

## State of New Jersey Local Government Services

Yea	r: 201	6 Municipal User	Friendly	Budget		
MUNICIPALIT	0115 Longport Borou	gh - County of Atlantic		•	Adopted	-
Municoo	de: 0115		Filenam	e: 0115_fba_20	16.xlsm	
	Websit	e: www.longportnj.gov				
	Phone Number	er:	609-823-2731			
	Mailing Addres	ss:	2305 Atlantic Av	enue		
					I I	
Email the UFB in	f not using Outlook	Municipality:	Longport	State: NJ	<b>Zip:</b> 08403	
First Name	Mayor Middle Name	Last Name	Term Expires	Business Email		
Nicholas	M	Russo	5/1/2016			
	Chief Adminis	strative Officer				
Nicholas	М	Russo				
	Chief Financi	al Officer	•			
Jenna	M	Kelly		finance@longport-nj.	us	
,	Municipal Cle	rk				
Emilia	R	Strawder		clerk@longport-nj.us	4-14-1	
	Registered M	unicipal Accountant	_			
Michael		Garcia	1	mgarcia@ford-scott.co	om	
	Governing Bo	dy Members	•			
First Name	Middle Name	Last Name	Term Expires	<b>Business Email</b>		
James	P	Leeds	5/1/2016	compublicworks@long	gport-nj.us	
Daniel	J	Lawler	5/1/2016	comrevfinance@longp	ort-nj.us	

## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2015 Calendar Year Prope	rty Tax Levies - ALL	entities levying proper	ty taxes		Current Year 20	16 Budget	
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	<b>Actual/Estimated</b>	Tax Levy
	Tax Rate	Tax Levy	<b>Total Levy</b>	Taxpayer Impact			
Municipal Purpose Tax	0.331	\$5,991,261.42	36.63%	\$3,659.21	Municipal Purpose Tax	ACTUAL	\$6,017,352.63
Municipal Library	0.000	\$0.00	0.00%	\$0.00	Municipal Library		
Municipal Open Space	0.000	\$0.00	0.00%	\$0.00	Municipal Open Space		
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	0.057	\$1,014,769.00	6.20%	\$630.14	Local School District	ESTIMATED	\$995,000.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.474	\$8,558,396.99	52.32%	\$5,240.07	County Purposes	ESTIMATED	\$7,850,000.0
County Library	0.031	\$554,040.87	3.39%	\$342.71	County Library	ESTIMATED	\$750,000.0
County Board of Health	0.012	\$211,918.77	1.30%	\$132.66	County Board of Health	ESTIMATED	\$615,000.0
County Open Space	0.002	\$26,248.11	0.16%	\$22.11	County Open Space	ESTIMATED	\$115,000.0
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2015 Budget)	0.907	\$16,356,635.16	100.00%	\$10,026.89	Total ESTIMATED amount to be raised	l by taxes	\$16,342,352.63
Total Taxable Valuation as of	October 1, 2015	\$1,817,136,300.00			Revenue Anticipated, Excluding Tax Le	· · · · · · · · · · · · · · · · · · ·	1,739,695.64
(To be used to calculate the current year tax ra	0.05				Budget Appropriations, before Reserve	for Uncollected Taxes	7,363,197.57
Current Year Average Residential As	sessment	\$1,105,500.00			Total Non-Municipal Tax Levy		\$10,325,000.00
					Amount to be Raised by Taxes - Before	RUT	\$15,948,501.93
	Prior Y	Year to Current Year C	omparison		Reserve for Uncollected Taxes (RUT)		\$393,850.70
					Total Amount to be Raised by Taxes		\$16,342,352.63
	Prior Year 0.331	Current Year 0.331	% Change (+/-)		% of Tax Collections used to Calculate	RUT =	97.59%
					If % used exceeds the actual collection 9	% then	
	Compariso	n - Municipal Purposes	Tax Levy		reference the statutory exception used		
				w == 0.73	reference the statutory exception used		
				\$ Change (+/-)			
	\$5,991,261.42	\$6,017,352.63	0.44%	\$26,091.21	Tax Collections - ACTUAL as of Pri		
	~ · ·				Total Tax Revenue, Collections CY 201		16,283,868.1
		t on Avg. Residential T			Total Tax Levy, CY 2015		16,456,564.6
	Prior Year	Current Year 9	% Change (+/-)	\$ Change (+/-)	% of Taxes Collected, CY 2015	=	98.959
		02 (50 21	0.00%	\$0.00		<del>-</del>	
	\$3,659.21	\$3,659.21	0.0076	\$0.00			
	\$3,659.21	\$3,639.21	0.0076	\$0.00	Delinquent Taxes - December 31, 2015		\$141,804.34

