



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 1511_fba_2015.xlsm

Website:

Phone Number:

Mailing Address:

Email the UFB if not using Outlook

Municipality: **State:** **Zip:**

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Michael		Reina	12/31/2018	mikereina@jacksontwpnj.net

Chief Administrative Officer

Helene		Schlegel		hschlegel@jacksontwpnj.net
--------	--	----------	--	----------------------------

Chief Financial Officer

Sharon		Pinkava		spinkava@jacksontwpnj.net
--------	--	---------	--	---------------------------

Municipal Clerk

Ann	Marie	Eden		clerk@jacksontwpnj.net
-----	-------	------	--	------------------------

Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Kenneth	J	Bressi	12/31/2016	councilmanbressi@jacksontwpnj.net
Barry		Calogero	12/31/2016	councilmancalogero@jacksontwpnj.net
Scott	R	Martin	12/31/2018	councilmanmartin@jacksontwpnj.net
Robert	A	Nixon	12/31/2016	councilmannixon@jacksontwpnj.net
Ann	M	Updegrave	12/31/2018	anneup@jacksontwpnj.net

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2014 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2015 Budget</u>		
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>			
Municipal Purpose Tax	0.448	\$29,785,262.60	20.55%	\$1,456.97	Municipal Purpose Tax	ESTIMATED	\$30,330,788.85
Municipal Library	0.000	\$0.00	0.00%	\$0.00	Municipal Library		\$0.00
Municipal Open Space	0.020	\$1,329,594.36	0.92%	\$65.04	Municipal Open Space	ESTIMATED	\$1,328,126.44
Fire Districts (avg. rate/total levies)	0.001	\$5,614,930.00	3.87%	\$2.75	Fire Districts (total levies)	ESTIMATED	\$5,727,228.60
Other Special Districts (total levies)	0.000	\$0.00	0.00%	\$0.00	Other Special Districts (total levies)		\$0.00
Local School District	1.233	\$81,958,272.00	56.54%	\$4,009.91	Local School District	ESTIMATED	\$83,597,437.44
Regional School District	0.000	\$0.00	0.00%	\$0.00	Regional School District		\$0.00
County Purposes	0.333	\$22,139,029.69	15.27%	\$1,082.97	County Purposes	ESTIMATED	\$22,669,977.50
County Library	0.037	\$2,467,409.10	1.70%	\$120.33	County Library	ESTIMATED	\$2,526,587.51
County Board of Health	0.014	\$887,236.68	0.61%	\$45.53	County Board of Health	ESTIMATED	\$908,693.74
County Open Space	0.012	\$777,714.85	0.54%	\$39.03	County Open Space	ESTIMATED	\$796,451.23
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		\$0.00
Total (Calendar Year 2014 Budget)	2.098	\$144,959,449.28	100.00%	\$6,822.53	Total ESTIMATED amount to be raised by taxes		\$147,885,291.32
Total Taxable Valuation as of October 1, 2014 <u>\$6,669,174,470.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>11,259,955.73</u>		
Current Year Average Residential Assessment <u>\$325,216.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>38,950,657.81</u>		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy <u>\$117,554,502.47</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT <u>\$145,245,204.55</u>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <u>\$2,640,086.77</u>		
0.448	0.455	1.52%			Total Amount to be Raised by Taxes <u>\$147,885,291.32</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>98.21%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$29,785,262.60	\$30,330,788.85	1.83%	\$545,526.25		<u>Tax Collections - ACTUAL as of Prior Year</u>		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Revenue, Collections CY 2014 <u>143,352,211.50</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2014 <u>145,604,218.59</u>		
\$1,456.97	\$1,479.08	1.52%	\$22.11		% of Taxes Collected, CY 2014 <u>98.45%</u>		
					Delinquent Taxes - December 31, 2014 <u>\$1,822,437.73</u>		

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	Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	20.45%	\$450,000.00	\$2,200,000.00	\$2,650,000.00	\$2,650,000.00							
08	Local Revenue	-13.51%	(\$181,065.96)	\$1,340,065.96	\$1,159,000.00	\$1,159,000.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$3,408,439.00	\$3,408,439.00	\$3,408,439.00							
08	Uniform Construction Code Fees	-6.20%	(\$68,054.34)	\$1,098,054.34	\$1,030,000.00	\$1,030,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	55.56%	\$42,500.00	\$76,500.00	\$119,000.00	\$119,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-80.71%	(\$1,028,464.56)	\$1,274,299.66	\$245,835.10	\$245,835.10							
08	Other Special Items	36.56%	\$334,047.26	\$913,634.37	\$1,247,681.63	\$1,247,681.63							
15	Receipts from Delinquent Taxes	-15.72%	(\$261,107.78)	\$1,661,107.78	\$1,400,000.00	\$1,400,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-1.43%	(\$440,808.35)	\$30,771,597.20	\$30,330,788.85	\$30,330,788.85							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
54	Open Space Levy Tax	-0.80%	(\$10,740.01)	\$1,338,866.45	\$1,328,126.44		\$1,328,126.44						
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	-2.64%	(\$1,163,693.74)	\$44,082,564.76	\$42,918,871.02	\$41,590,744.58	\$1,328,126.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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

