



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 2003_fba_2021.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
Kathleen		Miller-Prunty	12/31/2022	k-prunty@cranfordnj.org

Chief Administrative Officer

Jamie		Cryan		j-cryan@cranfordnj.org
-------	--	-------	--	------------------------

Chief Financial Officer

Lavona		Patterson		l-patterson@cranfordnj.org
--------	--	-----------	--	--

Municipal Clerk

Patricia		Donahue		p-donahue@cranfordnj.org
----------	--	---------	--	--------------------------

Registered Municipal Accountant

Warren	M.	Korecky		wsvisher@scnco.com
--------	----	---------	--	--------------------

Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Brian		Andrews	12/31/2023	b-andrews@cranfordnj.org
Jason		Gareis	12/31/2023	j-gareis@cranfordnj.org
Mary		O'Connor	12/31/2022	m-oconnor@cranfordnj.org
Thomas	H	Hannen	12/31/2021	t-hannen@cranfordnj.org



USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2020 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2021 Budget</u>		
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>			
Municipal Purpose Tax	1.408	\$23,450,000.00	21.46%	\$0.00	Municipal Purpose Tax	ESTIMATED	\$23,814,363.91
Municipal Library	0.095	\$1,578,834.00	1.44%	\$0.00	Municipal Library	ACTUAL	\$1,563,353.00
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
Municipal Arts and Culture			0.00%	\$0.00	Municipal Arts and Culture		
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)	ACTUAL	\$177,784.50
Local School District	3.621	\$60,296,714.00	55.18%	\$0.00	Local School District	ACTUAL	\$62,098,457.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	1.396	\$23,239,045.81	21.27%	\$0.00	County Purposes	ESTIMATED	\$23,703,826.73
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.042	\$714,021.61	0.65%	\$0.00	County Open Space	ESTIMATED	\$728,302.04
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2020 Budget)	6.562	\$109,278,615.42	100.00%	\$0.00	Total ESTIMATED amount to be raised by taxes		\$112,086,087.18
Total Taxable Valuation as of October 1, 2020 <u>\$1,669,462,618.00</u> (To be used to calculate the current year tax rate) Current Year Average Residential Assessment <u>\$184,671.82</u>					Revenue Anticipated, Excluding Tax Levy <u>13,896,682.28</u> Budget Appropriations, before Reserve for Uncollected Taxes <u>37,844,399.19</u> Total Non-Municipal Tax Levy <u>\$86,708,370.27</u> Amount to be Raised by Taxes - Before RUT <u>\$110,656,087.18</u> Reserve for Uncollected Taxes (RUT) <u>\$1,433,513.91</u> Total Amount to be Raised by Taxes <u>\$112,089,601.09</u>		
<u>Prior Year to Current Year Comparison</u>					% of Tax Collections used to Calculate RUT <u>98.72%</u> If % used exceeds the actual collection % then reference the statutory exception used		
<u>Comparison - Municipal Purposes Tax Rate</u>					<u>Tax Collections - ACTUAL as of Prior Year</u>		
	Prior Year	Current Year	% Change (+/-)		Total Tax Revenue, Collections CY 2020		<u>109,319,080.09</u>
	1.408	1.426	1.28%		Total Tax Levy, CY 2020		<u>110,289,580.03</u>
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Taxes Collected, CY 2020		<u>99.12%</u>
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Delinquent Taxes - December 31, 2020		<u>\$810,519.92</u>
	\$23,450,000.00	\$23,814,363.91	1.55%	\$364,363.91			
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>							
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$0.00	\$2,633.42	#DIV/0!	\$2,633.42			

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	Arts and Culture Trust Fund	Swimming Pool Utility	Utility	Utility	Utility	Utility
08	Surplus	11.86%	\$350,000.00	\$2,950,000.00	\$3,300,000.00	\$3,300,000.00							
08	Local Revenue	41.27%	\$882,899.09	\$2,139,114.91	\$3,022,014.00	\$1,766,179.00			\$1,255,835.00				
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$2,900,712.00	\$2,900,712.00	\$2,900,712.00							
08	Uniform Construction Code Fees	21.99%	\$259,970.90	\$1,182,029.10	\$1,442,000.00	\$1,442,000.00							
<i>Special Revenue Items w/ Prior Written Consent</i>													
11	Shared Services Agreements	-100.00%	(\$5,000.00)	\$5,000.00	\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-84.72%	(\$598,775.74)	\$706,756.96	\$107,981.22	\$107,981.22							
08	Other Special Items	2.60%	\$92,028.93	\$3,536,262.35	\$3,628,291.28	\$3,628,291.28							
15	Receipts from Delinquent Taxes	11.41%	\$80,919.05	\$709,080.95	\$790,000.00	\$790,000.00							
<i>Amount to be raised by taxation</i>													
07	Local Tax for Municipal Purposes	-3.12%	(\$767,833.46)	\$24,582,197.37	\$23,814,363.91	\$23,814,363.91							
07	Minimum Library Tax	-0.98%	(\$15,481.00)	\$1,578,834.00	\$1,563,353.00	\$1,563,353.00							
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
56	Arts and Cultural Levy Tax	#DIV/0!	\$0.00		\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	0.69%	\$278,727.77	\$40,289,987.64	\$40,568,715.41	\$39,312,880.41	\$0.00	\$0.00	\$1,255,835.00	\$0.00	\$0.00	\$0.00	\$0.00

