



**USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN**

**2020 Calendar Year Property Tax Levies - ALL entities levying property taxes**

Calendar Year	Calendar Year	% of	Avg Residential	
Tax Rate	Tax Levy	Total Levy	Taxpayer Impact	
Municipal Purpose Tax	0.260	\$7,812,121.75	14.75%	\$2,160.76
Municipal Library			0.00%	\$0.00
Municipal Open Space	0.012	\$361,469.00	0.68%	\$99.73
Municipal Arts and Culture			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	0.812	\$24,391,226.00	46.04%	\$6,748.21
Regional School District	0.394	\$11,830,616.00	22.33%	\$3,274.38
County Purposes	0.240	\$7,217,296.89	13.62%	\$1,994.54
County Library	0.018	\$525,299.55	0.99%	\$149.59
County Board of Health			0.00%	\$0.00
County Open Space	0.028	\$842,826.23	1.59%	\$232.70
Other County Levies (total)			0.00%	\$0.00
<b>Total (Calendar Year 2020 Budget)</b>	<b>1.764</b>	<b>\$52,980,855.42</b>	<b>100.00%</b>	<b>\$14,659.90</b>

Total Taxable Valuation as of October 1, 2020 \$3,084,606,257.00  
 (To be used to calculate the current year tax rate)  
 Current Year Average Residential Assessment \$831,059.98

**Prior Year to Current Year Comparison**

Comparison - Municipal Purposes Tax Rate		
Prior Year	Current Year	% Change (+/-)
0.260	0.268	3.08%

**Comparison - Municipal Purposes Tax Levy**

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$7,812,121.75	\$8,281,732.11	6.01%	\$469,610.36

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

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$2,160.76	\$2,227.24	3.08%	\$66.48

Sheet URB-1

**Current Year 2021 Budget**

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$8,281,732.11
Municipal Library		
Municipal Open Space	ACTUAL	\$370,153.00
Municipal Arts and Culture		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$24,879,051.00
Regional School District	ESTIMATED	\$12,067,228.00
County Purposes	ESTIMATED	\$7,399,150.00
County Library	ESTIMATED	\$535,806.00
County Board of Health		
County Open Space	ESTIMATED	\$859,683.00
Other County Levies (total)		
<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$54,392,803.11</b>

Revenue Anticipated, Excluding Tax Levy	5,395,224.19
Budget Appropriations, before Reserve for Uncollected Taxes	12,676,956.30
Total Non-Municipal Tax Levy	\$46,111,071.00
Amount to be Raised by Taxes - Before RUT	\$53,392,803.11
Reserve for Uncollected Taxes (RUT)	\$1,007,693.86
Total Amount to be Raised by Taxes	\$54,400,496.97

% of Tax Collections used to Calculate RUT 98.15%  
 If % used exceeds the actual collection % then reference the statutory exception used

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

Total Tax Revenue, Collections CY 2020	52,745,088.19
Total Tax Levy, CY 2020	53,226,390.79
% of Taxes Collected, CY 2020	99.10%
Delinquent Taxes - December 31, 2020	\$479,996.50