FCOA	Budgeted Positions		% Difference Current v. Prior Year	\$ 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	Utility	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	28.00	16.00	-23.70%	(\$891,889.42)	\$3,763,294.23	\$2,871,404.81	\$2,856,390.81	\$15,014.00							
21	Land-Use Administration	4.00	2.00	0.14%	\$396.35	\$279,679.24	\$280,075.59	\$280,075.59								
22	Uniform Construction Code	14.00	6.00	3.46%	\$41,072.48	\$1,188,535.25	\$1,229,607.73	\$1,229,607.73								
23	Insurance			3.75%	\$192,857.75	\$5,148,486.21	\$5,341,343.96	\$5,341,343.96								
25	Public Safety	103.00	27.00	2.02%	\$233,582.61	\$11,552,590.12	\$11,786,172.73	\$11,731,404.68	\$54,768.05							
26	Public Works	47.00	2.00	4.30%	\$196,346.07	\$4,566,942.72	\$4,763,288.79	\$4,575,784.53	\$187,504.26							
27	Health and Human Services	2.00	4.00	-2.64%	(\$5,851.78)	\$221,421.25	\$215,569.47	\$215,569.47								
28	Parks and Recreation	5.00	9.00	-7.13%	(\$29,650.23)	\$416,107.07	\$386,456.84	\$363,746.84	\$22,710.00							
29	Education (including Library)			#DIV/0!	\$0.00		\$0.00									
30	Unclassified			65.84%	\$163,285.96	\$248,015.25	\$411,301.21	\$411,301.21								
31	Utilities and Bulk Purchases			-2.53%	(\$43,000.00)	\$1,699,750.00	\$1,656,750.00	\$1,656,750.00								
32	Landfill / Solid Waste Disposal			9.84%	\$30,000.00	\$305,000.00	\$335,000.00	\$335,000.00								
35	Contingency			#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures			5.87%	\$236,537.65	\$4,031,850.58	\$4,268,388.23	\$4,268,388.23								
37	Judgements			-53.33%	(\$120,000.00)	\$225,000.00	\$105,000.00	\$105,000.00								
42	Shared Services			53.06%	\$42,500.00	\$80,100.00	\$122,600.00	\$122,600.00								
43	Court and Public Defender	5.00	5.00	3.52%	\$14,088.54	\$400,485.79	\$414,574.33	\$412,152.04	\$2,422.29							
44	Capital			10.00%	\$10,000.00	\$100,000.00	\$110,000.00	\$110,000.00								
45	Debt			2.40%	\$87,791.74	\$3,658,593.75	\$3,746,385.49	\$3,746,385.49								
46	Deferred Charges			42.71%	\$271,361.46	\$635,377.17	\$906,738.63	\$906,738.63								
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			-2.28%	(\$61,520.23)	\$2,701,607.00	\$2,640,086.77	\$2,640,086.77								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
	Total	208.00	71.00	0.89%	\$367,908.95	\$41,222,835.63	\$41,590,744.58	\$41,308,325.98	\$282,418.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES**

<p><i>Revenues at Risk</i></p> <p><i>Non-recurring appropriation reductions</i></p> <p><i>Future Year Appropriation Increases</i></p> <p><i>Structural Imbalance Offsets</i></p>				<p>Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.</p>	<p>Amount</p>	<p>Comment/Explanation</p>
			N/A			

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2014 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	1,586	\$167,254,100.00	2.51%
2 Residential	17,747	\$5,768,918,720.00	86.50%
3A/3B Farm	160	\$24,710,800.00	0.37%
4A Commercial	251	\$570,689,000.00	8.56%
4B Industrial	49	\$44,202,500.00	0.66%
4C Apartments	16	\$85,155,000.00	1.28%
5A/5B Railroad	3	\$0.00	0.00%
6A/6B Business Personal Property	4	\$8,244,350.00	0.12%
Total	19,816	\$6,669,174,470.00	100.00%

