



# State of New Jersey Local Government Services

**Year:**  **Municipal User Friendly Budget**

**MUNICIPALITY:** 0001 Select your Local Government



Adopted



**Municode:**

**Filename:** 0001\_fba\_2019.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
John		Coiro	12/31/2022	mayorcoiro@totowanj.org

### Chief Administrative Officer

Joseph		Wassel		jwassel@totowanj.org
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### Chief Financial Officer

Lisa		Nash		lnash@totowanj.org
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### Municipal Clerk

Joseph		Wassel		jwassel@totowanj.org
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### Registered Municipal Accountant

Deiter	P	Lerch		dlerch@lvhcpa.com
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### Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Louis		D'Angelo	12/31/2019	ldangelo@totowanj.org
John	F	Capo	12/31/2019	jcapo@totowanj.org
Debra		Andriani	12/31/2020	dandriani@totowanj.org
William		Bucher Jr.	12/31/2020	wbucher@totowanj.org
Anthony		Picarelli	12/31/2021	apicarelli@totowanj.org
Lisa	M	Palazzo	12/31/2021	lpalazzo@totowanj.org



## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

### 2018 Calendar Year Property Tax Levies - ALL entities levying property taxes

	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact
Municipal Purpose Tax	0.522	\$1,898,587.00	4.29%	\$2,078.73
Municipal Library	0.031	\$713,725.00	1.61%	\$123.45
Municipal Open Space			0.00%	\$0.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	0.710	\$16,136,458.00	36.50%	\$2,827.40
Regional School District	0.438	\$9,965,904.00	22.54%	\$1,744.23
County Purposes	0.672	\$15,284,327.88	34.57%	\$2,676.07
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.010	\$211,728.78	0.48%	\$39.82
Other County Levies (total)			0.00%	\$0.00
<b>Total (Calendar Year 2018 Budget)</b>	<b>2.383</b>	<b>\$44,210,730.66</b>	<b>100.00%</b>	<b>\$9,489.70</b>

Total Taxable Valuation as of October 1, 2018	<u>\$2,313,320,600.00</u>
<small>(To be used to calculate the current year tax rate)</small>	
Current Year Average Residential Assessment	<u>\$398,225.00</u>

### Prior Year to Current Year Comparison

#### Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
0.522	0.514	-1.53%

#### Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$1,898,587.00	\$12,337,565.00	549.83%	\$10,438,978.00

#### Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$2,078.73	\$2,046.88	-1.53%	(\$31.86)

Sheet UFB-1

### Current Year 2019 Budget

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$12,337,565.00
Municipal Library	ACTUAL	\$709,462.00
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$16,943,281.00
Regional School District	ESTIMATED	\$10,464,199.00
County Purposes	ESTIMATED	\$16,399,485.00
County Library		
County Board of Health		
County Open Space		
Other County Levies (total)		
<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$56,853,992.00</b>

Revenue Anticipated, Excluding Tax Levy	7,024,326.00
Budget Appropriations, before Reserve for Uncollected Taxes	18,121,353.00
Total Non-Municipal Tax Levy	\$43,806,965.00
Amount to be Raised by Taxes - Before RUT	\$54,903,992.00
Reserve for Uncollected Taxes (RUT)	\$1,950,095.19
<b>Total Amount to be Raised by Taxes</b>	<b>\$56,854,087.19</b>

% of Tax Collections used to Calculate RUT	<u>96.57%</u>
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If % used exceeds the actual collection % then reference the statutory exception used

