

# TOWNSHIP OF TEANECK NEW JERSEY

*THE PROPOSED*

## **1940 BUDGET**

*AND*

*TOWNSHIP MANAGER'S REPORT*

*To the Taxpayer:*

The Council of the Township of Teaneck herewith submits to you for your information and consideration, the Proposed Budget for 1940, prepared in accordance with the Cash Basis Budget requirements of the New Jersey Budget Act.

This Budget does not include the taxes levied by the School, County or State, though the amounts required by these agencies are included in, and make up the major portion of your tax bill.

The Council exercises no control over the expenditure of sixty-four cents of your tax dollar, but they do wish you to be thoroughly familiar with the way the thirty-six cents, for which they are responsible, is spent. The portion of the tax dollar required for Township purposes has decreased from forty-four cents in 1931 to thirty-six cents in 1940.

The explanatory material accompanying this budget is that submitted to us by the Township Manager, and constitutes a report by him to the Taxpayer of the past year's operations.

Should you desire any further information, we suggest you obtain it at the Town Hall prior to the public hearing held to permit the taxpayers to present their views for the consideration of the Council.

THE TAX-*Dollar*

"SHARES"



**ALLOCATION OF TOWNSHIP'S SHARE**

<b>PROTECTION TO PERSONS AND PROPERTY..</b>	<b>11.8<sup>c</sup></b>
POLICE · GUARDS · FIRE · HYDRANTS	
<b>DEBT DEFICIENCY AND RESERVE.....</b>	<b>10.0</b>
<b>STREETS AND ROADS.....</b>	<b>4.2</b>
REPAIR AND MAINTENANCE · STREET LIGHTING · SHADE TREES	
<b>GENERAL GOVERNMENT.....</b>	<b>4.7</b>
ADMINISTRATION · ASSESSMENT AND COLLECTION OF TAXES · TREASURER · LEGAL · ENGINEERING · PURCHASING · UP-KEEP PUBLIC BUILDINGS · GENERAL SUPPLIES	
<b>RECREATIONAL AND EDUCATIONAL ....</b>	<b>2.3</b>
LIBRARY · PARKS	
<b>HEALTH AND CHARITIES.....</b>	<b>1.8</b>
DEPARTMENT OF HEALTH · CLINIC · RELIEF	
<b>SANITATION.....</b>	<b>1.2</b>
SEWERS · STREET CLEANING	
	<b>TOTAL <u>36.0<sup>c</sup></u></b>

# PRELIMINARY BUDGET - 1940

## REVENUE

RESOURCES	1940 ANTICIPATIONS	1939 ANTICIPATIONS	1939 RECEIPTS
<b>GENERAL REVENUES</b>			
A—Surplus (Non-Cash)		\$10,140.28	\$10,140.28
B—Licenses			
1. Liquor	\$14,000.00	\$13,800.00	\$14,450.00
2. Dogs	3,500.00	3,250.00	3,841.00
	<hr/>	<hr/>	<hr/>
	17,500.00	17,050.00	18,291.00
C—Fees and Permits			
1. Building	5,500.00	3,850.00	6,335.00
2. Fire	2,500.00	2,100.00	2,965.00
3. Township Clerk	1,900.00	2,000.00	1,935.50
4. Health	5,000.00	3,700.00	5,751.00
5. Planning and Adjustment Boards	150.00	50.00	150.00
6. Engineering	1,000.00	1,200.00	2,471.53
7. Public Works	1,400.00	}	}
8. Tax Searches	2,000.00	1,950.00	2,097.25
	<hr/>	<hr/>	<hr/>
	19,450.00	14,850.00	21,705.28
D—Fines and Costs			
1. Magistrate	1,500.00	1,600.00	1,514.65
2. Library	590.00	750.00	593.68
	<hr/>	<hr/>	<hr/>
	2,090.00	2,350.00	2,108.33
E—Rentals	700.00	1,450.00	743.00
F—Interest & Costs on Taxes	28,000.00	25,300.00	28,385.05
G—Interest & Costs on Assessments	14,000.00	14,200.00	14,494.10
H—Interest on Tax Liens	11,000.00	13,700.00	11,990.27
I—Interest on Deposits	3,500.00	4,500.00	3,572.23
J—Franchise Taxes, 1940	52,233.22	54,764.25	12,800.85
K—Gross Receipts Taxes, 1940	17,013.58	16,717.83	
L—Bus Franchise Taxes	3,500.00	2,150.00	3,804.95
M—Franchise & Gross Receipts Taxes —1938		20,594.55	
N—Receipts for Delinquent Taxes	287,038.00	301,445.43	3.36
O—Special Items of Special Revenue Anticipated with Prior Consent of Dept. of Local Government—			304,621.62
1. Capital Surplus (Cash)		11,127.61	11,127.61
2. Trust Surplus (Non-Cash)		1,853.61	1,853.61
3. Current Surplus (Cash)	12,000.00		
	<hr/>	<hr/>	<hr/>
Total Miscellaneous Revenue	468,024.80	512,193.56	445,641.54
<b>AMOUNT TO BE RAISED BY TAXATION</b>			
Local Purpose Tax	538,999.83	508,018.21	
Local District School Tax	609,934.20	594,259.75	
County Taxes	224,071.82	209,071.82	
State Taxes	88,742.29	83,742.29	
	<hr/>	<hr/>	
<b>TOTAL</b>	<b>\$1,461,748.14</b>	<b>\$1,395,092.07</b>	

## EXPENDITURES

Item	1940 APPROPRIATION			1939 APPROPRIATED			1939 EXPENDED		
	Personal Service	Other Than Personal Service	Total	Personal Service	Other Than Personal Service	Total	Personal Service	Other Than Personal Service	Total
<b>I. GENERAL GOVERNMENT</b>									
<b>A. Administrative &amp; Executive</b>									
1. Council	\$ 2,500.00			2,500.00			2,500.00		
2. Township Manager	8,000.00			8,000.00			8,000.00		
3. Township Clerk	500.00			500.00			500.00		
4. Deputy Town Clerk	2,500.00			2,500.00			2,500.00		
5. Clerk	1,000.00								
	<u>14,500.00</u>		<u>14,500.00</u>	<u>13,500.00</u>		<u>13,500.00</u>	<u>13,500.00</u>		<u>13,500.00</u>
<b>B. Assessment &amp; Collection of Taxes</b>									
<b>a—Assessment</b>									
1. Assessor	4,000.00			4,000.00			4,000.00		
2. Clerks	4,220.00			4,000.00			4,250.00		
3. Supplies		1,000.00			1,000.00			731.50	
	<u>8,220.00</u>	<u>1,000.00</u>	<u>9,220.00</u>	<u>8,000.00</u>	<u>1,000.00</u>	<u>9,000.00</u>	<u>8,250.00</u>	<u>731.50</u>	<u>8,981.50</u>
<b>b—Collection of Taxes</b>									
1. Tax Collector	3,300.00			3,300.00			3,300.00		
2. Asst. Collector	2,100.00			2,100.00			2,100.00		
3. Search Officer	2,100.00			2,100.00			2,100.00		
4. Clerks	6,120.00			6,100.00			6,100.00		
5. Tax Sale & Searches		750.00			750.00			852.68	
6. Delinquent Personal Tax Collection	1,040.00			1,500.00			715.00		
	<u>14,660.00</u>	<u>750.00</u>	<u>15,410.00</u>	<u>15,100.00</u>	<u>750.00</u>	<u>15,850.00</u>	<u>14,315.00</u>	<u>852.68</u>	<u>15,167.68</u>
<b>C. Dept. of Finance</b>									
1. Treasurer	500.00			500.00			500.00		
2. Asst. Treasurer	2,100.00			2,100.00			2,100.00		
3. Clerk	1,600.00			1,500.00			1,500.00		
4. Auditors		4,000.00			4,000.00			4,222.30	
	<u>4,200.00</u>	<u>4,000.00</u>	<u>8,200.00</u>	<u>4,100.00</u>	<u>4,000.00</u>	<u>8,100.00</u>	<u>4,100.00</u>	<u>4,222.30</u>	<u>8,322.30</u>
<b>D. Engineering &amp; Inspection</b>									
1. Township Engineer	1.00			1.00			1.00		
2. Asst. Engineer	3,200.00			3,200.00			3,200.00		
3. Eng. & Inspectors	4,500.00			4,000.00			4,943.61		
4. Building Inspectors	4,600.00			4,600.00			5,004.99		
5. Clerk	1,500.00			1,500.00			1,500.00		
6. Supplies & Insurance		1,600.00			1,200.00			1,412.08	
	<u>13,801.00</u>	<u>1,600.00</u>	<u>15,401.00</u>	<u>13,301.00</u>	<u>1,200.00</u>	<u>14,501.00</u>	<u>14,649.60</u>	<u>1,412.08</u>	<u>16,061.68</u>
<b>E. Legal</b>									
1. Township Attorney	300.00	4,200.00		300.00	4,200.00		260.00	4,370.63	
2. Magistrate	1,000.00			1,000.00			1,000.00		
3. Magistrate's Court	550.00	200.00		550.00	200.00		529.68	71.75	
4. Lien Foreclosures		10,000.00			1,000.00			925.70	
5. Misc. Litigation Costs		2,000.00			2,000.00			2,476.24	
	<u>1,850.00</u>	<u>16,400.00</u>	<u>18,250.00</u>	<u>1,850.00</u>	<u>7,400.00</u>	<u>9,250.00</u>	<u>1,789.68</u>	<u>7,844.32</u>	<u>9,634.00</u>

