Linda J. Mirabelli
918 Livingston Road
Elizaville, NY 12523

October 1, 2026

Town of Taghkanic Town Board

Dear Town Board Members:

Please accept this letter as my formal resignation from the Town of Taghkanic Town Board effective October 24, 2026.

I have enjoyed my many years serving on the Town Board and all the committees that went along with my position. Taghkanic has grown and become a more friendly place to live over these years and I am sorry to be leaving Taghkanic and the Huson Valley area.

Let this letter also serve as my resignation from the Taghkanic Financial Advisory Committee effective following the FAC Meeting scheduled for October 8.

I hope you will let me know when the Zoning Code is adopted and the new Town Hall becomes a reality.

I wish the best for the people of Taghkanic.

Sincerely,

Linda J. Mirabelli

Linda J. Mirabelli

Thomas Mirabelli
918 Livingston Road
Elizaville, NY 12523

October 1, 2026

Town of Taghkanic
Town Board

Please accept this letter as my resignation from the Taghkanic Board of Assessment Review effective October 12, 2026.

I have enjoyed the experience of serving on this board.

Thank you.

Sincerely,

Thomas Mirabelli

Thomas Mirabelli
918 Livingston Road
Elizaville, NY 12523

October 1, 2026

Town of Taghkanic
Town Board

Please accept this letter as my resignation from the Taghkanic Zoning Board of Appeals effective October 12, 2026.

I have enjoyed the experience of serving on the ZBA.

Thank you.

Sincerely,

Thomas Mirabelli

Gmail

Cheryl Rogers <crogers42857@gmail.com>

ZBA Seat

1 message

Ron BelBruno <rbb.520@gmail.com> Wed, Sep 30, 2026 at 2:57 PM
To: Betsy Albert <elisabethrnalbert@gmail.com>, perry.ascher@gmail.com, ljsnop918@gmail.com, hbcalhoun@gmail.com
Cc: Cheryl Rogers <crogers42857@gmail.com>

Dear Town Board Members—

Please consider this a letter of application for the ZBA seat soon to be vacated by Tom Mirabelli.

During my short tenure as an alternate, I've taken a great interest in the board's work and feel I can offer my skills and board experience to further support the appeals process. As always, I am available to answer any question you may have.

Thanks for cosnidering my application.

