| State of New Jo<br>Local Government                     | t Ser      |
|---|------------|
| Year: 2016 Municipal User Fi                            | riend      |
| MUNICIPALITY: 0118 Northfield City - County of Atlantic |            |
| Municode: 0118  | File       |
| Website: www.cityofnorthfield.org                       |            |
| Phone Number: 60  | 09-641-28  |
| Mailing Address: 16                                     | 600 Shore  |
|   |            |
| Email the UFB if not using Outlook Municipality: No     | orthfield  |
| Mayor   |            |
| First Name Middle Name Last Name Te                     | erm Expire |
| Erland Chau 12  | 2/31/2019  |
| Chief Administrative Officer                            |            |
| Mary Canesis  |            |
| Chief Financial Officer                                 |            |
| Dawn Marie Stollenwerk                                  |            |

y vices

| Year:               | 2016                       | Municipal User           | Friendly <b>B</b>   | udget                      |              |
|---------------------|----------------------------|--------------------------|---|----------------------------|--------------|
|                     | 0118 Northfield City - Cou | unty of Atlantic         |   | -                          | Introduced 🗸 |
| Municode:           |                            | 1                        | Filename:   | 0118_fbi_2016.             | xlsm         |
|                     |                            | www.cityofnorthfield.org |   |                            |              |
|                     | Phone Number:              |                          | 609-641-2832  |                            |              |
|                     | Mailing Address:           |                          | 1600 Shore Road   |                            |              |
|                     |                            |                          |   |                            |              |
| Email the UFB if no | t using Outlook            | Municipality:            | Northfield  | State: NJ Z                | p: 08225     |
|                     | Mayor                      |                          |   |                            | · .          |
| First Name          | Middle Name                | Last Name                | Term Expires  | <b>Business Email</b>      |              |
| Erland              |                            | Chau                     | 12/31/2019  | echau@cityofnorthfield.o   | rg           |
|                     | Chief Administr            | ative Officer            |   |                            |              |
| Mary                |                            | Canesis                  | "<br>   | mcanesi@cityofnorthfield   | l.org        |
|                     | Chief Financial            | Officer                  | •   |                            |              |
| Dawn                | Marie                      | Stollenwerk              | , in the second s | dstollenwerk@cityofnort    | hfield.org   |
|                     | Municipal Clerk            |                          | -   |                            |              |
| Mary                |                            | Canesis                  |   | mcanesi@cityofnorthfield   | l.org        |
|                     | <b>Registered Mun</b>      | icipal Accountant        |   |                            |              |
| Robert              | W.                         | Allison                  |   | ballison@hfacpas.com       |              |
|                     | Governing Body             | y Members                | -   |                            |              |
| First Name          | Middle Name                | Last Name                | Term Expires  | Business Email             |              |
| Frank               |                            | Perri                    | 12/31/2017  | fperri@cityofnorthfield.or | ſġ           |
| Nicholas            |                            | Piergiovanni             | 12/31/2017  | npiergiovanni@cityofnort   | hfield.org   |
| Clifford            |                            | Murray                   | 12/31/2018  | cmurray@cityofnorthfield   | l.org        |
| Jeffrey             |                            | Lischin                  | 12/31/2016  | jlischin@cityofnorthfield. | org          |
| Greg                |                            | Dewees                   | 12/31/2016  | gdewees@cityofnorthfiel    | d.org        |
| Jim                 |                            | O'Neill                  | 12/31/2017  | joneill@cityofnorthfield.o | rg           |
| James               |                            | Travagline               | 12/31/2018  | jtravagline@cityofnorthfi  | eld.org      |
|                     |                            |                          |   |                            |              |
|                     |                            |                          |   |                            |              |

# USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

| 2015 Calendar Year Prope                         | rty Tax Levies - ALL              | entities levying proper                         |  |                     | <u>Current Year 2016 Bu</u>                   | dget             |                 |
|--|-----------------------------------|---|--|---------------------|---|------------------|-----------------|
|  | Calendar Year                     | Calendar Year                                   | % of   | Avg Residential     | Taxes   | Actual/Estimated | Tax Levy        |
|  | <u>Tax Rate</u>                   | <u>Tax Levy</u>                                 | <b>Total Levy</b>                            | Taxpayer Impact     |   |                  |                 |
| Municipal Purpose Tax                            | 0.854                             | \$7,990,185.32                                  | 27.89%                                       | \$1,964.20          | Municipal Purpose Tax                         | Actual           | \$8,241,046.20  |
| Municipal Library                                | 0.035                             | \$324,191.00                                    | 1.13%  | \$80.50             | Municipal Library                             | Actual           | \$304,404.28    |
| Municipal Open Space                             |                                   |   | 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                            | 1.069                             | \$9,997,726.00                                  | 34.90%                                       | \$2,458.70          | Local School District                         | Estimated        | \$10,197,680.52 |
| Regional School District                         | 0.627                             | \$5,863,390.00                                  | 20.47%                                       | \$1,442.10          | Regional School District                      | Estimated        | \$5,980,657.80  |
| County Purposes                                  | 0.465                             | \$4,343,671.83                                  | 15.16%                                       | \$1,069.50          | County Purposes                               | Estimated        | \$4,393,671.83  |
| County Library                                   |                                   |   | 0.00%  | \$0.00              | County Library                                |                  |                 |
| County Board of Health                           | 0.013                             | \$116,917.84                                    | 0.41%  | \$29.90             | County Board of Health                        | Estimated        | \$126,917.84    |
| County Open Space                                | 0.002                             | \$13,151.55                                     | 0.05%  | \$4.60              | County Open Space                             | Estimated        | \$23,151.55     |
| Other County Levies (total)                      |                                   |   | 0.00%  | \$0.00              | Other County Levies (total)                   |                  |                 |
| Total (Calendar Year 2015 Budget)                | 3.065                             | \$28,649,233.54                                 | 100.00%                                      | \$7,049.50          | Total ESTIMATED amount to be raised by ta     | xes              | \$29,267,530.02 |
| Total Taxable Valuation as of                    | October 1, 2015                   | \$921,913,460.00                                |  |                     | Revenue Anticipated, Excluding Tax Levy       |                  | 4,600,720.03    |
| (To be used to calculate the current year tax ra |                                   | ¢220.000.00                                     |  |                     | Budget Appropriations, before Reserve for Un  | ncollected Taxes | 11,975,469.31   |
| Current Year Average Residential As              | sessment                          | \$230,000.00                                    |  |                     | Total Non-Municipal Tax Levy                  |                  | \$20,722,079.54 |
|  |                                   |   |  |                     | Amount to be Raised by Taxes - Before RUT     |                  | \$28,096,828.82 |
|  | Prior Y                           | ear to Current Year C                           | <u>comparison</u>                            |                     | Reserve for Uncollected Taxes (RUT)           |                  | \$1,170,701.20  |
|  |                                   |   |  |                     | Total Amount to be Raised by Taxes            |                  | \$29,267,530.02 |
|  | Comparison<br>Prior Year<br>0.854 | a - Municipal Purposes<br>Current Year<br>0.894 | <u>s Tax Rate</u><br>% Change (+/-)<br>4.68% |                     | % of Tax Collections used to Calculate RUT    | L                | 96.00%          |
|  | · · · · ·                         | •   |  | •                   | If % used exceeds the actual collection % the | 1                |                 |
|  | <b>Comparisor</b>                 | ı - Municipal Purposes                          | Tax Levy                                     |                     | reference the statutory exception used        |                  |                 |
|  | Prior Year                        | Current Year                                    | % Change (+/-)                               | \$ Change (+/-)     |   |                  |                 |
|  | \$7,990,185.32                    | \$8,241,046.20                                  | 3.14%  |                     | Tax Collections - ACTUAL as of Prior Ye       | ar               |                 |
|  |                                   |   |  | . ,                 | Total Tax Revenue, Collections CY 2015        | _                | 27,730,952.12   |
|  | <b>Comparison - Impact</b>        | t on Avg. Residential T                         | ax Payment (Mun                              | icipal Purposes Onl | Total Tax Levy, CY 2015                       | -                | 28,713,311.54   |
|  |                                   |   |  | \$ Change (+/-)     | % of Taxes Collected, CY 2015                 |                  | 96.58%          |
|  | \$1,964.20                        | \$2,056.20                                      | 4.68%  |                     | ,   | =                |                 |
|  | \$1,904.20                        | \$2,030.20                                      | 4.08%  | \$92.00             | Delinquent Taxes - December 31, 2015          |                  | \$640,731.97    |
|  |                                   |   |  |                     | Definition Laxes - December 51, 2015          |                  | 3040.731.97     |