### USER FRIENDLY BUDGET SECTION - ANTICIPATED REVENUE SUMMARY (ALL OPERATING FUNDS)

FCOA		% Difference Current vs. Prior Year	\$ Difference Current vs. Prior Year	Total Realized Revenue (Prior Year)	Total Anticipated Revenue (Current Year)	General Budget	Open Space Budget	Water/Sewer Utility	Utility	Utility	Utility	Utility	Utility
. 08	Surplus	25.41%	\$176,630.00	\$695,000.00	\$871,630.00	\$695,000.00		\$176,630.00					
08	Local Revenue	146.89%	\$939,337.39	\$639,462.61	\$1,578,800.00	\$613,800.00		\$965,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$122,345.00	\$122,345.00	\$122,345.00							
08	Uniform Construction Code Fees	-2.34%	(\$3,594.00)	\$153,594.00	\$150,000.00	\$150,000.00							
	Special Revenue Items w/ Prior Written Consent	SEQUENCES AS	athalles His Yo	The But Allegan to	Make the second	K (SEVEN E LEE)	White acceptance						Western St. 28
	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-90.55%	(\$177,775.52)	\$196,326.16	\$18,550.64	\$18,550.64							
08	Other Special Items	-92.04%	(\$173,439.97)	\$188,439.97	\$15,000.00	\$15,000.00							
15	Receipts from Delinquent Taxes	-44.34%	(\$99,560.87)	\$224,560.87	\$125,000.00	\$125,000.00							
	Amount to be raised by taxation	Mark Division			STORY IN SERVED	AAA ECANAD	150 Vel 40 Ve	MANAGE WAS	S REAL POSTS	305X 6.70X 85X	STATE OF THE STATE	AND PAYENTS	and the state of
07	Local Tax for Municipal Purposes	-4.30%	(\$270,167.50)	\$6,287,520.13	\$6,017,352.63	\$6,017,352.63							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	4.60%	\$391,429.53	\$8,507,248.74	\$8,898,678.27	\$7,757,048.27	\$0.00	\$1,141,630.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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USER FRIENDLY BUDGET SECTION - APPROPRIATIONS SUMMARY (ALL OPERATING FUNDS)

FCOA		Budgeted Full-Time	CONTRACTOR STREET		\$ Difference Current v. Prior Year	Total Modified Appropriation for Service Type (Prior Year)	Total Appropriation for Service Type (Current Year)	General Budget	Public&Private Offsets	Open Space Budget	Water/Sewer Utility	Utility	Utility	Utility	Utility	Utility
20	General Government	3.00	4.50	7.18%	\$15,239.00	\$212,361.00	\$227,600.00	\$227,600.00								
21	Land-Use Administration	0.92		1.52%	\$975.00	\$64,025.00	\$65,000.00	\$65,000.00								
22	Uniform Construction Code	1.79		4.35%	\$4,790.00	\$110,010.00	\$114,800.00	\$114,800.00								
23	Insurance	0.12		1.35%	\$125.00	\$9,250.00	\$9,375.00	\$9,375.00								
25	Public Safety	12.17	6.00	-18.14%	(\$311,523.00)	\$1,717,229.00	\$1,405,706.00	\$1,405,706.00								
26	Public Works	10.00	1.50	3.96%	\$26,230.00	\$662,000.00	\$688,230.00	\$340,600.00			\$347,630.00					
27	Health and Human Services			#DIV/0!	\$0.00		\$0.00									
28	Parks and Recreation		101.00	5.49%	\$26,023.02	\$474,213.49	\$500,236.51	\$500,236.51								
29	Education (including Library)			#DIV/0!	\$0.00		\$0.00									
30	Unclassified			#DIV/0!	\$0.00		\$0.00									
31	Utilities and Bulk Purchases			#DIV/0!	\$0.00		\$0.00									
32	Landfill / Solid Waste Disposal			#DIV/0!	\$0.00		\$0.00									
35	Contingency			#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures			#DIV/0!	\$0.00		\$0.00									
37	Judgements			#DIV/0!	\$0.00		\$0.00					***************************************				
42	Shared Services			#DIV/0!	\$0.00		\$0.00									
43	Court and Public Defender	2.00	2.00	-0.19%	(\$267.00)	\$137,725.00	\$137,458.00	\$137,458.00							7.	
44	Capital			#DIV/0!	\$0.00		\$0.00								9 MARIE - 1000 - 1100 -	
45	Debt			#DIV/0!	\$0.00		\$0.00									
46	Deferred Charges			#DIV/0!	\$0.00		\$0.00									***************************************
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			#DIV/0!	\$0.00		\$0.00		***************************************							
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
	Total	30.00	115.00	-7.04%	(\$238,407.98)	\$3,386,813.49	\$3,148,405.51	\$2,800,775.51	\$0.00	\$0.00	\$347,630,00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.0