#### Tax Collections - ACTUAL as of Prior Year

Total Tax Revenue, Collections CY 2018	53,474,431.00
Total Tax Levy, CY 2018	54,647,114.00
% of Taxes Collected, CY 2018	<u>97.85%</u>
Delinquent Taxes - December 31, 2018	<u>\$698,882.00</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	Water Utility	Swim Pool Utility	Utility	Utility	Utility	Utility
08	Surplus	33.62%	\$785,000.00	\$2,335,000.00	\$3,120,000.00	\$2,945,000.00		\$175,000.00					
08	Local Revenue	5.56%	\$208,802.00	\$3,753,755.00	\$3,962,557.00	\$585,000.00		\$3,322,657.00	\$54,900.00				
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,304,214.00	\$1,304,214.00	\$1,304,214.00							
08	Uniform Construction Code Fees	-0.38%	(\$3,734.00)	\$986,734.00	\$983,000.00	\$983,000.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	1.02%	\$1,000.00	\$98,000.00	\$99,000.00	\$99,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-10.35%	(\$14,209.00)	\$137,321.00	\$123,112.00	\$123,112.00							
08	Other Special Items	-57.17%	(\$614,052.00)	\$1,074,052.00	\$460,000.00	\$460,000.00							
15	Receipts from Delinquent Taxes	-21.77%	(\$153,071.00)	\$703,071.00	\$550,000.00	\$525,000.00		\$25,000.00					
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	-4.65%	(\$602,222.00)	\$12,939,787.00	\$12,337,565.00	\$12,337,565.00							
07	Minimum Library Tax	-0.60%	(\$4,263.00)	\$713,725.00	\$709,462.00	\$709,462.00							
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	19.61%	\$14,705.00	\$74,990.00	\$89,695.00				\$89,695.00				
	<b>Total</b>	<b>-1.58%</b>	<b>(\$382,044.00)</b>	<b>\$24,120,649.00</b>	<b>\$23,738,605.00</b>	<b>\$20,071,353.00</b>	<b>\$0.00</b>	<b>\$3,522,657.00</b>	<b>\$144,595.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

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

FCOA	Budgeted Full-Time	Positions Part-Time	% 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	Water Utility	Swim Pool Utility	Utility	Utility	Utility	Utility
20	General Government	5.00	8.00	1.97%	\$18,674.00	\$948,655.00	\$967,329.00	\$967,329.00							
21	Land-Use Administration	0.00	2.00	40.75%	\$33,772.00	\$82,875.00	\$116,647.00	\$116,647.00							
22	Uniform Construction Code	3.00	4.00	19.66%	\$60,655.00	\$308,485.00	\$369,140.00	\$369,140.00							
23	Insurance	0.00	0.00	1.73%	\$28,025.00	\$1,618,975.00	\$1,647,000.00	\$1,647,000.00							
25	Public Safety	33.00	15.00	1.32%	\$57,483.00	\$4,362,528.00	\$4,420,011.00	\$4,356,123.00	\$63,888.00						
26	Public Works	22.00	3.00	3.38%	\$118,437.00	\$3,508,026.00	\$3,626,463.00	\$2,352,771.00	\$34,969.00	\$1,238,723.00					
27	Health and Human Services	2.00	3.00	1.23%	\$2,474.00	\$201,192.00	\$203,666.00	\$179,411.00	\$24,255.00						
28	Parks and Recreation	0.00	92.00	19.33%	\$59,524.00	\$307,980.00	\$367,504.00	\$247,504.00			\$120,000.00				
29	Education (including Library)	6.00	10.00	-0.60%	(\$4,263.00)	\$713,725.00	\$709,462.00	\$709,462.00							
30	Unclassified	0.00	0.00	0.00%	\$0.00	\$10,000.00	\$10,000.00	\$10,000.00							
31	Utilities and Bulk Purchases	0.00	0.00	-4.67%	(\$183,803.00)	\$3,935,925.00	\$3,752,122.00	\$1,752,122.00		\$2,000,000.00					
32	Landfill / Solid Waste Disposal	0.00	0.00	0.00%	\$0.00	\$335,000.00	\$335,000.00	\$335,000.00							
35	Contingency	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
36	Statutory Expenditures	0.00	0.00	15.10%	\$250,441.00	\$1,658,043.00	\$1,908,484.00	\$1,733,850.00		\$168,934.00	\$5,700.00				
37	Judgements	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
42	Shared Services	0.00	0.00	1.02%	\$1,000.00	\$98,000.00	\$99,000.00	\$99,000.00							
43	Court and Public Defender	3.00	2.00	5.18%	\$10,987.00	\$212,200.00	\$223,187.00	\$223,187.00							
44	Capital	0.00	0.00	70.25%	\$1,112,000.00	\$1,583,000.00	\$2,695,000.00	\$0.00	\$2,615,000.00	\$65,000.00	\$15,000.00				
45	Debt	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
46	Deferred Charges	0.00	0.00	32.79%	\$83,600.00	\$254,990.00	\$338,590.00	\$284,695.00		\$50,000.00	\$3,895.00				
48	Debt - Type 1 School District	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
50	Reserve for Uncollected Taxes	0.00	0.00	2.63%	\$50,000.00	\$1,900,000.00	\$1,950,000.00	\$1,950,000.00							
55	Surplus General Budget	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	<b>Total</b>	<b>74.00</b>	<b>139.00</b>	<b>7.71%</b>	<b>\$1,699,006.00</b>	<b>\$22,039,599.00</b>	<b>\$23,738,605.00</b>	<b>\$17,333,241.00</b>	<b>\$2,738,112.00</b>	<b>\$3,522,657.00</b>	<b>\$144,595.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**USER FRIENDLY BUDGET SECTION  
STRUCTURAL BUDGET IMBALANCES**

