



# State of New Jersey Local Government Services

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

**MUNICIPALITY:**

**Municode:**  **Filename:** 1505\_fba\_2017.xlsm

**Website:** [www.twp.berkeley.nj.us](http://www.twp.berkeley.nj.us)

**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
Carmen	F	Amato, Jr.	12/31/2019	mayor@twp.berkeley.nj.us

**Chief Administrative Officer**

John	A	Camera		administrator@twp.berkeley.nj.us
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**Chief Financial Officer**

Frederick	C	Ebenau		<a href="mailto:treas@twp.berkeley.nj.us">treas@twp.berkeley.nj.us</a>
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**Municipal Clerk**

Beverly	M	Carle		townshipclerk@twp.berkeley.nj.us
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**Registered Municipal Accountant**

Rodney	R	Haines		rhaines@hfacpas.com
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
John	A	Bacchione	12/31/2019	
Keith		Buscio	12/31/2019	
James	J	Byrnes	12/31/2017	
Sophia		Gingrich	12/31/2017	
Lloyd	Thomas	Gross, Jr.	12/31/2019	
Angelo		Guadagno	12/31/2017	
Judith	L	Noonan	12/31/2017	

## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2016 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2017 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	0.620	\$31,614,007.91	29.85%	\$1,236.90	Municipal Purpose Tax	ACTUAL	\$31,566,481.97
Municipal Library	0.000	\$0.00	0.00%	\$0.00	Municipal Library		\$0.00
Municipal Open Space	0.010	\$511,943.00	0.48%	\$19.95	Municipal Open Space	ACTUAL	\$510,771.00
Fire Districts (avg. rate/total levies)	0.000	\$0.00	0.00%	\$0.00	Fire Districts (total levies)		\$0.00
Other Special Districts (total levies)	0.000	\$0.00	0.00%	\$0.00	Other Special Districts (total levies)		\$0.00
Local School District	0.590	\$29,956,875.00	28.29%	\$1,177.05	Local School District	ESTIMATED	\$29,956,900.00
Regional School District	0.440	\$22,306,146.00	21.06%	\$877.80	Regional School District	ESTIMATED	\$22,800,000.00
County Purposes	0.360	\$18,220,170.20	17.21%	\$718.20	County Purposes	ESTIMATED	\$18,220,177.00
County Library	0.040	\$1,961,696.19	1.85%	\$79.80	County Library	ESTIMATED	\$1,961,697.00
County Board of Health	0.010	\$707,397.42	0.67%	\$19.95	County Board of Health	ESTIMATED	\$707,397.00
County Open Space	0.010	\$619,328.55	0.58%	\$19.95	County Open Space	ESTIMATED	\$619,329.00
Other County Levies (total)	0.000	\$0.00	0.00%	\$0.00	Other County Levies (total)		\$0.00
<b>Total (Calendar Year 2016 Budget)</b>	<b>2.080</b>	<b>\$105,897,564.27</b>	<b>100.00%</b>	<b>\$4,149.60</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$106,342,752.97</b>
Total Taxable Valuation as of October 1, 2016 <span style="float: right;"><u>\$5,119,435,600.00</u></span> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <span style="float: right;"><u>13,726,349.39</u></span>		
Current Year Average Residential Assessment <span style="float: right;"><u>\$199,500.00</u></span>					Budget Appropriations, before Reserve for Uncollected Taxes <span style="float: right;"><u>42,921,387.97</u></span>		
<b><u>Prior Year to Current Year Comparison</u></b>					Total Non-Municipal Tax Levy <span style="float: right;"><u>\$74,776,271.00</u></span>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Amount to be Raised by Taxes - Before RUT <span style="float: right;"><u>\$103,971,309.58</u></span>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <span style="float: right;"><u>\$2,371,443.39</u></span>		
0.620	0.618	-0.32%			Total Amount to be Raised by Taxes <span style="float: right;"><u>\$106,342,752.97</u></span>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Tax Collections used to Calculate RUT <span style="float: right;"><u>97.77%</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$31,614,007.91	\$31,566,481.97	-0.15%	(\$47,525.94)		<b><u>Tax Collections - ACTUAL as of Prior Year</u></b>		
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>					Total Tax Revenue, Collections CY 2016 <span style="float: right;"><u>32,955,417.99</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2016 <span style="float: right;"><u>31,614,007.91</u></span>		
\$1,236.90	\$1,232.91	-0.32%	(\$3.99)		% of Taxes Collected, CY 2016 <span style="float: right;"><u>104.24%</u></span>		
					Delinquent Taxes - December 31, 2016 <span style="float: right;"><u>\$2,918,625.68</u></span>		

