

State of New York
Town of Caroga

Minutes of the Regular monthly meeting of the Caroga Town Board held September 10, 2025 at the municipal building located at 1840 State Highway #10 at 6:30 pm with the following persons in attendance by roll call.

Supervisor Ralph J. Palcovic - Here
Councilmember John Glenn – Here
Councilmember Barbara DeLuca – Here
Councilmember Richard Sturgess – Here
Councilmember Matthew Cooper – Here

Also in attendance were Jeremy Manning – Wheelerville Bike Trail Manager, Mike Kunath – BTI, Steve Stedman – Greens keeper, Roy Stock – Highway Superintendent. There were 37 members of the public in attendance.

Councilmember Cooper made a motion to waive the reading of the minutes of the previous meeting. The motion was seconded by Councilmember DeLuca. All board members were in favor of the motion: Palcovic, Glenn, DeLuca, Sturgess, Cooper.

Department Reports:

Wheelerville Bike Trail – Jeremy Manning reported that third annual bike festival had the biggest turn out yet. There were 1000 people there. Usually the second day is slower but with LL Bean and the Saratoga Shredders being there it was very well attended and is a good model going forward. Mr. Manning reported they made \$6,000.00 over the weekend mostly on merchandise sales. More will have to be purchased for the fall and shopping season. This is the first year vendors were charged a fee. Red Bull wants to be involved as partner next year for the festival. Potentially they want to run the jump jam this would involve international promotion for that event. They also want to host a golf tournament. Mr. Manning thanked everyone who came on Friday to help setup and who worked the weekend.

Mr. Manning met with Councilmember Sturgess today. They came to an agreement on a resolution to move forward with the connector trail and also preserve the course and make people happy. They have kept the trail off the course, until they can work out an acceptable bypass to get by the course through the amendment process. Councilmember Sturgess noted the biggest spot in question is hole #3. The biggest thing is not losing the grant funding. Everyone has invested hundreds of thousands of dollars in this process. No one want to see the money get thrown down the drain. No one wants to see the potential of the golf course be in danger whatever the case may be.

RESOLUTION #2025-090 to support the Construction of the Wheelerville Caroga Connector Trail was offered by Councilmember Sturgess at the regular monthly meeting of the Caroga Town Board held on September 10, 2025.

WHEREAS, the Wheelerville Trails is a very successful tourist attraction bringing thousands of visitors annually, and

WHEREAS, the Wheelerville Trails currently operates at no cost to the taxpayers through Grant funding and donations, and

WHEREAS, the Town of Caroga was awarded a 2023 Recreational Trails Program (RTP) Grant in the amount of \$86,600 for the construction of the Wheelerville-Caroga Connector Trail, and

WHEREAS, Fulton County has committed over \$10,000 of local match for the Connector Trails Project, and

WHEREAS, Resolution #2024-029 was approved to control the growth of the Wheelerville Bicycle Trail System, and

WHEREAS, the regional forester from New York State Department of Environmental Conservation has toured the area and made suggestions as to where the future path along the golf course may run, and

WHEREAS, the New York State Department of Environmental Conservation Regional Director Joe Zalewski supports expansion of the trails system onto state lands pending a UMP amendment, and

WHEREAS, the Town has submitted a formal request to DEC in seeking an amendment to the Shaker Mountain Wild Forest Management Plan in order to place a ~300-yard-long trail on the Forest Preserve along hole three (3) of the Nick Stoner Golf Course, along with additional trails on the Forest Preserve, and

WHEREAS, the “inbounds area” of hole three is considered to be any playing surface north of the “rock wall,” and

WHEREAS, various NYS funding sources have provided the Town of Caroga with hundreds of thousands of dollars supporting continued growth and maintenance of the existing trail system which are contingent on the construction of the Connector Trail, and

WHEREAS, the Mohawk Valley Regional Economic Development Council has named the Connector Trail project a “Priority Project” for tourism growth in the Mohawk Valley, now therefore be it

RESOLVED, that the Town of Caroga Town Board supports the construction of Caroga-Wheelerville Connector Project. At this point in time, construction of all trail surfaces shall remain within the wooded boundary of the Nick Stoner Golf Course and shall avoid infringement upon any inbounds area of the course.