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

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

<u>Property Tax Assessments - Taxable Properties (October 1, 2018 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2018 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	72	\$39,230,900.00	1.69%	15A Public Schools	2	\$22,260,500.00	7.61%
2 Residential	3,435	\$1,367,903,100.00	59.06%	15B Other Schools	0	\$0.00	0.00%
3A/3B Farm	2	\$903,200.00	0.04%	15C Public Property	67	\$175,061,600.00	59.85%
4A Commercial	235	\$563,532,600.00	24.33%	15D Church and Charities	6	\$29,735,100.00	10.17%
4B Industrial	78	\$339,352,600.00	14.65%	15E Cemeteries & Graveyards	9	\$57,269,500.00	19.58%
4C Apartments	1	\$2,398,200.00	0.10%	15F Other Exempt	15	\$8,150,100.00	2.79%
5A/5B Railroad	9	\$2,672,700.00	0.12%				
6A/6B Business Personal Property			0.00%				
<b>Total</b>	<b>3,832</b>	<b>\$2,315,993,300.00</b>	<b>100.00%</b>	<b>Total</b>	<b>99</b>	<b>\$292,476,800.00</b>	<b>100.00%</b>
<u>Average Ratio (%), Assessed to True Value</u>				106.90%			
<u>Equalized Valuation, Taxable Properties</u>				\$2,166,504,490.18			
<u>Total # of property tax appeals filed in 2018</u>				County Tax Board			
				23.00			
				State Tax Court			
				27.00			
<u>Number of 2018 County Tax Board decisions appealed to Tax Court</u>				4.00			
<u>Number of pending property tax appeals in State Tax Court</u>				74.00			
<u>Amount paid out by municipality for tax appeals in 2018</u>				\$1,004,206.93			

Percentage of Exempt vs. Non-Exempt Properties 12.63%

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</u>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2018 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				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**USER FRIENDLY BUDGET SECTION**

**Long Term Tax Exemptions**

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate
Total Long Term Exemptions - Column Total		0.00	0.00	0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00
Mark "X" if Grand Total															Total Long Term Exemptions - GRAND TOTAL		\$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	7.00	91,941.00	\$31,600.00	\$0.00	\$3,993.00	\$53,820.00	\$2,528.00
Supervisory Staff (Department Heads & Managers)	7.00	5.00	1,343,229.00	\$1,048,238.00	\$0.00	\$132,459.00	\$78,673.00	\$83,859.00
Police Officers (Including Superior Officers)	28.00	0.00	5,102,520.00	\$3,489,970.00	\$128,600.00	\$1,036,310.00	\$430,560.00	\$17,080.00
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	
All Other Union Employees not listed above	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	
All Other Non-Union Employees not listed above	33.00	123.00	4,233,401.00	\$3,002,618.00	\$112,800.00	\$379,422.00	\$489,328.00	\$249,233.00
<b>Totals</b>	<b>68.00</b>	<b>135.00</b>	<b>10,771,091.00</b>	<b>\$7,572,426.00</b>	<b>\$241,400.00</b>	<b>\$1,552,184.00</b>	<b>\$1,052,381.00</b>	<b>\$352,700.00</b>