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	Arts and Culture Trust Fund	Swimming Pool Utility	Utility	Utility	Utility	Utility	
20	General Government	14.00	7.00	-0.32%	(\$8,893.00)	\$2,754,896.00	\$2,746,003.00	\$2,746,003.00								
21	Land-Use Administration	2.00	2.00	4.27%	\$12,066.34	\$282,524.34	\$294,590.68	\$294,590.68								
22	Uniform Construction Code	6.00	5.00	2.23%	\$15,943.00	\$714,482.00	\$730,425.00	\$730,425.00								
23	Insurance			3.98%	\$180,300.00	\$4,534,700.00	\$4,715,000.00	\$4,715,000.00								
25	Public Safety	96.00	40.00	-4.38%	(\$544,706.94)	\$12,442,900.51	\$11,898,193.57	\$11,898,193.57								
26	Public Works	23.00	4.00	2.29%	\$84,611.11	\$3,688,659.80	\$3,773,270.91	\$3,773,270.91								
27	Health and Human Services	1.00	2.00	6.71%	\$22,000.00	\$327,842.00	\$349,842.00	\$349,842.00								
28	Parks and Recreation	7.00	224.00	-25.82%	(\$615,346.44)	\$2,383,587.75	\$1,768,241.31	\$512,406.31			\$1,255,835.00					
29	Education (including Library)	9.00	32.00	-0.98%	(\$15,481.00)	\$1,578,834.00	\$1,563,353.00	\$1,563,353.00								
30	Unclassified		2.00	-56.83%	(\$177,536.06)	\$312,400.00	\$134,863.94	\$134,863.94								
31	Utilities and Bulk Purchases			3.18%	\$94,068.00	\$2,962,454.00	\$3,056,522.00	\$3,056,522.00								
32	Landfill / Solid Waste Disposal			#DIV/0!	\$0.00		\$0.00									
35	Contingency			#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures			6.15%	\$221,229.11	\$3,596,799.89	\$3,818,029.00	\$3,818,029.00								
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			-100.00%	(\$5,000.00)	\$5,000.00	\$0.00									
43	Court and Public Defender	4.00	2.00	5.72%	\$14,999.00	\$262,253.00	\$277,252.00	\$277,252.00								
44	Capital			7.50%	\$15,000.00	\$200,000.00	\$215,000.00	\$215,000.00								
45	Debt			-12.65%	(\$512,440.67)	\$4,050,569.67	\$3,538,129.00	\$3,538,129.00								
46	Deferred Charges			-23.61%	(\$77,258.00)	\$327,258.00	\$250,000.00	\$250,000.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$1,440,000.00	\$1,440,000.00	\$1,440,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
	Total	162.00	320.00	-3.10%	(\$1,296,445.55)	\$41,865,160.96	\$40,568,715.41	\$39,312,880.41	\$0.00	\$0.00	\$0.00	\$1,255,835.00	\$0.00	\$0.00	\$0.00	\$0.00

**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>	<p style="text-align: center;">Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.</p>	Amount	Comment/Explanation
X					Pool Membership Revenue		Due to COVID, unsure if the pool membership revenue will generate 3-year average

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2020 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	62	\$4,027,100.00	0.24%
2 Residential	7,506	\$1,386,146,700.00	83.03%
3A/3B Farm	2	\$207,100.00	0.01%
4A Commercial	282	\$209,724,700.00	12.56%
4B Industrial	40	\$44,736,100.00	2.68%
4C Apartments	13	\$22,437,200.00	1.34%
5A/5B Railroad	0		0.00%
6A/6B Business Personal Property	1	\$2,183,718.00	0.13%
Total	7,906	\$1,669,462,618.00	100.00%

Average Ratio (%), Assessed to True Value	35.48%
Equalized Valuation, Taxable Properties	\$4,705,362,508.46

Total # of property tax appeals filed in 2020	County Tax Board	93.00
	State Tax Court	15.00
Number of 2020 County Tax Board decisions appealed to Tax Court		4.00
Number of pending property tax appeals in State Tax Court		25.00

