

## State of New Jersey Local Government Services

Year:	2021	Municipal User	Friendly B	udget	
MUNICIPALITY:	0602 Commercial Townsl	hip - County of Cumberland		₩	Introduced <b>T</b>
Municode:			Filename:	: 0602_fbi_202	<u></u>
		www.commercialtwp.com			
	Phone Number:		856-785-3100		And the second of the second o
	Mailing Address:		1768 Main Street		
		-	Port Norris		
Email the UFB if no		Municipality:	Commercial	State: NJ	Zip: 08349
First Name	Mayor Middle Name	Last Name	Term Expires	Business Email	
Warren		Vizzard	12/31/2022		
	Chief Administr	ative Officer		<u> </u>	And the control of th
	Chief Financial		•		
Pamela	Jean	Humphries			
	Municipal Clerk	Property Continues to the Continues of t	•		
Hannah		Nichols			
	Control of the comment of the control of the contro	icipal Accountant	•		
Carol		McAllister			
	Governing Body				
First Name	Middle Name	Last Name	Term Expires	Business Email	
Fletcher		Jamison	12/31/2023		
Ryan		Broughton	12/31/2021		

## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2020 Calendar Year Prope	rty Tax Levies - ALL e	entities levying propert	ty taxes		Current Year 2021 Budg	zet	
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	0.567	\$1,563,943.67	20.34%	\$618.06	Municipal Purpose Tax	ACTUAL	\$1,601,573.9
Municipal Library			0.00%	\$0.00	Municipal Library		<del>• • • • • • • • • • • • • • • • • • • </del>
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
Fire Districts (avg. rate/total levies)	0.940	\$902,159.00	11.73%	\$1,024.28	Fire Districts (total levies)	ACTUAL	\$920,202.1
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	0.758	\$2,230,001.00	29.00%	\$826.40	Local School District	ESTIMATED	\$2,274,604.0
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.901	\$2,829,111.08	36.79%	\$981.67	County Purposes	ESTIMATED	\$2,885,693.3
County Library	Established Committee (1997) and the A.S. Committee (1997)		0.00%	\$0.00	County Library		
County Board of Health	0.042	\$139,939.91	1.82%	\$45.87	County Board of Health	ESTIMATED	\$142,738.7
County Open Space	0.008	\$24,175.13	0.31%	\$8.72	County Open Space	ESTIMATED	\$24,658.6
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2020 Budget)	3.217	\$7,689,329.79	100.00%	\$3,505.00	Total ESTIMATED amount to be raised by taxe	S	\$7,849,470.84
Total Taxable Valuation as of	October 1, 2020	\$272,959.00			Revenue Anticipated, Excluding Tax Levy		2,242,614.22
(To be used to calculate the current year tax ra					Budget Appropriations, before Reserve for Unco	ollected Taxes	3,154,219.67
Current Year Average Residential As	sessment	\$108,966.00			Total Non-Municipal Tax Levy		\$6,247,896.90
					Amount to be Raised by Taxes - Before RUT		\$7,159,502.33
	<u>Prior Yo</u>	ear to Current Year Co	<u>omparison</u>		Reserve for Uncollected Taxes (RUT)		\$689,968.49
					Total Amount to be Raised by Taxes		\$7,849,470.84
	Comparison Prior Year 0.567	- Municipal Purposes Current Year 0.587	Tax Rate % Change (+/-) 3.44%		% of Tax Collections used to Calculate RUT	***************************************	91.21%
					If % used exceeds the actual collection % then		
	<u>Comparison</u>	- Municipal Purposes	Tax Levy		reference the statutory exception used		
	Prior Year C \$1,563,943.67	Surrent Year % \$1,601,573.94	6 Change (+/-) 2.41%	\$ Change (+/-) \$37,630.27	Tax Collections - ACTUAL as of Prior Year		
	Comparison Impact	on Avg. Residential Ta	Darras and OM	ain al Barres e e e Oct	Total Tax Revenue, Collections CY 2020		7,023,940.4
					Total Tax Levy, CY 2020		7,700,235.3
				\$ Change (+/-)	% of Taxes Collected, CY 2020	<del></del>	91,229
	\$618.06	\$639.30	3.44%	\$21.25			
					Delinquent Taxes - December 31, 2020	-	\$351,294.09
				Sheet UFB-1			

