# State of New Jersey Local Government Services

Year:	2022	Municipal User	Friendly B	udget				
MUNICIPALITY:	0250 Ridgefield Park Villa	ige - County of Bergen		•			Introduced	•
Municode:			Filename:	0250 fbi	202	2.xlsn	n	
	Website:	www.ridgefieldpark.org			_			
	<b>Phone Number:</b>		201-641-4950				-	
	<b>Mailing Address:</b>		234 Main Street					
		Municipality:	Ridgefield Park	State:	NJ	Zip:		
	Mayor				•			
First Name	Middle Name	Last Name	Term Expires	Business E	mail			
lohn	H.	Anlian	May 2024					
	<b>Chief Administr</b>	ative Officer	_					
	<b>Chief Financial</b>	Officer						
Buono		Buono		vbuono@ridg	efieldpa	ark.org		
	<b>Municipal Clerk</b>		•					
Гага		O'Grady		togrady@ridg	efieldpa	rk.org		
	Registered Mun	icipal Accountant						
Paul		Cuva		Pcuva@w-cpa	.com			
	Governing Body	y Members						
First Name	Middle Name	Last Name	Term Expires	Business E	mail			
Adam	A.	MacNeill	May 2024					
Mark	C.	Olson	May 2024					
William	G.	Gerkin	May 2024					
<i>W</i> anda	C.	Portorreal	May 2024					

# USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

·		entities levying proper			Current Year 2022 Bud		
	Calendar Year	Calendar Year	% of	Avg Residential	<u>Taxes</u>	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	<b>Total Levy</b>	<b>Taxpayer Impact</b>			
Municipal Purpose Tax	1.164	\$17,491,824.00	35.38%	\$3,905.08	Municipal Purpose Tax	ACTUAL	\$17,627,059.59
Municipal Library	0.037	\$555,975.00	1.12%	\$124.12	Municipal Library		\$575,349.53
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)		
Local School District	1.824	\$27,409,601.00	55.44%	\$6,119.24	Local School District	ESTIMATED	\$28,231,889.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.255	\$3,826,252.00	7.74%	\$854.22	County Purposes	ESTIMATED	\$3,925,882.75
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.011	\$158,969.55	0.32%	\$35.49	County Open Space	ESTIMATED	\$158,969.55
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2021 Budget)	3.290	\$49,442,621.55	100.00%	\$11,038.16	Total ESTIMATED amount to be raised by tax	es	\$50,519,150.42
Total Taxable Valuation as of	October 1, 2021	\$1,601,349,300.00			Revenue Anticipated, Excluding Tax Levy		5,414,588.93
(To be used to calculate the current year tax rat	· · · · · · · · · · · · · · · · · · ·	\$1,001,547,500.00			2	11	
•	_	Ф <b>227 71</b> 0 00			Budget Appropriations, before Reserve for Unc	collected Taxes	22,916,998.00
Current Year Average Residential Ass	sessment	\$335,519.00			Total Non-Municipal Tax Levy		\$32,316,741.30
					Amount to be Raised by Taxes - Before RUT		\$49,819,150.37
	Prior Y	ear to Current Year (	<u>Comparison</u>		Reserve for Uncollected Taxes (RUT)		\$700,000.00
					Total Amount to be Raised by Taxes		\$50,519,150.37
	Compariso	n - Municipal Purpose	s Tay Rate		·		
	Prior Year	Current Year	% Change (+/-)	<del>-</del>	% of Tax Collections used to Calculate RUT		98.61%
	1.164	1.101	-5.42%	+	70 of Tax Concetions used to Calculate ROT	=	70.0170
	1.104	1.101	-3.42%		If % used exceeds the actual collection % then		
	Comparison	n - Municipal Purpose	s Tax Levy		reference the statutory exception used		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$17,491,824.00	\$17,627,059.59	0.77%	\$135,235.59	Tax Collections - ACTUAL as of Prior Year	<u>r</u>	
		•		•	Total Tax Revenue, Collections CY 2021	_	48,902,642.20
	Comparison - Impac	t on Avg. Residential T	Tax Payment (Mui	nicipal Purposes Onl	Total Tax Levy, CY 2021		49,478,757.95
			% Change (+/-)	\$ Change (+/-)	% of Taxes Collected, CY 2021		98.84%
	\$3,905.08	\$3,693.27	-5.42%	<b>U</b> \ /	·	=	
	\$3,903.08	\$3,093.27	-3.42%	(\$211.81)	Delinquent Taxes - December 31, 2021		296 217 10
				Sheet UFB-1	Definiquent Taxes - December 31, 2021	=	386,317.10