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

| FCOA |  | % Difference<br>Current vs.<br>Prior Year | \$ Difference<br>Current vs. Prior<br>Year | Total Realized<br>Revenue (Prior<br>Year) | Total Anticipated<br>Revenue (Current<br>Year) | General<br>Budget | Open Space<br>Budget | Utility | Utility | Utility | Utility | Utility | Utility |
|------|--|---|--|---|--|-------------------|----------------------|---------|---------|---------|---------|---------|---------|
| 08   | Surplus  | -21.69%                                   | (\$360,000.00)                             | \$1,660,000.00                            | \$1,300,000.00                                 | \$1,300,000.00    |                      |         |         |         |         |         |         |
| 08   | Local Revenue                                  | -0.51%                                    | (\$8,485.32)                               | \$1,668,485.32                            | \$1,660,000.00                                 | \$1,660,000.00    |                      |         |         |         |         |         |         |
| 09   | State Aid (without offsetting appropriation)   | 0.00%                                     | \$0.00                                     | \$632,386.00                              | \$632,386.00                                   | \$632,386.00      |                      |         |         |         |         |         |         |
| 08   | Uniform Construction Code Fees                 | -31.14%                                   | (\$61,051.00)                              | \$196,051.00                              | \$135,000.00                                   | \$135,000.00      |                      |         |         |         |         |         |         |
|      | Special Revenue Items w/ Prior Written Consent |   |  |   |  |                   |                      |         |         |         |         |         |         |
| 11   | Shared Services Agreements                     | -12.35%                                   | (\$37,296.16)                              | \$302,027.16                              | \$264,731.00                                   | \$264,731.00      |                      |         |         |         |         |         |         |
| 08   | Additional Revenue Offset by Appropriations    | #DIV/0!                                   | \$0.00                                     | \$0.00                                    | \$0.00   |                   |                      |         |         |         |         |         |         |
| 10   | Public and Private Revenue                     | -73.98%                                   | (\$307,371.70)                             | \$415,474.73                              | \$108,103.03                                   | \$108,103.03      |                      |         |         |         |         |         |         |
| 08   | Other Special Items                            | -38.70%                                   | (\$31,883.50)                              | \$82,383.50                               | \$50,500.00                                    | \$50,500.00       |                      |         |         |         |         |         |         |
| 15   | Receipts from Delinquent Taxes                 | 14.29%                                    | \$56,257.85                                | \$393,742.15                              | \$450,000.00                                   | \$450,000.00      |                      |         |         |         |         |         |         |
|      | Amount to be raised by taxation                |   |  |   |  |                   |                      |         |         |         |         |         |         |
| 07   | Local Tax for Municipal Purposes               | 2.30%                                     | \$185,150.38                               | \$8,055,895.82                            | \$8,241,046.20                                 | \$8,241,046.20    |                      |         |         |         |         |         |         |
| 07   | Minimum Library Tax                            | -6.10%                                    | (\$19,786.72)                              | \$324,191.00                              | \$304,404.28                                   | \$304,404.28      |                      |         |         |         |         |         |         |
| 54   | Open Space Levy Tax                            | #DIV/0!                                   | \$0.00                                     | \$0.00                                    | \$0.00   | \$0.00            |                      |         |         |         |         |         |         |
| 07   | Addition to Local District School Tax          | #DIV/0!                                   | \$0.00                                     | \$0.00                                    | \$0.00   | \$0.00            |                      |         |         |         |         |         |         |
| 08   | Deficit General Budget                         | #DIV/0!                                   | \$0.00                                     | \$0.00                                    | \$0.00   | \$0.00            |                      |         |         |         |         |         |         |
|      | Total  | -4.26%                                    | (\$584,466.17)                             | \$13,730,636.68                           | \$13,146,170.51                                | \$13,146,170.51   | \$0.00               | \$0.00  | \$0.00  | \$0.00  | \$0.00  | \$0.00  | \$0.00  |

