

State of New Jersey Local Government Services

		_			
Year:	2021	Municipal User	Friendly B	udget	
MUNICIPALITY:	1016 Kingwood Township	o - County of Hunterdon		•	Adopted ~
Municode:	1016		Filename:	1016_fba_202	21.xlsm
	Website:	www.kingwoodtownship.com			
	Phone Number:		908-996-4276		
	Mailing Address:		599 OAK GROVE RO	OAD	
Email the UFB if no	t using Outlook	Municipality:	FRENCHTOWN	State: NJ	Zip: 08825
	Mayor			<u> </u>	
First Name	Middle Name	Last Name	Term Expires	Business Email	
RICHARD		DODDS	12/31/021	rdodds@kingwoodtow	nship.com
	Chief Administr	ative Officer	_		
CYNTHIA		KELLER		ckeller@kingwoodtow	nship.com
	Chief Financial	Officer	_		
DIANE		LAUDENBACH		dlaudenbach@kingwo	oodtownship.com
	Municipal Clerk		_		
CYNTHIA	L	KELLER		ckeller@kingwoodtow	nship.com
	Registered Mun	icipal Accountant	_		
WILLIAM	М	COLANTANO		wmc@bkc-cpa.com	
	Governing Body	y Members			
First Name	Middle Name	Last Name	Term Expires	Business Email	
THOMAS		CIACCIARELLI	12/31/2022	tciacciarelli@kingwood	Itownship.com
MAUREEN		SYRNICK	12/31/2023	msyrnick@kingwoodto	ownship.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2020 Calendar Year Proper	ty Tax Levies - ALL	entities levying prope	rty taxes		Current Year 2021 Bud	lget	
	Calendar Year	Calendar Year	% of	Avg Residential	<u>Taxes</u>	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			<u> </u>
Municipal Purpose Tax	0.310	\$1,919,900.00		\$0.00	Municipal Purpose Tax	ESTIMATED	\$2,058,575.07
Municipal Library		. , ,	0.00%	\$0.00	Municipal Library		. , ,
Municipal Open Space	0.030	\$185,800.00	1.28%	\$0.00	Municipal Open Space	ESTIMATED	\$185,800.00
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	0.998	\$6,170,474.00	42.37%	\$0.00	Local School District	ESTIMATED	\$6,284,569.0
Regional School District	0.635	\$3,929,075.00	26.98%	\$0.00	Regional School District	ESTIMATED	\$4,231,701.0
County Purposes	0.319	\$1,975,818.51	13.57%	\$0.00	County Purposes	ESTIMATED	\$1,975,818.5
County Library	0.032	\$194,018.64	1.33%	\$0.00	County Library	ESTIMATED	\$194,018.6
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.031	\$188,701.14	1.30%	\$0.00	County Open Space	ESTIMATED	\$188,701.1
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2020 Budget)	2.355	\$14,563,787.29	100.00%	\$0.00	Total ESTIMATED amount to be raised by tax	es	\$15,119,183.36
Total Taxable Valuation as of	October 1, 2020	\$628,572,541.00			Revenue Anticipated, Excluding Tax Levy		
(To be used to calculate the current year tax rate	·				Budget Appropriations, before Reserve for Uno	collected Taxes	
Current Year Average Residential Ass	essment	\$365,000.00			Total Non-Municipal Tax Levy		\$13,060,608.29
					Amount to be Raised by Taxes - Before RUT		\$13,060,608.29
	Prior Y	Year to Current Year	<u>Comparison</u>		Reserve for Uncollected Taxes (RUT)		\$396,999.43
					Total Amount to be Raised by Taxes		\$13,457,607.72
	Comparison	n - Municipal Purpose	es Tax Rate				
	Prior Year	Current Year	% Change (+/-)]	% of Tax Collections used to Calculate RUT		97.059
	0.310	0.328	5.65%	1		:	
	0.010	0.020	2.0270	J	If % used exceeds the actual collection % then		
	Comparisor	n - Municipal Purpose	oc Tay I avv		reference the statutory exception used		
				h 61	reference the statutory exception used		
		Current Year	% Change (+/-)	\$ Change (+/-)			
	\$1,919,900.00	\$2,058,575.07	7.22%	\$138,675.07	Tax Collections - ACTUAL as of Prior Yea	<u>r</u>	1201207
	α		T. D. 4.65		Total Tax Revenue, Collections CY 2020		13,942,053.5
<u>.</u>		t on Avg. Residential			Total Tax Levy, CY 2020		14,365,045.3
		Current Year	% Change (+/-)	\$ Change (+/-)	% of Taxes Collected, CY 2020	;	97.069
	\$0.00	\$1,195.38	#DIV/0!	\$1,195.38			
					Delinquent Taxes - December 31, 2020		\$364,357.25