#### 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	3.02%	\$40,000.00	\$1,325,000.00	\$1,365,000.00	\$1,365,000.00							
08	Local Revenue	-4.10%	(\$17,612.48)	429,612.48	\$412,000.00	312,000.00			\$100,000.00				
09	State Aid (without offsetting appropriation)	0.00%	\$0.01	\$1,216,625.00	\$1,216,625.01	1,216,625.01							
08	Uniform Construction Code Fees	-30.35%	(\$108,959.00)	358,959.00	\$250,000.00	250,000.00							
	Special Revenue Items w/ Prior Written Consent												
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	-68.38%	(\$99,026.07)	144,825.49	\$45,799.42	45,799.42							
08	Other Special Items	#DIV/0!	\$0.00		\$0.00								
15	Receipts from Delinquent Taxes	-1.98%	(\$6,858.31)	346,858.31	\$340,000.00	340,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-100.00%	(\$17,603,126.05)	17,603,126.05	\$0.00								
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
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	-83.06%	(\$17,795,581.90)	\$21,425,006.33	\$3,629,424.43	\$3,529,424.43	\$0.00	\$0.00	\$100,000.00	\$0.00	\$0.00	\$0.00	\$0.00

Sheet UFB-2

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

FCOA	RIENDLY BUDGET SEC	Budgeted	Positions	% Difference	`	Total Modified	Total	General Budget	Public & Private Offsets	Open Space Budget	Arts and Culture Trust Fund	Swimming Pool Utility	Utility	Utility	Utility	Utility
∥ FCOA		ruii-11me	ran-11me		Current v Prior	Appropriation for Service Type (Prior Year)	Appropriation for Service Type (Current Year)	Dudget	Offsets	Dudget	Trust Fund	Cunty	Cunty	Culity	Guilty	Culity
20	General Government	4.00	12.00	11.57%	\$151,927.00	\$1,312,753.00	\$1,464,680.00	\$1,464,680.00								
21	Land-Use Administration		4.00	15.45%	\$50,680.00	\$328,070.00	\$378,750.00	\$378,750.00								
22	Uniform Construction Code	4.00	4.00	1.00%	\$4,000.00	\$401,000.00	\$405,000.00	\$405,000.00								
23	Insurance			-0.56%	(\$17,023.00)	\$3,038,623.00	\$3,021,600.00	\$3,021,600.00								
25	Public Safety	36.00	28.00	2.58%	\$167,292.36		\$6,641,917.36	\$6,614,385.00	\$2,402.87	\$25,129.49						
26	Public Works	26.00	3.00	2.51%	\$72,618.77	\$2,890,400.00	\$2,963,018.77	\$2,921,150.00	\$41,868.77							
27	Health and Human Services			0.74%	\$1,527.78	\$207,500.00	\$209,027.78	\$207,500.00	\$1,527.78							
28	Parks and Recreation	2.00	29.00	5.43%	\$49,000.00	\$902,000.00	\$951,000.00	\$851,000.00				\$100,000.00				
29	Education (including Library)			-3.37%	(\$19,374.71)	\$575,349.53	\$555,974.82	\$555,974.82								
30	Unclassified			54.75%	\$189,121.98	345,452.78	\$534,574.76	534,574.76								
31	Utilities and Bulk Purchases			2.12%	\$35,875.05	\$1,688,500.00	\$1,724,375.05	\$1,724,375.05								
32	Landfill / Solid Waste Disposal			4.02%	\$23,000.00	\$572,000.00	\$595,000.00	\$595,000.00								
35	Contingency			0.00%	\$0.00	\$30,000.00	\$30,000.00	\$30,000.00								
36	Statutory Expenditures			3.71%	\$82,030.00	\$2,209,814.00	\$2,291,844.00	\$2,291,844.00								
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			#DIV/0!	\$0.00		\$0.00									
43	Court and Public Defender	2.00	4.00	-6.03%	(\$18,360.00)	\$304,660.00	\$286,300.00	\$286,300.00								
44	Capital			-37.50%	(\$150,000.00)	\$400,000.00	\$250,000.00	\$250,000.00								
45	Debt			-38.99%	(\$472,387.00)	1,211,452.00	\$739,065.00	739,065.00								
46	Deferred Charges			#DIV/0!	\$0.00		\$0.00									
48	Debt - Type 1 School District			#DIV/0!	\$0.00	654.050.00	\$0.00	700 000 00								
50	Reserve for Uncollected Taxes			7.03%	\$45,950.00	654,050.00	\$700,000.00	700,000.00								
- 55	Surplus General Budget	-10-	0.4.0.	#DIV/0!	\$0.00	000 546 040 51	\$0.00	000 551 107 77	0.45.500.15	004.40- :-		A100.005.77		00.00	0.00	<b>.</b>
	Total	74.00	84.00	0.83%	\$195,878.23	\$23,546,249.31	\$23,742,127.54	\$23,571,198.63	\$45,799.42	\$25,129.49	\$0.00	\$100,000.00	\$0.00	\$0.00	\$0.00	\$0.00