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

FCOA		% Difference Current vs. Prior Year	\$ Difference Current vs. Prior Year	Total Realized Revenue (Prior Year)	Total Anticipated Revenue (Current Year)	General Budget	Open Space Budget	Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	14.66%	\$85,000.00	\$580,000.00	\$665,000.00	\$665,000.00							
08	Local Revenue	-4.48%	(\$18,072.60)	\$403,142.60	\$385,070.00	\$385,070.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$534,306,00	\$534,306.00	\$534,306.00							
	Uniform Construction Code Fees	-4.99%	(\$1,839.00)	\$36,839.00	\$35,000.00	\$35,000.00							
	Special Revenue Items w/ Prior Written Consent									,,			
11	Shared Services Agreements	#DIV/0!	\$0.00	e School en School sky	\$0.00	10 0 10 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0		11 A 2 A 4 A 4 A 4 A 4 A 4 A 4 A 4 A 4 A 4	54 5 5 2 2 2 2 2 2			*********	
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00	\$							
10	Public and Private Revenue	-69.47%	(\$654,930.47)	\$942,715.47	\$287,785.00	\$287,785.00							
08	Other Special Items	-17.24%	(\$7,387.10)	\$42,840.32	\$35,453,22	\$35,453.22							
15	Receipts from Delinquent Taxes	-16.25%	(\$58,200.65)	\$358,200,65	\$300,000.00	\$300,000.00							
	Amount to be raised by taxation											100	
07	Local Tax for Municipal Purposes	3.36%	\$52,033.62	\$1,549,540.32	\$1,601,573.94	\$1,601,573.94							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	-13.57%	(\$603,396.20)	\$4,447,584.36	\$3,844,188.16	\$3,844,188.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Sheet UFB-2

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

FCOA		Budgeted Full-Time		l II	\$ Difference Current v. Prior Year	Total Modified Appropriation for Service Type (Prior Year)	Total Appropriation for Service Type (Current Year)	General Budget	Public&Private Offsets	Open Space Budget	Utility	Utility	Utility	Utility	Utility	Utility
20	General Government		-	3,55%	\$23,415.00	\$660,490.00	\$683,905.00	\$683,905.00								
21	Land-Use Administration		1 11 11 11	0.00%	\$0.00	\$6,600,00	\$6,600.00	\$6,600.00					1.11			
22	Uniform Construction Code			0.32%	\$460,00	\$143,240.00	\$143,700.00	\$143,700.00							-	
23	Insurance			0,60%	\$1,760.00	\$294,240.00	\$296,000.00	\$296,000.00								
25	Public Safety			-62.38%	(\$12,600.00)	\$20,200.00	\$7,600.00	\$7,600.00								
26	Public Works			36.82%	\$293,485.00	\$797,135.00	\$1,090,620.00	\$790,620.00	\$300,000,00							
27	Health and Human Services			7.36%	\$4,966.00	\$67,500.00	\$72,466.00	\$72,466.00								
28	Parks and Recreation			0.00%	\$0.00	\$6,000.00	\$6,000.00	\$6,000.00								
29	Education (including Library)			23.05%	\$4,544.00	\$19,713.00	\$24,257.00	\$19,713.00	\$4,544.00	:						
30	Unclassified			32,33%	\$4,312.00	\$13,338.00	\$17,650.00	\$13,500.00	\$4,150.00							
31	Utilities and Bulk Purchases			0.00%	\$0.00	\$171,000.00	\$171,000.00	\$171,000.00								
32	Landfili / Solid Waste Disposal			4.47%	\$7,900.00	\$176,600.00	\$184,500.00	\$184,500.00							***	
35	Contingency			#DIV/0!	\$0.00		\$0.00	\$0.00								
36	Statutory Expenditures			0.33%	\$492,00	\$147,785.00	\$148,277.00	\$148,277.00								
37	Judgements	1		#DIV/0!	\$0.00		\$0.00									
42	Shared Services			95.53%	\$40,000.00	\$41,871.00	\$81,871.00	\$81,871.00								
43	Court and Public Defender			-100.00%	(\$62,060,00)	\$62,060.00	\$0,00	\$0.00								
44	Capital			400.00%	\$20,000.00	\$5,000,00	\$25,000.00	\$25,000.00								
45	Debt			-0.56%	(\$1,103.17)	\$195,876.84	\$194,773.67	\$194,773,67								
46	Deferred Charges			-100.00%	(\$10,000,00)	\$10,000.00	\$0,00	\$0.00								
48	Debt - Type 1 School District			#DIV/0t	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			5.79%	\$37,793.52	\$652,174.97	\$689,968.49	\$689,968,49								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									·
	Total	0.00	0.00	10.12%	\$353,364.35	\$3,490,823.81	\$3,844,188.16	\$3,535,494.16	\$308,694.00	\$0.00	\$0,00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.0

