure CRV represents 39% of the total CRV. As a result, 39% or \$146,300 of the 2025 OCIF allocation has been included as a grant in the 2025 revenues and an estimate has been included from 2026 to 2033 revenues and rate calculations. The total 2025 OCIF funding for the Township of Ramara is \$378,000.

2025 Water Rate increase - 8%

- Current billing rates in the Township include a flat fixed charge per quarter plus a variable (by volume) rate for each cubic meter of water used

	2024	2025
Fixed Charges		
Less than 1"	\$137.33	\$148.32
1"	\$192.26	\$207.64
1.5"	\$247.20	\$266.98
2"	\$398.26	\$430.12
3"	\$1,510.63	\$1,631.48
Non-Metered	\$412.00	\$444.96

Consumption Charge

Consumption Charge per cubic meter	\$2.97	\$3.21
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A typical Water Residential User who uses 140m³ annually will have a \$77.56 increase from 2024 to 2025 based on July 1, 2024 rates

Note: 2024 rates were effective July 1, 2024

2025 Water Designated Ratepayers Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Development Charge	-	-	-
Gain/Loss on Sale	-	-	
Grant	-	-	(146,300)
Interest Income	-	-	
Other	(1,042,400)	(12,500)	(1,039,500)
Penalty and interest	(23,400)	(8,271)	(23,400)
Reserve	(748,400)	(748,384)	(430,000)
Solar Panels	(13,500)	(14,366)	(15,600)
Water Charges	(1,739,800)	(1,190,282)	(1,787,200)
Revenue Total	(3,567,500)	(1,973,803)	(3,442,000)
Expense			
Capital	1,966,100	92,480	1,905,100
Contracted Services	1,263,100	1,084,228	1,296,500
Insurance	64,800	54,913	60,000
Internal Charge	-	-	
Materials	5,200	3,289	5,200
Other	-	-	2,600
Principal Debt & Interest	16,700	-	16,700
Repairs & Maintenance	4,500	3,338	4,500
Reserve	-	-	
Salaries & Benefits	53,700	43,521	57,700
Training/ Mileage	-	-	
Utilities	95,700	65,279	93,700
Vehicles & Equipment	-	-	
Vehicles & Equipment - Wages	-	-	
Expense Total	3,469,800	1,347,048	3,442,000
(Surplus)/Deficit	(97,700)	(626,754)	-

Water Capital Projects for 2025

Location	Project Description	2025
	Lakeshore, Maple, Ridge, Simcoe and Lone Birch Servicing Expansion	1,024,400
All system	Pump refurbishment program	180,000
All system	Hydrant Replacement Program	60,000
Bayshore WTP	Raw water line design	50,000
Bayshore WTP	Major Maintenance Items	14,000
Davy Drive WTP	Major Maintenance Items	15,000
Davy Drive WTP	Cathodic protection in reservoir replacement and other work, result of ROV	20,000
Knob Hill/ Sommerset	Distribution system planning for replacement of system piping	5,000
Lagoon City WTP	Major Maintenance Items	18,000
Lagoon City WTP	Filter Control Valve replacement	40,000
LC/ Brechin Water Tower	ROV Inspection for the end of tower recoating warranty period.	10,000
Park Lane WTP	Major Maintenance Items	16,000
Park Lane WTP	Replacement of cathodic protection and cleaning of reservoir	15,000
South Ramara WTP	Major Maintenance Items	19,000
Val Harbour WTP	High Lift Pumps (carry over from 2024)	405,700
Val Harbour WTP	Major Maintenance Items	13,000
Total		\$ 1,905,100

Wastewater Designated Ratepayers

2025 Budget Highlights

- Ontario Community Infrastructure Fund (OCIF) recently changed the information used to calculate the yearly allocation provided to municipalities. Treasurers have to report on the Cost Replacement Value (CRV) for some specific assets based on their Asset Management Plan. Wastewater Infrastructure funding represents 45% of the CRV. As a result, 45% or \$170,100 of the 2025 OCIF allocation has been included as a grant in the 2025 revenues and an estimate has been included from 2026 to 2033 revenues and rate calculations. The total 2025 OCIF funding for the Township of Ramara is \$378,000.
- Other Revenue includes \$3,309,800 funding from additional users for Lakeshore, Maple, Ridge, and Lone Birch Servicing Expansion, and a loan of \$1.5M for 2025 projected hauling cost.
- Increase in Debt Repayment expense of \$194,300 from the 2024 budget due to the 2024 \$1.5M new loan for hauling of effluent.
- Increase in Emergency Control Contracted Services of \$1.5M for 2025 anticipated hauling cost.