Average Ratio (%), Assessed to True Value	101.60%
Equalized Valuation, Taxable Properties	\$6,564,148,100.39

Total # of property tax appeals filed in 2014	County Tax Board	283.00
	State Tax Court	86.00
Number of 2014 County Tax Board decisions appealed to Tax Court		79.00
Number of pending property tax appeals in State Tax Court		49.00

Amount paid out by municipality for tax appeals in 2014	\$47,384.13
---	-------------

Property Tax Assessments - Exempt Properties (October 1, 2014 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	31	\$222,088,500.00	41.42%
15B Other Schools	1	\$254,100.00	0.05%
15C Public Property	719	\$221,673,800.00	41.34%
15D Church and Charities	39	\$34,907,900.00	6.51%
15E Cemeteries & Graveyards	7	\$578,200.00	0.11%
15F Other Exempt	132	\$56,712,200.00	10.58%
Total	929	\$536,214,700.00	100.00%

Percentage of Exempt vs. Non-Exempt Properties	4.48%
--	-------

Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2014 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				
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

**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	0.00	6.00	145,401.21	\$73,840.00	\$1,920.00	\$1,881.84	\$56,934.38	\$10,824.99
Supervisory Staff (Department Heads & Managers)	14.00	3.00	1,877,908.20	\$1,321,934.93	\$52,468.86	\$137,236.30	\$209,499.72	\$156,768.39
Police Officers (Including Superior Officers)	82.00	0.00	14,206,249.39	\$9,449,222.58	\$389,330.00	\$2,073,291.00	\$1,262,120.42	\$1,032,285.39
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
All Other Union Employees not listed above	92.00	11.00	7,739,272.24	\$4,521,395.54	\$429,159.34	\$494,809.85	\$1,675,168.92	\$618,738.59
All Other Non-Union Employees not listed above	20.00	51.00	2,363,796.54	\$1,655,989.06	\$121,384.80	\$123,978.01	\$265,235.46	\$197,209.21
Totals	208.00	71.00	26,332,627.59	\$17,022,382.12	\$994,263.00	\$2,831,197.00	\$3,468,958.90	\$2,015,826.57

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

Yes

Note - **Base Pay** 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

	Current Year # of Covered Members (Medical & Rx)	Current Year Annual Cost Estimate per Employee	Total Current Year Cost
Active Employees - Health Benefits - Annual Cost			
Single Coverage	42.00	\$11,327.54	\$475,756.56
Parent & Child	20.00	\$19,053.30	\$381,066.00
Employee & Spouse (or Partner)	34.00	\$22,607.34	\$768,649.68
Family	91.00	\$30,458.94	\$2,771,763.48
Employee Cost Sharing Contribution (enter as negative -)			(\$735,099.78)
Subtotal	187.00	\$83,447.12	\$3,662,135.94
Elected Officials - Health Benefits - Annual Cost			
Single Coverage			\$0.00
Parent & Child			\$0.00
Employee & Spouse (or Partner)			\$0.00
Family	2	\$30,803.16	\$61,606.32
Employee Cost Sharing Contribution (enter as negative -)			(\$2,156.22)
Subtotal	2.00	\$30,803.16	\$59,450.10
Retirees - Health Benefits - Annual Cost			
Single Coverage			\$0.00
Parent & Child			\$0.00
Employee & Spouse (or Partner)			\$0.00
Family			\$0.00
Employee Cost Sharing Contribution (enter as negative -)			
Subtotal	0.00	\$0.00	\$0.00
GRAND TOTAL	189.00	\$114,250.28	\$3,721,586.04

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)?

YES

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

YES

**USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY**

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Legal basis for benefit (check applicable items)		
			Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
FMBA	364.85	\$63,754.03	X		
Non-Union Employees	1190.02	\$343,724.81		X	
Clerical Union-AFSCME	1638.89	\$294,229.23	X		
Transport Workers Union	1579.42	\$312,488.81	X		
PBA/SOA	2987.05	\$1,362,746.05	X		
Totals	7760.22	\$2,376,942.94			
Total Funds Reserved as of end of 2014		\$264,089.61			
Total Funds Appropriated in 2015		\$170,000.00			