Item	1940 APPROPRIATION			1939 APPROPRIATED			1939 EXPENDED		
	Personal Service	Other Than Personal Service	Total	Personal Service	Other Than Personal Service	Total	Personal Service	Other Than Personal Service	Total
<b>F. Purchasing</b>									
1. Salary	2,100.00			2,100.00			2,100.00		
	<u>2,100.00</u>		<u>2,100.00</u>	<u>2,100.00</u>		<u>2,100.00</u>	<u>2,100.00</u>		<u>2,100.00</u>
<b>G. Planning &amp; Adjustment Boards</b>									
1. Salary	300.00			300.00			180.00		
2. Supplies		100.00			100.00			87.60	
	<u>300.00</u>	<u>100.00</u>	<u>400.00</u>	<u>300.00</u>	<u>100.00</u>	<u>400.00</u>	<u>180.00</u>	<u>87.60</u>	<u>267.60</u>
<b>H. Public Buildings</b>									
1. Janitor	1,800.00			1,800.00			1,800.00		
2. Upkeep, Public Bldgs.	500.00	700.00		500.00	700.00		456.00	720.43	
3. " Foreclosed Bldgs.	100.00	100.00		250.00	250.00		111.75	156.38	
4. Electricity		1,100.00			1,100.00			1,063.02	
5. Water		250.00			350.00			244.13	
6. Fuel Oil		750.00			600.00			707.76	
7. Material & Supplies		500.00			500.00			447.68	
	<u>2,400.00</u>	<u>3,400.00</u>	<u>5,800.00</u>	<u>2,550.00</u>	<u>3,500.00</u>	<u>6,050.00</u>	<u>2,367.75</u>	<u>3,339.40</u>	<u>5,707.15</u>
<b>I. General Supplies, Phones, Advertising, Printing and Miscellaneous</b>									
1. Extra Clerical	250.00			500.00			207.84		
2. Equipment, Supplies and Printing		6,500.00			8,000.00			8,444.69	
3. Public Advertising		500.00			500.00			533.44	
4. Bonds & Insurance		1,000.00			1,000.00			973.65	
5. Telephones		1,100.00			1,000.00			1,102.98	
6. Elections	100.00	500.00		500.00	700.00		55.00	424.00	
	<u>350.00</u>	<u>9,600.00</u>	<u>9,950.00</u>	<u>1,000.00</u>	<u>11,200.00</u>	<u>12,200.00</u>	<u>262.84</u>	<u>11,478.76</u>	<u>11,741.60</u>
<b>II. PROTECTION TO PERSONS AND PROPERTY</b>									
<b>A. Fire Department</b>									
1. Salaries	68,800.00			63,700.00			63,135.84		
2. Rent. Vol. Houses		2,150.00			2,150.00			2,150.00	
3. Light, Heat, Supplies		4,500.00			4,500.00			4,793.52	
4. Hose		1,000.00			1,500.00			538.02	
5. Additions and repairs to apparatus		1,500.00			1,000.00			1,937.89	
6. Additions and repairs to Fire House		500.00			500.00			245.68	
7. Maintenance and Extension of Alarm		2,500.00			2,500.00			2,400.13	
8. Insurance		1,400.00			1,700.00			1,478.79	
9. Pensions		2,800.00			2,500.00			2,000.26	
	<u>68,800.00</u>	<u>16,350.00</u>	<u>85,150.00</u>	<u>63,700.00</u>	<u>16,350.00</u>	<u>80,050.00</u>	<u>63,135.84</u>	<u>15,544.29</u>	<u>78,680.13</u>
<b>B. Hydrants</b>		36,500.00			35,000.00			34,765.24	
		<u>36,500.00</u>	<u>36,500.00</u>		<u>35,000.00</u>	<u>35,000.00</u>		<u>34,765.24</u>	<u>34,765.24</u>

Item	1940 APPROPRIATION			1939 APPROPRIATED			1939 EXPENDED		
	Personal Service	Personal Service Other Than	Total	Personal Service	Personal Service Other Than	Total	Personal Service	Personal Service Other Than	Total
<b>C. Police Department</b>									
1. Salaries	90,500.00			85,500.00			80,507.94		
2. Motor Equipment		11,500.00			12,000.00			12,707.71	
3. Telephones and Radio		3,600.00			3,600.00			3,634.17	
4. Dogs	1,600.00	200.00		1,600.00	200.00		1,600.00	83.43	
5. Supplies		3,000.00			3,000.00			2,668.82	
6. { Traffic Guidance }	2,000.00	3,600.00		1,200.00	300.00		1,340.00	2,221.07	
7. { Traffic Signals }				500.00	3,300.00		710.53	1,603.74	
8. Doctor	200.00			200.00			143.00		
9. Insurance		1,500.00			1,800.00			1,277.41	
10. Pensions		3,700.00			3,500.00			3,218.04	
11. Pistol Shoot	100.00	1,000.00		500.00	500.00		47.00	1,142.83	
	<u>94,400.00</u>	<u>28,100.00</u>	<u>122,500.00</u>	<u>89,500.00</u>	<u>28,200.00</u>	<u>117,700.00</u>	<u>84,348.47</u>	<u>28,557.22</u>	<u>112,905.69</u>
<b>D. Guards-School-Coasting Play</b>	2,000.00								
	<u>2,000.00</u>		<u>2,000.00</u>						

### III. STREETS AND ROADS

#### A. Repairs and Maintenance

1. Supt. ½ Time	1,600.00			1,600.00			1,600.00		
2. Foreman	2,200.00			2,200.00			1,619.14		
3. Mechanic	950.00			950.00			950.00		
4. Clerk and Inspector	3,120.00			3,000.00			3,000.00		
5. Operators, Motor Equipment	6,120.00			8,400.00			5,314.40		
6. Equipment and Supplies		7,000.00			7,000.00			8,225.04	
7. Road Labor	9,000.00			6,000.00			7,671.05		
8. Road Material		6,000.00			6,000.00			5,103.17	
9. Snow Removal	750.00	750.00		1,500.00	500.00		779.00	888.30	
10. Street Signs	500.00	500.00		100.00	400.00		422.50	1,114.05	
11. Insurance		1,000.00			1,300.00			1,162.92	
	<u>24,240.00</u>	<u>15,250.00</u>	<u>39,490.00</u>	<u>23,750.00</u>	<u>15,200.00</u>	<u>38,950.00</u>	<u>21,356.09</u>	<u>16,493.48</u>	<u>37,849.57</u>

#### B. Shade Trees

1. Foreman	2,300.00			2,300.00			2,300.00		
2. Labor	4,080.00			4,000.00			3,071.25		
3. Equipment, Supplies and New Trees		3,000.00			3,000.00			3,163.40	
	<u>6,380.00</u>	<u>3,000.00</u>	<u>9,380.00</u>	<u>6,300.00</u>	<u>3,000.00</u>	<u>9,300.00</u>	<u>5,371.25</u>	<u>3,163.40</u>	<u>8,534.65</u>

#### C. Street Lights

		32,000.00			32,000.00			31,048.26	
		<u>32,000.00</u>	<u>32,000.00</u>		<u>32,000.00</u>	<u>32,000.00</u>		<u>31,048.26</u>	<u>31,048.26</u>

### IV. SANITATION

#### A. Street Cleaning

1. Labor	3,500.00			2,600.00			2,351.25		
2. Equipment and Supplies		2,000.00			1,200.00			1,698.74	
	<u>3,500.00</u>	<u>2,000.00</u>	<u>5,500.00</u>	<u>2,600.00</u>	<u>1,200.00</u>	<u>3,800.00</u>	<u>2,351.25</u>	<u>1,698.74</u>	<u>4,049.99</u>

Item	1940 APPROPRIATION			1939 APPROPRIATED			1939 EXPENDED		
	Personal Service	Personal Service Other Than	Total	Personal Service	Personal Service Other Than	Total	Personal Service	Personal Service Other Than	Total
<b>B. Sewers</b>									
1. Supt. ½ Time	1,600.00			1,600.00			1,600.00		
2. Chief Operator	2,200.00			2,200.00			2,200.00		
3. Operators and Mech.	6,740.00			6,500.00			4,675.92		
4. Labor	3,000.00			2,400.00			4,657.30		
5. Power and Water		5,500.00			5,500.00			5,375.77	
6. Supplies		1,500.00			1,000.00			1,636.66	
7. Insurance		160.00			200.00			99.65	
	<u>13,540.00</u>	<u>7,160.00</u>	<u>20,700.00</u>	<u>12,700.00</u>	<u>6,700.00</u>	<u>19,400.00</u>	<u>13,133.22</u>	<u>7,112.08</u>	<u>20,245.30</u>
<b>V. HEALTH AND CHARITIES</b>									
<b>A. Department of Health</b>									
1. Director	1.00			1.00			1.00		
2. Health Officer	2,160.00			1,800.00			1,800.00		
3. Clerical	1,320.00			1,200.00			1,199.84		
4. Supplies		500.00			500.00			400.59	
5. Child Clinic	1,600.00	700.00		1,600.00	700.00		1,666.66	639.79	
6. Mosquito Extermination		350.00			350.00			350.00	
	<u>5,081.00</u>	<u>1,550.00</u>	<u>6,631.00</u>	<u>4,601.00</u>	<u>1,550.00</u>	<u>6,151.00</u>	<u>4,667.50</u>	<u>1,390.38</u>	<u>6,057.88</u>
<b>B. Relief Administration</b>									
1. Salaries	4,910.00			4,200.00			4,433.00		
2. Rent, Supplies		1,000.00			500.00			1,037.73	
	<u>4,910.00</u>	<u>1,000.00</u>	<u>5,910.00</u>	<u>4,200.00</u>	<u>500.00</u>	<u>4,700.00</u>	<u>4,433.00</u>	<u>1,037.73</u>	<u>5,470.73</u>
<b>C. Relief</b>									
1. Direct Relief		15,000.00			17,000.00			17,000.00	
2. Work Relief		9,000.00			7,000.00			7,000.00	
3. W.P.A. Contributions		1,000.00			2,000.00			1,200.54	
		<u>25,000.00</u>	<u>25,000.00</u>		<u>26,000.00</u>	<u>26,000.00</u>		<u>25,200.54</u>	<u>25,200.54</u>
<b>VI. RECREATIONAL AND EDUCATIONAL</b>									
<b>A. Maintenance of Parks and Playgrounds</b>									
1. Labor	4,000.00			4,500.00			1,990.75		
2. Supplies and Equipment		1,500.00			1,500.00			1,210.83	
	<u>4,000.00</u>	<u>1,500.00</u>	<u>5,500.00</u>	<u>4,500.00</u>	<u>1,500.00</u>	<u>6,000.00</u>	<u>1,990.75</u>	<u>1,210.83</u>	<u>3,201.58</u>
<b>B. Improvements, Parks and Playgrounds</b>									
1. Labor	1,500.00			5,000.00			2,164.87		
2. Supplies, Developments		17,500.00			14,000.00			14,972.53	
	<u>1,500.00</u>	<u>17,500.00</u>	<u>19,000.00</u>	<u>5,000.00</u>	<u>14,000.00</u>	<u>19,000.00</u>	<u>2,164.87</u>	<u>14,972.53</u>	<u>17,137.40</u>
<b>C. Community Celebrations</b>									
	250.00	1,500.00		500.00	500.00		31.00	1,574.98	
	<u>250.00</u>	<u>1,500.00</u>	<u>1,750.00</u>	<u>500.00</u>	<u>500.00</u>	<u>1,000.00</u>	<u>31.00</u>	<u>1,574.98</u>	<u>1,605.98</u>