Sheet UFB-3

### USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

/	Non-recm	Future 1.	Str. Str.	Line Item.  Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
No.						There are no structural imbalances in the 2021 Municipal Budget
	18.1.111.1	1 15 114, 1				
•						
		. 1.				
						·
		. :				
1						
	1					
					· .	

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

Property Tax Asse		perties (October 1, 2020 Valu	<u>e)</u>	Property Tax Asses	sments - Exempt Pro	perties (October 1, 2020 Va	lue)
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	1,366	\$17,858,200.00	6.54%	15A Public Schools	5	\$12,263,700.00	28.349
2 Residential	2,106	\$229,484,000.00	84.07%	15B Other Schools		Ψ12,203,700.00	0.009
3A/3B Farm	62	\$2,308,100.00	0.85%	15C Public Property	211	\$17,566,800.00	40.60
4A Commercial	59	\$470,700.00	0.17%	15D Church and Charities	27	\$5,173,900.00	11.969
4B Industrial	15	\$22,838,900.00	8.37%	15E Cemeteries & Graveyards			0.009
4C Apartments			0.00%	15F Other Exempt	57	\$8,268,900.00	19.119
5A/5B Railroad			0.00%	•	<u> </u>	\$0,200,700.00	17.11.
6A/6B Business Personal Property			0.00%				
<u>Total</u>	3,608	\$272,959,900.00	100.00%	Total	300	\$43,273,300.00	100.009
						Ψ-3,273,300.00 [	100,00
Average Ratio (%), Assessed to Tri	ue Value	111.77%					
Equalized Valuation, Taxable Prop	erties	\$244,215,710.83		Percentage of Exempt vs.			
				"	1.5.050/		
Total # of property tax appeals	s filed in 2020	County Tax Board	109.00	Non-Exempt Properties	15.85%		
		State Tax Court	0.00				
Number of 2020 County Tax Board	decisions annealed to T	L	0.00				
	<del></del>			]]			
Number of pending property tax ap	peals in State Tax Court			<b>[</b> ]			
	4 4	·					
Amount paid out by municipality for	or tax appeals in 2020		\$0.00				

	<u>Prior Budget Year's Paym</u>	nents in Lieu of Tax (F # of Parcels	PILOT) - 5 Year Exempti PILOT Billing/Revenue	ons/Abatements 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		· · · · · · · · · · · · · · · · · · ·		
0	Multiple Dwelling Abatement				
	Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

### USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

Prior Budget Yes	ar's Payments in Lit	eu of Tax (PILOT)	- Long Term Tax I	Exemptions	Prior Budget Ye	ear's Payments in Lie	en of Tax (PILOT	) - Long Term Ta	ax Exemptions	Prior Budget Yes	ır's Pavments in Lie	eu of Tax (PILOT)	- Long Term Tas	Exemptions	Prior Budget '	Year's Payments in Li	eu of Tax (PILOT)	- Long Term Tax Ex	cemptions
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate
LIVERPOOL HOMES	OTHER	\$17,000,00	\$1,169,000,00	\$29,853.39															
											<u> </u>						1		
								·	ļ		ļ								
																		:	
	<del></del>						<del> </del>		<u> </u>		<b></b>					<b></b>			
							<del> </del>		·							<del> </del>	<del> </del>		
												<del>                                     </del>							
									1										
							ļ												
							<del>                                     </del>				ļ	ļ							
							<del>                                     </del>					ļ			· · · · · · · · · · · · · · · · · · ·				<b></b>
							<del>†</del>				<del> </del>	ļ			·		·		<del> </del>
														1	** **** *******************************		<del>                                     </del>		<b> </b>
							1								• • • • • • • • • • • • • • • • • • • •				<b></b>
																			<u> </u>
											ļ								
							ļ				ļ					<u> </u>	1		
							<del>                                     </del>				ļ		<b></b>			ļ	1		<b>↓</b>
																			<del></del>
				<del> </del>		<del></del>	<del>   </del>		1	<u></u>	<u> </u>	L		L		L	L		L
l Long Term Exemptions -	- Column Total	17,000.00	1,169,000.00	29,853.39	Total Long Term Exempti	ons - Column Total	\$0,00	\$0.00	\$0,00	Total Long Term Exemptions	- Column Total	\$0,00	\$0,00	S0.00	Total Long Term Exemptions	- Column Total	\$0,00	\$0.00	\$0,0
rk "X" if Grand Total							1		***************************************	······································	1			***************************************	Total Long Term Exemption			\$1,169,000,00	
A A A GIANG IVA					<b>-</b>					et UFB-6	Ji	Н			Total Long Term Exemption	MS - GRAND TOTAL	JL 317,000.00	\$1,109,000,00	Sheet HER-6C

t UFB-6 Sheet UFB-6C

# USER FRIENDLY BUDGET SECTION BUDGETED PERSONNEL COSTS

Organization / Individuals Eligible for Benefit	# of Full-Time Employees	# of Part-Time Employees		Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits Net of Cost Share	Employment Taxes and Other Benefits
Governing Body		3.00	45,354.00	\$41,709.00	\$0.00	\$0.00	\$0.00	\$3,645.00
Supervisory Staff (Department Heads & Managers)	2.00		226,497.00	\$163,199.00	\$21,200.00	\$13,123.00	\$16,298.00	\$12,677.00
Police Officers (Including Superior Officers)			0.00					
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	7.00	5.00	722,680.00	\$490,979.00	\$26,945.00	\$52,732.00	\$111,062.00	\$40,962.00
All Other Non-Union Employees not listed above		7.00	92,154.00	\$82,068.00	\$600.00			\$9,486.00
Totals	9.00	15.00	1,086,685.00	\$777,955.00	\$48,745.00	\$65,855.00	\$127,360.00	\$66,770.00

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 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
Active Employees - Health Benefits - Annual Cost						:
Single Coverage	5,00	\$12,254.00	\$61,270.00	6.00	\$12,833.00	\$76,998.00
Parent & Child	0.00	\$0.00	\$0.00	1.00	\$22,961.00	\$22,961.00
Employee & Spouse (or Partner)	1.00	\$24,375.00	\$24,375.00	1.00	\$25,506.00	\$25,506.00
Family	2.00	\$34,216.00	\$68,432.00	2.00	\$35,050.00	\$70,100.00
Employee Cost Sharing Contribution (enter as negative - )			(\$26,718.00)			(\$30,482.00)
Subtotal	8.00		\$127,359.00	10.00		\$165,083.00
Elected Officials - Health Benefits - Annual Cost						
Single Coverage			\$0.00	THE STATE OF THE S	4 - 4 - 4 - 4 - 4 - 4 - 4 - 4 - 4 - 4 -	\$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 -)						Φ0.00
Subtotal	0.00		\$0.00	0.00		\$0.00
Retirees - Health Benefits - Annual Cost			φ0,00	0.00		\$0.00
Single Coverage	4	\$7,567.00	\$30,268.00	2	\$8,800.00	\$17,600.00
Parent & Child			\$0.00		Ψ0,000.00	\$0.00
Employee & Spouse (or Partner)	2	\$12,778.50	\$25,557.00	2	\$19,802.00	\$39,604.00
Family			\$0.00		Ψ12,002.00	\$0.00
Employee Cost Sharing Contribution (enter as negative - )			+			φυ.υυ
Subtotal	6.00		\$55,825.00	4.00		\$57,204.00
GRAND TOTAL	14.00		\$183,184.00	14.00		\$222,287.00