Best,

Ron BelBruno

Gmail

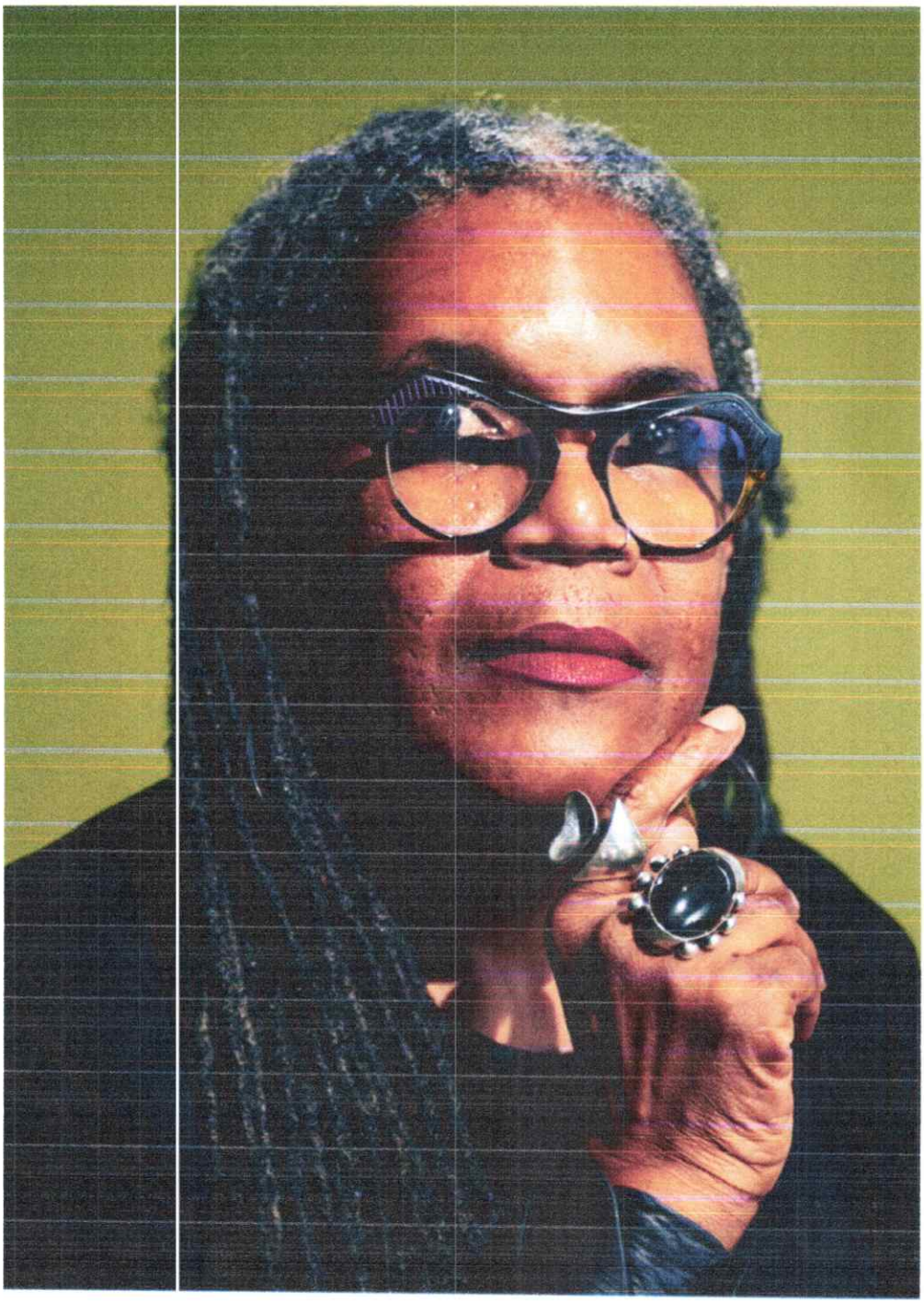
Cheryl Rogers <crogers42857@gmail.com>

Celebrating Librarians

1 message

Perry Ascher <perryfortaghkanic@gmail.com> Fri, Oct 2, 2026 at 3:08 PM
To: "Skoda, Ryan" <ryan.skoda@columbiacountyny.gov>, Betsy Albert <betsyalbertfortaghkanic@gmail.com>, "Linda J. Mirabelli" <ljsnop918@gmail.com>, Hannah Pastor <hbcalhoun@gmail.com>, Cheryl Rogers <crogers42857@gmail.com>

Just a bit more regarding our discussion about funding our libraries in our 2027 budget.



Lyndon French for The New York Times

In the stacks

"My library is an archive of longings," Susan Sontag wrote in her journal more than 40 years ago. It's one of those lines that people like me see in a book — her son, David Rieff, published it in a collection of her journals — and write down in a notebook of their own as something to remember, to think about.

Because all libraries are archives of longing: places to imagine, to investigate, to escape. They're where the information is. They're where people can go to dream, to plan, to think and above all to learn.

Librarians make that possible. John Maher and Elisabeth Egan, colleagues on The New York Times Book Review, interviewed dozens of them this summer, asking about their jobs and lives and discussing what they provide and need to survive. Here's what they told us.

What does it mean to be a librarian in the United States right now?

Librarians are defenders of democracy. We're defenders of the freedom to read. We're protectors of patron privacy. Libraries are one of the few places in this surveillance economy that are not trying to collect and sell your data to come and use our facilities. — Ed Garcia, Cranston, R.I., Cranston Public Library

We're a caring profession. We're supposed to be helping people, not advocating. — Tamika Barnes, Atlanta, Georgia State University Library

What challenges do libraries face today?

Restricted access to information — whether that is book bans, or if people can't get to a certain location, or if they're immigrants or new Americans and they don't even know exactly what a public library is. — Joan Firestein, Baltimore County, Md., Baltimore County Public Library

The loudest voices in the room seem to be people that don't like libraries. They're the ones showing up to board meetings complaining about the books they don't like. Some libraries are being defunded entirely. I don't think most communities really want that. I don't even think most conservative communities want that. I see a lot of home-school families with conservative backgrounds, and they're using the library every day. — Holly Eberle, Algonquin, Ill., Algonquin Area Public Library District

What were your most memorable interactions with people?

A gentleman who had retired needed to go back to work. He did not have email, didn't have a phone but knew he wanted to be a part-time cart pusher at Walmart because he could walk there and it would supplement his Social Security income. He came in, and we worked with him one day a week for about an hour.

He would come back every now and again to check his email and then he stopped showing up. I went three, four months not knowing what happened to him. Then I went to Walmart one day and saw him pushing carts. He called me over and said, Hey, I got the job. — Conrrado Saldivar, Natrona, Wyo., Natrona County Library

What would librarians do with $10,000 more in their budgets?

I could completely overhaul my nonfiction section. When I started 10 years ago, a paperback was $4.99 or $5.99, and they are $9.99 or $10.99 now. Picture book hardcovers used to be $14 or $15, and now they're at least $19 or $20. My budget has stayed stagnant or gone down, and book prices have only gone up. We still have Pluto books — Pluto doesn't even exist as a planet anymore! With $10,000, I could buy every brand-new book that year. $10,000 feels like the moon. — Shawna Dees, Roseville, Minn., Roseville Area Schools

What do they wish we knew about running a library?

