

State of New Jersey Local Government Services

		_			
Year:	2020	Municipal User	Friendly B	udget	
MUNICIPALITY:	0204 Bogota Borough - C	County of Bergen		•	Adopted ~
Municode:			Filename:	0204_fba_202	20.xlsm
		www.bogotaonline.org			
	Phone Number:		201-342-1736		
	Mailing Address:		375 Larch Avenue		
Email the UFB if no	t using Outlook	Municipality:	Bogota	State: NJ	Zip: 07603
	Mayor				<u> </u>
First Name	Middle Name	Last Name	Term Expires	Business Email	
Christopher		Kelemen	12/31/2023	mayorkeleman@bogo	otaonline.org
	Chief Administr	ative Officer			
Joseph		Scarpa		admin@bogotaonline	.org
	Chief Financial	Officer	_		
Gregory		Bock		cfo@bogotaonline.or	r <u>q</u>
	Municipal Clerk		_		
Jeanne		Cook		clerk@bogotaonline.o	org
	Registered Mun	icipal Accountant	_		
Stephen	D.	Wielkotz		sdw@w-cpa.com	
	Governing Body	y Members		•	
First Name	Middle Name	Last Name	Term Expires	Business Email	
Thomas		Napolitano	12/31/2020	tnapolitano@bogotao	online.org
Consuelo		Carpenter	12/31/2021	ccarpenter@bogotaor	nline.org
Daniele		Fede	12/31/2022	dfede@bogotaonline.	org
Mary Ellen		Murphy	12/31/2020	memurphy@bogotao	nline.org
Michael		Connors	12/31/2022	mconnors@bogotaon	line.org
Robert		Robbins	12/31/2021	rrobbins@bogotaonlir	ne.org

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2019 Calendar Year Proper	ty Tax Levies - ALL	entities levving propert	tv taxes		Current Year 2020 Bo	ıdget	
2019 Culcitain Teal 110per	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact	<u>=====</u>		<u></u>
Municipal Purpose Tax	1.213	\$7,763,465.00	30.20%	\$3,192.47	Municipal Purpose Tax	ACTUAL	\$7,966,961.00
Municipal Library	0.041	\$261,237.00	1.02%	\$107.91	Municipal Library	ACTUAL	\$269,367.00
Municipal Open Space	0.000	\$0.00	0.00%	\$0.00	Municipal Open Space		· ,
Fire Districts (avg. rate/total levies)	0.000	\$0.00	0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)	0.000	\$0.00	0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	2.462	\$15,749,210.00	61.26%	\$6,479.69	Local School District	ESTIMATED	\$16,536,670.50
Regional School District	0.000	\$0.00	0.00%	\$0.00	Regional School District		
County Purposes	0.290	\$1,855,588.59	7.22%	\$763.25	County Purposes	ESTIMATED	\$1,948,368.02
County Library	0.000	\$0.00	0.00%	\$0.00	County Library		
County Board of Health	0.000	\$0.00	0.00%	\$0.00	County Board of Health		
County Open Space	0.012	\$79,363.33	0.31%	\$31.58	County Open Space	ESTIMATED	\$83,331.5
Other County Levies (total)	0.000	\$0.00	0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2019 Budget)	4.018	\$25,708,863.92	100.00%	\$10,574.90	Total ESTIMATED amount to be raised by ta	nxes	\$26,804,698.02
Total Taxable Valuation as of	October 1, 2019	\$643,425,600.00			Revenue Anticipated, Excluding Tax Levy		2,592,675.00
(To be used to calculate the current year tax rat	e)				Budget Appropriations, before Reserve for U	ncollected Taxes	10,654,003.00
Current Year Average Residential Ass	sessment	\$263,188.16			Total Non-Municipal Tax Levy		\$18,568,370.02
Ç	=	·			Amount to be Raised by Taxes - Before RUT		\$26,629,698.02
	Prior Y	ear to Current Year C	Comparison		Reserve for Uncollected Taxes (RUT)		\$133,817.58
					Total Amount to be Raised by Taxes		\$26,763,515.60
	Companica	n - Municipal Purposes	Toy Doto				. , , , ,
	Prior Year	Current Year	% Change (+/-)		% of Tax Collections used to Calculate RUT		99.50%
	1.213	1.238	2.06%			=	,,,,,,,
	1.213	1.230	2.0070		If % used exceeds the actual collection % the	n	
	Companica	n - Municipal Purposes	Tow Lower		reference the statutory exception used		
					reference the statutory exception used		
				\$ Change (+/-)			
	\$7,763,465.00	\$7,966,961.00	2.62%	\$203,496.00	Tax Collections - ACTUAL as of Prior Yo	<u>ear</u>	
	G		D 435		Total Tax Revenue, Collections CY 2019	_	26,043,259.0
		t on Avg. Residential T			Total Tax Levy, CY 2019		26,076,547.0
			% Change (+/-)	\$ Change (+/-)	% of Taxes Collected, CY 2019	=	99.87%
	\$3,192.47	\$3,258.27	2.06%	\$65.80			
					Delinquent Taxes - December 31, 2019		\$4,392.00