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	-14.66%	(\$72,412.00)	\$493,912.00	\$421,500.00	\$421,500.00							
08	Local Revenue	3.54%	\$4,000.00	\$113,000.00	\$117,000.00	\$117,000.00							
09	State Aid (without offsetting appropriation)	-6.48%	(\$23,038.00)	\$355,306.00	\$332,268.00	\$332,268.00							
08	Uniform Construction Code Fees	-20.00%	(\$15,000.00)	\$75,000.00	\$60,000.00	\$60,000.00							
	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	-97.50%	(\$55,708.24)	\$57,134.34	\$1,426.10	\$1,426.10							
08	Other Special Items	12.60%	\$4,376.00	\$34,724.00	\$39,100.00	\$39,100.00							
15	Receipts from Delinquent Taxes	5.45%	\$19,408.51	\$355,966.05	\$375,374.56	\$375,374.56							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	6.16%	\$118,300.00	\$1,919,900.00	\$2,038,200.00	\$2,038,200.00							
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	-0.59%	(\$20,073.73)	\$3,404,942.39	\$3,384,868.66	\$3,384,868.66	\$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)

FCOA			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)
20	General Government	2.00	5.00	1.85%	\$8,288.00	\$447,400.00	\$455,688.00
21	Land-Use Administration		4.00	2.52%	\$2,130.00	\$84,550.00	\$86,680.00
22	Uniform Construction Code		4.00	12.75%	\$8,443.00	\$66,215.00	\$74,658.00
23	Insurance			3.76%	\$8,582.00	\$228,237.00	\$236,819.00
25	Public Safety		4.00	0.10%	\$145.00	\$149,970.00	\$150,115.00
26	Public Works	6.00	1.00	0.62%	\$5,000.00	\$803,500.00	\$808,500.00
27	Health and Human Services		2.00	2.02%	\$390.00	\$19,265.00	\$19,655.00
28	Parks and Recreation		1.00	29.34%	\$6,764.00	\$23,050.00	\$29,814.00
29	Education (including Library)			#DIV/0!	\$0.00		\$0.00
30	Unclassified		1.00	3.76%	\$118.00	\$3,140.00	\$3,258.00
31	Utilities and Bulk Purchases			0.00%	\$0.00	\$81,550.00	\$81,550.00
32	Landfill / Solid Waste Disposal			#DIV/0!	\$0.00		\$0.00
35	Contingency			0.00%	\$0.00	\$100.00	\$100.00
36	Statutory Expenditures			6.58%	\$11,364.00	\$172,596.00	\$183,960.00
37	Judgements			#DIV/0!	\$0.00		\$0.00
42	Shared Services			0.00%	\$0.00	\$6,000.00	\$6,000.00
43	Court and Public Defender		5.00	2.34%	\$1,472.00	\$62,950.00	\$64,422.00
44	Capital			-5.22%	(\$26,750.00)	\$512,450.00	\$485,700.00
45	Debt			-0.05%	(\$50.00)	\$95,550.00	\$95,500.00
46	Deferred Charges			34.48%	\$5,338.51	\$15,485.05	\$20,823.56
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$566,300.00	\$566,300.00
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00
	Total	8.00	27.00	0.94%	\$31,234.51	\$3,338,308.05	\$3,369,542.56

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General	Public&Private	Open Space	Arts and Culture			
Budget	Offsets	Budget	Trust Fund	Utility	Utility	Utility
\$455,688.00						
\$86,680.00						
\$74,658.00						
\$236,819.00						
\$150,115.00						
\$808,500.00						
\$19,655.00						
\$29,814.00						
\$3,258.00						
\$81,550.00						
\$100.00						
\$183,960.00						
\$6,000.00						
\$64,422.00						
\$485,700.00						
\$95,500.00						
\$20,823.56						
\$566,300.00						
\$3,369,542.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Utility	Utility
\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