Item	1940 APPROPRIATION			1939 APPROPRIATED			1939 EXPENDED		
	Personal Service	Other Than Personal Service	Total	Personal Service	Other Than Personal Service	Total	Personal Service	Other Than Personal Service	Total
<b>D. Library</b>									
1. Salaries, Librarians	11,590.00			10,500.00			10,370.98		
2. Janitor	1,620.00			1,560.00			1,587.00		
3. Books and Periodicals		5,100.00			5,000.00			5,095.22	
4. Water, Heat, Light, Phone		1,150.00			1,000.00			1,106.21	
5. Supplies, Postage		675.00			990.00			577.68	
6. Repairs		700.00		350.00	500.00			1,282.23	
7. Miscellaneous		465.00		175.00	175.00			216.66	
8. Insurance					50.00			44.37	
	<u>13,210.00</u>	<u>8,090.00</u>	<u>21,300.00</u>	<u>12,585.00</u>	<u>7,715.00</u>	<u>20,300.00</u>	<u>11,957.98</u>	<u>8,322.37</u>	<u>20,280.35</u>
<b>VII. UNCLASSIFIED PURPOSES</b>									
A. Contingent		1,000.00			1,000.00			989.89	
		<u>1,000.00</u>	<u>1,000.00</u>		<u>1,000.00</u>	<u>1,000.00</u>		<u>989.89</u>	<u>989.89</u>
<b>TOTAL OPERATING</b>			<b>538,542.00</b>			<b>511,302.00</b>			

∞

## DEBT SERVICE

VIII. MUNICIPAL DEBT SERVICE	1940 Appropriation	1939 Appropriation	1939 Expended
<b>A. Payment of Bonds</b>			
1. Unemployment Bonds	5,000.00	7,000.00	7,000.00
2. Capital Bonds	60,000.00	57,500.00	57,000.00
3. Funding Bonds			
Maturing	\$143,000.00	\$140,000.00	
From Trust	<u>143,000.00</u>	<u>140,000.00</u>	
	00.00	00.00	
	<u>65,000.00</u>	<u>64,500.00</u>	<u>64,000.00</u>
<b>B. Interest on Bonds and Notes</b>			
1. Capital Bonds	32,833.75	36,000.00	35,951.25
2. Assessment Bonds	5,866.13	5,228.75	6,529.69
3. Funding Bonds			
Due	\$88,917.50	94,685.00	
From Trust	<u>00.00</u>	<u>50,685.00</u>	
	<u>88,917.50</u>	<u>44,000.00</u>	<u>44,000.00</u>
4. Notes	345.19	1,840.57	726.00
	<u>127,962.57</u>	<u>87,069.32</u>	<u>87,206.94</u>

	1940 Appropriation	1939 Appropriation	1939 Expended
C. Down Payment on Improvements	5,000.00	5,000.00	4,600.00
	<hr/>	<hr/>	<hr/>
	5,000.00	5,000.00	4,600.00
D. Deficits and Statutory Expenditures			
1. Emergency Revenues	3,700.00	3,500.00	3,500.00
2. Deficit, Unexpended Balance Account		13,804.05	13,804.05
3. Deficit, Miscellaneous Revenue		13,192.64	13,192.64
4. Improvements Cancelled by Order No. 729		162.72	162.72
5. Deficit Dedicated Revenue for Assessment Debt Service	3,628.52	12,286.79	12,286.79
6. Township's Share of Assessments (Cancellations, Court Orders, Direct Assess.)	4,964.31	327.92	327.92
7. Over-run on Paving Cost		.60	.60
8. Payment of Temporary Bonds above appropriation		1,853.61	1,853.61
9. Pavement Notes	8,168.57		
10. Capital Improvement, Ord. No. 755	2,000.00		
	<hr/>	<hr/>	<hr/>
	22,461.40	45,128.33	45,128.33
NET DEBT SERVICE	220,423.97	201,697.65	201,697.65
F. Reserve for Uncollected Taxes	248,058.66	307,212.12	307,121.12
	<hr/>	<hr/>	<hr/>
NET TOTAL DEBT SERVICE	220,423.97	201,697.65	
NET TOTAL OPERATING	538,542.00	511,302.00	
Reserve for Uncollected Taxes	248,058.66	307,212.12	
	<hr/>	<hr/>	
TOTAL BUDGET	1,007,024.63	1,020,211.77	
Anticipated Revenues	468,024.80	512,193.56	
	<hr/>	<hr/>	
TO BE RAISED BY TAXES	\$ 538,999.83	\$ 508,018.21	

**STATEMENT OF TAXES LEVIED FOR LAST TWO YEARS COMPARED  
WITH ESTIMATED LEVY FOR 1940**

	1940	1939	1938
State School Tax	\$ 82,242.29	\$ 77,786.77	\$ 81,182.06
State Soldiers' Bonus Tax	6,500.00	5,955.52	5,531.24
County Taxes	224,071.82	209,071.82	213,803.82
District School Tax	609,934.20	594,259.75	591,809.75
Local Purpose Tax	538,999.83	507,741.30	507,691.60
Bank Stock		276.91	186.73
<b>TOTAL</b>	<b>\$1,461,748.14</b>	<b>\$1,395,092.07</b>	<b>\$1,400,205.20</b>
<b>Tax Rate</b>	<b>5.15 (Est.)</b>	<b>5.10</b>	<b>5.14</b>

**COMPARISON OF EXPENDITURES, RECEIPTS, VALUATION, TAX RATES AND DEBT**

	1930	1935	1939	1940
Population (Estimated)	16,500	21,500		27,000
Debts and Deficiencies (Exclusive of Reserve for Uncollected Taxes)	\$ 387,806.63	\$ 351,801.00	\$201,697.65	\$ 220,423.97
Per Capita	<b>23.50</b>	<b>16.36</b>		<b>8.16</b>
Operating Costs	412,231.95	358,632.00	511,302.00	538,542.00
Per Capita	<b>24.98</b>	<b>16.68</b>		<b>19.95</b>
Total—Debts, Deficiencies and Operating Costs	800,038.58	710,433.00	712,999.65	758,965.97
Per Capita	<b>48.49</b>	<b>33.04</b>		<b>28.11</b>
Revenue Anticipated (Exclusive of Delinquent Taxes)	208,000.00	201,000.00	210,607.85	180,986.80
	592,038.58	509,433.00	502,391.80	577,979.17
Adjustment for difference between Re- serve for Taxes and Anticipated De- linquent Tax Collections			5,626.41	—38,979.34
<b>AMOUNT TO BE RAISED BY TAXES</b>	<b>\$ 592,038.58</b>	<b>509,433.60</b>	<b>508,018.21</b>	<b>538,999.83</b>
Per Capita	<b>35.88</b>	<b>23.69</b>		<b>19.96</b>
Valuation	21,899,140.00	26,421,191.00		28,400,000.00
Per Capita	<b>1,327.00</b>	<b>1,228.00</b>		<b>1,051.00</b>
Municipal Rate per \$100.	2.72	1.93	1.86	1.89
School Rate	2.12	1.72	2.17	2.15
Combined County and State Rate	1.24	.97	1.07	1.11
<b>TOTAL RATE</b>	<b>6.08</b>	<b>4.62</b>	<b>5.10</b>	<b>5.15</b>
Net Municipal Debt	4,971,000.00			2,612,477.12
Per Capita	<b>301.00</b>			<b>97.00</b>
Per \$1,000. of assessed value	<b>227.00</b>			<b>92.00</b>

The foregoing table shows pertinent facts and trends concerning the progress of the Township of Teaneck. 1930 was selected as one of the years for comparison, not only because it was ten years ago, but also because the change from the Township Committee to the Township Manager Form of Government took place at the close of that year. 1935 was chosen not only as a half-way point, but also because that year was the year when all governmental appropriations had been cut to the lowest maintenance basis, and when all employees in Town and School had a 10% salary reduction. 1939 is added only for comparison of some figures with 1940.

Per capita costs show a considerable and consistent downward trend, except in one instance, and that is that the per capita operating expenses have increased from 1935 to 1940. This increase is attributable to restoration of salary reductions and to increased services in the Police Department and in the Fire Department, which has been put on a full time, full paid basis. Recreational and educational costs have been increased with the beginning of a park system, and with the building of a new Library. Administrative costs have increased, particularly in the engineering department due to a resumption of Township improvements. A Shade Tree Bureau has been established, and increasing street mileage has necessitated increased maintenance. Public demand has been general for a still greater increase in the operating budget through its requests for additional services.

## GENERAL NOTES ON BUDGET

There is again presented to you, the Taxpayers of Teaneck, a proposed budget for the Township of Teaneck, together with comments and notes thereon. Many of these comments are repetitions of what has been said before, yet they can well bear repetition, particularly since the population of Teaneck is constantly increasing and changing.

The budget, as submitted, requires increased taxes of \$31,000. About \$7,000. of this increase is due to extra overlay in the budget because of increases in the County and School budgets. The other increases are distributed between Debt Service, Police Department, Fire Department, Foreclosure of Tax Liens, and small increases in other operating departments. The loss in miscellaneous revenue anticipated is more than balanced by a decreased appropriation for the Reserve for Uncollected Taxes.

The budget is again prepared under the requirements of the Cash Basis Budget Act of N. J. In effect this Cash Basis Budget Act requires an overlay, or cushion, in the budget so as to make certain that the collection of taxes during the year will be sufficient to meet the actual operating and debt service costs.