Sheet UFB-3

# USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

_	_	_	STRUCTURAL		
Revenues at Risk	Future X. dictions	Struc Struc	Line Item.  Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
			None		

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

Property Tax Assessr	nents - Taxable Prop	erties (October 1, 2021 Valu	ie)	Property Tax Asses	ssments - Exempt Proj	perties (October 1, 2021 Va	ılue)
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	31	\$19,420,100.00	1.21%	15A Public Schools	5	\$38,293,600.00	19.04%
2 Residential	2,852	\$1,044,162,900.00	65.21%	15B Other Schools			0.00%
3A/3B Farm			0.00%	15C Public Property	78	\$89,589,800.00	44.53%
4A Commercial	172	\$312,166,400.00	19.49%	15D Church and Charities	23	\$23,769,800.00	11.82%
4B Industrial	37	\$76,901,900.00	4.80%	15E Cemeteries & Graveyards			0.00%
4C Apartments	44	\$148,698,000.00	9.29%	15F Other Exempt	32	\$49,520,600.00	24.62%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	3,136	\$1,601,349,300.00	100.00%	Total	138	\$201,173,800.00	100.00%
		05.050					
Average Ratio (%), Assessed to True V		87.07%					
Equalized Valuation, Taxable Properti	es	\$1,839,151,602.16		Percentage of Exempt vs.			
				Non-Exempt Properties	12.56%		
Total # of property tax appeals fil	led in 2021	County Tax Board	0.00				
		State Tax Court	0.00				
Number of 2021 County Tax Board de	cisions appealed to Ta	x Court	0.00				
Number of pending property tax appear	ls in State Tax Court		0.00				
Amount paid out by municipality for ta	ax appeals in 2021		\$0.00				

	Prior Budget Year's Payn	nents in Lieu of Tax	(PILOT) - 5 Year Exemptio	ns/Abatements	
		# of	PILOT		Taxes if Billed in Full
		Parcels	Billing/Revenue	Assessed Value	2021 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				
О	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 Year	Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Yea	r's Payments in Lie	ı of Tax (PILOT	) - Long Term Ta	x Exemptions	Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				Exemptions
Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed In Full 2021 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	1	Assessed Value	Taxes if Billed In Full 2021 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2021 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2021 Total Tax Rate
						1	l '					, and the second							
					T . II T F	0.1 #	60.00		60.00	T . II T F		60.00	60.00	60.00	m - 11 m - E		60.00	60.00	
otal Long Term Exemptions  Mark "X" if Grand Total	- Column Total	0.00	0.00	0.00	Total Long Term Exemptio	ns - Column Total	\$0.00	\$0.00	\$0.00	Total Long Term Exemption	ons - Column Total	\$0.00	\$0.00		Total Long Term Exemption Total Long Term Exemption		\$0.00 \$0.00		
Tark A ii Granu Totai	U					-1	Ш		She	et UFB-6	1	II			Total Long Term Exemp	dons - GRAND TOTA	30.00	30.00	Sheet UFB-6C

### 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	31,899.00	\$18,000.00			\$11,640.00	\$2,259.00
Supervisory Staff (Department Heads & Managers)	8.00		808,687.72	\$630,500.00		\$37,830.00	\$96,222.72	\$44,135.00
Police Officers (Including Superior Officers)	33.00		6,569,407.68	\$5,360,000.00	\$140,000.00	\$455,600.00	\$613,807.68	
Fire Fighters (Including Superior Officers)			0.00					\$0.00
All Other Union Employees not listed above	21.00	3.00	2,132,256.72	\$1,716,000.00		\$102,960.00	\$96,222.72	\$217,074.00
All Other Non-Union Employees not listed above	12.00	76.00	2,003,734.08	\$1,801,800.00		\$57,600.00	\$144,334.08	
Totals	74.00	84.00	11,545,985.20	\$9,526,300.00	\$140,000.00	\$653,990.00	\$962,227.20	\$263,468.00