We are, in fact, educators. We don't just sit behind the desk. We do more than just check out books. We educate the whole person. And we don't know all the answers, but we can show you where to find the answers. — LeeSa McGhee, Milwaukee, Clarke Street School, Milwaukee Public Schools

There's so much more they told our reporters. And don't sleep on the comments section!

Gmail

Cheryl Rogers <crogers42857@gmail.com>

FEMA Funding Update - July 28-29 Rain/Flooding

1 message

Harrison Jr, David <david.harrison@columbiacountyny.gov> Fri, Oct 2, 2026 at 11:37 AM
To: Anthony DeMarco <anthony.demarco@columbiacountyny.gov>, Christine Kritzman <christine.kritzman@columbiacountyny.gov>, Chris Degraff <chris.degraff@columbiacountyny.gov>, Brian McDonald <brian.mcdonald@columbiacountyny.gov>, Joanne Brousseau <joanne.brousseau@columbiacountyny.gov>, Raymond Jurkowski <raymond.jurkowski@columbiacountyny.gov>, "ancramhighway@outlook.com" <ancramhighway@outlook.com>, Peter Fitzpatrick <pfitzpatrick@austerlitzny.com>, highway@canaanny.gov, highway@chathamnewyork.gov, pgenovese@villageofchathamny.gov, highway@townofclaverack.com, Tyler Case <tylercase72@gmail.com>, copakehighway@townofcopakeny.gov, highway@germantownny.rg, bperry@townofghent.gov, Richard Briggs <highway@hillsdaleny.com>, hudsondpw@mhcable.com, highway@kinderhook-ny.gov, dbooth@villageofkinderhookny.gov, livhighway@yahoo.com, highwaysuper@townofnewlebanon.com, Kim Simmons <clerk@philmont.org>, stkphw@outlook.com, Charles Stiffler <highway@stuyvesantny.gov>, taghkanichighwayone@yahoo.com, colleen@ancramny.org, Robert LaGonia <rlagonia@austerlitzny.com>, SHaag <shaag@austerlitzny.com>, Brenda Adams <supervisor@canaanny.gov>, Town Supervisor <supervisor@chathamnewyork.gov>, townclerk@chathamnewyork.gov, Raymond Staats <raymondstaats@yahoo.com>, townclerkclermontny@gmail.com, Kippy Weigelt <kippy333@yahoo.com>, Richard Wolf <copakesupervisor@townofcopakeny.gov>, copaketownclerk@townofcopakeny.gov, gallatinsupervisor <gallatinsupervisor@gallatinny.gov>, gallatinclerk@gallatinny.gov, David Helsley <12526supervisor@gmail.com>, townclerk@germantownny.org, Craig Simmons <csimmons@townofghent.gov>, supervisor@townofgreenport.gov, waterclerk@townofgreenportny.gov, D Mike Dvorchak <supervisor@hillsdaleny.com>, Robina Ward <townclerk@hillsdaleny.com>, Alexandria Madero <alexandria.madero@columbiacountyny.gov>, Abdus Miah <abdusmiah@gmail.com>, Sonja Okun <sonja.okun@columbiacountyny.gov>, Linda Mussmann <mussmann.linda@gmail.com>, Richard Scalera <rscalera305@gmail.com>, Tim Ooms <supervisor@kinderhook-ny.gov>, townclerk@kinderhook-ny.gov, supervisor@livingstonny.gov, town.clerk@livingstonny.gov, Tistrya Houghtling <supervisor@townofnewlebanon.com>, townclerk@townofnewlebanonny.gov, Matt Murell <matt.murell@columbiacountyny.gov>, stockporttownclerk@yahoo.com, Ron Knott <supervisor@stuyvesantny.gov>, Mellisa Naegeli <TownClerk@stuyvesantny.gov>, Ryan Skoda <Ryan.skoda@columbiacountyny.gov>, Cheryl Rogers <CRogers42857@gmail.com>, Andrew Kourt <kourta@chatham.k12.ny.us>, Debbie Pottenburgh <pottenburghd@chatham.k12.ny.us>, bmeagher@germantowncsd.org, Lynnette Brunger <LBrunger@taconichills.k12.ny.us>, Marie Digirolamo <mdigirolamo@ichabodcrane.org>, Dan Doyle <ddoyle@ichabodcrane.org>, charper@newlebanoncsd.org, mklafehn@newlebanoncsd.org, Craig Shull <cshull@ichabodcrane.org>, Todd Hilgendorff <hilgendorfft@hudsoncsd.org>, "Miller, Alexsis" <amiller1@taconichills.k12.ny.us>, Drew Ledoux <andrew.ledoux@sunycgcc.edu>, John Howe <jhowe@villageofchatham.com>, Frank Bevens <mayor@valatievillage.com>, clerk@valatie.gov, mayor@villageofkinderhookny.gov, Mayor@cityofhudson.org, Mayor's Aide <mayoralaide@cityofhudson.org>, James Rutkey <watersuper@townofgreenportny.gov>
Cc: Henry Swartz <henry.swartz@columbiacountyny.gov>, William Hilscher <william.hilscher@columbiacountyny.gov>, Mark VanVorst <mark.vanvorst@columbiacountyny.gov>

Hi Everyone,

When we recently submitted the final damage cost estimate for the Philmont Dam - bringing Columbia County's total reported damage estimate to more than $5 million - we were still awaiting an official determination from New York State on whether the July 28-29, 2026, storm and flooding event damages would meet the threshold for a Presidential Major Disaster Declaration. NYS had been hinting that they had not met the state $39,000,000 threshold, but had not yet issued an official determination.