Revenues at Risk	Future V. reductions	Strue	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessm	ients - Taxable Prop	erties (October 1, 2020 Valu	<u>ie)</u>		Property Tax Asses	sments - Exempt Pro	operties (October 1, 2020 Va	lue)
	# of Parcels	Assessed Value	% of Total			# of Parcels	Assessed Value	% of Total
Vacant Land	141	\$18,219,000.00	2.93%		15A Public Schools	1	\$3,978,650.00	10.01%
Residential	1,195	\$433,622,845.00	69.68%		15B Other Schools			0.00%
B Farm	834	\$122,995,340.00	19.76%		15C Public Property	52	\$13,391,000.00	33.68%
Commercial	54	\$35,075,100.00	5.64%		15D Church and Charities	9	\$6,108,800.00	15.37%
Industrial	4	\$8,972,900.00	1.44%		15E Cemeteries & Graveyards	5	\$333,900.00	0.84%
Apartments	4	\$2,009,500.00	0.32%		15F Other Exempt	40	\$15,942,400.00	40.10%
B Railroad			0.00%					
B Business Personal Property	1	\$1,437,091.00	0.23%					
Total	2,233	\$622,331,776.00	100.00%		Total	107	\$39,754,750.00	100.00%
						•		
Average Ratio (%), Assessed to True V	alue	97.32%						
Equalized Valuation, Taxable Properties	es	\$639,469,560.21			Percentage of Exempt vs.			
					Non-Exempt Properties	6.39%		
Total # of property tax appeals file	ed in 2020	County Tax Board	18.00					
		State Tax Court						
Number of 2020 County Tax Board dec	cisions appealed to Ta	x Court	2.00					
Number of pending property tax appeal	ls in State Tax Court		2.00					
Amount paid out by municipality for ta	x appeals in 2020							
	**							
	Vacant Land Residential B Farm Commercial Industrial Apartments B Railroad B Business Personal Property Total Average Ratio (%), Assessed to True V Equalized Valuation, Taxable Propertie Total # of property tax appeals file Number of 2020 County Tax Board ded Number of pending property tax appeals	Vacant Land Residential Residential B Farm Commercial Industrial Apartments B Railroad B Business Personal Property Total Average Ratio (%), Assessed to True Value Equalized Valuation, Taxable Properties # of Parcels # 141 141 141 142 144 144 144 144 144 145 145	# of Parcels	Vacant Land 141 \$18,219,000.00 2.93% Residential 1,195 \$433,622,845.00 69.68% B Farm 834 \$122,995,340.00 19.76% Commercial 54 \$35,075,100.00 5.64% Industrial 4 \$8,972,900.00 1.44% Apartments 4 \$2,009,500.00 0.32% B Railroad 0.00% 0.23% B Business Personal Property 1 \$1,437,091.00 0.23% Total 2,233 \$622,331,776.00 100.00% Average Ratio (%), Assessed to True Value 97.32% 97.32% 97.32% Equalized Valuation, Taxable Properties \$639,469,560.21 18.00 State Tax Court Number of 2020 County Tax Board decisions appealed to Tax Court 2.00 Number of pending property tax appeals in State Tax Court 2.00	# of Parcels Assessed Value % of Total	Wacant Land	# of Parcels Assessed Value % of Total	Wacant Land

	Prior Budget Year's Paym	ents in Lieu of Tax	(PILOT) - 5 Year Exemptio	ns/Abatements	
		# of	PILOT		Taxes if Billed in Full
		Parcels	Billing/Revenue	Assessed Value	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				
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'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 Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				
Prior Budget Ye	ear's Payments in Lie	eu of Tax (PILOT)	- Long Term Tax I	Exemptions	Prior Budget Yea	r's Payments in Lie	eu of Tax (PILOT) - Long Term Ta	x Exemptions	Prior Budget Year	r's Payments in Lie	eu of Tax (PILOT)) - Long Term Tax	Exemptions	Prior Budget	Year's Payments in Li	eu of Tax (PILOT)	- Long Term Tax E	xemptions
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)		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
						-													
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	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 Exempt	ons - GRAND TOTAL	\$0.00	\$0.00	\$0.00