Amount paid out by municipality for tax appeals in 2020	\$38,866.35
---	-------------

Property Tax Assessments - Exempt Properties (October 1, 2020 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	14	\$80,470,800.00	33.20%
15B Other Schools	1	\$2,809,700.00	1.16%
15C Public Property	236	\$122,013,300.00	50.35%
15D Church and Charities	46	\$32,371,000.00	13.36%
15E Cemeteries & Graveyards	0	\$0.00	0.00%
15F Other Exempt	21	\$4,687,800.00	1.93%
Total	318	\$242,352,600.00	100.00%

Percentage of Exempt vs. Non-Exempt Properties 14.52%

Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2020 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

**USER FRIENDLY BUDGET SECTION
BUDGETED PERSONNEL COSTS**

Organization / Individuals Eligible for Benefit	# of Full-Time Employees	# of Part-Time Employees	Total Personnel Cost	Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits Net of Cost Share	Employment Taxes and Other Benefits
Governing Body		5.00	14,044.10	\$13,046.00				\$998.10
Supervisory Staff (Department Heads & Managers)	12.00	2.00	1,797,968.81	\$1,342,317.00		\$195,922.64	\$157,041.92	\$102,687.25
Police Officers (Including Superior Officers)	55.00		9,294,521.16	\$6,063,823.80	\$163,442.00	\$1,703,687.00	\$899,685.84	\$463,882.52
Fire Fighters (Including Superior Officers)	30.00		4,693,357.63	\$3,136,517.00	\$196,000.00	\$779,291.00	\$326,612.08	\$254,937.55
All Other Union Employees not listed above	30.00	27.00	4,364,825.69	\$2,087,840.00	\$118,000.00	\$67,536.62	\$1,922,702.31	\$168,746.76
All Other Non-Union Employees not listed above	35.00	286.00	2,729,539.74	\$1,872,565.00		\$493,591.74	\$223,574.28	\$139,808.72
Totals	162.00	320.00	22,894,257.13	\$14,516,108.80	\$477,442.00	\$3,240,029.00	\$3,529,616.43	\$1,131,060.90

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

	Current Year # of Covered Members (Medical & Rx)	Current Year Annual Cost Estimate per Employee	Total Current Year Cost	Prior Year # of Covered Members (Medical & Rx)	Prior Year Annual Cost per Employee (Average)	Total Prior Year Cost
<u>Active Employees - Health Benefits - Annual Cost</u>						
Single Coverage	50.00	\$11,266.80	\$563,340.00	48.00	\$8,071.40	\$387,427.20
Parent & Child	14.00	\$20,167.56	\$282,345.84	13.00	\$15,192.86	\$197,507.18
Employee & Spouse (or Partner)	27.00	\$22,533.60	\$608,407.20	32.00	\$15,959.66	\$510,709.12
Family	43.00	\$31,434.36	\$1,351,677.48	44.00	\$21,974.61	\$966,882.84
Employee Cost Sharing Contribution (enter as negative -)			(\$714,637.56)			
Subtotal	134.00		\$2,091,132.96	137.00		\$2,062,526.34
<u>Elected Officials - Health Benefits - Annual Cost</u>						
Single Coverage	0		\$0.00			\$0.00
Parent & Child	0		\$0.00			\$0.00
Employee & Spouse (or Partner)	0		\$0.00			\$0.00
Family	0		\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	0.00		\$0.00	0.00		\$0.00
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	47	\$5,060.74	\$237,854.78	50		\$0.00
Parent & Child	4	\$11,396.43	\$45,585.72	5		\$0.00
Employee & Spouse (or Partner)	53	\$12,170.71	\$645,047.63	48		\$0.00
Family	19	\$26,841.86	\$509,995.34	21		\$0.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	123.00		\$1,438,483.47	124.00		\$0.00
GRAND TOTAL	257.00		\$3,529,616.43	261.00		\$2,062,526.34