Replying to our Philmont Dam submission, on September 29, NYS officially notified us by email that:

> "…NYS was unable to document sufficient damages to meet the statewide $39 million FEMA threshold within the required 30-day post-storm window for the July 29–31, 2026 incident."

Unfortunately, this means the Governor will not be requesting a Presidential Major Disaster Declaration for this event. As a result, there will be no FEMA disaster funding available for public infrastructure damage resulting from the July flooding.

Columbia County did however, qualify for Individual Assistance through the U.S. Small Business Administration (SBA). This provides low-interest disaster loans to eligible residents, businesses, and private nonprofit organizations that experienced damage or financial losses from the flooding. Government entities and public nonprofit organizations are not eligible for these SBA disaster loans.

The SBA is currently operating a Disaster Loan Outreach Center at 401 State Street until October 13th to meet with prospective applicants. For more information visit our web or Facebook page.

At this point, NYS has not said whether state disaster funding will be available for infrastructure damage. I think the chances of this are unlikely, particularly since we are told that the most reported damages appear to be in Columbia and Rensselaer Counties.

Grant opportunities may still be available through existing programs, such as the Building Resilient Infrastructure and Communities (BRIC) program or similar programs applied for through the usual channels.

I have attached a letter we received on September 29th not directly associated with the rain/flood event, that refers to the county Hazard Mitigation Plan and funding. This information should be relevant to all municipalities in our county since each has updated five year plans approved last year (2025).

Please reach out to Bill Hilscher, Henry Swartz or me if you have any questions.

Thanks,

David Harrison, Jr
Director of Emergency Management
Columbia County, NY

2026 Columbia Co LHMP Status.pdf
256K

NEW YORK STATE | Homeland Security and Emergency Services

KATHY HOCHUL
Governor

TERENCE O'LEARY
Commissioner

September 29, 2026

Matt Murell
401 State St.
Hudson, NY 12534

Attn: Hon. Matt Murell, Chairman, Board of Supervisors

RE: Columbia County Local Hazard Mitigation Plan Status – 1-Year Post-Approval

Congratulations on the one-year anniversary of the adoption of your Local Hazard Mitigation Plan (LHMP). The New York State Division of Homeland Security and Emergency Services' (DHSES) records show that your LHMP was approved on 9/16/2025 and will expire on 9/8/2030.

Under the Disaster Mitigation Act of 2000, state, tribal and local governments must have a current and approved hazard mitigation plan as a condition to receive Hazard Mitigation Assistance (HMA) funding from the Federal Emergency Management Agency (FEMA). Grant programs such as the Hazard Mitigation Grant Program (HMGP), Building Resilient Infrastructure and Communities (BRIC), Flood Mitigation Assistance (FMA) and the High Hazard Potential Dam (HHPD) program all require that subrecipients adopt and maintain these plans for eligibility.

For the HMGP and the HHPD, an approved plan must be in place at the time of award/obligation of funding. For BRIC and FMA, an approved plan must be in place at the time of application *and* at the time of award/obligation of funding. While there are potential mechanisms in place to allow exceptions to this rule in the event of extraordinary circumstances, this is never a guarantee. It is the responsibility of the community to ensure that plans remain current and up to date.

Although no funding is currently available, maintaining an approved plan ensures readiness for future opportunities.

It is important that your LHMP is a community-driven, living document that encourages communities to integrate mitigation with day-to-day decision making for the best chance at successful implementation. Annual maintenance of your LHMP is a requirement laid forth within plan development and must be an ongoing process during the plans five-year life cycle. Monitoring the plan's implementation will assist in ensuring its relevancy as your community priorities shape and change as development and growth occur. It is reasonable for the Plan Maintenance process as identified in your current plan to be modified and adapted throughout the life cycle of the plan, as you address community needs and updated risk.