**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	-15.34%	(\$368,379.00)	\$2,401,129.00	\$2,032,750.00	\$2,032,750.00							
08	Local Revenue	0.59%	\$12,099.65	\$2,064,634.17	\$2,076,733.82	\$2,076,733.82							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$4,256,465.00	\$4,256,465.00	\$4,256,465.00							
08	Uniform Construction Code Fees	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	23.63%	\$45,382.57	\$192,015.76	\$237,398.33	\$237,398.33							
08	Additional Revenue Offset by Appropriations	-11.08%	(\$77,375.66)	\$698,045.66	\$620,670.00	\$620,670.00							
10	Public and Private Revenue	85.25%	\$460,531.16	\$540,230.13	\$1,000,761.29	\$1,000,761.29							
08	Other Special Items	-41.98%	(\$1,012,811.63)	\$2,412,382.58	\$1,399,570.95	\$1,399,570.95							
15	Receipts from Delinquent Taxes	1.80%	\$37,185.39	\$2,064,814.61	\$2,102,000.00	\$2,102,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	-4.21%	(\$1,388,936.02)	\$32,955,417.99	\$31,566,481.97	\$31,566,481.97							
07	Minimum Library Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
54	Open Space Levy Tax	-0.23%	(\$1,189.58)	\$512,160.58	\$510,971.00	\$0.00	\$510,971.00						
07	Addition to Local District School Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Deficit General Budget	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	<b>Total</b>	<b>-4.77%</b>	<b>(\$2,293,493.12)</b>	<b>\$48,097,295.48</b>	<b>\$45,803,802.36</b>	<b>\$45,292,831.36</b>	<b>\$510,971.00</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 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	Utility	Utility	Utility	Utility	Utility	Utility
20	General Government	25.00	9.00	33.04%	\$811,877.46	\$2,457,112.54	\$3,268,990.00	\$2,362,246.00	\$906,744.00						
21	Land-Use Administration	2.00	1.00	-6.23%	(\$22,832.30)	\$366,408.30	\$343,576.00	\$343,576.00							
22	Uniform Construction Code	4.00	0.00	-5.82%	(\$12,384.15)	\$212,918.15	\$200,534.00	\$200,534.00							
23	Insurance			-2.38%	(\$211,500.00)	\$8,900,000.00	\$8,688,500.00	\$8,688,500.00							
25	Public Safety	96.00	52.00	-0.04%	(\$3,676.41)	\$9,959,148.15	\$9,955,471.74	\$9,955,471.74							
26	Public Works	73.00	0.00	-6.34%	(\$309,224.72)	\$4,880,977.01	\$4,571,752.29	\$4,509,123.00	\$62,629.29						
27	Health and Human Services			16.29%	\$38,935.00	\$239,050.00	\$277,985.00	\$238,750.00	\$39,235.00						
28	Parks and Recreation	28.00	0.00	10.77%	\$180,811.17	\$1,678,147.83	\$1,858,959.00	\$1,527,559.00		\$331,400.00					
29	Education (including Library)			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
30	Unclassified			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
31	Utilities and Bulk Purchases			-10.70%	(\$203,000.00)	\$1,898,000.00	\$1,695,000.00	\$1,695,000.00							
32	Landfill / Solid Waste Disposal			0.00%	\$0.00	\$1,600,000.00	\$1,600,000.00	\$1,600,000.00							
35	Contingency			0.00%	\$0.00	\$2,000.00	\$2,000.00	\$2,000.00							
36	Statutory Expenditures			0.61%	\$23,532.37	\$3,856,923.38	\$3,880,455.75	\$3,880,455.75							
37	Judgements			-100.00%	(\$26,245.65)	\$26,245.65	\$0.00	\$0.00							
42	Shared Services			-1.28%	(\$3,000.00)	\$234,398.33	\$231,398.33	\$231,398.33							
43	Court and Public Defender	3.00	2.00	-0.63%	(\$1,765.56)	\$278,184.56	\$276,419.00	\$276,419.00							
44	Capital			6.25%	\$25,000.00	\$400,000.00	\$425,000.00	\$425,000.00							
45	Debt			23.65%	\$895,643.79	\$3,786,333.15	\$4,681,976.94	\$4,511,998.49		\$169,978.45					
46	Deferred Charges			-4.87%	(\$74,939.48)	\$1,539,687.85	\$1,464,748.37	\$1,464,748.37							
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
50	Reserve for Uncollected Taxes			-29.79%	(\$1,006,160.92)	\$3,377,604.31	\$2,371,443.39	\$2,371,443.39							
55	Surplus General Budget			#DIV/0!	\$9,592.55	\$0.00	\$9,592.55	\$0.00		\$9,592.55					
	<b>Total</b>	<b>231.00</b>	<b>64.00</b>	<b>0.24%</b>	<b>\$110,663.15</b>	<b>\$45,693,139.21</b>	<b>\$45,803,802.36</b>	<b>\$44,284,223.07</b>	<b>\$1,008,608.29</b>	<b>\$510,971.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>