| FCOA |                                 | 0     | l Positions<br>Part-Time | % Difference<br>Current v.<br>Prior Year | \$ Difference<br>Current v. Prior<br>Year | Total Modified<br>Appropriation<br>for Service Type | Total<br>Appropriation for<br>Service Type | General<br>Budget | Public&Private<br>Offsets | Open Space<br>Budget | Utility | Utility | Utility | Utility | Utility | Utility |
|------|---------------------------------|-------|--------------------------|--|---|---|--|-------------------|---------------------------|----------------------|---------|---------|---------|---------|---------|---------|
|      |                                 |       |                          |  |   | (Prior Year)  | (Current Year)                             |                   |                           |                      |         |         |         |         |         |         |
| 20   | General Government              | 6.00  | 14.00                    | -1.74%                                   | (\$13,051.00)                             | \$748,951.00  | \$735,900.00                               | \$735,900.00      |                           |                      |         |         |         |         |         |         |
| 21   | Land-Use Administration         |       | 1.00                     | 0.00%                                    | \$0.00                                    | \$23,500.00   | \$23,500.00                                | \$23,500.00       |                           |                      |         |         |         |         |         |         |
| 22   | Uniform Construction Code       | 2.00  | 4.00                     | 43.40%                                   | \$46,000.00                               | \$106,000.00  | \$152,000.00                               | \$152,000.00      |                           |                      |         |         |         |         |         |         |
| 23   | Insurance                       |       |                          | 1.37%                                    | \$28,500.00                               | \$2,076,500.00                                      | \$2,105,000.00                             | \$2,105,000.00    |                           |                      |         |         |         |         |         |         |
| 25   | Public Safety                   | 27.00 | 26.00                    | -2.14%                                   | (\$64,153.13)                             |   | \$2,929,111.07                             | \$2,777,500.00    | \$151,611.07              |                      |         |         |         |         |         |         |
| 26   | Public Works                    | 13.00 |                          | -4.31%                                   | (\$36,530.57)                             | \$847,967.53  | \$811,436.96                               | \$785,001.00      | \$26,435.96               |                      |         |         |         |         |         |         |
| 27   | Health and Human Services       |       |                          | -60.72%                                  | (\$40,988.00)                             | \$67,502.00   | \$26,514.00                                | \$9,300.00        | \$17,214.00               |                      |         |         |         |         |         |         |
| 28   | Parks and Recreation            | 1.00  | 5.00                     | -43.99%                                  | (\$61,250.00)                             | \$139,250.00  | \$78,000.00                                | \$78,000.00       |                           |                      |         |         |         |         |         |         |
| 29   | Education (including Library)   |       |                          | -6.10%                                   | (\$19,786.72)                             | \$324,191.00  | \$304,404.28                               | \$304,404.28      |                           |                      |         |         |         |         |         |         |
| 30   | Unclassified                    |       |                          | #DIV/0!                                  | \$0.00                                    | \$0.00  | \$0.00                                     |                   |                           |                      |         |         |         |         |         |         |
| 31   | Utilities and Bulk Purchases    |       |                          | -2.64%                                   | (\$10,500.00)                             | \$397,501.00  | \$387,001.00                               | \$387,001.00      |                           |                      |         |         |         |         |         |         |
| 32   | Landfill / Solid Waste Disposal |       |                          | 10.85%                                   | \$70,000.00                               | \$645,000.00  | \$715,000.00                               | \$715,000.00      |                           |                      |         |         |         |         |         |         |
| 35   | Contingency                     |       |                          | #DIV/0!                                  | \$0.00                                    |   | \$0.00                                     |                   |                           |                      |         |         |         |         |         |         |
| 36   | Statutory Expenditures          |       |                          | 6.35%                                    | \$58,245.00                               | \$917,916.00  | \$976,161.00                               | \$976,161.00      |                           |                      |         |         |         |         |         |         |
| 37   | Judgements                      |       |                          | #DIV/0!                                  | \$0.00                                    |   | \$0.00                                     |                   |                           |                      |         |         |         |         |         |         |
| 42   | Shared Services                 |       |                          | 2.37%                                    | \$34,704.00                               | \$1,464,027.00                                      | \$1,498,731.00                             | \$1,498,731.00    |                           |                      |         |         |         |         |         |         |
| 43   | Court and Public Defender       | 2.00  | 2.00                     | -15.38%                                  | (\$10,000.00)                             | \$65,000.00   | \$55,000.00                                | \$55,000.00       |                           |                      |         |         |         |         |         |         |
| 44   | Capital                         |       |                          | -37.85%                                  | (\$95,000.00)                             | \$251,000.00  | \$156,000.00                               | \$156,000.00      |                           |                      |         |         |         |         |         |         |
| 45   | Debt                            |       |                          | -20.30%                                  | (\$260,290.00)                            | \$1,282,000.00                                      | \$1,021,710.00                             | \$1,021,710.00    |                           |                      |         |         |         |         |         |         |
| 46   | Deferred Charges                |       |                          | -100.00%                                 | (\$50,000.00)                             | \$50,000.00   | \$0.00                                     | \$0.00            |                           |                      |         |         |         |         |         |         |
| 48   | Debt - Type 1 School District   |       |                          | #DIV/0!                                  | \$0.00                                    | \$0.00  | \$0.00                                     |                   |                           |                      |         |         |         |         |         |         |
| 50   | Reserve for Uncollected Taxes   |       |                          | 18.08%                                   | \$179,283.88                              | \$991,417.32  | \$1,170,701.20                             | \$1,170,701.20    |                           |                      |         |         |         |         |         |         |
| 55   | Surplus General Budget          |       |                          | #DIV/0!                                  | \$0.00                                    | \$0.00  | \$0.00                                     |                   |                           |                      |         |         |         |         |         |         |
|      | Total                           | 51.00 | 52.00                    | -1.83%                                   | (\$244,816.54)                            | \$13,390,987.05                                     | \$13,146,170.51                            | \$12,950,909.48   | \$195,261.03              | \$0.00               | \$0.00  | \$0.00  | \$0.00  | \$0.00  | \$0.00  | \$0.00  |

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

#### USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

|   | Non-ternes at Risk | Future V reductions | Sur. | Line Item.<br>Put "X" in cell to the left that<br>corresponds to the type of imbalance. | Amount       | Comment/Explanation   |
|---|--------------------|---------------------|------|---|--------------|---|
| X |                    |                     |      | Surplus   | \$500,000.00 | Available fund balance for use as revenue is diminishing and not being replenished          |
|   |                    | X                   |      | Salaries, Health Benefits & Pension Costs   |              | Dependent upon State rates for Benefits and Pensions. 2% contractual salary increases       |
| X |                    |                     |      | Library Surplus Reserve   | \$25,000.00  | All available library surplus have been appropriated in this budget and preceeding budgets. |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |
|   |                    |                     |      |   |              |   |