**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	Utility	Utility	Utility	Utility	Utility
08	Surplus	50.00%	\$800,000.00	\$1,600,000.00	\$2,400,000.00	\$2,400,000.00							
08	Local Revenue	-44.14%	(\$345,761.96)	\$783,261.96	\$437,500.00	\$437,500.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,980,938.00	\$1,980,938.00	\$1,980,938.00							
08	Uniform Construction Code Fees	#DIV/0!	\$0.00		\$0.00								
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-21.74%	(\$14,116.30)	\$64,917.49	\$50,801.19	\$50,801.19							
08	Other Special Items	#DIV/0!	\$125,985.00		\$125,985.00	\$125,985.00							
15	Receipts from Delinquent Taxes	-27.89%	(\$154,714.70)	\$534,714.70	\$400,000.00	\$400,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	-2.43%	(\$206,315.15)	\$8,488,047.26	\$8,281,732.11	\$8,281,732.11							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
54	Open Space Levy Tax	2.40%	\$8,684.00	\$361,469.00	\$370,153.00		\$370,153.00						
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								
	<b>Total</b>	<b>1.55%</b>	<b>\$213,760.89</b>	<b>\$13,833,348.41</b>	<b>\$14,047,109.30</b>	<b>\$13,676,956.30</b>	<b>\$370,153.00</b>	<b>\$0.00</b>	<b>\$0.00</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 Positions		% Difference Current v. Prior Year	\$ Difference Current v. Prior Year	Total Modified Appropriation for Service Type (Prior Year)	Total Appropriation for Service Type (Current Year)	General Budget	Public&Private Offsets	Open Space Budget	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	5.00	13.98%	\$150,441.24	\$1,076,350.49	\$1,226,791.73	\$1,226,791.73									
21	Land Use Administration	2.00	9.39%	\$15,934.17	\$169,649.71	\$185,583.88	\$185,583.88									
22	Uniform Construction Code	1.00	0.53%	\$333.04	\$62,615.63	\$62,948.67	\$62,948.67									
23	Insurance	22.00	-3.17%	(\$36,558.00)	\$1,152,066.00	\$1,115,508.00	\$1,115,508.00									
25	Public Safety	8.00	7.68%	\$208,882.09	\$7,720,970.00	\$2,929,852.09	\$2,927,786.14		\$2,095.95							
26	Public Works	5.00	35.36%	\$480,968.25	\$1,360,380.12	\$2,041,348.37	\$1,841,348.37									
27	Health and Human Services	1.00	16.00%	\$28,240.43	\$176,490.95	\$204,731.38	\$190,081.38		\$14,650.00							
28	Parks and Recreation	2.00	53.16%	\$159,973.64	\$300,927.95	\$460,901.59	\$380,510.75			\$80,390.84						
29	Education (including Library)		-0.38%	(\$200.00)	\$52,385.00	\$52,185.00	\$52,185.00									
30	Unclassified		0.00%	\$0.00	\$10,000.00	\$10,000.00	\$10,000.00									
31	Utilities and Bulk Purchases		-3.99%	(\$8,150.00)	\$204,150.00	\$196,000.00	\$196,000.00									
32	Landfill / Solid Waste Disposal		17.47%	\$113,497.60	\$649,757.64	\$763,255.24	\$726,700.00		\$36,555.24							
35	Contingency		0.00%	\$0.00	\$5,000.00	\$5,000.00	\$5,000.00									
36	Statutory Expenditures		2.67%	\$29,474.00	\$1,102,656.00	\$1,132,130.00	\$1,132,130.00									
37	Judgements			\$0.00	\$0.00	\$0.00	\$0.00									
42	Shared Services		5.15%	\$10,998.10	\$213,362.00	\$224,360.10	\$224,360.10									
43	Court and Public Defender	1.00	8.32%	\$7,323.94	\$88,054.84	\$95,378.78	\$95,378.78									
44	Capital		-56.52%	(\$195,000.00)	\$345,000.00	\$150,000.00	\$150,000.00									
45	Debt		28.25%	\$512,659.56	\$1,814,629.91	\$2,327,289.47	\$2,037,527.31		\$289,762.16							
46	Deferred Charges			\$63,845.00	\$63,845.00	\$63,845.00	\$63,845.00									
50	Debt - Type I School District			\$0.00	\$0.00	\$0.00	\$0.00									
50	Reserve for Uncollected Taxes		0.00%	\$0.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00									
55	Surplus General Budget			\$0.00	\$0.00	\$0.00	\$0.00									
	Total	40.00	74.00	12.34%	\$1,542,663.06	\$12,504,446.24	\$14,047,109.30	\$13,623,655.11	\$53,301.19	\$370,153.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



## 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	101	\$35,800,900.00	1.16%
2 Residential	3,155	\$2,670,130,400.00	86.56%
3A/3B Farm	382	\$204,553,200.00	6.63%
4A Commercial	73	\$169,635,300.00	5.50%
4B Industrial			0.00%
4C Apartments			0.00%
5A/5B Railroad			0.00%
6A/6B Business Personal Property	1	\$4,486,457.00	0.15%
<b>Total</b>	<b>3,712</b>	<b>\$3,084,606,257.00</b>	<b>100.00%</b>

Property Tax Assessments - Exempt Properties (October 1, 2020 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	4	\$69,340,600.00	20.41%
15B Other Schools			0.00%
15C Public Property	192	\$253,484,800.00	74.62%
15D Church and Charities	9	\$13,614,500.00	4.01%
15E Cemeteries & Graveyards	1	\$3,100.00	0.00%
15F Other Exempt	9	\$3,275,900.00	0.96%
<b>Total</b>	<b>215</b>	<b>\$339,718,900.00</b>	<b>100.00%</b>