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)

	(check applicable i							
Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement			
AFSCME Council 71	499.00		x					
Municipal Clerk	517.00		1 1		x			
			No. 10 (1) 18.					
				: 1: 1	<u> </u>			
	†							
	<u> </u>							
0								
			12101111					
			( - W - W - W - W - W - W - W - W - W -					
	<b>1</b>							
		-						
Totals	1016.00	\$114,684.00						
Total Funds Reserved		\$91,153.00						
Total Funds App	ropriated in 2021	\$10,000.00						

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

	Gross		Net		Current Year	2022	2023	All Additional Future
	Debt	Deductions	Debt		Budget	Budget	Budget	Years' Budgets
Local School Debt	\$230,000.00	\$230,000.00	\$0.00	Utility Fund - Principal				
Regional School Debt			\$0.00	Utility Fund - Interest				
				Bond Anticipation Notes - Principal	\$173,650.00			
Utility Fund Debt				Bond Anticipation Notes - Interest	\$21,123.67			
0			\$0.00	Bonds - Principal				
0			\$0.00	Bonds - Interest				
0			\$0.00	Loans & Other Debt - Principal				
0			\$0.00	Loans & Other Debt - Interest				
0			\$0.00					
0			\$0.00	Total	\$194,773.67	\$0.00	\$0.00	\$0.00
Municipal Purposes								
Debt Authorized	\$0.00		\$0.00	Total Principal	\$173,650.00	\$0.00	\$0.00	\$0.00
Notes Outstanding	\$1,097,900.00		\$1,097,900.00	Total Interest	\$21,123.67	\$0.00	\$0.00	\$0.00
Bonds Outstanding			\$0.00	% of Total Current Year Budget	5.07%	•		
Loans and Other Debt			\$0.00			l		
				Description		Debt Not Li	sted Above	
Total (Current Year)	\$1,327,900.00	\$230,000.00	\$1,097,900.00	Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
Population (2010 census)	5,178			Total Other			1.1	
Per Capita Gross Debt	\$256.45			Bond Rating	<u>Moody's</u>	Standard & Poors	<u>Fitch</u>	
Per Capita Net Debt	\$212.03			Rating	'. '		· ·	
				Year of Last Rating			* · .	
3 Yr. Average Property Valuation	_	\$238,975,035.67						
		•		Mark "X" if Municipality has	no bond rating	X		
Net Debt as % of 3 Year Avg Prop	perty Valuation	0.46%						
				Sheet UFB-10				

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

Providing or Receiving Services?	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Receiving	Maurice River Township	Recycling Coordinator		1/1/2021	12/31/2021	\$250.00
Receiving	Upper Deerfield	Municipal Court		1/1/2021	12/31/2021	\$80,000.00
			:			
					÷	
					· · · · · · · · · · · · · · · · · · ·	
·						
A Profession Control						
						11 11 11 11 11 11 11 11 11 11 11 11 11
		***************************************				
N 1 N 1 1 1 1 1						· · · · · · · · · · · · · · · · · · ·
	, , , , , , ,					
NEW PERM						
-						

### 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

COMMERCIAL TOWNSHIP FIRE DISTRICT #1 PORT NORRIS, NJ	
COMMERCIAL TOWNSHIP FIRE DISTRICT #2 MAURICETOWN, NJ	
COMMERCIAL TOWNSHIP FIRE DISTRICT #3 LAUREL LAKE, NJ	
	-31

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

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