2025 Wastewater Rate increase - 13%

- Current billing rates in the Township include a flat fixed charge per quarter plus a variable (by volume) rate for each cubic meter of water used

	2024	2025
Fixed Charges		
Less than 1"	\$184.91	\$208.95
1"	\$258.86	\$292.51
1.5"	\$332.83	\$376.10
2"	\$536.21	\$605.92
3"	\$2,033.93	\$2,298.34
Non-Metered	\$554.72	\$626.83

Consumption Charge		
Consumption Charge per cubic meter	\$3.85	\$4.35

A typical Wastewater Residential User who uses 140m³ annually will have a \$166.16 increase from 2024 to 2025 based on July 1, 2024 rates

Note: 2024 rates were effective July 1, 2024

2025 Wastewater Designated Ratepayers Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Development Charge	-	-	-
Gain/Loss on Sale	-	-	-
Grant	(350,000)	-	(471,600)
Interest Income	(39,700)	-	(37,600)
Other	(3,231,100)	(11,538)	(4,823,800)
Penalty and interest	(21,600)	(7,635)	(21,600)
Reserve	(690,800)	(690,816)	(274,200)
Sewer Charges	(1,648,900)	(1,156,553)	(1,762,300)
Solar Panels	(12,500)	(13,261)	(14,400)
Revenue Total	(5,994,600)	(1,879,803)	(7,405,500)
Expense			
Capital	4,644,000	832,098	4,219,800
Contracted Services	650,200	1,610,183	2,165,500
Insurance	66,200	54,310	59,800
Internal Charge	-	-	-
Legal Fees	-	-	-
Materials	5,800	4,030	8,300
Other	-	-	2,400
Principal Debt & Interest	455,100	-	649,400
Repairs & Maintenance	5,000	6,208	6,000
Reserve	-	-	-
Salaries & Benefits	61,300	93,109	91,300
Training/ Mileage	-	-	-
Utilities	198,100	139,060	203,000
Vehicles & Equipment	-	-	-
Expense Total	6,085,700	2,738,999	7,405,500
(Surplus)/Deficit	91,100	859,196	-

Wastewater Capital Projects for 2025

Location	Project Description	2025
	Lakeshore, Maple, Ridge, Simcoe and Lone Birch Servicing Expansion	3,309,800
All systems	Inflow & Infiltration (I&I) reduction program	50,000
All systems	Sewer main flushing program	15,000
Bayshore WWTP	Replace decking on intake dock and address issues with stability	5,000
Bayshore WWTP	Upgrade WWTP based on Environmental Assessment	300,000
Bayshore WWTP	Sea can for Sprayfield	4,000
Brechin SPSs	SPS #8 - Dry Well Piping rehabilitation (corrosion abatement)	20,000
Lagoon City / Brechin WWTP	Side Aerator and float system	35,000
Lagoon City / Brechin WWTP	Head works engineering design. Design required for possible grant funding	50,000
Lagoon City / Brechin WWTP	Start EA for expansion	30,000
Lagoon City / Brechin WWTP	Major maintenance items	16,000
Lagoon City SPSs	New electrical Panel Lift Station 3	85,000
Lagoon City SPSs	SPS#1 - General SPS Refurbishment	300,000
Total		\$ 4,219,800

2025 Community Policing Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Other	(200)	-	(500)
Reserve	-	-	-
Township Grant	(3,400)	(2,833)	(3,400)
Revenue Total	(3,600)	(2,833)	(3,900)
Expense			
Contracted Services	2,500	1,722	2,900
Insurance	100	43	100
Materials	-	-	-
Other	1,000	412	900
Reserve	-	-	-
Training/ Mileage	-	-	-
Expense Total	3,600	2,177	3,900
(Surplus)/Deficit	-	(656)	-

Couchiching Detachment Board 2025 Budget Highlights

- Ramara Township Grant of \$23,900
- Other Municipalities Grants of \$70,600 (Orillia, Oro-Medonte & Severn)

As a result of the changes to the Community Safety and Policing Act, 2019 (CSPA), the newly formed Couchiching O.P.P. Detachment Board was formed, encompassing the City of Orillia and the Townships of Oro-Medonte, Ramara and Severn. This independent Civilian Oversight Board, with its provincial responsibilities, as outlined in the Community Safety and Policing Act, 2019 (CSPA) , is committed to ensuring adequate and effective policing in accordance with the needs of the area. The Board will foster accountability and transparency by acting as the intermediary to the O.P.P and to the community, making evidence-based decisions and following best practices.

2025 Couchiching Detachment Board Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Other	-	-	(70,600)
Township Grant	-	-	(23,900)
Revenue Total	-	-	(94,500)
Expense			
Contracted Services	-	-	1,100
Insurance	-	1,012	5,000
Materials	-	-	11,000
Other	-	-	5,500
Rent	-	-	7,000
Salaries & Benefits	-	-	45,000
Training/ Mileage	-	1,565	19,900
Expense Total	-	2,577	94,500
(Surplus)/Deficit	-	2,577	-

2025 Medical Centre Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Other	(6,000)	(5,152)	(6,000)
Rent	-	-	-
Reserve	-	-	-
Revenue Total	(6,000)	(5,152)	(6,000)
Expense			
Capital	-	-	-
Contracted Services	-	-	-
Good Doctors	100,000	105,000	122,400
Insurance	5,900	5,751	6,300
Internal Charge	-	-	-
Legal Fees	-	-	-
Other	500	449	500
Repairs & Maintenance	5,000	4,045	6,000
Reserve	-	-	-
Salaries & Benefits	-	-	-
Training/ Mileage	-	-	-
Utilities	10,500	6,505	9,500
Expense Total	121,900	121,750	144,700
(Surplus)/Deficit	115,900	116,598	138,700

LCPW 2025 Budget Highlights

- Capital

- \$100,000 Expansion of Clean-Flo™ System
- \$65,000 Gondola Lagoon Noise solutions
- \$92,500 Half the cost of 8 Ton Excavator to Share with the Township
 - LCPW budget was approved by the Commission before the Township did an internal review of the Township's budget. It was determined that the Township does not require this piece of equipment.