Seconded by Councilmember DeLuca

Discussion: Councilmember Sturgess stated basically what this is saying is that we are not going down hole 3 right now. The trail will be started over by the Irving Pond side, going into the woods, and stopping until we figure out a solution to get across hole 3. The UMP is in the works. We

will go over to the other side. Any bike trail that is built is not going to be going onto the golf course. The inbounds area is explained in the resolution. Councilmember Glenn stated this would not be effecting the play on the golf course in any way shape or form. Councilmember Sturgess was talking with Mr. Stedman maybe something can be added to say “the actual definitive line will be walked through with Jeremy, Steve Stedman and two board members.” So everyone is on the same page.

Adopted by a vote of 5 Ayes: Palcovic, Glenn, DeLuca, Sturgess, Cooper

(Applause)

Supervisor Palcovic stated the 100% answer will be when we get state authorization to go on the forever wild forest area with state approval. Those at the state level know about our situation. To not let the bike trail system progress could cost the town hundreds of thousands of dollars in the future.

BTI – Mike Kunath has a meeting coming up with his staff to complete paperwork for the state. Sixty gallons of BTI solution was ordered. He is purchasing it now before the price goes up next year. Mr. Kunath is working to put the map he made on an app for everybody. It will give them GPS coordinants of where they are. It will show the boundaries of property lines. If streams change they can map the stream for other staff. Supervisor Palcovic asked about a full size paper wall map if people have questions when this is updated. We will have it reproduced. The map in the hall will be updated.

Sole Assessor – the Assessor Leigh Anne Loucks submitted a written report read by the supervisor. Will be attending Ethics for Assessor Continuing Ed Class as soon as one is available. Answering questions and calls about school tax bill issues, continuing to review property record cards and updating as needed, working on a model to address the equalization rate and to be able to adjust across the board for the Town. Updating files and reviewing the STR sites to find any new properties for the list and providing corrections as needed for any school tax bills that have an issue.

Town Clerk/Tax Collector/Registrar/RMO – Linda Gilbert submitted the monthly report to the town board in their packet. The clerk’s office is busy with records management. There is a need for a laptop to use to type minutes. The other laptop the town has is being used by the Planning and Zoning clerk. Two quotes were obtained. Canada Lake Computer quoted \$1,098.00 15.6 full HD 512 16 GB DDR4 M2 windows 11, Office. Adirondack Computer quoted \$818.00 or less no data to be transferred. 8 GB M, 2 15.6 non-touch FHD Office 11 & Office. Supervisor Palcovic noted the funding would come out of two different budget lines – Planning and Zoning.

RESOLUTION #2025-091 to purchase a laptop for the use of the Town Clerk was offered by Councilmember Sturgess at the regular monthly meeting of the Caroga Town Board held on September 10, 2025.

WHEREAS, the clerk informed the board that the computer she used for minutes was now being used by the clerk of the Planning and Zoning Board, and

WHEREAS, the town clerk obtained two quotes: Canada Lake Computer quoted \$1,098.00 and one from Adirondack Computer quoted \$818.00 or less (no data to be transferred) for similar computers, now therefore be it

RESOLVED, that the Caroga Town Board does hereby move to authorize the clerk to purchase a laptop computer with funds coming from A8020.4 and A8010.4.

Seconded by Councilmember Cooper

Adopted by a vote of 5 Ayes: Palcovic, Glenn, DeLuca, Sturgess, Cooper

The clerk noted a few other items for the agenda tonight.

A letter was received from Trista Everest informing the board of her plans to open Adirondack Taproom at 2055 State Highway 10. She will be applying for a liquor license.

A four page letter was received from Jeff Raiano expressing his interest in serving on the Zoning Board of Appeals. There was also Mr. Russitano's letter suggesting someone for the ZBA.

Code Enforcement & Sanitation – Anthony Fancher submitted a written report read by the supervisor. The growth continues in town. 34 permits were issued for the month for a permit fee schedule of \$5,150.00. A valuation of \$1,402,143.00. 38 inspections were conducted. Mr. Fancher met with FEMA as the Flood Plain Director for the town. Map and elevations are changing as well as the permit process for building in a flood plain. This is set to roll out in the next two years. Supervisor Palcovic stated it will have an impact to those living around the waterways/lakefronts. More to come. This is nationwide having to do with the tragedy that occurred in Texas. Mr. Fancher also had several meetings for new house plans and remodels.