|  |                        | Derties (October 1, 2015 Valu |                | ROLEKII - INOLEKII          |              | berties (October 1, 2015 Va | lue)       |
|--|------------------------|-------------------------------|----------------|-----------------------------|--------------|-----------------------------|------------|
| Property Tax Assessi                   |                        |                               |                | Property Tax Assess         |              |                             |            |
|  | # of Parcels           | Assessed Value                | % of Total     |                             | # of Parcels | Assessed Value              | % of Total |
| 1 Vacant Land                          | 191                    | \$13,418,260.00               | 1.46%          | 15A Public Schools          | 2            | \$6,142,170.00              | 5.32%      |
| 2 Residential                          | 3,134                  | \$720,649,800.00              | 78.17%         | 15B Other Schools           | 1            | \$798,000.00                | 0.69%      |
| 3A/3B Farm                             | 2                      | \$598,800.00                  | 0.06%          | 15C Public Property         | 7            | \$82,968,400.00             | 71.86%     |
| 4A Commercial                          | 223                    | \$186,264,100.00              | 20.20%         | 15D Church and Charities    | 20           | \$22,121,400.00             | 19.16%     |
| 4B Industrial                          | 0                      | \$0.00                        | 0.00%          | 15E Cemeteries & Graveyards | 1            | \$5,000.00                  | 0.00%      |
| 4C Apartments                          | 3                      | \$982,500.00                  | 0.11%          | 15F Other Exempt            | 18           | \$3,418,100.00              | 2.96%      |
| 5A/5B Railroad                         |                        |                               | 0.00%          |                             |              |                             |            |
| 6A/6B Business Personal Property       |                        |                               | 0.00%          |                             |              |                             |            |
| Total                                  | 3,553                  | \$921,913,460.00              | 100.00%        | Total                       | 49           | \$115,453,070.00            | 100.00%    |
| Average Ratio (%), Assessed to True    | Value                  | 102.36%                       |                |                             |              |                             |            |
| e v v                                  |                        |                               |                |                             |              |                             |            |
| Equalized Valuation, Taxable Properti  | ies                    | \$900,657,932.79              |                | Percentage of Exempt vs.    |              |                             |            |
|  |                        |                               |                | Non-Exempt Properties       | 12.52%       |                             |            |
| Total # of property tax appeals fil    | led in 2015            | County Tax Board              | 288.00         |                             |              |                             |            |
|  |                        | State Tax Court               | 3.00           |                             |              |                             |            |
| Number of 2015 County Tax Board de     | ecisions appealed to T | ax Court                      | 0.00           |                             |              |                             |            |
| Number of pending property tax appea   | als in State Tax Court |                               | 5.00           |                             |              |                             |            |
|  | 1 : 2015               |                               | ¢105 010 01    |                             |              |                             |            |
| Amount paid out by municipality for ta | ax appeals in 2015     |                               | \$105,212.81   |                             |              |                             |            |
|  |                        |                               |                | <u></u>                     |              |                             |            |
| Prior Budget Year's Payn               | nents in Lieu of Tax   | (PILOT) - 5 Year Exemption    | 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          |                        |                               |                |                             |              |                             |            |
| O Multiple Dwelling Abatement          |                        |                               |                |                             |              |                             |            |
| Total 5 Yr Exemptions/Abatements       | 0                      | 0.00                          | 0.00           | 0.00                        |              |                             |            |
| Total 5 TT Exemptions/ Adatements      | U                      | 0.00                          |                |                             |              |                             |            |

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

|                            |  |                   |                     |   |                           |  |                  | US                |   | BUDGET SECTIO<br>Tax Exemptions | N  |                   |                   |   |                           |  |                  |                    |   |
|----------------------------|--|-------------------|---------------------|---|---------------------------|--|------------------|-------------------|---|---------------------------------|--|-------------------|-------------------|---|---------------------------|--|------------------|--------------------|---|
| Prior Budget Y             | ear's Payments in Li                                 | eu of Tax (PILOT) | ) - Long Term Tax ] | Exemptions  | Prior Budget Year         | 's Payments in Li                                    | eu of Tax (PILOT | ') - Long Term Ta | x Exemptions                                      | Prior Budget Yea                | r's Payments in Li                                   | eu of Tax (PILOT) | ) - Long Term Tax | Exemptions  | Prior Budget              | Year's Payments in Lie                               | u of Tax (PILOT) | - Long Term Tax Ex | <u>xemptions</u>                                  |
| Project<br>Name            | Type of Project<br>(use drop-down<br>for data entry) |                   | Assessed Value      | Taxes if Billed<br>In Full<br>2015 Total Tax Rate | Project<br>Name           | Type of Project<br>(use drop-down<br>for data entry) |                  | Assessed Value    | Taxes if Billed<br>In Full<br>2015 Total Tax Rate | Project<br>Name                 | Type of Project<br>(use drop-down<br>for data entry) | PILOT Billing     | Assessed Value    | Taxes if Billed<br>In Full<br>2015 Total Tax Rate | Project<br>Name           | Type of Project<br>(use drop-down<br>for data entry) | PILOT Billing    | Assessed Value     | Taxes if Billed<br>In Full<br>2015 Total Tax Rate |
|                            |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   |                           |  |                  |                    | <b></b>   |
|                            |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   |                           |  |                  |                    |   |
|                            |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   |                           |  |                  |                    |   |
|                            |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   |                           |  |                  |                    |   |
|                            |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   |                           |  |                  |                    |   |
| -                          |  |                   |                     |   |                           |  |                  |                   |   |                                 |  | -                 |                   |   |                           |  |                  |                    |   |
|                            |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   |                           |  |                  |                    |   |
|                            |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   |                           |  |                  |                    |   |
|                            |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   |                           |  |                  |                    |   |
| -                          |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   | -                         |  |                  |                    |   |
|                            |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   |                           |  |                  |                    |   |
|                            |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   |                           |  |                  |                    |   |
|                            |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   |                           |  |                  |                    |   |
|                            |  |                   |                     |   |                           |  |                  |                   |   |                                 |  |                   |                   |   |                           |  |                  |                    |   |
| Total Long Term Exemptions |  | 0.00              | 0.00                | 0.00  | Total Long Term Exemption | s - Column Total                                     | \$0.00           | \$0.00            | \$0.00  | Total Long Term Exemptions      | - Column Total                                       | \$0.00            | \$0.00            |   | Total Long Term Exemption |  | \$0.00           | \$0.00             |   |
| Mark "X" if Grand Total    |  |                   |                     |   |                           |  |                  |                   |   | eet UFB-6                       |  |                   |                   |   | Total Long Term Exempti   | ons - GRAND TOTAL                                    | \$0.00           | \$0.00             | \$0.00<br>Sheet UFB-6C                            |