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

<b>Property Tax Assessments - Taxable Properties (October 1, 2016 Value)</b>				<b>Property Tax Assessments - Exempt Properties (October 1, 2016 Value)</b>				
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total	
1 Vacant Land	3,100	\$134,323,200.00	2.63%	15A Public Schools	8	\$95,282,400.00	7.37%	
2 Residential	23,141	\$4,616,600,166.00	90.38%	15B Other Schools			0.00%	
3A/3B Farm	5	\$712,500.00	0.01%	15C Public Property	1,711	\$1,113,326,630.00	86.09%	
4A Commercial	217	\$280,585,300.00	5.49%	15D Church and Charities	35	\$33,951,300.00	2.63%	
4B Industrial	21	\$16,424,100.00	0.32%	15E Cemeteries & Graveyards	5	\$262,400.00	0.02%	
4C Apartments	8	\$55,205,700.00	1.08%	15F Other Exempt	284	\$50,373,100.00	3.90%	
5A/5B Railroad			0.00%					
6A/6B Business Personal Property	1	\$3,863,682.00	0.08%					
<b>Total</b>	<b>26,493</b>	<b>\$5,107,714,648.00</b>	<b>100.00%</b>	<b>Total</b>	<b>2,043</b>	<b>\$1,293,195,830.00</b>	<b>100.00%</b>	
Average Ratio (%), Assessed to True Value		96.84%		Percentage of Exempt vs. Non-Exempt Properties				25.32%
Equalized Valuation, Taxable Properties		\$5,274,385,220.98						
Total # of property tax appeals filed in 2016		County Tax Board	245.00					
		State Tax Court	47.00					
Number of 2016 County Tax Board decisions appealed to Tax Court			16.00					
Number of pending property tax appeals in State Tax Court			23.00					
Amount paid out by municipality for tax appeals in 2016			\$136,371.54					

<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</b>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2016 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  
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	8.00	136,516.25	\$112,500.00	\$0.00	\$13,410.00	\$2,000.00	\$8,606.25
Supervisory Staff (Department Heads & Managers)	30.00	0.00	3,659,338.31	\$2,224,482.16	\$0.00	\$265,158.27	\$999,525.00	\$170,172.88
Police Officers (Including Superior Officers)	70.00	0.00	12,229,136.05	\$6,717,608.84	\$360,000.00	\$1,633,722.46	\$2,998,575.00	\$519,229.75
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	126.00	40.00	9,505,816.23	\$5,331,281.50	\$680,300.00	\$635,488.75	\$2,398,860.00	\$459,885.98
All Other Non-Union Employees not listed above	5.00	16.00	1,709,284.58	\$1,220,545.23	\$35,731.00	\$92,363.21	\$264,540.00	\$96,105.14
<b>Totals</b>	<b>231.00</b>	<b>64.00</b>	<b>27,240,091.42</b>	<b>\$15,606,417.73</b>	<b>\$1,076,031.00</b>	<b>\$2,640,142.69</b>	<b>\$6,663,500.00</b>	<b>\$1,254,000.00</b>