Dog Control – No report from Mr. Dutcher.

Golf Course – Mr. Stedman reported the Nick Stoner Course hosted the Fulton County Highway Association today. There were 80 players. There are two outings left for the year. In between the outings and October 6, he will be verdi-cutting the greens and aerifying the T boxes, and fairways. There is still daily play to maintain. October 5th is the Falling Leaves tournament it is open to the public. The top dresser unit that was ordered is in; the unit it sits on is not. Upcoming projects include some drainage and tree work on T boxes on # 12, & 14, 17. Hole #8 is overgrown. He wants to go 20 yards around that hole. If things go well maybe he can hire some tree people to give him a hand.

Supervisor Palcovic noted when the new equipment is obtained make sure it is put on the capital inventory so it can be listed on the insurance policy. Recently the Supervisor and Councilmember Glenn met with the insurance company.

Highway – Roy Stock reported paving will start of Friday on the avenues. Old State Road will be done on Saturday. They have been ditching and filling potholes trying to keep up the roads. Mr. Stock noted the red flag on the Cape Horn Bridge. He will propose the engineering tonight so we can get it bid for the first of the year. The cost of the engineering is \$15,000.00 to Bell Engineering Company. Anything over the lump sum would be \$240.00 per hour.

RESOLUTION #2025-092 to hire Bell Engineering was offered by Supervisor Palcovic at the regular monthly meeting of the Caroga Town Board held on September 10, 2025.

WHEREAS, the Highway Superintendent Roy Stock noted to the board that the Cape Horn Bridge is red flagged, and

WHEREAS, Andrew Bell of Bell Engineering 5895 Johnston Road Slingerlands, NY 12159 was contacted by Mr. Stock and has quoted a price of \$15,000.00 for the scope of work for his services, now therefore be it

RESOLVED, that the Caroga Town Board does hereby move to contract with Bell Engineering at a cost not to exceed \$18,000.00 with funds coming out of materials.

Seconded by Councilmember Cooper

Adopted by a vote of 5 Ayes: Palcovic, Glenn, DeLuca, Sturgess, Cooper

Supervisor Palcovic stated to Mr. Stock that he is to tell Mr. Bell the contract was approved at \$15,000.00. There is a \$3,000.00 contingency. Mr. Stock was directed to sign the contract.

Mr. Stock noted the roads – Forest, Lake, Lake View, Summit, Pine, and May will be closed during paving. A notice was placed on the residences. The clerk stated someone came in from May Avenue and didn't know about the paving.

Lakes Management Program – Marcus Harazin noted the board has a copy of Mr. Olms report. They are up over 2800 boats being inspected. There is a month left of the program. Adirondack Water Institute ended as of Labor Day weekend. A couple of inspectors were hired for the rest of the program. There was a problem on September 8. The well water was too low in the well and wasn't able to be drawn out. Thanks were given to the Highway Department, Canada Lake Marine (Bill Fielding) and the golf course. Mr. Harazin noted Mr. Hogan has done a great job with his team. While training the new staff he needed milfoil and it was difficult to find.

There will be a lakes management meeting on October 21st at 5:30 pm. The public is welcome.

Supervisor Palcovic read from Mr. Hogan's report. The grant reimbursement process has been completed. He is waiting for the Department of Environmental Conservation to cut the check. The harvester, johnboat, motors and related equipment have been serviced and stored for winter. The lakes management boat is still in the water. Practice will be done with the Sonar equipment. Supervisor Palcovic may go along to learn how it is used. It could be used in rescue operations. Mr. Hogan reported he continues to evaluate what system to use when a diver or 2 are needed to remove remaining and new Milfoil. There is no new information on our offer to assist Peck Lake with removal of their Wide Leaf Milfoil.

Councilmember Glenn added the program was a total success. The Eurasian Milfoil is controlled 99.9%. He noted we have used two dive teams doing two shifts Monday – Friday. It was an expense now with the use of ProcellaCOR we may be able to retool those positions and use the money for other programs like monitoring, and mapping the lakes. Lastly Councilmember Glenn

stated Mr. Hogan may be stepping down. The head diver Luke Horst thought maybe the divers could be on call as opposed to being on payroll.

Supervisor Palcovic noted the program will be maintained in some way shape or form.