Last year Teaneck collected 83% of its taxes, an increase of 5% over the year before. This 83% collection of current taxes, plus the collection of delinquent taxes, was more than sufficient to produce enough cash to meet all expenditures, and to increase our cash surplus. For cash basis budgets to operate successfully, it is necessary to have a high and constant rate of current tax collections. With a falling rate of tax collections, the amount of overlay or cushion in a budget would have to be constantly increased, hence the collection of taxes becomes of paramount importance. In effect, if a taxpayer does not pay his taxes in any one year, those taxes go into the next year's budget, to be paid by all of the paying taxpayers.

The Treasurer's accounts at the end of the year showed a cash surplus in the Current Account of \$167,667.72, after reserves for all delinquent taxes and other amounts owing to the Township were set up in full. This reserve is used as a working capital would be in a business, obviating the necessity of borrowing to meet current expenditures between tax payment periods. It should also be kept intact and augmented as far as possible for use during the transition period when the payment of the funding bonds can no longer be taken out of the Trust Account, but must be paid from the tax levy direct. It now seems that of the more than five million dollars spent for local improvements in 1930 and prior, not less than one and a half million will have to be paid by the general taxpayer through future tax levies.

In a cash basis budget, it is the Township which places in its budget the extra cushion or overlay for the State, County and School. When any of these taxing authorities increase their budget, it reflects on the Township's budget. For instance, County and School are increasing their budgets in the amounts of approximately \$20,000. and \$15,000. respectively. This means that an extra \$7,000. must be placed in the Township's budget, so that if only 83% of the taxes are collected in 1940, there will still be money enough in hand to pay them their full budget. Eventually, if and when the delinquent taxes are collected, the benefit accrues to the Township.

---

## COMMENTS ON THE BUDGET

### RESOURCES

#### SURPLUS REVENUE:

The Township's accounts are kept in three divisions, Current, Trust and Capital. Any surplus in any of these accounts, providing it is free of all possible demands for future deficits, can be appropriated in any budget. Only Current surplus is so used in the 1940 budget.

**A—CURRENT SURPLUS**—The balance sheet as of the first of the year shows a current surplus in the amount of \$171,367.72, of which \$167,667.72 is actually in cash, and \$3,700. is in the form of paper surplus. With the payment of the 1938 and 1939 Gross Receipts, Franchise and Railroad Taxes the cash surplus will be a quarter of a million dollars. The proposed budget calls for the use of \$12,000. of cash surplus. This amount was determined on as an offset to the \$10,000. appropriated under Legal, for tax lien foreclosure and the \$2,000. for Capital Improvements. When the former tax lien foreclosure proceedings were begun, the Budget Law was such that we could anticipate the increased collections which these proceedings bring in. Now no item of revenue can be anticipated greater than the amount actually received during the preceding year. All the cash surplus could be anticipated, with a resultant large decrease in the tax rate for one year only, and a consequent jump in the tax rates for subsequent years. Teaneck should conserve its cash balances for the two reasons stated—first, it provides working capital sufficient to carry over between tax payment dates, and, secondly, it and all additions thereto should be reserved for use when the Trust Account for the payment of Funding Bonds is exhausted.

#### MISCELLANEOUS REVENUE ANTICIPATED:

In general the actual receipts of miscellaneous revenue last year exceeded the amounts anticipated. Had it not been for the non-receipt of gross receipts and franchise taxes, this anticipation would have been \$14,497.92 larger than the estimated revenue. These increases are very largely due to the service departments, which collected more than their anticipations in fees, permits and licenses. Last year was a very active year for Teaneck, and the amounts collected by the departments may not again be equalled this year. Consequently, the anticipations of 1940 have been held on an average of 10% below the average receipts of 1939.

#### B — C — D — LICENSES, FEES AND PERMITS, FINES AND COSTS

The division between these items is more or less arbitrary, but is in accordance with the requirements of the State Department of Local Government. Particular attention is directed to the Magistrate's Court. Teaneck, in common with other municipalities, is often accused of levying heavy fines in order to get more revenue. Actually, all fines in motor vehicle cases are transmitted directly to the County for the use of the County Road Department. The amounts so transmitted were \$6,148. in 1938 and \$2,817. in 1939.

The following table shows the different fees and licenses:

#### DEPARTMENT OF PUBLIC WORKS

Street Opening Permits—Cost varies  
Construction Permits—Cost varies  
Sewer Permits—Cost varies

#### HEALTH DEPARTMENT

Milk and Ice Permits—\$2.00  
Plumbing Permits—Cost varies  
Marriage Licenses—\$2.00  
Birth Certificates—No fee  
Death Certificates—No fee  
Transcripts of Death Certificates—\$1.00 each  
Burial Permits—25c. each

#### FIRE DEPARTMENT

Storage of Inflammable Materials—\$5.00  
Installation of Oil Burners—\$5.00  
Refrigeration Plants—\$5.00  
Public Garages—\$5.00  
Dry Cleaning and Pressing Establishments—\$5.00  
Bake Shops—\$5.00  
Kitchen Oil Ranges—\$1.00

#### POLICE DEPARTMENT

Dog Licenses—\$2.00  
Redemptions—\$3.00

#### ELECTRICIAN

Electric Signs—\$2.00

#### BUILDING INSPECTOR

Building Permits—Cost varies  
Occupancy Permits—\$1.50  
Excavation Permit—\$2.00  
Manufacture Cement Blocks—\$25.00  
Renewals—\$10.00

#### TOWNSHIP CLERK

Pedlar's Licenses—Cost varies  
Ash and Garbage Licenses—\$25.00  
Gas Pumps—\$10.00  
Taxi Driver's License—\$1.00  
Taxi Owner's License—\$2.50  
Fishing Licenses—Residents—\$2.10  
Hunting Licenses—Residents—\$2.10  
Fishing and Hunting, Residents—\$3.10  
Tennis Courts—\$10.00 each court  
Dance Halls, Skating Rinks, Golf Courses—\$200.00  
Bowling Alleys—\$10.00 first alley  
\$5.00 each additional alley  
Pool and Billiard Parlors—\$25.00 per year for first  
and second tables, \$15.00 a year all other tables  
Automatic Amusement Devices—\$10.00  
Retail Liquor Consumption Licenses—\$500.  
Retail Liquor Distribution Licenses—\$300.  
Club Licenses—\$50.  
Solicitors—\$10.00 each

**E—RENTALS**—The Township has acquired three small houses and a gas station. Two houses and the gas station are rented. The other is occupied by a relief client. Other small old houses that were acquired have been razed.

#### F — INTEREST AND COSTS ON TAXES

All collections of interest and costs on delinquent taxes on property which has not yet been sold for tax title liens are credited to this item. The total amount doesn't vary much from year to year.

#### G — INTEREST AND COSTS ON ASSESSMENTS

Against this item is credited all interest collected on assessments. This is an item which will naturally show a still further decrease.

Teaneck has for some years maintained a policy that a property delinquent for assessments only, is not included in the tax sale. This policy cannot be continued beyond the summer of 1941, because the exhaustion of the Trust Fund maintained for the payment of the refunding bonds will make it necessary that all delinquent outstanding assessments be collected to prevent, as far as possible, the general taxpayer being called upon for the debt service of the refunding issue.

#### H — INTEREST ON TAX LIENS

For several years two accounts for the interest collected on tax liens have been maintained, the first for the collections on liens of 1934 and prior, and the second for the collections on liens subsequent to 1935. This year all anticipated collections of interest and costs on liens are combined in the one item. They were kept separate because receipts from liens of 1934 and prior were pledged for the payment of the costs of the foreclosure of these liens. With the cancellation of the foreclosure contract it is no longer necessary to keep these accounts separate. When a property is sold for liens, the interest and costs to the date of sale are accumulated, and become a part thereof. Interest then begins again to accumulate on the total amount, and it is this interest, plus any subsequent costs which, when collected, are credited to this item.

On any tax liens which the Township acquires, searches are now made and the legal fees and costs therefor are charged by the Collector for the benefit of the Township. The making of this search permits contact with mortgagees and other persons interested in a redemption of the property.

If foreclosure proceedings are pressed this year, this source of revenue will be increased over the amount estimated.

#### I — INTEREST ON DEPOSITS

With the rate of interest on deposits at probably an all time low, it is difficult to secure any return on the large balances held by the Township. Fifty thousand (\$50,000.) dollars of the funds is in the form of certificates of deposit at an interest rate of  $\frac{1}{2}$  of 1%. Two hundred and thirty-two thousand (\$232,000.) dollars is in the Trust Department of one of the banks, pledged to the payment of the Refunding Trust Bonds. Securities of the bank, pledged against it, have been placed in escrow in New York. One per cent. interest is paid on this fund. The Township's official depositories now are — West Englewood National Bank of Teaneck; Peoples Trust Co. of Bergen County, Teaneck Branch and Hackensack; City National Bank, Hackensack; Hackensack Trust Company, Hackensack; Palisade Trust and Guaranty Co., Englewood; and Bergen County National Bank, Hackensack.

#### J AND K — FRANCHISE AND GROSS RECEIPTS TAXES, 1940

Franchise and gross receipts taxes are taxes paid by certain public utility corporations for the privilege of using the streets, and of doing business in a municipality. Certain of these companies also pay personal taxes, although no company pays all three. Both taxes are levied by the State upon the gross receipts of the company. The franchise tax is a flat 5% tax of such receipts, while the gross receipts tax varies, being dependent upon the average rate of taxation in the State.

Until 1937, such taxes were allocated by the State to the different municipalities in which a company operates, in accordance with the relative valuation of the companies' property in each municipality as fixed by the individual assessor. This method of valuation by individual assessors led to gross inequalities between municipalities. In 1937 several large municipalities increased their valuations to inordinate amounts, thereby adversely affecting all other municipalities. Out of this grew an agitation for a new method of fixing valua-

tions, in which the Township of Teaneck took a prominent part, and which resulted in a new Act placing the valuation in the hands of the State Tax Commissioner. As a result the Township of Teaneck's franchise and gross receipts taxes were increased by a total of \$17,954.14 for 1938.