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	276.80%	\$373,684.00	\$135,000.00	\$508,684.00	\$508,684.00							
08	Local Revenue	-22.91%	(\$60,669.69)	\$264,769.69	\$204,100.00	\$204,100.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$677,676.00	\$677,676.00	\$677,676.00							
08	Uniform Construction Code Fees	-56.05%	(\$159,388.00)	\$284,388.00	\$125,000.00	\$125,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	#DIV/0!	\$150,000.00	\$0.00	\$150,000.00	\$150,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	50.88%	\$8,927.00	\$17,546.00	\$26,473.00	\$26,473.00							
08	Other Special Items	136.31%	\$519,569.69	\$381,172.31	\$900,742.00	\$900,742.00							
15	Receipts from Delinquent Taxes	-100.00%	(\$20,643.00)	\$20,643.00	\$0.00	\$0.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-3.39%	(\$279,153.00)	\$8,246,114.00	\$7,966,961.00	\$7,966,961.00							
07	Minimum Library Tax	3.11%	\$8,130.00	\$261,237.00	\$269,367.00	\$269,367.00							
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	5.25%	\$540,457.00	\$10,288,546.00	\$10,829,003.00	\$10,829,003.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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

		T			`	OPERATING F						11	· ·			
FCOA		Budgeted Full-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	Utility	Utility	Utility	Utility	Utility	Utility
20	General Government	3.00	12.00	-6.78%	(\$62,151.00)	\$916,080.00	\$853,929.00	\$853,929.00								
21	Land-Use Administration	0.00	1.00	-23.02%	(\$4,950.00)	\$21,500.00	\$16,550.00	\$16,550.00								
22	Uniform Construction Code	1.00	6.00	-2.02%	(\$3,275.00)	\$162,475.00	\$159,200.00	\$159,200.00								
23	Insurance	0.00	0.00	16.07%	\$187,615.00	\$1,167,385.00	\$1,355,000.00	\$1,355,000.00								
25	Public Safety	20.00	21.00	5.67%	\$142,073.00	\$2,507,060.00	\$2,649,133.00	\$2,646,775.00	\$2,358.00							
26	Public Works	10.00	5.00	9.97%	\$115,043.00	\$1,153,387.00	\$1,268,430.00	\$1,244,315.00	\$24,115.00							
27	Health and Human Services	0.00	2.00	43.67%	\$27,205.00	\$62,300.00	\$89,505.00	\$89,505.00								
28	Parks and Recreation	1.00	18.00	81.39%	\$82,650.00	\$101,550.00	\$184,200.00	\$184,200.00								
29	Education (including Library)	2.00	6.00	-6.14%	(\$17,633.00)	\$287,000.00	\$269,367.00	\$269,367.00								
30	Unclassified	0.00	0.00	-14.63%	(\$6,000.00)	\$41,000.00	\$35,000.00	\$35,000.00								
31	Utilities and Bulk Purchases	0.00	0.00	4.19%	\$44,815.00	\$1,070,550.00	\$1,115,365.00	\$1,115,365.00								
32	Landfill / Solid Waste Disposal	0.00	0.00	-3.33%	(\$10,000.00)	\$300,000.00	\$290,000.00	\$290,000.00								
35	Contingency	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures	0.00	0.00	-5.37%	(\$42,394.00)	\$789,278.00	\$746,884.00	\$746,884.00								
37	Judgements	0.00	0.00	0.00%	\$0.00	\$100,000.00	\$100,000.00	\$100,000.00								
42	Shared Services	0.00	3.00	150.57%	\$159,841.00	\$106,159.00	\$266,000.00	\$266,000.00								
43	Court and Public Defender	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
44	Capital	0.00	0.00	-15.00%	(\$7,500.00)	\$50,000.00	\$42,500.00	\$42,500.00								
45	Debt	0.00	0.00	61.44%	\$405,500.00	\$660,000.00	\$1,065,500.00	\$1,065,500.00								
46	Deferred Charges	0.00	0.00	529.17%	\$124,006.00	\$23,434.00	\$147,440.00	\$147,440.00								
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	0.00%	\$0.00	\$175,000.00	\$175,000.00	\$175,000.00								
55	Surplus General Budget	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	Total	37.00	74.00	11.71%	\$1,134,845.00	\$9,694,158.00	\$10,829,003.00	\$10,802,530.00	\$26,473.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.0