Town Hall Building – Councilmember Cooper noted we have to address the doors in the gymnasium so varmints can't get in. Other projects he is working on is the roof repair and the basement blower. He mentioned getting the fan motor out of there. He will talk to Mr. Voght – from maintenance on that. Supervisor Palcovic noted there was an opening in the roof around the ventilation fan. An emergent repair was made. It is water tight and the blower will be gotten going again. Councilmember Sturgess noted that the risers were damaged between town hall and the clinic.

Supervisor Palcovic noted a parking issue came up this week with the clinic. It was discussed with Mr. Stock. There was a senior day trip and they consumed all of the medical parking. Signs will be posted on 3 – 4 spots for patient parking only. We are the landlord and need to help them out.

Caroga Tourism Committee – Councilmember DeLuca reported Trunk or Treat will be on Saturday October 25 with a rain date of Sunday October 26 at Sherman's. There will be a tree lighting on November 29th at Sherman's that the Tourism group is putting together. Santa Claus will be there. This information will be posted on the tourism web page on Facebook.

Mr. Harazin reported on the success of the Kane Mountain 100th Anniversary. He thanked the tourism board. The week of August 14 – 17 was kicked off with a talk by Marty Podskoch the author of books about fire towers in the Adirondacks and Catskills. The kids at the Caroga Youth Program were also involved in an event which included Smokey the Bear. They got to use indian pumps which are used to put out fires. The Caroga Volunteer Fire Company also took part in the Fire Tower weekend. They provided hotdogs and refreshments to hikers. Over 430 people visited the tower over the four days. There were 181 people who rode the trolley between Sherman's Kane Mt. and Pine Lake. They knocked off two hours early on Sunday or they may have had more. The Caroga highway staff and Sheriff's office were thanked for traffic control. Canada Lake Marine also allowed the use of their property for parking. There was a wrap up ice cream social at the museum. There were observers and fire tower stewards there to tell stories. Many people discovered Caroga Lake for the first time. There were a lot of people from the Capitol District area as well as some from Georgia and North Carolina. Fulton County Tourism was thanked for their help with posters and things. Supervisor Palcovic thanked all of the volunteers and everyone who helped coordinate the effort. It was a huge success. (Applause)

Supervisor's Report:

Supervisor Palcovic noted the meeting with the Town's insurance agent and Councilmember Glenn. They reviewed all of the town's liability coverages, the blanket, and the umbrella policies. They raised some of the deductibles. It was a lengthy comprehensive meeting. They reviewed the buildings, coverages, and activities. The clerk asked if there was a new contract now. The Supervisor stated he received an invoice in the mail for the renewal. It has not been signed yet. The clerk noted it needed to come before the board. Councilmember Glenn stated initially a 10%

increase was talked about. During their conversation it was talked down to a single digit increase. Councilmember Sturgess wanted to see all the changes that were made.

Supervisor Palcovic noted the budget requests should all be in on the 17th of September. The Supervisor set a Budget meeting for September 24th at 6 pm.

Supervisor Palcovic set a public hearing to change the zoning of the old Fire House for September 24th. It was noted we are still investigating the tract of land that has the cell tower on it to see about rezoning. The corrective action never took place. The Supervisor is also checking the zoning for the future highway barn and salt shed that is already there on site. Supervisor Palcovic noted that area is zoned conservation.

Public Comments and Questions

Paul Kidder of Canada Lake asked what the latest was on the golf course clubhouse. Supervisor Palcovic stated it has not changed in the last couple weeks. Subsurface analysis was done. A questionnaire was filled out about the number of golfers that go through there in a day. The size of the sanitary sewer system is contingent on that number. Mr. Stedman supplied the max number. Sanitary flow has to be determined before they can design or accept the existing system. The architectural plans are being put together. Mr. Kidder asked if this was a done deal even when a new board comes in. Supervisor Palcovic stated we are under contract for \$200,000.00 for the next four steps of the engineering phases. He stressed no sight engineering was complete prior to this seated board. Mr. Kidder asked again if the plans would be changed. Councilmember Sturgess stated the plans can always change if the new board votes against it. The Supervisor noted the engineering will follow the project regardless. Councilmember Glenn asked if he was asking if the site or size would change. Supervisor Palcovic stated that is not anticipated, the go forward for this project is the anticipated use of the basement for the Town hall offices. There are sketches of the upstairs – no architectural plan yet but there have been numerous meetings with engineering. They know what we want. We are getting the basics down so we can get the building in the ground. Councilmember Sturgess noted today we got the draft plans for the retro fitting of the old salt storage barn. Mr. Kidder was welcome to review the plans. The Supervisor noted we are in the go forward mode. He noted prior to this no engineering had been done. The survey wasn't even closed. The Supervisor understood Mr. Kidder's frustration. Councilmember Sturgess thought the only interruption on the golf course since the fire is moving the Tee Box on hole #1. Other than that the solutions for the temporary process is working. The doors were never closed. The course was not affected. None of the amenities are lacking.