2025 LCPW Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Levy	(1,111,100)	(1,100,592)	(1,131,000)
Other	(7,600)	(203)	(15,500)
Reserve	(471,600)	(471,600)	-
Shorewall	-	-	-
Revenue Total	(1,590,300)	(1,572,396)	(1,146,500)
Expense			
Capital	1,065,000	499,399	309,500
Contracted Services	261,000	230,202	269,200
Insurance	25,000	20,894	23,000
Internal Charge	-	-	-
Legal Fees	20,000	5,320	20,000
Materials	3,200	482	3,500
Other	3,500	1,005	13,500
Repairs & Maintenance	7,000	26	2,000
Reserve	-	-	228,000
Salaries & Benefits	158,100	110,662	173,100
Training/ Mileage	-	-	1,500
Utilities	20,500	16,536	20,500
Vehicles & Equipment	27,000	17,423	82,700
Expense Total	1,590,300	901,949	1,146,500
(Surplus)/Deficit	-	(670,446)	-

2025 Udney Community Centre Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Other	(23,300)	-	(19,800)
Reserve	-	-	-
Township Grant	(13,400)	(13,400)	(24,800)
Revenue Total	(36,700)	(13,400)	(44,600)
Expense			
Capital	5,000	-	5,000
Contracted Services	800	856	800
Insurance	4,700	4,685	4,800
Materials	6,500	-	6,500
Other	-	-	-
Repairs & Maintenance	5,000	7,684	9,000
Reserve	-	-	2,000
Utilities	14,700	10,785	16,500
Expense Total	36,700	24,010	44,600
(Surplus)/Deficit	-	10,610	-

2025 Longford Community Centre Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Other	(15,800)	-	(17,000)
Reserve	(2,600)	-	-
Township Grant	(23,000)	(23,000)	(29,300)
Revenue Total	(41,400)	(23,000)	(46,300)
Expense			
Capital	-	-	-
Contracted Services	4,700	1,251	4,700
Insurance	4,800	4,694	5,200
Interest & Bank Charges	-	-	-
Materials	10,000	-	5,000
Other	-	-	-
Repairs & Maintenance	6,000	5,363	7,200
Reserve	-	-	10,000
Salaries & Benefits	-	302	-
Utilities	15,900	10,087	14,200
Expense Total	41,400	21,698	46,300
(Surplus)/Deficit	-	(1,302)	-

2025 Atherley Community Centre Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Other	(1,200)	-	(1,200)
Reserve	-	-	-
Township Grant	(19,400)	(19,400)	(11,100)
Revenue Total	(20,600)	(19,400)	(12,300)
Expense			
Capital	10,000	30,000	-
Contracted Services	800	2,198	1,000
Insurance	200	143	200
Interest & Bank Charges	-	-	-
Materials	1,400	-	1,500
Other	6,000	-	2,000
Repairs & Maintenance	1,300	-	4,300
Reserve	-	-	2,500
Utilities	900	545	800
Expense Total	20,600	32,886	12,300
(Surplus)/Deficit	-	13,486	-

2025 Wall of Fame Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Reserve	-	-	-
Township Grant	-	-	(800)
Revenue Total	-	-	(800)
Expense			
Materials	800	-	800
Expense Total	800	-	800
(Surplus)/Deficit	800	-	-

Library 2025 Budget Highlights

- Township Grant Requested of \$471,500
 - Increased from 2024 Grant of \$446,400 by 5.6%
- Capital
 - \$12,500 Library microsite (25% funded with Accessibility Reserve)

2025 Library Budget			
	2024 Budget	2024 Actual	2025 Budget
Revenue			
Grant	(24,400)	(960)	(24,400)
Other	(10,000)	(16,797)	(10,600)
Reserve	-	-	(3,100)
Township Grant	(446,400)	(446,400)	(471,500)
Revenue Total	(480,800)	(464,157)	(509,600)
Expense			
Capital	20,900	14,208	32,600
Contracted Services	3,800	3,100	3,600
Insurance	10,000	8,976	9,900
Materials	11,000	9,795	9,400
Other	2,500	2,047	2,500
Rent	55,200	55,200	56,300
Reserve	-	-	-
Salaries & Benefits	372,400	305,523	391,300
Training/ Mileage	5,000	1,539	4,000
Expense Total	480,800	400,387	509,600
(Surplus)/Deficit	-	(63,771)	-