Percentage of Exempt vs. Non-Exempt Properties 11.01%

Average Ratio (%), Assessed to True Value	96.69%
Equalized Valuation, Taxable Properties	\$3,190,201,941.26
Total # of property tax appeals filed in 2020	County Tax Board 46.00 State Tax Court 42.00
Number of 2020 County Tax Board decisions appealed to Tax Court	2.00
Number of pending property tax appeals in State Tax Court	31.00
Amount paid out by municipality for tax appeals in 2020	\$0.00

### Prior Budget Year's Payments in Lieu of Tax (PIL/OT) - 5 Year Exemptions/Abatements

	# of Parcels	PIL/OT 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				
<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 (PILOD) - 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 (PILOD) - Long Term Tax Exemptions</u>						<u>Prior Budget Year's Payments in Lieu of Tax (PILOD) - 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	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	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes If Billed In Full	2020 Total Tax Rate	
Total Long Term Exemptions - Column Total						Total Long Term Exemptions - Column Total						Total Long Term Exemptions - Column Total						Total Long Term Exemptions - GRAND TOTAL						
0.00						0.00						0.00						0.00						
Total Long Term Exemptions - Column Total						Total Long Term Exemptions - Column Total						Total Long Term Exemptions - Column Total						Total Long Term Exemptions - GRAND TOTAL						
0.00						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	7,500.00	\$7,500.00				
Supervisory Staff (Department Heads & Managers)	10.00	5.00	1,767,298.03	\$1,369,665.31		\$159,985.00	\$132,868.32	\$104,779.40
Police Officers (Including Superior Officers)	21.00	4.00	3,466,719.59	\$2,361,158.14	\$75,000.00	\$616,728.00	\$233,204.85	\$180,628.60
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above			0.00					
All Other Non-Union Employees not listed above	9.00	60.00	887,089.99	\$602,611.25	\$27,500.00	\$60,417.00	\$150,461.98	\$46,099.76
<b>Totals</b>	<b>40.00</b>	<b>74.00</b>	<b>6,128,607.60</b>	<b>\$4,340,934.70</b>	<b>\$102,500.00</b>	<b>\$837,130.00</b>	<b>\$516,535.15</b>	<b>\$331,507.75</b>

Is the Local Government required to comply with NJS A 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>Active Employees - Health Benefits - Annual Cost</b>		<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>
Single Coverage		10.00	\$11,728.80	\$117,288.00	10.00	\$12,288.12	\$122,881.20
Parent & Child		3.00	\$24,503.40	\$73,510.20	3.00	\$24,877.08	\$74,631.24
Employee & Spouse (or Partner)		5.00	\$24,665.28	\$123,326.40	4.00	\$24,320.40	\$97,281.60
Family		13.00	\$29,496.24	\$383,451.12	16.00	\$29,587.32	\$473,397.12
Employee Cost Sharing Contribution (enter as negative - )				(\$181,040.57)			(\$177,478.63)
<b>Subtotal</b>		<b>31.00</b>		<b>\$516,535.15</b>	<b>33.00</b>		<b>\$590,712.53</b>
<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 - )							
<b>Subtotal</b>		<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b>Retirees - 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 - )							
<b>Subtotal</b>		<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b>GRAND TOTAL</b>		<b>31.00</b>		<b>\$516,535.15</b>	<b>33.00</b>		<b>\$590,712.53</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)?**

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

NO
NO

**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	1164.63	\$130,246.64	X		
NON UNION EMPLOYEES	1085.67	\$117,378.11		X	
<b>Totals</b>	2250.30	\$247,624.75			
<b>Total Funds Reserved as of end of 2020</b>		\$250,428.70			
<b>Total Funds Appropriated in 2021</b>		\$10,000.00			

UFB-9 Accumulated Absence Liability

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

	Gross Debt		Deductions		Net Debt		Current Year Budget	2022 Budget	2023 Budget	All Additional Future Years' Budgets
Local School Debt	\$10,080,000.00		\$10,080,000.00		\$0.00					
Regional School Debt					\$0.00					
Utility Fund Debt					\$0.00					
Arts and Culture					\$0.00					
0					\$0.00					
0					\$0.00					
0					\$0.00					
0					\$0.00					
<b>Municipal Purposes</b>					\$0.00					
Debt Authorized	\$919,202.00				\$919,202.00					
Notes Outstanding	\$13,268,948.00		\$13,321,756.68		-\$52,808.68					
Bonds Outstanding	\$27,641,000.00		\$823,973.00		\$26,817,027.00					
Loans and Other Debt	\$10,969.35				\$10,969.35					
<b>Total (Current Year)</b>	\$51,920,119.35		\$24,225,729.68		\$27,694,389.67					
Population (2010 census)	10,142									
Per Capita Gross Debt	\$5,119.32									
Per Capita Net Debt	\$2,730.66									
3 Yr. Average Property Valuation	\$3,074,453,389.67									
Net Debt as % of 3 Year Avg Property Valuation	0.90%									