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

**No**

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**

	<b>Current Year # of Covered Members (Medical &amp; Rx)</b>	<b>Current Year Annual Cost Estimate per Employee</b>	<b>Total Current Year Cost</b>	<b>Prior Year # of Covered Members (Medical &amp; Rx)</b>	<b>Prior Year Annual Cost per Employee (Average)</b>	<b>Total Prior Year Cost</b>
<b><u>Active Employees - Health Benefits - Annual Cost</u></b>						
Single Coverage	20.00	\$11,771.39	\$235,427.80	17.00	\$11,567.59	\$196,649.03
Parent & Child	5.00	\$21,287.40	\$106,437.00	3.00	\$20,960.81	\$62,882.43
Employee & Spouse (or Partner)	14.00	\$23,829.31	\$333,610.34	14.00	\$23,398.23	\$327,575.22
Family	25.00	\$32,500.57	\$812,514.25	29.00	\$32,115.77	\$931,357.33
Employee Cost Sharing Contribution (enter as negative - )			(\$401,473.00)			(\$411,268.00)
<b>Subtotal</b>	<b>64.00</b>		<b>\$1,086,516.39</b>	<b>63.00</b>		<b>\$1,107,196.01</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)	1	\$23,203.92	\$23,203.92	1	\$22,814.88	\$22,814.88
Family	1	\$32,369.52	\$32,369.52	1	\$31,826.64	\$31,826.64
Employee Cost Sharing Contribution (enter as negative - )			(\$1,753.00)			(\$1,913.00)
<b>Subtotal</b>	<b>2.00</b>		<b>\$53,820.44</b>	<b>2.00</b>		<b>\$52,728.52</b>
<b><u>Retirees - Health Benefits - Annual Cost</u></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 - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b>GRAND TOTAL</b>	<b>66.00</b>		<b>\$1,140,336.83</b>	<b>65.00</b>		<b>\$1,159,924.53</b>

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)?**

<b>Yes</b>
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**Is prescription drug coverage provided by the SHBP (Yes or No)?**

<b>Yes</b>
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**USER FRIENDLY BUDGET SECTION  
ACCUMULATED ABSENCE LIABILITY**

Legal basis for benefit  
(check applicable items)

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
Police Department	515.00	\$299,570.00	X	X	
Department of Public Works	506.00	\$230,349.00		X	
Administrative Staff	310.00	\$170,324.00		X	
<b>Totals</b>	1331.00	\$700,243.00			
<b>Total Funds Reserved as of end of 2018</b>					
<b>Total Funds Appropriated in 2019</b>					

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

	Gross		Net	Current Year	2020	2021	All Additional Future
	Debt	Deductions					
Local School Debt	\$2,630,000.00	\$2,630,000.00	\$0.00				
Regional School Debt	\$1,477,195.00	\$1,477,195.00	\$0.00				
Utility Fund Debt							
Water	\$510,000.00	\$510,000.00	\$0.00				
Swim Pool			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
<u>Municipal Purposes</u>							
Debt Authorized	\$1,726,119.00	\$0.00	\$1,726,119.00				
Notes Outstanding			\$0.00				
Bonds Outstanding			\$0.00				
Loans and Other Debt			\$0.00				
<b>Total (Current Year)</b>	<b>\$6,343,314.00</b>	<b>\$4,617,195.00</b>	<b>\$1,726,119.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Population (2010 census)	10,804						
Per Capita Gross Debt	\$587.13						
Per Capita Net Debt	\$159.77						
3 Yr. Average Property Valuation		\$2,134,261,945.00					
Net Debt as % of 3 Year Avg Property Valuation		0.08%					
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal							
Bond Anticipation Notes - Interest							
Bonds - Principal							
Bonds - Interest							
Loans & Other Debt - Principal							
Loans & Other Debt - Interest							
<b>Total</b>				<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Total Principal				\$0.00	\$0.00	\$0.00	\$0.00
Total Interest				\$0.00	\$0.00	\$0.00	\$0.00
% of Total Current Year Budget				0.00%			
Description	Debt Not Listed Above						
Total Guarantees - Governmental							
Total Guarantees - Other							
Total Capital/Equipment Leases							
Total Other							
<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>				
Rating							
Year of Last Rating							
<b>Mark "X" if Municipality has no bond rating</b>							





**USER FRIENDLY BUDGET SECTION - Notes**

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