DHSES recommends holding an annual meeting near the anniversary of plan approval to engage jurisdictions and stakeholders, document any significant changes to risk, encourage implementation, and keep your plan current. Some objectives to strive for during this meeting include, but are not limited to:

- Reiterate roles and responsibilities related to identified mitigation strategies and confirm points of contact (POC) for each jurisdiction.
- Review and document any changes over the past year that may increase or decrease hazard risks within your community.
    - Hazard events/storms
    - Changes in development
    - Completed mitigation actions
    - Climate change
    - Change to capabilities
    - Integration
- Update the mitigation strategy, as appropriate
- Update status on any projects proposed in the plan
- Add new mitigation projects as applicable
- Review the FEMA Plan Review Tool provided as feedback to your last plan and identify any opportunities for improvement you may be able to address
- Update floodplain management information (specifically NFIP)
- Update other related work (i.e., flood studies, map updates, etc.)
- Engage the public as appropriate

The Mitigation Team at DHSES is here to support you as you maintain, update, and implement your Hazard Mitigation Plan. Please keep us informed of your plan maintenance activities, and we will do our best to attend, and to coordinate with other state and federal agencies to provide guidance as requested and appropriate. Please be sure to keep a record of changes and to provide DHSES with that information. This will be vital to support your formal update in the future.

If you have any questions, or need any additional assistance, please contact your planning manager, or DHSES Mitigation at hazardmitigation@dhses.ny.gov.

Respectfully,
DHSES Hazard Mitigation Planning Team

Gmail

Cheryl Rogers <crogers42857@gmail.com>

Letter to the Town Board re Dirty Shepherd Rally School

1 message

MARY ANNE COHEN <macohen490@aol.com> Thu, Oct 8, 2026 at 7:52 PM
To: bigweld505@gmail.com, "crogers42857@gmail.com" <crogers42857@gmail.com>, odonne@cooper.edu, rjf@fitzattorney.com, taghkanicbid@gmail.com, tommira838@gmail.com, ljsnop918@gmail.com, betsyalbertfortaghkanic@gmail.com, hbcalhoun@gmail.com, perryfortaghkanic@gmail.com, bainerkatherine@gmail.com

To the Taghkanic Zoning Board:

My husband and I have lived at 951 New Forge Road II for 37 years, since 1989. We are the closest house to the Murcotts. At some point - I don't know what year - Dylan Murcott began driving his cars with friends on the dirt tracks around his house as well as on New Forge Road II (see video below). For years, this noise has been loud and disruptive and punctures the bucolic nature of our road as well as the quality of our lives. In the beginning, I called Fran Murcott severall times to complain but finally gave up. On his Facebook page, Dylan states he has been the owner and CEO of Dirty Shepherd since January, 2022.

Now, the Murcotts are planning to ramp up the Dirty Shepherd Rally School activity, 8-10 times a month. This equals every weekend on Fridays, Saturdays, and Sundays. And, in terms of intensity. how many hours a day? No one asked about that at the meeting.

The Murcott's lawyer claims this Dirty Shepherd project - a **commercial** project on a quiet **residential** country road - is "no different than any other recreational activity such as swimming, camping, or skiing." I would like to point out that there is absolutely no noise associated with "swimming, camping, or skiing." So, in fact, this driving track is diametrically opposed and in conflict to a "recreational activity."

I would also like to point out that this driving track is literally next door to New Forge State Forest where people come to enjoy hiking, fishing, kayaking, and to explore this quiet pristine area, particularly on the weekends. The race track, aka a paid "driving experience," is incongruent with the mission of this State Forest.

I cannot emphasize enough how loud these cars have been. I'm sure when the Murcotts demonstrate the decibels to the town board, everything will appear to be within the required measurements. Since noise carries in unpredictable ways, the town board should visit all the houses on New Forge Road - on both sides of the bridge. As someone at the September 28 meeting stated, "Why would we be making this up? Why would we all be here if the frequent, loud noises were not true?"

I am writing this letter to urge the Taghkanic Board to **NOT APPROVE** the Dirty Shepherd car track on New Forge Road II. Please find enclosed a video demonstrating the reckless driving, the noise, and the dust. Everything on "our" side of the bridge that he is speeding on is New Forge Road II, a public road where seven families live.

Your neighbor,
Mary Anne Cohen

Video of Dylan's driving on New Forge Road II.