  

Description	Total Principal		Total Interest		% of Total Current Year Budget	Debt Not Listed Above																												
Utility Fund - Principal																																		
Utility Fund - Interest																																		
Bond Anticipation Notes - Principal																																		
Bond Anticipation Notes - Interest	\$195,907.09																																	
Bonds - Principal	\$1,010,349.00	\$1,143,899.00	\$1,044,010.00	\$23,618,769.00																														
Bonds - Interest	\$799,407.57	\$760,146.40	\$704,951.45	\$6,586,836.79																														
Loans & Other Debt - Principal	\$27,198.81	\$22,770.54	\$20,000.00	\$43,000.00																														
Loans & Other Debt - Interest	\$4,664.84	\$3,577.71	\$3,150.00	\$3,250.00																														
<b>Total</b>	\$2,037,527.31	\$1,930,393.65	\$1,772,111.45	\$30,251,855.79																														
<b>Total Principal</b>	\$1,037,547.81	\$1,166,669.54	\$1,064,010.00	\$23,661,769.00																														
<b>Total Interest</b>	\$999,979.50	\$763,724.11	\$708,101.45	\$6,590,086.79																														
<b>% of Total Current Year Budget</b>	14.50%																																	
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Description</th> <th colspan="4">Debt Not Listed Above</th> </tr> <tr> <th>Total Guarantees - Governmental</th> <th>Total Guarantees - Other</th> <th>Total Capital/Equipment Leases</th> <th>Total Other</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>											Description	Debt Not Listed Above				Total Guarantees - Governmental	Total Guarantees - Other	Total Capital/Equipment Leases	Total Other															
Description	Debt Not Listed Above																																	
	Total Guarantees - Governmental	Total Guarantees - Other	Total Capital/Equipment Leases	Total Other																														
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Bond Rating</th> <th rowspan="2">Rating</th> <th rowspan="2">Year of Last Rating</th> <th colspan="3">Mark "X" if Municipality has no bond rating</th> </tr> <tr> <th>Moody's</th> <th>Standard &amp; Poors</th> <th>Fitch</th> </tr> </thead> <tbody> <tr> <td>Aa1</td> <td></td> <td>2020</td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>											Bond Rating	Rating	Year of Last Rating	Mark "X" if Municipality has no bond rating			Moody's	Standard & Poors	Fitch	Aa1		2020												
Bond Rating	Rating	Year of Last Rating	Mark "X" if Municipality has no bond rating																															
			Moody's	Standard & Poors	Fitch																													
Aa1		2020																																

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

Providing or Receiving Services?	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Receiving	County of Monmouth	Police Dispatch		1/1/2021	12/31/2021	\$110,360.10
Receiving	County of Monmouth	Vehicle Repairs/Maintenance		1/1/2021	12/31/2021	\$36,000.00
Receiving	County of Monmouth	Tree Removal		1/1/2021	12/31/2021	\$65,000.00
Receiving	Colts Neck Board of Education	Gasoline		7/1/2020	6/30/2021	\$68,000.00
Providing	Colts Neck Board of Education	Snow Plowing		7/1/2020	6/30/2021	\$0.00
Providing	Colts Neck Board of Education	Mowing Maintenance of Fields		7/1/2020	6/30/2021	\$0.00
Providing	Colts Neck Board of Education	SLEO 3 Officers at School		7/1/2020	6/30/2021	\$46,320.00
Providing	Freehold Regional High School District	SLHO 3 Officer at School		7/1/2020	6/30/2021	\$23,160.00
Receiving	Freehold Borough	Court Services		1/1/2021	12/31/2021	\$5,500.00
Receiving	Holmdel Township	Leaf Disposal		1/1/2021	12/31/2021	\$7,500.00





**USER FRIENDLY BUDGET SECTION - Notes**

(Press ALT-F11 to go to a new line in each cell)