Supervisor Palcovic noted on the highway garage this board continued with the engineering group that was on it. He asked for the next steps in the project –four months ago...They don't return phone calls or emails. We are vested with this engineering firm. It took three months to give the town plans to renovate the old salt shed. The Supervisor noted technical services don't have to go out to bid. C.T. Male has been really good to work with on the golf course project. He wished there was a professional engineer in town to do all this. He would hire them.

Mr. Russitano introduced himself as the chairman of the Zoning Board of Appeals. He wrote a letter to the board and wanted it read into the minutes. He feels he should have some input on the appointment of a new member.

Councilmember Glenn read the letter dated August 27th.

“Dear Supervisor Palcovic and Honorable Members of the Town Board: I would like to express my disappointment in the untimely appointment to fill the vacancy currently existing on the ZBA board. For several months now, the Town has refused to act to fill this vacancy despite having qualified candidates. As the Town ZBA chairman, I need a full board, and I would like to nominate Scott Horton to fill this vacancy. Mr. Horton is more than qualified for the position due to his extensive knowledge of the town codes. As past planning board chairman, he also was very involved in the writing of the current codes. As your ZBA chairman, who has donated his time and effort to the Town of Caroga, I should have significant input with regard to the appointment of a member of my committee since I have to work with the board members on a continuous basis. Traditionally, the chairman of the ZBA usually would nominate a candidate for consideration by the Town Board, or be advised of an interested candidate, and the ZBA chairman would review the candidate's credentials and either support or deny the appointment to a ZBA position. As you well know, after the appointment to the ZBA, the town board members do not have to work with any new member appointed to the ZBA board. As chairman, I do! In closing, I need this vacancy filled and I would like Scott Horton to fill the vacant position on the ZBA board and be appointed at the next town board meeting. This is a thankless, unpaid position in which we need qualified people who want to donate their time and effort for the betterment of the Town of Caroga. I respectfully request that this letter be read out loud at the next town board meeting before voting on filling the vacancy on the ZBA.

Mr. Russitano was thanked by the supervisor for all he does.

Public comment was closed at 7:22 pm.

New Business:

Old Business:

Councilmember Glenn offered the following resolution.

RESOLUTION #2025-093 to appoint Scott Horton to the vacant position on the Zoning Board of Appeals was offered by Councilmember Glenn at the regular monthly meeting of the Caroga Town Board held on September 10, 2025.

WHEREAS, there has been a vacant seat on the Zoning Board of Appeals for several months, and

WHEREAS, the Caroga Town Board received several letters of interest, **now therefor be it**

RESOLVED, to appoint Scott Horton to the vacant position on the Zoning Board of Appeals.

Seconded by Supervisor Palcovic

Discussion: Councilmember Glenn thought Mr. Horton served on the Zoning Board of a few years when it was first begun. He is very attuned to be on Zoning. He is an upright straight forward kind of guy and he recommended him.

Supervisor Palcovic noted the motion was made and seconded.

All in favor: 1 Aye Glenn, Opposed 4 Ayes, Palcovic, DeLuca, Sturgess, Cooper.

The motion failed.

At this time Councilmember Cooper presented a resume for an applicant to the Zoning Board. Mr. Russitano stated it will take him 2 years to bring them up to speed. The name presented is Jeff Raiano. He is a local businessman. Councilmember Cooper offered Mr. Russitano the resume to look at. Mr. Russitano wished he was given the information to review earlier. He thought he should be informed on this process.

The review of the application was tabled.