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USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

	Mon-reques at Risk	Fumre y.	Structuras	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
X			C	Capital Fund Balance	\$47,626.00	Replaced by General Fund Balance
X				Reserve for Debt	\$235,481.00	To Pay Down Notes
X			D	Developers Contribution		Replaced by General Fund Balance
X				Cancelled Trust Reserves		Replaced by General Fund Balance
X			D	Due From Recreation Trust	\$69,256.00	To Fund Overexpenditure

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assess	sments - Taxable Prop	erties (October 1, 2019 Valu	<u>(e)</u>	•	Property Tax Asses	sments - Exempt Pro	perties (October 1, 2019 Va	lue)
	# of Parcels	Assessed Value	% of Total			# of Parcels	Assessed Value	% of Total
1 Vacant Land	47	\$2,605,200.00	0.40%		15A Public Schools	6	\$21,067,800.00	28.27%
2 Residential	2,019	\$531,376,900.00	82.59%		15B Other Schools	2	\$579,000.00	0.78%
3A/3B Farm	0		0.00%		15C Public Property	35	\$13,694,900.00	18.38%
4A Commercial	90	\$56,657,000.00	8.81%		15D Church and Charities	8	\$11,080,800.00	14.87%
4B Industrial	15	\$16,223,800.00	2.52%		15E Cemeteries & Graveyards	0	\$0.00	0.00%
4C Apartments	25	\$36,562,700.00	5.68%		15F Other Exempt	20	\$28,094,700.00	37.70%
5A/5B Railroad	5	\$4,000.00	0.00%					
6A/6B Business Personal Property	1	\$0.00	0.00%					
Total	2,202	\$643,429,600.00	100.00%		Total	71	\$74,517,200.00	100.00%
	·					•		
Average Ratio (%), Assessed to True	Value	79.19%						
Equalized Valuation, Taxable Propert	ties	\$812,513,701.22			Percentage of Exempt vs.			
1	<u> </u>				Non-Exempt Properties	11.58%		
Total # of property tax appeals f	iled in 2019	County Tax Board	10.00					
		State Tax Court	1.00					
Number of 2019 County Tax Board d	lecisions appealed to Ta		0.00					
Number of pending property tax appe		-	1.00					
rumber of pending property tax appe	ans in State Tax Court	<u>+</u>	1.00					
Amount paid out by municipality for	tay appeals in 2010		\$2,625.00					
Amount paid out by municipanty for	tax appears III 2019	L	Ψ2,023.00					

	Prior Budget Year's Payn	ents in Lieu of Tax	(PILOT) - 5 Year Exemption	ns/Abatements	
		# of	PILOT		Taxes if Billed in Full
		Parcels	Billing/Revenue	Assessed Value	2019 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 Long Term Tax Exemptions

Doing Term The December of																			
Prior Budget Yea	Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				Prior Budget Ye	ar's Payments in Li	eu of Tax (PILO)	Γ) - Long Term Ta	ax Exemptions	Prior Budget Yea	r's Payments in Li	eu of Tax (PILOT)) - Long Term Tax	Exemptions	Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate
297 Palisade Avenue	Other	\$93,712.92	\$5,958,000.00	\$239,392.44															
									1										
Total Long Term Exemptions -	· Column Total	93,712.92	5,958,000.00	239,392,44	Total Long Term Exemption	ons - Column Total	\$0.00	\$0.00	\$0.00	Total Long Term Exemptions	- Column Total	\$0.00	\$0.00	\$0.00	Total Long Term Exemption	s - Column Total	\$0.00	\$0.00	\$0.00
Mark "X" if Grand Total		,		,											Total Long Term Exempti				-

Sheet 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	0.00	7.00	17,509.94	\$17,509.94	\$0.00	\$0.00	\$0.00	\$0.00
Supervisory Staff (Department Heads & Managers)	6.00	4.00	672,088.63	\$496,764.00	\$0.00	\$38,322.18	\$99,000.00	\$38,002.45
Police Officers (Including Superior Officers)	16.00	0.00	2,602,501.10	\$1,629,187.04	\$237,300.00	\$444,950.00	\$264,000.00	\$27,064.06
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
All Other Union Employees not listed above	9.00	4.00	741,828.50	\$464,106.88	\$33,000.00	\$58,192.94	\$148,500.00	\$38,028.68
All Other Non-Union Employees not listed above	7.00	62.00	1,032,033.45	\$788,210.00	\$21,000.00	\$45,418.88	\$115,500.00	\$61,904.57
Totals	38.00	77.00	5,065,961.61	\$3,395,777.86	\$291,300.00	\$586,884.00	\$627,000.00	\$164,999.75