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

	Gross Debt		Net Debt	Current Year				2016 Budget	2017 Budget	All Additional Future Years' Budgets
		Deductions		Budget						
Local School Debt	\$87,236,973.00	\$87,236,973.00	\$0.00	Utility Fund - Principal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Regional School Debt	\$0.00	\$0.00	\$0.00	Utility Fund - Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Utility Fund Debt				Bond Anticipation Notes - Principal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
0	\$0.00	\$0.00	\$0.00	Bond Anticipation Notes - Interest	\$18,859.88	\$0.00	\$0.00	\$0.00	\$0.00	
0	\$0.00	\$0.00	\$0.00	Bonds - Principal	\$3,020,000.00	\$3,145,000.00	\$2,525,000.00	\$10,587,000.00	\$10,587,000.00	
0	\$0.00	\$0.00	\$0.00	Bonds - Interest	\$707,188.61	\$555,120.00	\$437,382.50	\$912,635.00	\$912,635.00	
0	\$0.00	\$0.00	\$0.00	Loans & Other Debt - Principal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
0	\$0.00	\$0.00	\$0.00	Loans & Other Debt - Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
0	\$0.00	\$0.00	\$0.00							
0	\$0.00	\$0.00	\$0.00	Total	\$3,746,048.49	\$3,700,120.00	\$2,962,382.50	\$11,499,635.00	\$11,499,635.00	
Municipal Purposes										
Debt Authorized	\$2,080,152.00	\$0.00	\$2,080,152.00	Total Principal	\$3,020,000.00	\$3,145,000.00	\$2,525,000.00	\$10,587,000.00	\$10,587,000.00	
Notes Outstanding	\$1,891,241.00	\$0.00	\$1,891,241.00	Total Interest	\$726,048.49	\$555,120.00	\$437,382.50	\$912,635.00	\$912,635.00	
Bonds Outstanding	\$24,476,000.00	\$7,120,046.40	\$17,355,953.60	% of Total Current Year Budget	9.01%					
Loans and Other Debt	\$0.00	\$0.00	\$0.00							
Total (Current Year)	\$115,684,366.00	\$94,357,019.40	\$21,327,346.60							
Population (2010 census)	<u>54,856</u>									
Per Capita Gross Debt	<u>\$2,108.87</u>									
Per Capita Net Debt	<u>\$388.79</u>									
3 Yr. Average Property Valuation		<u>\$6,564,851,056.33</u>								
Net Debt as % of 3 Year Avg Property Valuation		<u>0.32%</u>								
				Description	Debt Not Listed Above					
				Total Guarantees - Governmental	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
				Total Guarantees - Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
				Total Capital/Equipment Leases	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
				Total Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
				<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>			
				Rating	Aa3	AA+				
				Year of Last Rating	2011	2014				
				Mark "X" if Municipality has no bond rating						

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Providing or Receiving Services?	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Receiving	County of Ocean	Ocean County Emergency Services Program	County required to coordinate and the implementation & operation of 9-1-1 activities	5/26/2009	5/25/2016	N/A
Receiving	J.T.M.U.A.	J.T.M.U.A. Shared Services	Spec's utilized by the J.T.M.U.A. to procure said contractor shall include provision which extends all pricing to Jackson Township	9/23/2010	9/22/2020	N/A
Receiving	County of Ocean	Ocean County Leaf & Vegetation Waste Composting		9/15/2010	9/14/2015	N/A
Receiving	J.T.M.U.A.	Utilize J.T.M.U.A. licensed Water Operator		12/1/2013	11/30/2023	\$300.00/per month paid to J.T.M.U.A.
Receiving	County of Ocean	Police Services - Driving while Intoxicated Enforcement Prog.		10/1/2014	9/30/2015	\$55.00/hr. rec'd.
Receiving	County of Ocean	Prosecutor's Drug Recognition Expert Callout Program		10/1/2014	9/30/2015	\$55.00/rec'd.
Receiving	County of Ocean	Recycling Center Use and Revenue Sharing Agreement		1/1/2015	12/31/2019	50% of net rev. to be received
Receiving	County of Ocean	Prosecutor's Program		1/1/2015	12/31/2015	\$55.00/hr. rec'd.
Receiving	Freehold Township	Constr. Inspection Services	Utilize services on an "as-needed" basis	2/24/2015	12/31/2015	\$1,210./week
Receiving	Millstone Township	Constr. Inspection Services	Utilize services on an "as-needed" basis	4/25/2015	4/24/2016	Hourly rate as needed
Providing	Millstone Township	Constr. Inspection Services	Utilize services on an "as-needed" basis	4/25/2015	4/24/2016	Hourly rate as needed
Receiving	Ocean County Board of Health	Agreement for Animal Facility	Fees for services established in accord. with Agreement	1/15/2015	12/31/2019	As per agreement

USER FRIENDLY BUDGET SECTION - Notes

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