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

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

yes

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

YES

**USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY**

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
JAMIE CRYAN, BUSINESS ADMINISTRATOR	31.64	\$20,076.96		X	X
LAVONA PATTERSON, CHIEF FINANCIAL OFFICER	31.41	\$17,842.76		X	
PATRICIA DONAHUE , MUNICIPAL CLERK	17.63	\$6,134.89		X	
RYAN GRECO,POLICE CHIEF	0.00	\$0.00		X	X
DANIEL CZEH, FIRE CHIEF	36.00	\$17,565.24		X	X
RICHARD BELLUSCIO,BLDG CONSTRUCTION DEPT HEAD	29.29	\$17,560.59		X	
LORRAINE POWELL, COURT DEPT HEAD	51.35	\$15,000.00		X	
MONIKA JENCIK,HEALTH DEPARTMENT	0.00	\$0.00		X	
STEPHEN ROBERTAZZI, POOL/RECREATION DEPT HEAD	33.13	\$16,445.34		X	
BRYAN FLYNN ,TAX ASSESSOR DEPT HEAD	0.00	\$0.00		X	X
HAROLD DAVENPORT,TV35 DEPT HEAD	0.00			X	
CAREN DEMYEN , DOWNTOWNMGMT DEPT HEAD	5.00	\$1,730.80		X	
MICHAEL MAZIEKIEN, LIBRARY DEPT HEAD	4.50	\$1,659.47		X	
ZONING/PLANNING DEPT HEAD	7.50	\$2,529.08		X	
ERIK HASTRUP, DPW DEPT HEAD	34.29	\$15,166.81			
UNION EMPLOYEES:					
FIRE	905.00	\$548,726.80	X		
POLICE	0.00	\$0.00	X		
DPW	700.50	\$206,070.36	X		
OFFICER / OTHER / LIBRARY	211.50	\$52,716.33	X		
NON-UNION EMPLOYEES:					
FIRE	19.50	\$146.25		X	
POLICE				X	
DPW	8.00	\$512.00		X	
OFFICER / OTHER	717.42	\$182,700.86		X	
Totals	2843.66	\$1,122,584.54			
Total Funds Reserved as of end of 2020					
Total Funds Appropriated in 2021					

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

			Current Year	2022	2023	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$8,110,000.00	\$8,110,000.00	\$0.00			
Regional School Debt			\$0.00			
Utility Fund Debt						
Arts and Culture			\$0.00			
Swimming Pool	\$1,240,274.00		\$1,240,274.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
<u>Municipal Purposes</u>						
Debt Authorized	\$4,025,200.73		\$4,025,200.73			
Notes Outstanding	\$27,859,726.00	\$168,806.26	\$27,690,919.74			
Bonds Outstanding	\$13,573,000.00		\$13,573,000.00			
Loans and Other Debt	\$5,767,507.68		\$5,767,507.68			
Total (Current Year)	\$60,575,708.41	\$8,278,806.26	\$52,296,902.15			
Population (2010 census)	<u>22,625</u>					
Per Capita Gross Debt	<u>\$2,677.38</u>					
Per Capita Net Debt	<u>\$2,311.47</u>					
3 Yr. Average Property Valuation		<u>\$4,690,586,892.67</u>				
Net Debt as % of 3 Year Avg Property Valuation		<u>1.11%</u>				
Utility Fund - Principal			\$46,863.00	\$47,000.00		
Utility Fund - Interest			\$24,553.00	\$25,000.00		
Bond Anticipation Notes - Principal			\$393,643.00			
Bond Anticipation Notes - Interest			\$271,639.23			
Bonds - Principal			\$1,735,000.00	\$1,760,000.00		
Bonds - Interest			\$559,892.00	\$532,922.00		
Loans & Other Debt - Principal			\$453,372.95	\$461,850.58		
Loans & Other Debt - Interest			\$59,163.43	\$49,938.12		
Total			\$3,544,126.61	\$2,876,710.70	\$0.00	\$0.00
Total Principal			\$2,628,878.95	\$2,268,850.58	\$0.00	\$0.00
Total Interest			\$915,247.66	\$607,860.12	\$0.00	\$0.00
% of Total Current Year Budget			8.74%			
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 & Poors</u>	<u>Fitch</u>			
Rating	Aa					
Year of Last Rating	2018					
Mark "X" if Municipality has no bond rating						

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Providing or Receiving Services?	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Providing	Twp.of Garwood	Construction/Permits		1/1/2017	8/1/2021	\$125,000.00
Providing	Cranford Board of Education	School Resource Officers		7/1/2020	6/30/2021	\$75,000.00
Receiving	Twp.of Bloomfield	Public Health Services		1/1/2020	12/31/2024	\$121,597.00
Receiving	Union County	Police 911 Emergency Dispatch		7/31/2018	12/31/2022	\$10,200.00
Receiving	Union County	Fire & EMS 911 Emergency Dispatch		1/1/2019	12/31/2029	\$44,880.00
Receiving	PMU	Bulky Waste Pickup		3/23/2021	12/31/2021	\$60,000.00
Receiving	Union County	Leaf Disposal		4/1/2020	3/31/2021	\$26,000.00
Receiving	Boro of New Providence	Tax Assessor		1/1/2021	12/31/2021	\$0.00
Receiving	Union County	First Alert		8/31/2018	10/31/2023	\$0.00

USER FRIENDLY BUDGET SECTION - Notes

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