Is the Local Government required to comply with N.J.S.A. 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				
	Current Year # of	<b>Annual Cost</b>		Prior Year # of	Prior Year Annual	
	Covered Members	Estimate per	<b>Total Current</b>		Cost per Employee	
	(Medical & Rx)	Employee	Year Cost	(Medical & Rx)	(Average)	Cost
Active Employees - Health Benefits - Annual Cost						
Single Coverage	28.00	\$11,640.00	\$325,920.00	22.00	\$9,411.38	\$207,050.36
Parent & Child			\$0.00	5.00	\$17,534.00	\$87,670.00
Employee & Spouse (or Partner)	10.00	\$27,768.00	\$277,680.00	10.00	\$24,014.00	\$240,140.00
Family	18.00	\$33,288.00	\$599,184.00	21.00	\$25,478.00	\$535,038.00
Employee Cost Sharing Contribution (enter as negative - )						
Subtotal	56.00		\$1,202,784.00	58.00		\$1,069,898.36
<b>Elected Officials - Health Benefits - Annual Cost</b>						
Single Coverage	1	\$11,640.00	\$11,640.00	1	\$9,320.00	\$9,320.00
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	1.00		\$11,640.00	1.00		\$9,320.00
Retirees - Health Benefits - Annual Cost						
Single Coverage	14	\$11,640.00	\$162,960.00	14	\$9,987.00	\$139,818.00
Parent & Child			\$0.00	1	\$19,236.00	\$19,236.00
Employee & Spouse (or Partner)	28	\$27,768.00	\$777,504.00	27	\$27,348.00	\$738,396.00
Family	9	\$33,288.00	\$299,592.00	9	\$32,784.00	\$295,056.00
Employee Cost Sharing Contribution (enter as negative - )						
Subtotal	51.00		\$1,240,056.00	51.00		\$1,192,506.00
GRAND TOTAL	108.00		\$2,454,480.00	110.00		\$2,271,724.36

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 YES

# USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

Legal basis for benefit (check applicable items)

	(check 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				
Administration (estimated)		\$50,633.05		Х					
Naministration (estimated)		ψου,οσο.σο		Λ					
		2400 500 00	V						
Police PBA and Superiors		\$463,523.86	X						
Tatala	0.00	ΦΕΛΛ ΛΕΟ OΛ							
Totals	0.00	\$514,156.91							
TOOLE OF B									
Total Funds Reserved	as of end of 2021								
Total Funds App	ropriated in 2022								

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

	Gross		Net		Current Year	2023	2024	All Additional Future
	Debt	Deductions	Debt		Budget	Budget	Budget	Years' Budgets
Local School Debt			\$0.00	Utility Fund - Principal				
Regional School Debt			\$0.00	Utility Fund - Interest				
				Bond Anticipation Notes - Principal				
<u>Utility Fund Debt</u>				Bond Anticipation Notes - Interest				
Swimming Pool			\$0.00	Bonds - Principal	\$390,000.00	\$390,000.00	\$395,000.00	\$0.00
			\$0.00	Bonds - Interest	\$36,725.00	\$25,025.00	\$12,837.00	\$0.00
			\$0.00	Loans & Other Debt - Principal	\$26,311.00	\$26,840.00	\$27,380.00	\$166,714.18
			\$0.00	Loans & Other Debt - Interest	\$4,815.00	\$4,286.00	\$3,746.00	\$15,708.00
			\$0.00					
				Total	\$457,851.00	\$446,151.00	\$438,963.00	\$182,422.18
Municipal Purposes								
Debt Authorized (BNI)	\$4,586,500.00	\$285,470.25	\$4,301,029.75	Total Principal	\$416,311.00	\$416,840.00	\$422,380.00	\$166,714.18
Notes Outstanding	\$2,500,000.00		\$2,500,000.00	Total Interest	\$41,540.00	\$29,311.00	\$16,583.00	\$15,708.00
Bonds Outstanding	\$1,175,000.00		\$1,175,000.00	% of Total Current Year Budget	1.93%			
Loans and Other Debt	\$247,278.18		\$247,278.18			•		
				Description		Debt Not Lis	sted Above	
Total (Current Year)	\$8,508,778.18	\$285,470.25	\$8,223,307.93	Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
Population (2020 census)	13,224			Total Other				
Per Capita Gross Debt	\$643.43			Bond Rating	Moody's	Standard & Poors	<u>Fitch</u>	
Per Capita Net Debt	\$621.85			Rating		AAA-Insured		
-				Year of Last Rating		2012		
3 Year Average Property Valuation	ı	\$1,655,836,357.00						
	=			   Mark "X" if Municipality has	no hand rating			
Net Debt as % of 3 Year Average P	Pronerty Valuation	0.50%		Triain 2x ii iviunicipanty nas	no bonu rating			
The Dest as 70 of 3 Teat Average 1	=	0.3070		Sheet UFB-10				
				SHOU OF D-10				

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

Lead or Recipient Agency	Agency Type	Agency Providing Services To/Receiving Services From	Department	Type of Shared Service	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
-								
	Amount Descinal Description							ф0.00
	Amount Received Page Total Amount Paid Page Total					-		\$0.00 \$0.00 \$0.00
<b> </b>	Page Total					-		\$0.00
	1 "50 101111		Chart HED 1			U		\$0.00

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

Lead or Recipient Agency	Agency Type	Providing Services To/Receiving Services From	Department	Type of Shared Service	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
	Amount Received Total							\$0.00
	Amount Paid Total							\$0.00
	Total							\$0.00

## 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)					