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# USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

	SIRCCION		
Revenues at Risk Non-recurring appropriation Future v	Line Item.  Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
	NONE		
	1,0112		

# ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax	Assessments - Taxable Prope	rties (October 1, 2015 Value	<u>e)</u>	Property Tax Assessments - Exempt Properties (October 1, 2015 Value				
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total	
1 Vacant Land	86	\$74,438,000.00	4.10%	15A Public Schools			0.00%	
2 Residential	1,573	\$1,738,939,300.00	95.75%	15B Other Schools			0.00%	
3A/3B Farm			0.00%	15C Public Property		\$48,088,300.00	83.71%	
4A Commercial	6	\$2,836,300.00	0.16%	15D Church and Charities		\$8,792,800.00	15.31%	
4B Industrial			0.00%	15E Cemeteries & Graveyards			0.00%	
4C Apartments	100 mm 1 100		0.00%	15F Other Exempt		\$566,700.00	0.99%	
5A/5B Railroad			0.00%		,			
6A/6B Business Personal Property			0.00%	- 11				
Total	1,665	\$1,816,213,600.00	100.00%	Total	0	\$57,447,800.00	100.00%	
Average Ratio (%), Assessed to	o True Value	95.49%						
Equalized Valuation, Taxable 1	Properties	\$1,901,993,507.17		Percentage of Exempt vs.				
				Non-Exempt Properties	3.16%			
Total # of property tax ap	peals filed in 2015	County Tax Board	33.00	Tron Exempt Properties	3.1070			
		State Tax Court	12.00					
Number of 2015 County Tax B	Board decisions appealed to Tax	Court	1.00					
Number of pending property ta	ax appeals in State Tax Court		10.00					
Amount paid out by municipali	ity for tax appeals in 2015		(\$32,468.00)					

	Prior Budget Year's Payn	nents in Lieu of Tax	(PILOT) - 5 Year Exemptio	ns/Abatements	
		# of	PILOT		Taxes if Billed in Full
		Parcels	Billing/Revenue	Assessed Value	2015 Total Tax Rate
G	Commercial/Industrial Exemption				
I	Dwelling Exemption				
J	Dwelling Abatement				
K	New Dwelling/Conversion Exemption				
L	New Dwelling/Conversion Abatement				
N	Multiple Dwelling Exemption				
0	Multiple Dwelling Abatement				
	Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

#### USER FRIENDLY BUDGET SECTION

									Long Term T	ax Exemptions									
Prior Budget Yea	Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				Prior Budget Ye	ır's Payments in Lie	u of Tax (PILOT)	) - Long Term Tax	Exemptions	Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2015 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed In Full 2015 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2015 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Bille In Full 2015 Total Tax
																			-
																		· · · · · · · · · · · · · · · · · · ·	
ong Term Exemptions -	Column Total	0.00	0.00	0.00	Total Long Term Exemption	s - Column Total	\$0.00	\$0.00	\$0.00	Total Long Term Exemption:	- Column Total	\$0.00	\$0.00	\$0.00	Total Long Term Exemption		\$0.00		
'X" if Grand Total															Total Long Term Exemp	tions - GRAND TOTAL	\$0.00	\$0.00	

| Total Long Term Exemptions - GRAND TOTAL | \$0.00 | \$0.00 | \$5 Sheet UFB-6 | Sheet UFB-