Reel by Dylan Monson

charles SCHWAB

Schwab One® Trust Account of

R SKODA & C ROGERS TTEE
TAGHKANIC VOLUNTEER FIRE
COMPANY LOSAP DTD 01/01/2003

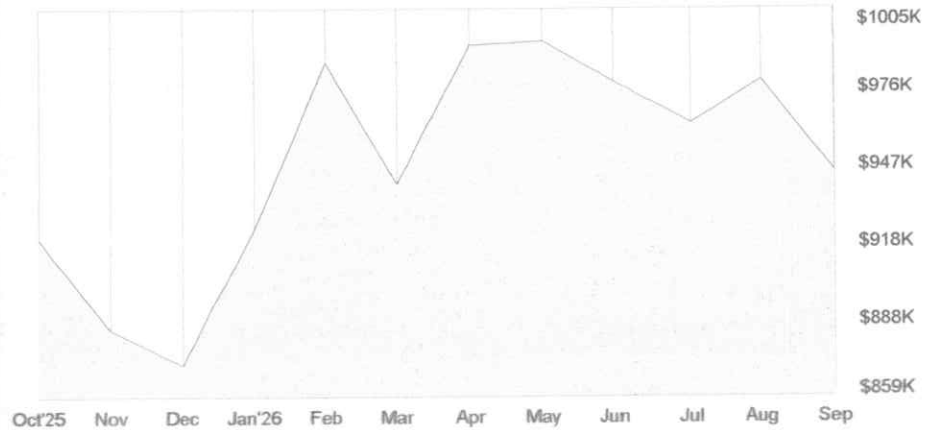
Account Number
8121-3694

Statement Period
September 1-30, 2026

Stawnychy™ FINANCIAL SERVICES

Account Summary

Ending Account Value as of 09/30	Beginning Account Value as of 09/01
$944,681.54	$978,777.01



	This Statement	YTD
Beginning Account Value	**$978,777.01**	$871,791.05
Deposits	**0.00**	59,820.00
Withdrawals	**(4,480.00)**	(41,942.00)
Dividends and Interest	**1,996.32**	19,134.59
Market Appreciation/(Depreciation)	**(31,611.79)**	42,898.26
Expenses	**0.00**	(7,020.36)
Ending Account Value	**$944,681.54**	**$944,681.54**
Pending Dividends and Accrued Interest [d]	**92.55**	
Total Estimated Value [d]	**$944,774.09**	

Ending Account Value reflects the market value of your cash and investments. It does not include pending transactions, accrued interest, unpriced securities or assets held outside Schwab's custody.

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STAWNYCHY FINANCIAL SERVICES I
135 KINNELON RD RM 101
KINNELON NJ 07405-2333
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09/30-83153-AC102-REG100871-091REG96890-022REG9121620-3

AV 02 103691 86657H425 A**5DGT
R SKODA & C ROGERS TTEE
TAGHKANIC VOLUNTEER FIRE
COMPANY LOSAP DTD 01/01/2003
483 COUNTY ROUTE 15
ELIZAVILLE NY 12523-1069

charles SCHWAB

Schwab One® Trust Account of

R SKODA & C ROGERS TTEE
TAGHKANIC VOLUNTEER FIRE
COMPANY LOSAP DTD 01/01/2003

Account Number
****-*694

Statement Period
September 1-30, 2026

Stawnychy FINANCIAL SERVICES

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	23,258.16	2%
Equities	116,470.60	12%
Exchange Traded Funds	804,952.78	85%
Total	**$944,681.54**	100%

Income Summary

	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.23	0.00	2.82
Cash Dividends	0.00	1,996.09	0.00	14,227.62
Total Income	**$0.00**	**$1,996.32**	**$0.00**	**$14,230.44**

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
BUFR	FT VEST LADDERED BUFFER	134,217.54	14%
BKLN	INVESCO SENIOR LOAN ETF	123,295.05	13%
IWD	ISHARES RUSSELL 1000	116,527.10	12%
URA	GLOBAL X URANIUM ETF	91,894.10	10%
USFR	WISDOMTREE FLOATING RATE	91,659.41	10%

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD			0.00			4,372.11
Unrealized						**$222,393.08**

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

A Message About Your Account

Statement of Financial Condition

The most recent statement of financial condition for Charles Schwab & Co., Inc. (CS&Co) may be obtained at no cost, via the Internet at http://www.schwab.com/legal/financials or by contacting CS&Co at 1-800-435-4000. If you are a client of an independent investment advisor, contact Schwab Alliance at 1-800-515-2157. International clients, please call us at +1-415-667-7870 and Charles Schwab Hong Kong clients, please call +852-2101-0500. At June 30, and July 31, 2026, CS&Co had net capital of $16.1 billion and $16.5 billion, respectively, and a net capital requirement of $3.5 billion and $3.5 billion, respectively. A copy of the report may be requested via: Investor Relations, 3000 Schwab Way, Westlake, TX 76262. Independent investment advisors are not owned by, affiliated with, or supervised by CS&Co.

Duplicate Statement Recipients

At your request or the direction of your Advisor, printed copies of your statements are being mailed to the following recipients. Please contact your Advisor if you wish to make modifications.

PENFLEX, INC.
50 CENTURY HILL DRIVE
SUITE #3
LATHAM, NY 12110-6104

Positions - Summary

Beginning Value as of 09/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 09/30	Cost Basis	Unrealized Gain/(Loss)
$978,777.01		$0.00		$0.00		($2,483.68)		($31,611.79)		**$944,681.54**	$699,030.30	$222,393.08

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price($)	Beginning Balance($)	Ending Balance($)	Change in Period Balance($)	Pending/Unsettled Cash($)	Interest/ Yield Rate	% of Acct
Bank Sweep		CHARLES SCHWAB BANK [A,B]			25,741.84	23,258.16	(2,483.68)		0.01%	2%
Total Cash and Cash Investments					**$25,741.84**	**$23,258.16**	**($2,483.68)**			**2%**

Rates for Bank Sweep and Schwab One® Interest are the annual percentage yields (APY) determined as of the last business day of the statement period or the last day a balance was held.