Some of the municipalities who were adversely affected by the new law, contested its legality, and finally won a decision in the Court of Errors and Appeals to the effect that the new law was unconstitutional in that it delegated too much authority to the State Tax Commissioner. The Legislature, since the first of the year, has re-passed the laws, changed somewhat to meet the Court's objections, over the Governor's veto. This new law, however, will probably again be taken into the Courts by the same municipalities who contested the first Act.

Meanwhile, municipalities throughout the State have only received a portion of their 1938 and 1939 gross receipts and franchise taxes. Teaneck has owing to it for the two years \$77,037.14. This money is actually in the hands of the various utility companies, who are holding it until the Courts finally decide the constitutionality of the law. The companies themselves are not interested, since it is not the amount of taxes that is in dispute, but only to whom it shall be paid. The non-receipt of this tax money has been a serious matter for many municipalities. In Teaneck's case it has been possible to write them off against surplus. Sufficient other assets were in hand to compensate for their non-receipt.

To help municipalities less favorably situated, the Legislature has permitted municipalities to again anticipate in 1940 the receipt of these previously anticipated taxes; also to anticipate an amount for 1940 equal to that allotted to the municipality by the State Tax Commissioner for 1938. In Teaneck's budget, such anticipation of the 1940 franchise and gross receipts taxes has, of course, been made, but we have not re-anticipated the receipt of 1938 and 1939 taxes. These have been set up on our balance sheets as assets, with a corresponding reserve on the liability side, so that when they are finally received, and they will be finally received, the effect will be to increase Teaneck's cash surplus by \$77,037.14.

The taxation of railroad property is also governed by complex laws, dividing it into four classes. On some of this property direct taxes are imposed and collected by the State, and eventually diverted by them to school purposes, some of it finding its way back to the local districts.

Teaneck, as a municipality, taxes only second class railroad property, that is, property owned by a railroad and used for railroad purposes, but not included in the main right-of-way.

The Railroads have also been contesting the payment of their taxes on the general basis that their valuations were unfair in comparison with valuations of privately owned property and have, meanwhile, withheld the payment of a certain proportion of their taxes. As of January 1st of this year the railroad owes to the Township \$10,460.62.

The taxes assessed against the various public utility companies in Teaneck (1939) are as follows:

	Franchise	Personal & Corporation	Gross Receipts	2nd Class Railroad	Total
Public Service Elec. & Gas Co.	\$31,159.23		\$16,845.63		\$48,004.86
Bogota Water Co.	258.58	\$ 1,066.87			1,325.45
Hackensack Water Co.	12,538.42	51,073.29			63,611.71
N. J. Bell Telephone Co.	8,196.47	16,807.51			25,003.98
Postal Telegraph of N. J.	3.85	62.07			65.92
Public Service Coordinated Transport		76.67	167.95		244.62
New York Central R. R.				\$4,345.35	4,345.35
Western Union Telegraph Co.		453.75			453.75
	\$52,233.22	\$69,463.49	\$17,013.58	\$4,345.35	\$143,055.64

#### L — BUS FRANCHISE TAXES

The State imposes a tax upon all bus companies doing a local business within the State of New Jersey, equal to 5% of their gross receipts. The bus companies deduct therefrom the amount paid for State registration fees. The balance is paid by the bus companies directly to the municipalities through which they operate in proportion to the mileage covered in each municipality.

#### N — RECEIPTS FOR DELINQUENT TAXES

In a Cash Basis Budget a municipality is empowered to anticipate the receipt of delinquent taxes as miscellaneous revenue. The exact amount is arrived at by ascertaining the amount of the previous year's collection of delinquent taxes and tax title liens, and then determining what percentage that was of the total of outstanding taxes and tax title liens. In Teaneck's case it was 34.8%. For this year's budget then, 34.8% of the taxes and tax titles outstanding as of January 1, 1940, are anticipated as revenue. This anticipated revenue amounting to \$287,038 is partially counterbalanced by an appropriation in the expenditure side of \$248,058.66 as a reserve for uncollected current taxes.

#### O-1 — CAPITAL SURPLUS

The Capital Account has no surplus.

#### O-2 — TRUST SURPLUS

The Trust Account shows a surplus of only \$851.46 against \$35,891.31 of last year. This decrease in surplus is due to the fact that there has been transferred to the Trust Account for the payment of funding bonds the amount of \$33,499.39. This amount represented the cost of water and gas mains which were originally paid for by the Township at the time the improvements were made, and for which refunds have since been received from the Gas and Water Companies. This transfer of trust surplus to this account was proper because the original expenditures were financed by the issuance of bonds, now represented by the funding bonds outstanding. The Township Treasurer, and the accountants from the Public Service Electric & Gas Company, and the Hackensack Water Company, have carefully gone over these accounts and determined what refunds should be made direct to the property owners. In practically all cases these have been made.

#### SALE OF TOWNSHIP PROPERTY

The Township has to date received \$53,029.65 from the sale of property acquired by foreclosure. Additional property has been sold in the amount of \$6,639.29, for which final payment has not yet been made. Only occasionally does a property bring the full amount of the liens which the Township had against that property before foreclosure. When payment for a property is received, the Treasurer first takes out an amount equivalent to the assessments originally charged against the property, and places this in the special trust account set up for the payment of the funding bonds, since these bonds represent money originally spent to make these improvements. The balance, if any, representing the taxes and interest on the property, is then credited to the Current Surplus Account.

The price for which a property is sold bears no relation to the amount of the lien which had accrued against it. It is determined by an appraisal made by the Teaneck Real Estate Board of the particular lots to be sold. Commissions are paid by the Township for the sale of properties in the case of sales brought about by real estate agents, in a standard amount set up by the Real Estate Board. In most cases the sale is less than the amount of outstanding liens and accumulated interest on the property.

In addition to selling property, the Township has exchanged property with private owners, thereby acquiring lands needed to round out parks, particularly the land along Route #4, for a park and protective strip. Other large tracts have been given to the Board of Education, and further exchanges are in prospect which will permit the enlargement of existing school grounds. Other foreclosed property is either being reserved for, or now being developed, as parks.

## EXPENDITURES

### CIVIL SERVICE AND SALARIES

The Township of Teaneck has been operating under the N. J. State Civil Service Laws since November, 1938, when it was adopted by the vote of the people. The salaries in the present budget are in general accordance with the set-up of the Commission. Increases in compensation have been confined to those receiving \$1,600. or less, except in the case of policemen and firemen.

### A — GENERAL COMMENT

**ADMINISTRATIVE AND EXECUTIVE**—The only change here is an added item for a clerk of \$1,000. to assist the Deputy Township Clerk, in order that she may have more time to attend to licenses, sale of Township property, and to relieve the Manager, permitting him to devote more time to the fundamental operations and planning for the Township.

**ASSESSMENT AND COLLECTION OF TAXES—ASSESSOR**—The work of the Assessor's office is divided between the valuation of new buildings and a constant revaluation and equalization of existing buildings and land valuations.

The total Township's valuation for the past five years has been as follows:

1936 — \$26,744,320	1938 — \$27,455,163
1937 — \$27,311,095	1939 — \$27,357,337
1940 — \$28,332,099	

Valuations have not shown an increase corresponding to the valuation of new building, for the reason that various factors have nullified the increased building valuations. Among these are—properties removed from the tax roll through foreclosure proceedings; decrease in valuation of older property because of revaluation; decrease in valuations of property caused by change of zoning ordinance; increase in exempt property, including soldier's exemptions. Detailed figures showing increases and decreases in valuations for 1940 are:

### COMPARATIVE VALUATIONS FOR 1939 and 1940

	Land	Buildings	Personal	Signs & Gas Pumps	2nd Class Utilities	Exemptions		Net Total
						Personal	Soldiers'	
1940	\$8,391,365	\$17,737,980	\$1,870,925	\$14,280	\$1,457,209	\$663,100	\$476,560	\$28,332,099
1939	8,416,575	16,763,905	1,765,975	11,650	1,447,232	622,900	425,100	27,357,337
<b>Effect on</b>								
Valuation	-25,210	+974,075	+104,950	+2,630	+9,977	-40,200	-51,460	+974,762

### EXPLANATION OF CHANGES IN—

LAND VALUATIONS			BUILDING VALUATIONS		
	Increase	Decrease		Increase	Decrease
Equalization of Value		\$30,710	New Construction	\$1,179,375	
Zoning Changes	\$21,175		Repairs & Alterations	13,100	
Foreclosed by Township		113,290	Equalization		\$215,000
Developments & Improvements	67,365		Bldgs. Demolished		3,400
Additional Exemptions		20,425			
				\$1,192,475	\$218,400
			<b>Net Increase</b>	<b>\$974,075</b>	
Township Property Sold	50,675				
<b>Net Decrease</b>	<b>\$139,215</b>	<b>\$164,425</b>			
		<b>\$25,210</b>			

The loss in valuation due to foreclosure is an apparent rather than a real loss, because such properties had not been paying any taxes for at least six years, and their removal from the rolls through foreclosure merely meant the elimination of false assets and the discontinuance and payment of County and State taxes thereon.

Teaneck at present has the following number of buildings of the class shown—

Residences	Apartment	Commercial	Miscellaneous
Single 6,098	201	19	188
Multiple 201	19	188	92

The personnel of the Assessor's office remains constant. It consists of the Assessor, an Assessing Clerk and a Senior-Clerk-Stenographer, plus the part time assistance of the Delinquent Personal Tax Collector in preparing the personal tax rolls.

**COLLECTION OF TAXES—COLLECTOR'S OFFICE**—The personnel in this office remains the same. The appropriations are not changed from last year, except that the salary of the Delinquent Personal Tax Collector is divided between the office of the Assessor and Collector.

**Tax Sale**—The law requires a collector to sell properties for delinquent taxes and assessments on July 1st of the year after the year they become due. That is, a tax sale should be held on July 1, 1940, for delinquent 1939 taxes. Last year two tax sales were held, delinquent 1938 taxes being sold in December, 1939. The sale for delinquent 1939 taxes will be held in July, 1940, or shortly thereafter. It has been customary to omit from the tax sale any property where half of the year's taxes for which the sale is being held, has

been paid. This is to be eliminated hereafter, and the 1939 sale will contain all parcels where there is any delinquency in the payment of 1939 taxes. The cash basis budget makes imperative the quick and close collection of all taxes, if the paying taxpayer is not to be penalized for the delinquency of the non-paying owner. Thereafter, a sale will be held every year for the prior year's delinquent taxes, and in July, 1941, a sale will be held covering all delinquent assessments whether taxes are paid or not.