Supervisor Palcovic noted the board members received and reviewed an application for the vacant Planning Board seat. Councilmember DeLuca stated the applicant is Christian Manns from Stoner Lake where he lives with his family. She noted he wrote a letter to the board and expressed an interest in filling the vacant position on the Planning board. He has ties to the Caroga area for five generations. His background information and experience was read. It was noted that he has 30 years of experience in law enforcement.

RESOLUTION #2025-094 to appoint Mr. Manns for the open position on the Planning Board was offered by Councilmember DeLuca at the regular monthly meeting of the Caroga Town Board held on September 10, 2025.

WHEREAS, there has been a vacant seat on the Planning Board for several months, and

WHEREAS, the Caroga Town Board received several letters of interest, **now therefor be it**

RESOLVED, to appoint Christian Manns to the vacant position on the Planning Board filling out the term of Karen Dutcher which shall run until December 31, 2027.

Seconded by Councilmember Sturgess

Adopted by a vote of 5 Ayes: Palcovic, Glenn, DeLuca, Sturgess, Cooper

Supervisor Palcovic reviewed the **Correspondence**.
Letter from Tony Russitano nominating Scott Horton for Zoning Vacancy

The winter hours at the Transfer Station start on October 1st.

The town received a letter dated 8/14 from NYS Parks and Recreation. The MPR Grant was not selected for funding in regards to the next step of the bike trail system. The supervisor noted we are also moving forward with another grant.

The board members and clerk received over 19 letters of support to for the connector trail work plan. The clerk noted there were two letters stating there should be no interference with course.

Supervisor Palcovic thanked the public for contributing in every facet with comments and support and non-support. The public is deeply involved.

****RESOLUTIONS:**

RESOLUTION #2025-095 to make the following transfers as necessary to maintain a balanced budget was offered by Supervisor Palcovic at the regular monthly meeting of the Caroga Town Board held on September 10, 2025.

WHEREAS, the bookkeeper Joanne Young had identified a need to transfer funds in order to maintain a balanced budget, now therefore be it

RESOLVED, that the Caroga Town Board does hereby move to make the following transfers:

To: A1110.4 Justices C/E	\$ 300.00	
From: A1990.4 Contingency		\$ 300.00
To: A1910.4 Unallocated Insurance	\$ 2,000.00	
From: A1990.4 Contingency		\$2,000.00
To: A1930.4 Judgements & Claims	\$ 1,250.00	
From: A 1990.4 Contingency		\$ 1,200.00
To A7145.41 Trails Merch	\$ 850.00	
From A7145.1 Trails P/S		\$ 850.00

Seconded by Councilmember DeLuca

Discussion: Councilmember Glenn noted the figure for the transfer to A1930.4 Judgements & Claims from A1990.4 Contingency needed to be checked. Supervisor Palcovic will check it in the morning with the bookkeeper.

Adopted by a vote of 5 Ayes: Palcovic, Glenn, DeLuca, Sturgess, Cooper

RESOLUTION#2025-096 to remove funds from the Garbage Truck Reserve Fund to pay for repairs to the garbage truck was offered by Supervisor Palcovic at the regular monthly meeting of the Caroga Town Board held on September 10, 2025.

To: A8060.4 Garbage C/E \$ 30,000.00

From: A201.4 Garbage truck Reserve \$30,000.00

Seconded by Councilmember Cooper

Adopted by a vote of 5 Ayes: Palcovic, Glenn, DeLuca, Sturgess, Cooper

Supervisor Palcovic made a motion to approve the minutes of the August 13 and September 4th Town Board meetings. The motion was seconded by Councilmember Glenn. All board members were in favor of the motion: Palcovic, Glenn, DeLuca, Sturgess, Cooper.

Supervisor Palcovic made a motion to pay the bills as presented for audit. The motion was seconded by Councilmember Sturgess. All board members were in favor of the motion: Palcovic, Glenn, DeLuca, Sturgess, Cooper

At 7:33 pm Supervisor Palcovic made a motion to adjourn. The motion was seconded by Councilmember DeLuca. All board members were in favor of the motion: Palcovic, Glenn, DeLuca, Sturgess, Cooper.

Submitted by Caroga Town Clerk

Linda Gilbert – RMC, CMC

Highway invoice #'s 132 – 157 \$31,895.20

General invoice #'s 329 – 366 \$109,870.97

Prepaid invoice #'s 236 – 261 \$27,688.43

General Park invoice #'s 58 – 65 \$3,998.88