Schwab One® Trust Account of

R SKODA & C ROGERS TTEE
TAGHKANIC VOLUNTEER FIRE
COMPANY LOSAP DTD 01/01/2003

Account Number
****-*694

Statement Period
September 1-30, 2026

Stawnychy FINANCIAL SERVICES

Positions - Equities

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
~~ABBNY~~	~~ABB LTD F~~ SPONSORED ADR 1 ADR REPS 1 ORD SHS	~~400.0000~~	~~94.71000~~	~~37,884.00~~	~~10,451.34~~	~~27,432.66~~	~~1.26%~~	~~476.88~~	~~4%~~
BAESY	BAE SYS PLC F SPONSORED ADR 1 ADR REPS 4 ORD SHS	227.0000	103.63000	23,524.01	8,249.32	15,274.69	1.87%	440.23	2%
GD	GENERAL DYNAMICS CORP	28.0000	331.83000	9,291.24	8,346.94	944.30	1.92%	178.08	<1%
RTX	RTX CORP	94.0000	185.65000	17,451.10	8,230.64	9,220.46	1.57%	274.48	2%
SBGSY	SCHNEIDER ELEC SA F SPONSORED ADR 1 ADR REPS 0.2 ORD SHS	200.0000	65.75000	13,150.00	8,005.37	5,144.63	1.50%	190.32	1%
TDY	TELEDYNE TECHNOLOGIES IN	25.0000	606.81000	15,170.25	9,342.43	5,827.82	N/A	N/A	2%
Total Equities				**$116,470.60**	**$52,626.04**	**$63,844.56**		**$1,559.99**	**12%**

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
FLBL	FRANKLIN SENIOR LOAN	2,596.0000	23.00000	59,708.00	63,104.72	(3,396.72)	7.46%	4,471.65	6%
BUFR	FT VEST LADDERED BUFFER	3,582.0000	37.47000	134,217.54	100,391.58	33,825.96	N/A	N/A	14%
URA	GLOBAL X URANIUM ETF	2,306.0000	39.85000	91,894.10	64,229.77	27,664.33	4.57%	4,938.30	10%
BKLN	INVESCO SENIOR LOAN ETF	6,035.0000	20.43000	123,295.05	127,247.58	(3,952.53)	6.42%	7,977.53	13%
IWD	ISHARES RUSSELL 1000	470.0000	247.93000	116,527.10	69,913.57	46,613.53	1.36%	1,623.95	12%
CWB	STATE STREET SPDR	347.0000	101.18000	35,109.46	24,947.67	10,161.79	1.53%	548.85	4%
XAR	STATE STREET SPDR S&P	157.0000	231.25000	36,306.25	19,163.42	17,142.83	0.31%	137.69	4%
SPY	STATE STREET SPDR S&P	49.0000	762.63000	37,368.87	29,595.76	7,773.11	0.98%	366.10	4%
VOT	VANGUARD MORNINGSTAR	270.0000	292.10000	78,867.00	56,202.13	22,664.87	0.60%	479.73	8%

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Schwab One® Trust Account of

R SKODA & C ROGERS TTEE
TAGHKANIC VOLUNTEER FIRE
COMPANY LOSAP DTD 01/01/2003

Account Number
****-*694

Statement Period
September 1-30, 2026

Stawnychy FINANCIAL SERVICES

Positions - Exchange Traded Funds (continued)

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
USFR	WISDOMTREE FLOATING RATE	1,819.0000	50.39000	91,659.41	91,608.06	51.35	3.75%	3,438.59	10%
Total Exchange Traded Funds				**$804,952.78**	**$646,404.26**	**$158,548.52**		**$23,982.39**	**85%**

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. EAI and EY reflect the estimated interest and dividends a security may pay, are subject to change at any time and should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EAI is based on the latest reported EY using the security price at the time of reporting and may fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY may be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 09/01	+ Deposits	+ Withdrawals	+ Purchases	+ Sales/Redemptions	+ Dividends/Interest	+ Expenses	= Ending Cash* as of 09/30
$25,741.84	$0.00	($4,480.00)	$0.00	$0.00	$1,996.32	$0.00	$23,258.16

Other Activity **$0.00**

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share($)	Charges/ Interest($)	Amount($)	Realized Gain/(Loss)($)
09/01	Withdrawal	MoneyLink Txn		Tfr THE BANK OF GREENE, RICHARD SKODA ME Account Number: 5202952364				(140.00)	
09/03	Dividend	Qual. Dividend	RTX	RTX CORP				68.62	
09/04	Dividend	Cash Dividend	FLBL	FRANKLIN SENIOR LOAN ETF				332.47	
	Dividend	Cash Dividend	CWB	STATE STREET SPDR BLOOMBERG CONVERTIBLE SECURITIES E				53.72	
09/11	Withdrawal	MoneyLink Txn		Tfr COMMUNITY BANK NAT, ARTHUR GRIFFITH Account Number: 3660003959				(560.00)	