# USER FRIENDLY BUDGET SECTION BUDGETED PERSONNEL COSTS

| Organization / Individuals Eligible for Benefit | # of<br>Full-Time<br>Employees | # of<br>Part-Time<br>Employees | Total<br>Personnel<br>Cost | Base<br>Pay    | Overtime<br>and other<br>Compensation | Pension<br>(Estimate) | Health Benefits<br>Net of<br>Cost Share | Employment<br>Taxes and<br>Other Benefits |
|---|--------------------------------|--------------------------------|----------------------------|----------------|---------------------------------------|-----------------------|---|---|
| Governing Body                                  |                                | 8.00                           | 79,352.62                  | \$71,714.00    | \$0.00                                | \$2,152.50            | \$0.00                                  | \$5,486.12                                |
| Supervisory Staff (Department Heads & Managers) | 6.00                           | 2.00                           | 677,080.49                 | \$487,724.66   | \$0.00                                | \$58,526.96           | \$93,517.93                             | \$37,310.94                               |
| Police Officers (Including Superior Officers)   | 20.00                          | 2.00                           | 2,656,838.04               | \$1,770,407.28 | \$125,000.00                          | \$407,193.67          | \$318,828.94                            | \$35,408.15                               |
| Fire Fighters (Including Superior Officers)     | 5.00                           | 7.00                           | 636,306.53                 | \$384,982.05   | \$25,000.00                           | \$88,545.87           | \$130,078.97                            | \$7,699.64                                |
| All Other Union Employees not listed above      | 17.00                          | 20.00                          | 1,503,872.73               | \$944,227.02   | \$22,500.00                           | \$113,307.24          | \$351,605.10                            | \$72,233.37                               |
| All Other Non-Union Employees not listed above  | 3.00                           | 13.00                          | 389,871.16                 | \$273,117.26   | \$2,000.00                            | \$32,774.07           | \$61,086.36                             | \$20,893.47                               |
| Totals  | 51.00                          | 52.00                          | 5,943,321.57               | \$3,932,172.27 | \$174,500.00                          | \$702,500.32          | \$955,117.30                            | \$179,031.68                              |

# 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**

|   | Current Year # of<br>Covered Members<br>(Medical & Rx) | Current Year<br>Annual Cost<br>Estimate per<br>Employee | Total Current<br>Year Cost | Prior Year # of<br>Covered Members<br>(Medical & Rx) | Prior Year Annual<br>Cost per Employee<br>(Average) | Total Prior Year<br>Cost |
|---|--|---|----------------------------|--|---|--------------------------|
| Active Employees - Health Benefits - Annual Cost          |  |   |                            |  |   |                          |
| Single Coverage   | 10.00  | \$11,464.00   | \$114,640.00               | 13.00  | \$11,450.00   | \$148,850.00             |
| Parent & Child  | 3.00   | \$20,440.00   | \$61,320.00                | 2.00   | \$19,300.00   | \$38,600.00              |
| Employee & Spouse (or Partner)                            | 8.00   | \$22,840.00   | \$182,720.00               | 5.00   | \$22,900.00   | \$114,500.00             |
| Family  | 26.00  | \$31,859.00   | \$828,334.00               | 25.00  | \$30,800.00   | \$770,000.00             |
| Employee Cost Sharing Contribution (enter as negative - ) |  |   | (\$223,687.00)             |  |   | (\$202,392.78)           |
| Subtotal  | 47.00  |   | \$963,327.00               | 45.00  |   | \$869,557.22             |
| <b>Elected Officials - Health Benefits - Annual Cost</b>  |  |   |                            |  |   |                          |
| 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 - ) |  |   |                            |  |   |                          |
| Subtotal  | 0.00   |   | \$0.00                     | 0.00   |   | \$0.00                   |
| <b>Retirees - Health Benefits - Annual Cost</b>           |  |   |                            |  |   |                          |
| Single Coverage   | 14   | \$13,404.00   | \$187,656.00               | 17   | \$12,000.00   | \$204,000.00             |
| Parent & Child  | 0  |   | \$0.00                     | 0  | \$0.00  | \$0.00                   |
| Employee & Spouse (or Partner)                            | 13   | \$21,619.00   | \$281,047.00               | 11   | \$20,000.00   | \$220,000.00             |
| Family  | 9  | \$31,301.16   | \$281,710.44               | 10   | \$33,000.00   | \$330,000.00             |
| Employee Cost Sharing Contribution (enter as negative - ) |  |   |                            |  |   |                          |
| Subtotal  | 36.00  |   | \$750,413.44               | 38.00  |   | \$754,000.00             |
| GRAND TOTAL   | 83.00  |   | \$1,713,740.44             | 83.00  |   | \$1,623,557.22           |