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	Total Personnel Cost	Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits Net of Cost Share	Employment Taxes and Other Benefits
Governing Body		3.00	9,697.50	\$9,000.00				\$697.50
Supervisory Staff (Department Heads & Managers)		27.00	727,113.90	\$576,061.20	\$16,000.00	\$56,483.30	\$26,407.66	\$52,161.74
Police Officers (Including Superior Officers)			0.00					
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	5.00		587,917.02	\$346,798.40	\$60,270.40	\$47,476.70	\$102,230.76	\$31,140.76
All Other Non-Union Employees not listed above			0.00					
Totals	5.00	30.00	1,324,728.42	\$931,859.60	\$76,270.40	\$103,960.00	\$128,638.42	\$84,000.00

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

	Comment Veen # of	Current Year Annual Cost		Drian Waan # of	Drien Veen Ammed	
	Current Year # of Covered Members	Annual Cost Estimate per	Total Current	Prior Year # of Covered Members	Prior Year Annual Cost per Employee	Total Prior Year
	(Medical & Rx)	Employee	Year Cost	(Medical & Rx)	(Average)	Cost
Active Employees - Health Benefits - Annual Cost	(18 18 17)	1 3		()	(, , , , ,	
Single Coverage	1.00	\$11,743.92	\$11,743.92	1.00	\$7,618.80	\$7,618.80
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)	4.00	\$22,635.30	\$90,541.20	4.00	\$17,628.78	\$70,515.12
Family	2.00	\$31,301.82	\$62,603.64	2.00	\$23,878.60	\$47,757.20
Employee Cost Sharing Contribution (enter as negative -)			(\$40,267.44)			
Subtotal	7.00		\$124,621.32	7.00		\$125,891.12
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	7.00		\$124,621.32	7.00		\$125,891.12

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)

	Oraca Davis of		(CITE	eck applicable	: Itellis)
	Gross Days of Accumulated	Dollar Value of Compensated	Approved Labor	Local	Individual Employment
Organization/Individuals Eligible for Benefit	Accumulated	Absences	Agreement	Ordinance	Agreement
W. Cotier	60.00		X	Jidillalice	Agreement
M. Ewing	60.00		X		
J. Kertesz	60.00		X		
J. McNally	20.00		X		
C. Keller	38.50		^		х
D. Laudenbach	60.00	•			X
J. Burk	31.00				^
J. Burk	31.00	\$7,688.00	Х		
		*			
Totals	329.50	\$113,633.37			
Total From Ja Bassan and	of our d of 0000				
Total Funds Reserved Total Funds App					
i otal runus App					

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	\$685,000.00	\$685,000.00	\$0.00	Utility Fund - Principal				
Regional School Debt			\$0.00	Utility Fund - Interest				
				Bond Anticipation Notes - Principal	\$92,500.00			
Utility Fund Debt				Bond Anticipation Notes - Interest	\$3,000.00			
Arts and Culture			\$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	\$95,500.00	\$0.00	\$0.00	\$0.00
Municipal Purposes	•	•						
Debt Authorized	\$330,123.56		\$330,123.56	Total Principal	\$92,500.00	\$0.00	\$0.00	\$0.00
Notes Outstanding	\$352,500.00		\$352,500.00	Total Interest	\$3,000.00	\$0.00	\$0.00	\$0.00
Bonds Outstanding	\$1,375,000.00		\$1,375,000.00	% of Total Current Year Budget	2.83%			
Loans and Other Debt			\$0.00			!		
		<u> </u>		Description		Debt Not Lis	ted Above	
Total (Current Year)	\$2,742,623.56	\$685,000.00	\$2,057,623.56	Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
Population (2010 census)	3,845			Total Other				
Per Capita Gross Debt	\$713.30			Bond Rating	Moody's	Standard & Poors	<u>Fitch</u>	
Per Capita Net Debt	\$535.14			Rating	Aa3			
_	_			Year of Last Rating	2011			
3 Yr. Average Property Valuation		\$623,494,205.67		1				
	_			Mark "X" if Municipality has	no bond rating			
Net Debt as % of 3 Year Avg Propert	y Valuation	0.33%			_			
1	=			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	Township of Raritan	Fire Inspection Services		1/1/2020	12/31/2023	\$6,000.00
Providing	Borough of Milford	Municipal Court		1/1/2016	12/31/2022	\$26,700.00
Providing		DPW		5/28/1992		n/a
		DPW		5/28/1992		n/a
Providing	Township of Delaware	DPW		8/28/1992	n/a	n/a
Receiving	Township of Delaware	DPW		8/28/1992	n/a	n/a
8	· · · · · ·					

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

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)	