**Collection of Delinquent Personal Taxes**—The Council last year relieved the Collector of collecting personal taxes dating back to 1924, where the owners could not be found. In order to prevent, as far as possible, a reoccurrence in accumulation of personal taxes, a delinquent personal tax collector has been added to the staff. These personal taxes are collectible in case of failure to pay, by the sale of the delinquent's property, or finally by a jail sentence.

During the year the Tax Office installed a National Cash Register computing and receipting machine, especially designed for tax work.

**DEPARTMENT OF FINANCE**—The Township of Teaneck still has no official Treasurer, the Principal Account Clerk having been appointed Acting Treasurer to carry out all the work of the Treasurer. It is suggested that he be appointed as the Treasurer at a nominal salary, his present salary being paid to him as Principal Account Clerk or Assistant Treasurer. Meanwhile the budget is set up in the same form as it was last year.

The Principal Account Clerk has the assistance of one clerk-bookkeeper. The State's rules and regulations governing municipal accounting have been greatly expanded during recent years. The preparation of data for the Civil Service and the income taxes has also added to their work.

**AUDITOR**—Teaneck's auditing continues to be done by the State Department of Local Government as it has been for the last ten years. Teaneck was charged with two overexpenditures in the 1938 accounts, one of them in the amount of sixty cents. These overexpenditures, if they were overexpenditures, were of a highly technical nature. The legislature last year amended the law, which had been causing municipal officials embarrassment because of technical overexpenditures.

**LEGAL**—This appropriation provides for the Township Attorney, the Magistrate and his Clerk. Lien foreclosure costs are entered in this item. The appropriation for the Township Attorney is divided as it is because the State Department has ruled that retainers are "personal services," while charges for other work are "other than personal services." Against this appropriation is charged the Township Attorney's general legal work. His services in connection with projects financed under bond issues, are charged against that particular bond issue. The amount allowed for the attorney in 1940 is again purely a guess, since the amount of litigation in which the Township will be involved during the year cannot be determined beforehand.

The Magistrate's Court last year cost \$1,601.43 and returned in costs \$1,514.65. \$2,817.00 additional collected as fines in motor vehicle cases were transmitted to the County for County road work.

**TAX TITLE LIEN FORECLOSURE**—The contract was finally cancelled by the Council on July 5, 1939. A report made by the Manager to the Council at that time showed:

Total Certificates in Contract	2,344
Total Certificates withdrawn	69
	<hr/>
	2,275
Certificates disposed of by redemption or foreclosure	2,048
	<hr/>
Certificates remaining	227
Collected in interest on certificates during foreclosure	\$108,010.73
Collected in taxes and assessments	665,423.67
Assessed valuation of land acquired	886,780.00
	<hr/>
Total Receipts under contract	\$1,660,214.40
Cost to Township of collection and foreclosure	88,813.64
Cost to Township on % basis	5½%

At present the Township Attorney is completing a few of the bills of foreclosure left uncompleted under the contract. The costs are being charged against the reserve fund. The former tax lien contract involved only certificates acquired by the Township up to and including the sale of June, 1934. Since that time six additional tax sales have been held, and a total of 732 additional certificates have been acquired. Certificates in the first five of these sales, totalling 547 are now or will very shortly be ready for foreclosure.

The Council has appointed a Committee of counsellors-at-law to study the problem of municipal tax lien foreclosure, and to recommend a method to be adopted by the municipality for the foreclosure of the certificates acquired since 1934. This Committee has not yet reported.

The appropriation of \$10,000. included in this budget for foreclosures will permit a start on the work during 1940, which work should be begun and prosecuted fully, for various reasons. Starting the work will undoubtedly bring in a considerable amount of delinquent taxes, most important in a cash basis budget. Tax lien property has not paid taxes for years, and to keep it on the rolls creates false assets and reduces the percentage of the levy collected each year, in turn increasing the amount of the appropriation in the Reserve for uncollected taxes. The Township also suffers a net loss each year while such property is on the tax rolls, because State and County taxes must be paid thereon.

It has been hoped that the Legislature would adopt new methods of foreclosing of tax title liens which would simplify the procedure, reduce the cost and strengthen the titles obtained. All attempts to secure such legislation have been fruitless, and the prospect of simplification through legislative action is not so favorable that action on the foreclosure of liens can be postponed in the hope that the procedure will be simplified.

**MISCELLANEOUS LITIGATION COSTS**—Against this item are charged any or all litigation costs, except salary or retainer, for legal work incurred by the Township or fixed by the Courts and the cost of extraordinary work done by other departments for the attorney in the preparation of cases. During 1939 the legal work of the Township again involved cases in the Supreme Court and Court of Errors and Appeals.

#### ENGINEERING DEPARTMENT

The Engineering Department is in direct charge of the Township Manager, who also acts as Township Engineer at \$1.00 a year. The active work in the department is taken care of by the Senior Civil Engineer. Last year the department turned in fees of \$1,967.90. Certain of the inspections and permits in this department have been turned over to the Department of Public Works.

The activities of the department are—design and supervision of new construction, checking of maps, profiles and plans for developers and supervising the construction of privately built sewers, streets, curbs and sidewalks, surveying work and deed descriptions in connection with the sale of Township properties; revising and keeping up-to-date all Township maps; the preparation of and engineering supervision of W.P.A. and P.W.A. projects; the checking of building permits for proper locations and house numbers; apportioning the taxes and assessments in cases of lot sub-division; approval and filing of sub-division maps; preparing engineering data, maps and sketches as may be needed by the Council or any department of the Township; supervision of existing and the placing of new street lights.

**PERSONNEL**—The personnel consists of a Senior Civil Engineer, two Junior Engineers, and such engineering assistants as may, from time to time, be necessary. When these men are engaged in improvements provided for under bond issues, their time is charged against such bond issues. The time spent in the inspection of developers' plans, sewers and streets is charged against the budget, but is offset by a charge made to the developers. Such charges are taken in under revenue and do not appear directly as a credit to the department.

**BUILDING BUREAU**—The Building Bureau at present consists of two persons, classified by the Civil Service Commission as Building Inspector and Plan Examiner. Eventually this bureau may be reorganized, to be headed by a Superintendent of Buildings with a Plan Examiner and such inspectors as may be necessary, directly subordinate to him. During the erection of the apartment houses in 1939, an extra inspector was employed for a time. The Building Inspector now receives \$2,300. and the Plan Examiner \$2,280.

**PURCHASING AGENT**—Since 1937 the purchasing of supplies and equipment for all departments has been handled by a Purchasing Agent. As a result discounts have been secured, goods received have been better checked against the orders, comparative prices and quality have been ascertained, and a more strict control exercised over budget expenditures, tending to eliminate the over-expenditures of individual accounts. The work in Teaneck is handled by one person, with the part time assistance of an N. Y. A. worker.

**PLANNING AND ADJUSTMENT BOARDS**—This item provides for the clerical services for these boards, plus such minor costs for maps or supplies as may be necessary.

**PUBLIC BUILDINGS**—The Township has, from time to time, acquired a few buildings in the course of foreclosure. The largest of these has been sold. Others have been demolished. At present the Township has but two buildings in Glenwood Park and one on Washington Place, together with a small gas station on Fort Lee Road. The buildings are either rented or occupied by relief clients.

**MISCELLANEOUS GENERAL GOVERNMENT COSTS**—Here are grouped items for services or supplies used by any or all of the different General Government Departments, the detailed allocation of which to each individual department would result in unnecessary refinements.

**Extra Clerical**—This item provides for clerical help for the Advisory Boards of the Township and for such emergency help in the different departments as might be needed.

**Equipment, Supplies and Printing**—This item provides for all the miscellaneous stationery, postage, supplies and printing of the Township, including machines and the maintenance thereof, printing and distribution of the budget and of special reports and booklets, miscellaneous material required in connection with white collar W.P.A. projects and the printing and mailing of tax bills. Car allowances for the following officials are charged against this item—Township Manager, Senior Civil Engineer and Building Inspector.

**Legal Advertising**—This item carries only the costs of advertising the general ordinances of the Township. The cost of advertising special assessment ordinances, or bond ordinances, are charged against the project itself.

**Bonds & Insurance**—The following items of insurance are charged against this item—Employees' Bonds—Workmen's Compensation Insurance on all employees—Mercantile Robbery and Safe Burglary—Fire Insurance on Municipal Building—Public Liability and Fire Insurance on buildings acquired by the Township.

**Telephones**—The general service of the Municipal Building is provided for in this item. After checking with the Telephone Company, additional trunk lines were added to the Town Hall because of complaints received that people calling, were constantly met with a busy signal.

**Elections**—This item provides for those election costs which must be carried by the Township, including additional costs of special registrations. In general the costs are as follows—Primary election; sample ballots and envelopes, official machine ballots, advertising, posters and notices—General Election; advertising, posters and notices. Municipal Elections—Township pays all costs.

## PROTECTION TO PERSONS AND PROPERTY

### FIRE DEPARTMENT

Teaneck Fire Department turned in an excellent record during 1939, justifying the action of the National Board of Fire Underwriters in increasing Teaneck's classification to "B". There are approximately twelve municipalities in the entire State which enjoy Class "B" or a better rate. As far as limited appropriations will permit, the recommendations of the National Board of Fire Underwriters are being carried out. The fire alarm system was increased by the addition of 4½ miles of wire and 10 alarm boxes, so that now each school and the Holy Name Hospital has a box in front of it. The further extension of this alarm system will be limited until a permanent alarm headquarters is erected. Seventy-six hydrants were placed during the year. Tools and equipment have been kept in first class condition. No additional men were added to the department, but three additional men are recommended in this year's budget in accordance with one of the primary recommendations of the National Board. Fire College and Drill Schools were held, attended by approximately 181 men from 20 different departments. Fire Prevention Week was observed in the schools. The fire loss during the year was 40c per capita against the \$1.25 of the previous year, and against a National per capita loss of about \$2.00. The men of the department made 4,105 inspections. These inspections are made on their own time, each man giving four hours a month thereto. The Department's response to fire alarms reached an all time high with a total of 805.