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	Current Year Annual Cost		Prior Year # of	Prior Year Annual	
	Covered Members	Estimate per	Total Current		Cost per Employee	Total Prior Year
	(Medical & Rx)	Employee	Year Cost	(Medical & Rx)	(Average)	Cost
Active Employees - Health Benefits - Annual Cost						
Single Coverage	11.00	\$11,100.00	\$122,100.00	13.00	\$11,400.00	\$148,200.00
Parent & Child	5.00	\$19,800.00	\$99,000.00	2.00	\$20,400.00	\$40,800.00
Employee & Spouse (or Partner)	4.00	\$22,150.00	\$88,600.00	6.00	\$22,800.00	\$136,800.00
Family	12.00	\$30,900.00	\$370,800.00	11.00	\$31,200.00	\$343,200.00
Employee Cost Sharing Contribution (enter as negative -)			(\$148,950.00)			(\$143,850.00)
Subtotal	32.00		\$531,550.00	32.00		\$525,150.00
Elected Officials - Health Benefits - Annual Cost						
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
Retirees - Health Benefits - Annual Cost						
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
GRAND TOTAL	32.00		\$531,550.00	32.00		\$525,150.00

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)

	eck applicable	items)			
	Gross Days of		Approved		Individual
	Accumulated	Dollar Value of Compensated	Labor	Local	Employment
Organization/Individuals Eligible for Benefit	Absence	Absences	Agreement	Ordinance	Agreement
POLICE CHIEF		\$102,921.43			Х
POLICE CAPTAIN		\$45,880.89			X
FOP		\$417,637.86	Х		
		¥ 111,001,000			
Totals	0.00	\$566,440.18			
Totalo	0.00	4000 , 10.10			
Total Funds Reserved	as of end of 2019				
Total Funds App	ropriated in 2020				
. ota. : undo /tpp					

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

	Gross		Net		Current Year	2021	2022	All Additional Future
	Debt	Deductions	Debt		Budget	Budget	Budget	Years' Budgets
Local School Debt	\$2,040,000.00	\$2,040,000.00	\$0.00	Utility Fund - Principal	\$0.00	\$0.00	\$0.00	\$0.00
Regional School Debt			\$0.00	Utility Fund - Interest	\$0.00	\$0.00	\$0.00	\$0.00
				Bond Anticipation Notes - Principal	\$238,500.00			
Utility Fund Debt				Bond Anticipation Notes - Interest	\$17,000.00			
0			\$0.00	Bonds - Principal	\$620,000.00	\$620,000.00	\$620,000.00	\$5,735,000.00
0			\$0.00	Bonds - Interest	\$190,000.00	\$175,275.00	\$162,875.00	\$825,488.00
0			\$0.00	Loans & Other Debt - Principal	\$0.00	\$0.00	\$0.00	\$0.00
0			\$0.00	Loans & Other Debt - Interest	\$0.00	\$0.00	\$0.00	\$0.00
0			\$0.00					
0			\$0.00	Total	\$1,065,500.00	\$795,275.00	\$782,875.00	\$6,560,488.00
Municipal Purposes	·							
Debt Authorized			\$0.00	Total Principal	\$858,500.00	\$620,000.00	\$620,000.00	\$5,735,000.00
Notes Outstanding	\$6,495,930.00	\$570,494.00	\$5,925,436.00	Total Interest	\$207,000.00	\$175,275.00	\$162,875.00	\$825,488.00
Bonds Outstanding	\$7,595,000.00		\$7,595,000.00	% of Total Current Year Budget	9.84%			
Loans and Other Debt			\$0.00	 				
<u> </u>		<u> </u>		Description		Debt Not List	ed Above	
Total (Current Year)	\$16,130,930.00	\$2,610,494.00	\$13,520,436.00	Total Guarantees - Governmental				
	•			Total Guarantees - Other				
				Total Capital/Equipment Leases				
Population (2010 census)	8,261			Total Other				
Per Capita Gross Debt	\$1,952.66			Bond Rating	Moody's	Standard & Poors	<u>Fitch</u>	
Per Capita Net Debt	\$1,636.66			Rating	A2			
]				Year of Last Rating	2019			
3 Yr. Average Property Valuation		\$774,042,027.00		1				
	_			Mark "X" if Municipality has	no bond rating			
Net Debt as % of 3 Year Avg Proper	ty Valuation	1.75%						
	<u>-</u>			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	LITTLE FERRY	MUNICIPAL COURT		1/1/2020	12/31/2022	\$82,925.00
	BOGOTA BOARD OF					
		SLEO III OFFICERS		1/17/2019	6/30/2021	\$150,000.00

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				

USER FRIENDLY BUDGET SECTION - Notes

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