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description [1]	Quantity	Price/Rate per Share($)	Charges/ Interest($)	Amount($)	Realized Gain/(Loss)($)
09/16	Interest	Bank Interest [A,B]		BANK INT 081626-091526 SCHWAB BANK				0.23	
09/18	Dividend	Cash Dividend	IWD	ISHARES RUSSELL 1000 VALUE ETF				437.29	
09/23	Dividend	Cash Dividend	XAR	STATE STREET SPDR S&P AEROSPACE & DEFENSE ETF				20.30	
09/25	Dividend	Cash Dividend	BKLN	INVESCO SENIOR LOAN ETF				690.77	
09/28	Withdrawal	MoneyLink Txn		Tfr BANK OF AMERICA, N, WILLIAM T HILSCH Account Number: 483035479773				(560.00)	
	Withdrawal	MoneyLink Txn		Tfr HUDSON VALLEY FEDE, VINCENT KOBOS Account Number: 00000090024900				(200.00)	
	Withdrawal	MoneyLink Txn		Tfr KEYBANK NATIONAL A, DONALD H. COONS Account Number: 001009004340				(560.00)	
	Withdrawal	MoneyLink Txn		Tfr THE BANK OF GREENE, DENNIS M. CALLAH Account Number: 5202635506				(560.00)	
09/29	Withdrawal	MoneyLink Txn		Tfr HUDSON VALLEY FEDE, ARTHUR MCGUIRE Account Number: 12000100175126				(260.00)	
	Withdrawal	MoneyLink Txn		Tfr KEYBANK NATIONAL A, AGNES LASALVIA A Account Number: 000000121900				(560.00)	
	Withdrawal	MoneyLink Txn		Tfr THE BANK OF GREENE, CARMEN NERO JOAN Account Number: 5202128767				(560.00)	
	Withdrawal	MoneyLink Txn		Tfr THE BANK OF GREENE, PAUL R. NOSTRAND Account Number: 5203230595				(520.00)	
	Dividend	Cash Dividend	USFR	WISDOMTREE FLOATING RATETREASURY FUND				287.84	

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description [T]	Quantity	Price/Rate per Share($)	Charges/ Interest($)	Amount($)	Realized Gain/(Loss)($)
09/30	Dividend	Cash Dividend	VOT	VANGUARD MORNINGSTAR MID-CAP GROWTH ETF				105.08	
Total Transactions								**($2,483.68)**	

Date column represents the Settlement/Process date for each transaction.

Bank Sweep for Benefit Plans Activity

Date	Description	Amount
09/01	**Beginning Balance [A,B]**	**$25,741.84**
09/01	BANK TRANSFER TO BROKERAGE	(140.00)
09/03	BANK CREDIT FROM BROKERAGE [A]	68.62
09/04	BANK CREDIT FROM BROKERAGE [A]	386.19
09/11	BANK TRANSFER TO BROKERAGE	(560.00)
09/15	BANK INTEREST - CHARLES SCHWAB BANK [A,B]	0.23
09/18	BANK CREDIT FROM BROKERAGE [A]	437.29
09/23	BANK CREDIT FROM BROKERAGE [A]	20.30
09/25	BANK CREDIT FROM BROKERAGE [A]	690.77
09/28	BANK TRANSFER TO BROKERAGE	(1,880.00)
09/29	BANK TRANSFER TO BROKERAGE	(1,900.00)
09/30	BANK CREDIT FROM BROKERAGE [A]	392.92
09/30	**Ending Balance [A,B]**	**$23,258.16**
09/30	**Interest Rate * [B]**	**0.01%**

* Your interest period was 08/16/26 - 09/15/26. [B]

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share($)	Limit Price($)	Settle/ Payable Date	Expiration Date	Amount($
Pending	09/18	Cash Dividend	SPY	STATE STREET SPDR S&P	49.0000	1.8888		10/30		92.55
Total Pending Transactions										**$92.55**

Pending transactions are not included in account value. Pending dividends are projected and based on a security you held on the dividend record date but the dividend has not been received into your account.

Endnotes For Your Account

d Pending dividends and accrued interest reflects the sum of the total pending dividends and/or accrued interest on positions held in your account, but the dividends and/or interest have not

B For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement

Endnotes For Your Account (continued)

been received into your account. Schwab makes no representation the amounts shown will be received. These amounts are not covered by SIPC account protection until received and held in the account.

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by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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Unpriced securities denote that no market evaluation update is currently available.

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Schwab One® Trust Account of

R SKODA & C ROGERS TTEE
TAGHKANIC VOLUNTEER FIRE
COMPANY LOSAP DTD 01/01/2003

Account Number
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Statement Period
September 1-30, 2026

Stawnychy™ FINANCIAL SERVICES

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