**PERSONNEL & SALARIES**—The total present personnel of the Fire Department numbers 32, distributed as follows:

	1939	1940
1 Deputy Fire Commissioner & Chief	\$3,800.	\$3,800.
1 Assistant Chief	3,000.	3,000.
1 Captain	2,800.	2,800.
3 Lieutenants	2,700.(each)	2,700.(each)
2 1st-Grade Firemen	2,500. "	2,500. "
1 Mechanical Repairman	1,900.	1,900.
19 2nd-Grade Firemen	1,700.(each)	1,800.(each)
1 Fire Alarm Operator	1,500.	1,600.
1 Repairman & Fire Alarm Operator	1,700.	1,800.
2 3rd-Grade Firemen	1,600.	1,700.

32

The twenty-one 2nd- and 3rd-grade firemen are given an increase of \$100. in accordance with the understanding when they were appointed, to the effect that an increase of \$100. a year will be given until they reach the full status of first-grade firemen at a salary of \$2,500. One vacancy in 3rd-Grade Firemen exists. A volunteer fireman has been temporarily employed to cover this vacancy. Another volunteer is temporarily employed to cover leaves of absence.

It is recommended that three men be added to the Department, one fire alarm operator and two 3rd-grade firemen bringing the total personnel to thirty-five. The addition of the fire alarm operator will release one fireman now assigned to that duty.

**RENTAL, VOLUNTEER HOUSES**—The Township at present rents three volunteer fire houses, in two of which paid men are stationed. At the other, in Glenwood Park, an active Volunteer Company mans the apparatus, and while not often called into service, they do form a reserve. In the two houses where the paid men are stationed, the Township also pays light and fuel bills and has shared in the remodeling costs made necessary to provide living quarters of the paid men.

**LIGHT, HEAT, SUPPLIES**—This item is based on past experience, as follows:

Electric light, gas and water	\$1,000.00
Fuel	1,000.00
Gasoline	450.00
Laundry	180.00
*Miscellaneous	1,870.00
	<hr/>
	\$4,500.00

\*Miscellaneous supplies include such items as machinery, tools, chains, gas masks, extinguisher refills, rubber coats and boots, helmets, auto supplies, batteries, brooms, brushes, bedding, towels, and so on down to the smaller but important items of soap, sponges, chamois, polish and rags used in the customary "clean-up" of premises, apparatus and equipment after a fire.

**HOSE**—The appropriation of \$1,000. will buy approximately 1,200 feet of hose for the department. The hose bought during recent years is equal in quality to that bought by New York City. It costs about 60% of the usual cost of fire hose bought by the general municipalities.

**ADDITIONS AND REPAIRS TO APPARATUS**—This year only the upkeep of existing apparatus is contemplated. This would include the purchase of necessary minor equipment, new tires and ordinary repairs made necessary due to accident or breakdown.

**ADDITIONS AND REPAIRS TO FIRE HOUSE**—This item cover numerous miscellaneous repairs which become necessary from time to time, both in the Fire Headquarters and in the rented premises of the volunteer companies.

**MAINTENANCE AND EXTENSION OF ALARM SYSTEM**—Teaneck's alarm system, built by the Department, was begun in 1937 and now includes approximately 31 miles of wire and 40 boxes. The appropriation this year is primarily to pay part of the cost of placing the fire alarm wires underground on Cedar Lane from Palisade Avenue to Elm Avenue. Part of this cost was reserved from the unexpended balances of the department last year. The rest of the appropriation is to be spent on approximately ten new boxes, to be erected between existing boxes. New fire alarm circuits cannot be built until provision is made for proper facilities of a fire alarm headquarters.

**INSURANCE**—This item covers the following:

Compensation @ \$1.437 per \$100 of payroll	\$1,100.
Public Liability	190.
Fire Insurance	110.
	<hr/>
	\$1,400.

**PENSIONS**—The necessity for this appropriation is explained under "Police," where also the insufficiency of the pension fund from an actuarial standpoint is pointed out.

#### HYDRANTS

The total cost is made up of three separate charges, a fixed maintenance charge per hydrant, a distribution charge of one cent per inch foot of mains laid in the Township, and a transmission charge which is apportioned by the company to the various municipalities it serves in accordance with population. There are now 528 hydrants in the Township, 76 more than last year. 507 of these are furnished by the Hackensack Water Company and 21 by the Bogota Water Company. The average yearly cost per hydrant, including all charges, supplied by the Hackensack Water Company is \$69 and is \$63 for hydrants furnished by the Bogota Water Company. An increase in the appropriation is necessary because of the additional mains and hydrants in new developments.

The appropriation breaks down as follows:

\$28,910. — Hackensack distribution charge.
1,118. — Bogota distribution charge.
6,084. — Hackensack hydrant charge.
210. — Bogota hydrant charge.
<hr/>
\$36,322.

## POLICE DEPARTMENT

While there is no National agency which rates Police Departments as Fire Departments are rated, some idea of the efficiency of the Teaneck Police Department may be obtained from the comparison of the crime statistics for Teaneck and the National figures issued by the Federal Bureau of Investigation. Compared to the average of 155 cities of from 25,000 to 50,000 population reporting to the F.B.I., Teaneck's percentage of crime is as follows:

Criminal Homicide—None in Teaneck.  
 Rape—None in Teaneck.  
 Robbery—None in Teaneck.  
 Auto Theft—Teaneck's rate is—35% of the average rate.  
 Larceny—Teaneck's rate is—42% of the average rate.  
 Aggravated Assault—Teaneck's rate is—53% of the average rate.  
 Burglary and Entry—Teaneck's rate is—80% of the average rate.

There are three Bureaus operating in the Police Department: Records, Detective and Photographic and Licensing. The Record Bureau takes care of all the clerical work and the keeping of all records of the Department. The Detective Bureau in charge of the Detective-Sergeant consists of four men; the Detective-Sergeant is still assigned to the County Prosecutor's Office to work in cooperation with the New York Police on the Redwood case. The Photography and Licensing Bureau, to which one man is assigned, makes photographs for criminal identification, accidents, fires and general Township needs and does the fingerprinting and checking of solicitors and pedlers. Besides these recognized bureaus, one man is assigned entirely to safety work, devoting his time to the supervision of the guarding of school children, in close cooperation with the Director of Safety of the school system. The six men in these Bureaus, except the Record Bureau, use their own cars and are allowed \$15. per month. This gives the department the use of twelve cars and greatly increases their mobility. The men have continued to improve themselves this year in police technique by taking advantage of special courses, three of them attending Rutgers University, and three others attending special courses of the F.B.I. given in a neighboring community.

Traffic Safety and accident prevention work of the department continues to be perhaps the most important part of the Police Department's work. Teaneck's excellent safety record of the last few years was spoiled by seven traffic fatalities in 1939 against one in 1938 and two in 1937. All the seven fatalities occurred on the State or County highways running through Teaneck.

Some idea of the miscellaneous work of the Department can be obtained from the fact that there were 6,974 complaints received and investigated, 2,118 radio alarms received, and 7,016 radio calls sent out by the department. Five hundred and ninety-nine houses, temporarily vacant, were regularly inspected during the absence of the owners.

**PERSONNEL AND SALARIES**—The appropriation this year, if entirely used, provides for a total of 39 men in the department, or 3 more than the appropriation of last year provided for. The additional three men provided for last year were not appointed, since the Civil Service did not announce the results of their examination until the end of the year. A total of 39 in the Police Department would be one policeman for each 710 persons, about an average for suburban municipalities in New Jersey. Additional men in the Police Department are not needed to prevent or stop a crime wave, for the above statistics show a favorable crime condition, but are primarily needed for performing the day to day duties and services the Police Department is called on to perform, and to strengthen the night shifts, particularly during vacations and sickness. Third grade patrolmen are entered at the rate of \$1,500. and advanced \$100. each year to the full pay of first grade patrolmen of \$2,500. which rate was established by referendum of the people in 1930. At present the department set-up is as follows:

	1939	1940
1 Chief	\$3,800.	\$3,800.
2 Lieutenants	2,800.(each)	2,800.(each)
4 Sergeants	2,700. "	2,700. "
20 1st-grade Patrolmen	2,500. "	2,500. "
1 2nd-grade Patrolman	1,900.	2,000.
2 2nd-grade Patrolmen	1,800. "	1,900. "
3 2nd-grade Patrolmen	1,700. "	1,800. "
—		
33		
1 Dog Warden	1,600.	1,600.
1 Handy Man	1,300.	1,320.

**MOTOR EQUIPMENT**—The motor equipment owned by the Township consists of four coupes and two coaches, all radio equipped and used for general patrol duty. The coaches are built so as to serve as ambulances in case of an emergency. All cars carry first aid equipment, and the coaches carry stretchers in addition. The department cars covered 422,000 miles in 1939. New cars are purchased each year on public bidding under a contract which provides for complete maintenance by the successful bidder. Gasoline is also purchased wholesale through public bidding. Besides these patrol cars, the Dog Warden's truck is also maintained out of this appropriation, as is a truck used for the painting of streets.

**TELEPHONES AND RADIO**—This item covers not only the regular telephone service (the Police Department now uses five trunk lines), but the remaining call boxes scattered throughout the Township, and the necessary maintenance and inspection work on the radios with which each car is equipped. Police headquarters is now connected by a direct wire with the County radio transmitter in Hackensack, from where the calls are broadcast. Bids will very shortly be called for, for a two-way radio system, with a transmitter and receiver in Headquarters, and mobile receivers and transmitters in the six police cars and two fire trucks. The specifications provide that this system shall be paid for on the installment basis, the installments about equalling the amount which can be saved by the elimination of call boxes. The advantages of a two-way system are that Headquarters can be certain that the call to any particular car is received, and that one car can call another for help, this latter advantage largely eliminating any reason that there might have been for the expensive expedient of riding two men in a car.