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)

| Gross Days of<br>Accumulation<br>Accumulation<br>Crooks, Lauren      Approved<br>Labor<br>Apreement      Approved<br>Labor<br>Agreement      Individual<br>Employment<br>Agreement        Crooks, Lauren      289.75      \$88,477.41      X      X        Cansel, Mary      80.00      \$17,946.82      X      X        Datallo, Mike      132.00      \$20,510.12      X      X        Smith, May K      110.50      \$17,839.85      X      X        Campbell, Shannon      2192.16      \$815,844.14      X      X        PBA      2192.16      \$815,844.14      X      X        GWU      1032.27      \$206,935.40      X      X        GWU      1032.27      \$206,935.40      X      X        Campbell, Shannon      X      X      X      X        GWU      1032.27      \$206,935.40      X      X        GWU      1032.27      \$206,935.40      X      X      X        Campbell, Shannon      X      X      X      X      X      X        GWU      1032.27      \$206,935.40      X      X      X <th></th> <th>-</th> <th></th> <th></th> <th>ck applicable</th> <th></th>  |                   | -        |                             |           | ck applicable |           |
|---|-------------------|----------|-----------------------------|-----------|---------------|-----------|
| Organization/Individuals Eligible for Benefit      Absence      Absences      Agreement      Ordinance      Agreement        Crooks, Lauren      289,75      \$38,477,71      X      X        Canesi, Mary      8900      \$17,946,62      X      X        Datallo, Mike      132,00      \$20,510,12      X      X        Smith, Mary K      110,50      \$17,838,85      X      X        Campbell, Shannon      29,85      \$3,445,05      X      X        PBA      2192,16      \$815,844,14      X      X      X        GWU      1032,27      \$206,935,40      X      X      X        GWU      1032,27      \$206,9   |                   |          |                             |           |               |           |
| Crooks, Lauren      x      x        Canesi, Mary      69:00      \$17,966.82      x        Smith, Mary K      112:00      \$20:510.12      x        Smith, Mary K      110:50      \$17,898.85      x        Carnobell, Shannon      29:85      \$3:44:06      x        PBA      2192.16      \$815,844.14      x        AFF      665:00      \$301,838.81      x        GWU      1032.27      \$206,935.40      x        GWU      1032.27      \$206,935.40      x        Image: Standard St  |                   |          | Dollar Value of Compensated |           |               |           |
| Canesi, Mary    88.00    \$17,946.82    x      Datalio, Mike    132.00    \$20,510.12    x      Smith, May K    110.50    \$17,839.85    x      Campell, Shannon    29.85    \$3,345.05    x      PBA    2192.16    \$815,844.14    x      GWU    1032.27    \$206,935.40    x      GWU    1032.27    \$206,935.40    x      Canceller  |                   |          |                             | Agreement |               | Agreement |
| Datalio, Mike      132.00      \$20,510.12      x        Smith, Mary K      110.50      \$17,839.85      x        Campbell, Shannon      29.85      \$3,345.05      x        PBA      2192.16      \$815,844.14      x  |                   |          |                             |           | X             |           |
| Smith, Mary K    110.50    \$17,839.85    x      Campbell, Shannon    29.85    \$3,445.05    x      PBA    2192.16    \$815,844.14    x      IAFF    655.00    \$301,838.81    x      GWU    1032.27    \$206,935.40    x      Image: State of the state of  |                   |          |                             |           |               | X         |
| Campbell, Shannon      29.85      \$3,445.05      X        PBA      2192.16      \$815,844.14      X      Image: constraint of the system of the sys  |                   | 132.00   | \$20,510.12                 |           | x             |           |
| PBA    2192.16    \$815,844.14    x      IAFF    655.00    \$301,838.81    x      GWU    1032.27    \$206,935.40    x      Image: Second   |                   | 110.50   | \$17,839.85                 |           | X             |           |
| AFF    665.00    \$301,838.81    x    x      GWU    1032.27    \$206,835.40    x    x      Image: Constraint of the second seco   | Campbell, Shannon | 29.85    | \$3,445.05                  |           | x             |           |
| GWU  1032.27  \$206,935.40  x   |                   | 2192.16  | \$815,844.14                | х         |               |           |
| Image: Second | IAFF              | 655.00   | \$301,838.81                | х         |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   | GWU               | 1032.27  | \$206,935.40                | Х         |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   |                   |          |                             |           |               |           |
| Total Funds Reserved as of end of 2015 \$718,264.23   | Totals            | 4530.53  | \$1,482,837.60              |           |               |           |
|   |                   |          |                             |           |               |           |
| Total Funds Appropriated in 2016 \$500.00   |                   |          |                             |           |               |           |
|   | Total Funds App   | \$500.00 |                             |           |               |           |