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

**YES**

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	62.00	\$9,050.76	\$561,147.12	61.00	\$8,674.56	\$529,148.16
Parent & Child	34.00	\$16,200.72	\$550,824.48	33.00	\$14,660.04	\$483,781.32
Employee & Spouse (or Partner)	32.00	\$18,101.40	\$579,244.80	33.00	\$17,349.00	\$572,517.00
Family	75.00	\$25,251.36	\$1,893,852.00	79.00	\$23,334.60	\$1,843,433.40
Employee Cost Sharing Contribution (enter as negative - )			\$0.00			\$0.00
<b>Subtotal</b>	<b>203.00</b>		<b>\$3,585,068.40</b>	<b>206.00</b>		<b>\$3,428,879.88</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>						
Single Coverage	0	\$9,050.76	\$0.00	0	\$8,674.56	\$0.00
Parent & Child	0	\$16,200.72	\$0.00	0	\$14,660.04	\$0.00
Employee & Spouse (or Partner)	0	\$18,101.40	\$0.00	0	\$17,349.00	\$0.00
Family	0	\$25,251.36	\$0.00	0	\$23,334.60	\$0.00
Employee Cost Sharing Contribution (enter as negative - )			\$2,000.00			\$2,000.00
<b>Subtotal</b>	<b>0.00</b>		<b>\$2,000.00</b>	<b>0.00</b>		<b>\$2,000.00</b>
<b><u>Retirees - Health Benefits - Annual Cost</u></b>						
Single Coverage	48	\$16,733.52	\$803,208.96	47	\$15,403.56	\$723,967.32
Parent & Child	11	\$10,724.40	\$117,968.40	11	\$10,268.52	\$112,953.72
Employee & Spouse (or Partner)	49	\$13,546.80	\$663,793.20	47	\$12,970.92	\$609,633.24
Family	22	\$41,500.44	\$913,009.68	25	\$38,202.24	\$955,056.00
Employee Cost Sharing Contribution (enter as negative - )			\$0.00			\$0.00
<b>Subtotal</b>	<b>130.00</b>		<b>\$2,497,980.24</b>	<b>130.00</b>		<b>\$2,401,610.28</b>
<b>GRAND TOTAL</b>	<b>333.00</b>		<b>\$6,085,048.64</b>	<b>336.00</b>		<b>\$5,832,490.16</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>
<b>NO</b>

**Is prescription drug coverage provided by the SHBP (Yes or 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
Non-Union Employees	1517.04	\$202,573.76		X	
Police Chief	217.35	\$159,202.87			X
Berkeley Township Superior Officers Association	685.59	\$487,735.93	X		
Police Bevolent Association	2780.70	\$1,480,778.08	X		
Supervisors Association	1042.48	\$140,653.15	X		
White Collar Association	885.71	\$143,590.43	X		
Teamsters Union	3217.65	\$316,836.44	X		
Dispatchers Union	460.11	\$63,821.98	X		
<b>Totals</b>	10806.63	\$2,995,192.64			
<b>Total Funds Reserved as of end of 2016</b>					\$0.00
<b>Total Funds Appropriated in 2017</b>					\$0.00

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

	Gross Debt	Deductions	Net Debt	Current Year Budget	2018 Budget	2019 Budget	All Additional Future Years' Budgets
	Local School Debt	\$10,250,000.00	\$10,250,000.00	\$0.00			
Regional School Debt	\$2,598,000.00	\$2,598,000.00	\$0.00				
Utility Fund Debt							
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
<u>Municipal Purposes</u>							
Debt Authorized	\$170,000.00		\$170,000.00				
Notes Outstanding	\$13,670,927.00		\$13,670,927.00				
Bonds Outstanding	\$29,394,000.00	\$332,212.72	\$29,061,787.28				
Loans and Other Debt	\$2,309,181.71	\$788,151.78	\$1,521,029.93				
<b>Total (Current Year)</b>	<b>\$58,392,108.71</b>	<b>\$13,968,364.50</b>	<b>\$44,423,744.21</b>				
Population (2010 census)	41,255						
Per Capita Gross Debt	\$1,415.39						
Per Capita Net Debt	\$1,076.81						
3 Yr. Average Property Valuation		\$5,169,868,824.00					
Net Debt as % of 3 Year Avg Property Valuation		0.86%					
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal							
Bond Anticipation Notes - Interest				\$272,899.04			
Bonds - Principal				\$3,350,000.00	\$3,330,000.00	\$3,315,000.00	\$19,399,000.00
Bonds - Interest				\$732,005.00	\$655,505.00	\$578,217.50	\$1,752,923.75
Loans & Other Debt - Principal				\$115,869.45	\$114,615.39	\$120,944.35	\$528,107.14
Loans & Other Debt - Interest				\$17,225.00	\$14,975.00	\$12,725.00	\$40,142.76
<b>Total</b>				<b>\$4,487,998.49</b>	<b>\$4,115,095.39</b>	<b>\$4,026,886.85</b>	<b>\$21,720,173.65</b>
Total Principal				\$3,465,869.45	\$3,444,615.39	\$3,435,944.35	\$19,927,107.14
Total Interest				\$1,022,129.04	\$670,480.00	\$590,942.50	\$1,793,066.51
% of Total Current Year Budget				9.80%			
Description	Debt Not Listed Above						
Total Guarantees - Governmental							
Total Guarantees - Other							
Total Capital/Equipment Leases							
Total Other				\$1,224,000.00	\$0.00	\$0.00	\$0.00
<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>				
Rating	A2	A+	X				
Year of Last Rating	A2	A+	X				
<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)