### USER FRIENDLY BUDGET SECTION BUDGETED PERSONNEL COSTS

Organization / Individuals Eligible for Benefit	# of Full-Time Employees	# of Part-Time Employees	Total Personnel Cost	Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits  Net of  Cost Share	Employment Taxes and Other Benefits
Governing Body		3.00	32,779.00	\$30,450.00	\$0.00	\$0.00	\$0.00	\$2,329.00
Supervisory Staff (Department Heads & Managers)	6.00		600,950.68	\$412,331.00	\$0.00	\$51,376.00	\$105,700.68	\$31,543.00
Police Officers (Including Superior Officers)	12.00	2.00	1,945,827.05	\$1,233,381.00	\$111,825.00	\$289,994.24	\$207,718.56	\$102,908.25
Fire Fighters (Including Superior Officers)		2.00	45,518.45	\$40,600.00	\$0.00	\$1,812.55	\$0.00	\$3,105.90
All Other Union Employees not listed above	10.00	60.00	1,543,892.70	\$1,115,366.51	\$60,000.00	\$76,815.90	\$201,794.76	\$89,915.53
All Other Non-Union Employees not listed above	2.00	48.00	260,098.36	\$204,840.00	\$0.00	\$11,866.90	\$32,127.60	\$11,263.86
Totals	30.00	115.00	4,429,066.24	\$3,036,968.51	\$171,825.00	\$431,865.59	\$547,341.60	\$241,065.54

Is the Local Government required to comply with NJSA 11A (Civil Service)? - YES or NO

NO

Note - <u>Base Pay</u> is the annualized rate of pay to which overtime (if eligible) and/or pension is calculated. Either calculation is fine at the discretion of the Local Unit. Overtime and other compensation is any other item that is charged as a salary and wage expense but not included in Base Pay.

### **USER FRIENDLY BUDGET SECTION - HEALTH BENEFITS**

	C	Current Year		D		
	Current Year # of Covered Members	Annual Cost	Total Current		Prior Year Annual	T I D : X
	(Medical & Rx)	Estimate per Employee	Year Cost	(Medical & Rx)	Cost per Employee	Total Prior Year
Active Employees - Health Benefits - Annual Cost	(Medical & KX)	Employee	rear Cost	(Medical & RX)	(Average)	Cost
Single Coverage	6.00	\$12.500.60	\$75.521.60	6.00	\$12.126.56	672.010.26
Parent & Child	4.00	\$12,588.60 \$22,618.56	\$75,531.60	6.00	\$12,136.56	\$72,819.36
Employee & Spouse (or Partner)	4.00		\$90,474.24	6.00	\$20,717.88	\$124,307.28
Family		\$25,048.68	\$100,194.72	5.00	\$24,204.60	\$121,023.00
Employee Cost Sharing Contribution (enter as negative - )	12.00	\$35,108.88	\$421,306.56	11.00	\$32,786.16	\$360,647.76
Subtotal	26.00		(\$139,415.52)			ACTO TOT 10
	26.00		\$548,091.60	28.00		\$678,797.40
Elected Officials - Health Benefits - Annual Cost						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative - )	関係できませんということ			Manager of the Section		
Subtotal	0.00		\$0.00	0.00		\$0.00
Retirees - Health Benefits - Annual Cost						0.05
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative - )	NAME OF STREET			MARK CONTROL		
Subtotal	0.00		\$0.00	0.00		\$0.00
GRAND TOTAL	26.00	0.2161.62	\$548,091.60	28.00		\$678,797.40

Note - other health insurances such as dental and vision are not included in this analysis unless included in the employees total premium. Therefore, the total from this sheet may not agree with the budgeted appropriation.

Is medical coverage provided by the SHBP (Yes or No)? Is prescription drug coverage provided by the SHBP (Yes or No)?

YES YES

# USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

Legal basis for benefit (check applicable items)

	I 0		(check applicable items)				
	Gross Days of	Dellas Valor (O	Approved		Individual		
Organization/Individuals Eligible for Benefit	Accumulated Absence	Dollar Value of Compensated	Labor	Local	Employment		
Longport PBA Local 363	544.36	Absences \$211,655.36	Agreement X	Ordinance	Agreement		
Government Workers Union - Public Works	306.70		X				
Borough Association	89.81		X				
Public Works Superintendent	90.00	\$26,052.81	^		Х		
Zoning Officer	89.50			V			
UCC Coordinator	60.00			X			
Municipal Clerk	45.37	\$17,928.00	<del></del>	X			
Police Chief	34.25	\$11,278.41		<b>X</b>	V		
CFO	2.31	\$16,239.98	1	v	Х		
Tax Collector		\$568.32		X			
Adminstrative Assistant - PW	6.19			Х			
Administrative Assistant - PD	5.56			X			
Administrative Assistant - PD	31.87	\$5,865.00		Х			
		7-					
					***************************************		
Totals	1305.92	\$409,993.77					
	1000.02	Ψ-00,333.11					
Total Funds Reserved		\$126,707.74					
Total Funds App	ropriated in 2016	\$30,000.00					

## USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT

Local School Debt  Regional School Debt  Utility Fund Debt  Water/Sewer  0 0	\$1,642,540.77	\$1,642,540.77		Utility Fund - Principal Utility Fund - Interest Bond Anticipation Notes - Principal Bond Anticipation Notes - Interest	\$75,000.00 \$33,750.00	\$75,000.00 \$30,750.00	\$75,000.00 \$27,750.00	Years' Budgets \$875,000.00 \$145,125.00
Regional School Debt  Utility Fund Debt	\$1,642,540.77	\$1,642,540.77	\$0.00	Utility Fund - Interest  Bond Anticipation Notes - Principal				
Utility Fund Debt	\$1,642,540.77	\$1,642,540.77	\$0.00	Utility Fund - Interest  Bond Anticipation Notes - Principal				
Utility Fund Debt	\$1,642,540.77	\$1,642,540.77		Bond Anticipation Notes - Principal	ψ33,730.00	\$50,750.00		
	\$1,642,540.77	\$1,642,540.77	\$0.00				BECKER STATES	ψ113,12310V
Water/Sewer 0 0	\$1,642,540.77	\$1,642,540.77	\$0.00	I IDONG ANTICIDATION NOTES - INTEREST	\$2,850.00			
0 0				Bonds - Principal	\$475,000.00	\$475,000.00	\$475,000.00	\$5,275,000.0
0			\$0.00	11	\$205,750.00	\$186,750.00	\$167,750.00	\$883,125.0
			\$0.00	Loans & Other Debt - Principal	\$233,640.97	\$244,724.75	\$158,218.29	\$162,956.22
0			\$0.00	Loans & Other Debt - Interest	\$26,240.00	\$18,815.00	\$11,115.00	\$5,700.00
0			\$0.00					
0			\$0.00	Total	\$1,052,230.97	\$1,031,039.75	\$914,833.29	\$7,346,906.23
Municipal Purposes		•						
Debt Authorized			\$0.00	Total Principal	\$783,640.97	\$794,724.75	\$708,218.29	\$6,312,956.2
Notes Outstanding			\$0.00	Total Interest	\$268,590.00		\$206,615.00	\$1,033,950.0
Bonds Outstanding			\$0.00	% of Total Current Year Budget	33.42%			
Loans and Other Debt	\$7,517,960.00		\$7,517,960.00					
				Description		Debt Not Liste	d Above	
Total (Current Year)	\$9,160,500.77	\$1,642,540.77	\$7,517,960.00	Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
Population (2010 census)	777			Total Other				
Per Capita Gross Debt	\$11,789.58			Bond Rating	Moody's	Standard & Poors	Fitch	
Per Capita Net Debt	\$9,675.62			Rating		AA		
				Year of Last Rating		2014		
3 Yr. Average Property Valuation		\$1,894,159,868.67						
	_			Mark "X" if Municipality has n	o bond rating			
Net Debt as % of 3 Year Avg Property Valua	tion	0.40%		1				

**Sheet UFB-10** 

### USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Providing or Receiving Services?	Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Receiving	City of Ventnor	Construction Code Officials	Plumbing, Electrical, etc.	1/1/2015	12/31/2015	\$43,750.00
Providing	County of Atlantic	Street Sweeping/Snow Plowing				variable
Receiving	City of Margate	Mechanic Services				\$66.05 per hour
Receiving	City of Margate	Salt Storage				none
Receiving	Egg Harbor Twp.	Dispatching Services		11/1/2015	12/31/2018	\$240,000.00
	-					
				×		
			-			
	*					

## USER FRIENDLY BUDGET SECTION - LIST OF AUTHORITIES AND FIRE DISTRICTS

Please set forth below the names of all authorities and fire districts that serve your municipality					

#### **USER FRIENDLY BUDGET SECTION - Notes**

(Press ALT-Enter to go to a new line in each cell)	