UFB-9 Accumulated Absence Liability

|                                   | Gross           |                  | Net            |                                     | Current Year   | 2017             | 2018           | All Additional Future |
|-----------------------------------|-----------------|------------------|----------------|-------------------------------------|----------------|------------------|----------------|-----------------------|
|                                   | Debt            | Deductions       | Debt           |                                     | Budget         | Budget           | Budget         | Years' Budgets        |
|                                   |                 |                  |                |                                     |                |                  |                |                       |
| Local School Debt                 | \$5,901,000.00  | \$5,901,000.00   | \$0.00         | Utility Fund - Principal            |                |                  |                |                       |
| Regional School Debt              | \$11,748,386.34 | \$11,748,386.34  | \$0.00         | Utility Fund - Interest             |                |                  |                |                       |
|                                   |                 |                  |                | Bond Anticipation Notes - Principal |                |                  |                |                       |
| Utility Fund Debt                 |                 |                  |                | Bond Anticipation Notes - Interest  | \$14,000.00    |                  |                |                       |
| 0                                 |                 |                  | \$0.00         | Bonds - Principal                   | \$850,000.00   | \$875,000.00     | \$909,000.00   | \$4,842,750.00        |
| 0                                 |                 |                  | \$0.00         | Bonds - Interest                    | \$157,710.00   | \$131,960.00     | \$103,960.00   | \$77,000.00           |
| 0                                 |                 |                  | \$0.00         | Loans & Other Debt - Principal      |                |                  |                |                       |
| 0                                 |                 |                  | \$0.00         | Loans & Other Debt - Interest       |                |                  |                |                       |
| 0                                 |                 |                  | \$0.00         |                                     |                |                  |                |                       |
| 0                                 |                 |                  | \$0.00         | Total                               | \$1,021,710.00 | \$1,006,960.00   | \$1,012,960.00 | \$4,919,750.00        |
| Municipal Purposes                |                 |                  |                |                                     |                |                  |                |                       |
| Debt Authorized                   | \$1,581,750.00  |                  | \$1,581,750.00 | Total Principal                     | \$850,000.00   | \$875,000.00     | \$909,000.00   | \$4,842,750.00        |
| Notes Outstanding                 | \$1,752,750.00  |                  | \$1,752,750.00 | Total Interest                      | \$171,710.00   | \$131,960.00     | \$103,960.00   | \$77,000.00           |
| Bonds Outstanding                 | \$5,724,000.00  |                  | \$5,724,000.00 | % of Total Current Year Budget      | 7.77%          |                  |                |                       |
| Loans and Other Debt              |                 |                  | \$0.00         | -                                   |                |                  |                |                       |
|                                   |                 |                  |                | Description                         |                | Debt Not Lis     | ted Above      |                       |
| Total (Current Year)              | \$26,707,886.34 | \$17,649,386.34  | \$9,058,500.00 | Total Guarantees - Governmental     |                |                  |                |                       |
|                                   |                 |                  |                | Total Guarantees - Other            |                |                  |                |                       |
|                                   |                 |                  |                | Total Capital/Equipment Leases      |                |                  |                |                       |
| Population (2010 census)          | 7,919           |                  |                | Total Other                         |                |                  |                |                       |
|                                   |                 |                  |                |                                     |                | ·                |                |                       |
| Per Capita Gross Debt             | \$3,372.63      |                  |                | Bond Rating                         | Moody's        | Standard & Poors | Fitch          |                       |
| Per Capita Net Debt               | \$1,143.89      |                  |                | Rating                              | A1             | AA-              | n/a            |                       |
|                                   |                 |                  |                | Year of Last Rating                 | 2006           | 2012             | n/a            |                       |
| 3 Yr. Average Property Valuation  |                 | \$931,519,132.67 |                |                                     |                | l l              | -              |                       |
|                                   | =               |                  |                | Mark ''X'' if Municipality has      | no bond rating |                  |                |                       |
| Net Debt as % of 3 Year Avg Prope | erty Valuation  | 0.97%            |                | • - •                               |                |                  |                |                       |
|                                   | =               |                  |                | Sheet UFB-10                        |                |                  |                |                       |

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

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

| Providing or<br>Receiving | Providing Services To/Receiving | Type of Shared Service Provided | Notes (Enter more specifics if needed) | Begin Date | End Date   | Amount to be  |
|---------------------------|---------------------------------|---------------------------------|--|------------|------------|---------------|
| Services?                 | Services From                   | 51                              |  | U          |            | Received/Paid |
| Providing                 | City of Linwood                 | Municipal Court Services        | Annual fee increased 2.5% each year    | 11/25/2009 | 12/31/2019 | \$124,731.00  |
| Providing                 | City of Linwood                 | Sewer Services                  | Cost of operations shared 50/50        | 1/1/2014   | 12/31/2015 | \$140,000.00  |
|                           | Atlantic County Utilities       |                                 |  |            |            |               |
| Receiving                 | Authority                       | Trash Collection                | Annual Fee                             | 4/16/2015  | 4/19/2020  | \$202,000.00  |
|                           | Egg Harbor Township             | Dispatching                     | Annual Fee                             | 3/27/2012  | 12/13/2016 | \$370,000.00  |
|                           | Atlantic County Utilities       |                                 |  |            |            |               |
| Receiving                 | Authority                       | Wastewater Services             | \$2,1375.0542 per 1 million gallons    | 9/1/1973   |            | \$864,000.00  |
|                           | Atlantic County Utilities       |                                 |  |            |            |               |
| Receiving                 |                                 | Recycling & Yardwaste Services  | Annual Fee                             | 3/15/2012  |            | \$140,000.00  |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
| -                         |                                 |                                 |  |            |            |               |
| -                         |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
| -                         |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |
|                           |                                 |                                 |  |            |            |               |

## **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

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