**SUPPLIES**—Keeping the Police Department fully equipped, trained and ready for service at all times, demands a constantly increasing list of supplies. Fifty thousand rounds of ammunition a year are purchased, sufficient to permit every man to shoot thirty shots per week on the range. This item also includes matriculation fees, first aid, photographic and fingerprinting materials, lanterns, fire extinguishers, fuses, spot lights, car heaters, rubber boots and coats, badges, safety material, prisoners' meals, etc. The men buy their own uniforms.

**TRAFFIC GUIDANCE AND SIGNALS**—This item combines the traffic guidance and traffic signals items of last year, because they were constantly overlapping. The Township at present maintains traffic lights at ten intersections. Three additional blinker lights are now being installed. Ordinary maintenance on these lights are taken care of by the Dog Warden and his assistant, the electrical work being done by the Township Electrician on an hourly basis. During 1939 the cost of installing a traffic safety island at Queen Anne Road and State Street was taken out of this item. This year's appropriation provides for the Township's share of islands at Cedar Lane and Teaneck Road, and State Street and Teaneck Road, the County paying the balance. Approximately 27,000 feet of lettering and parking lines are painted on the roadways each year. Forty-one additional signs were erected to regulate traffic, and old signs were refurbished.

**DOCTOR**—This item is for such doctor's services as may be needed for those arrested, particularly in the examination of drunken drivers.

**INSURANCE**—This item covers public liability, fire and compensation insurance, divided as follows:

Compensation (Rate \$1.306 per \$100. of payroll)	\$1,200.00
Public Liability	280.00
Fire Insurance	10.00
Bonds	10.00
	\$1,500.00

**PENSIONS**—The present State Law requires that an amount equal to 4% of the policemen and firemen's salaries be each year appropriated for the Pension Fund. The men themselves contribute another 4% or more, depending on age. However, the combined appropriation of 8% each year is far below the actuarial requirements of the fund, and Teaneck's fund, in common with all other municipal police and firemen's pension funds, shows a large actuarial deficit. The contribution made by both men and the municipality should be raised considerably or the taxpayers of the future will have to pay a large amount to meet the demand. New York State municipalities are now going through the tribulations of putting their funds on a sound basis.

**PISTOL SHOOT**—In 1932 the Teaneck Police Department first staged a police shoot at the range, the construction of which was begun by members of the Department themselves. Since that time this annual event has grown to National proportions. In 1939, 133 pistol teams and 323 individuals took part in the match which lasted for two days. This pistol shoot is valuable in improving the marksmanship of the men, in increasing the esprit de corps of the department, and in making Teaneck known to other police departments.

**GUARDS—SCHOOL—COASTING—PLAY**— This item is new in that it segregates the payment for services made to various safety guards and heretofore distributed among different appropriations. Aside from the crossings guarded by uniformed men, Teaneck now guards 19 crossings used by school children. It provides guards on streets specifically set aside for coasting, and furnishes attendants in the parks, playgrounds and skating ponds. These people, both men and women, are drawn from the unemployed, and primarily work out their relief budget. Occasionally, however, particularly after snow storms, the work that they do exceeds their strict budget allowance. The wages, up to the extent of their relief budget, are charged against work relief and the surplus amount is to be paid out of this appropriation. During the past year, in following out the recommendations made as a result of a survey by Dr. Stack of the N. Y. U. Safety Center, the traffic men were provided with uniform caps, badges and whistles.

#### STREETS AND ROADS

Streets and Roads is only one of the bureaus of the Department of Public Works. Others are those concerned with the building of new streets, shade trees, street cleaning, supervision of ash and garbage removal, snow removal, weed cutting, maintenance and repair of sewers, maintenance of parks and playgrounds, and care and upkeep of public buildings. These various functions of the Department of Public Works have been broken up in accordance with the requirements of the State Department of Local Government. In addition to these principle functions, the department performs a large variety of odd jobs.

The equipment of the Department of Public Works has, through replacements and additions, been brought and kept to a point where it is ample and in good condition.

**PERSONNEL**—The department is under the charge of the Supt. of Public Works, whose salary is charged half against street maintenance and half against sewers. Under him are the foremen, and the shade tree supervisor. One mechanical repairman is assigned to the department, his time being principally divided between sewer and street divisions. There is one general clerk of the department, who takes care of the preparation of the payrolls, ordering of supplies and materials, and general clerical work. An Inspector-clerk takes care of the issuance of permits and the inspection of all work done by private parties on the Township's streets. The other labor classifications are—operators of motor equipment, operator of sweeper, laborer-driver and laborer. The wages of these men are distributed under various items in the different appropriations under this division.

**EQUIPMENT AND SUPPLIES**—This item provides for the upkeep of all the motor equipment in the department, gasoline, tires, telephone, light and fuel for the garage, plus all miscellaneous equipment. Sufficient money is included in this appropriation for moderate replacements. The appropriation breaks down approximately as follows:

Fuel	\$ 350.00
Telephone	250.00
Light and Power	220.00
General Supplies, Miscellaneous Equipment and repair thereof	2,180.00
Tires, Gas, Oil and Motor Repairs	3,000.00
New Equipment	1,000.00
	\$7,000.00

**ROAD LABOR**—Against this item is charged the time of the employees engaged in the general repair work of road maintenance. It provides for an average of six or seven men daily.

**ROAD MATERIALS**—This item covers the purchase of material for the resurfacing of paved streets, patching of holes therein, and the placing of cinders or stone on unimproved streets. The principle items bought are stone, cinders, asphalt, tar of various grades, calcium chloride and salt.

**SNOW REMOVAL**—The appropriation this year is less because separate provision has been made for the guards on sleigh riding streets, formerly charged against this item. Unemployed labor is used as far as possible to supplement the regular labor of the department. However, at times there are not enough men on the relief rolls available and extra men are hired.

**STREET SIGNS**—During 1939 many new street signs were bought and many existing plates were replaced, all signs being again re-painted. Gradual replacement of some of the older signs is necessary.

**INSURANCE**—This insurance item groups the insurance for all the branches of the D.P.W., except that on sewers. It breaks up as follows:

Compensation (various rates)	\$ 700.00
Public Liability	210.00
Fire	90.00
	\$1,000.00

#### SHADE TREE AND HORTICULTURE

To the Shade Tree Bureau is assigned a truck, an operator of motor equipment and two laborers. It is directly in charge of a Shade Tree Supervisor. This bureau has been taking care of all shade tree planting, pruning and removal, and also the horticulture work of the Township. All of this work does not pertain to shade trees, but only that portion which is actually shade tree work is charged against shade trees, the rest of it being charged against "maintenance of parks" or "building and grounds". Last year the Shade Tree appropriation was approximately \$800. underexpended. This \$800. was specifically reserved for the pruning of shade trees. Three private tree men have each been given \$250. worth of pruning work to do. Any balance of the appropriation remaining this year will again be devoted to the additional tree pruning. A citizen's Shade Tree Advisory Board keeps in close contact with the work and in determining the general policies. The Township only does work on trees in the Township's parks and on the public streets.

Last year the principle Shade Tree work done was as follows:

Dead trees removed	173
Trees planted and cost assessed	487
Trees purchased by individuals and planted	270
Trees transplanted from Twp Nursery	109
Trees trimmed and pruned	397

(Not including trees trimmed for fire alarm wires)

**EQUIPMENT AND SUPPLIES**—\$1,000. of this item provides for the necessary equipment and supplies for the work of this bureau, such as saws, ropes, cable, hardware, and for the purchase of shrubs, flowers, fertilizer, grass seed, etc., and for insurance amounting to about \$500. \$2,000. is again appropriated for the planting of shade trees on continuous lengths of streets as selected by the Township's Advisory Board on Shade Trees. Such plantings are made after notice is given to the abutting owners, and an opportunity given to them to object. After the trees are planted, the cost thereof becomes a lien on the property and is added to the tax bill. The money, when collected, reverts to the surplus of the Township. In effect, the appropriation is in the nature of a revolving fund.

#### STREET LIGHTS

The yearly street lighting bill of the Township of Teaneck is \$30,456. for the lights now burning. During the year the Public Service made a substantial reduction in street lighting rates. However, the budget has not been reduced accordingly, since the intention is to spend the reduction in the bill in providing additional light. The new underground lighting on Cedar Lane has already taken up part of this difference. Other illumination in the Township, particularly on the main highways, will be increased. The number, size and cost of lamps in use at present is as follows:

951—	1000	lumen lamps	@	\$21.50	per annum
191—	2500	"	@	41.00	" "
43—	4000	"	@	53.15	" "
17—	6000	"	@	62.40	" "
1—	10000	"	@	80.00	" "

#### SANITATION

**STREET CLEANING**—The Township at present operates one mechanical street sweeper, bought in 1937. In 1939, 6,100 curb miles of street were swept at cost of 54c per curb mile. With the increased number of paved streets in the Township, the period between complete sweepings of the Town has become greater and greater until now it is believed that the time has arrived when an additional sweeper should be put to work. \$3,500. were reserved from the unexpended balances of last year to buy a second machine. The increase in the budget for this year is primarily for the additional labor and supplies. The objection of placing double shifts on the sweeper is that the most efficient cleaning is done in the early hours when the streets are free of parked cars. The new machine to be purchased will be one of the lighter sweepers which has recently been placed on the market, at almost half of the present cost of the machine.

**GARBAGE AND ASH REMOVAL**—Garbage and ash removal continues to be done by private licensed scavengers. In the past few years the Manager has made two reports on the possibility of municipal garbage and ash collection, which reports were discussed by the Council and public. Indications were that the Township at large preferred for the present to continue the system now in effect. Consequently, the Council entered into a contract with the Teaneck Scavenger's Association whereby they were given a piece of ground in the meadows for use as a dump, they in turn agreeing to keep the dump in a sanitary condition; to continue present prices for scavenger services, and provide certain free services to the Township, such as trucks and men for clean-up week, and the removal of ashes and garbage from the homes of the unemployed. Under this contract the Association is maintaining the dump in an excellent condition. Approximately seven acres of ground has been filled in in the meadows, providing a site for future recreational activities.

**SEWERS**—The Bureau of Sewers takes care of the operation of three disposal plants, one situated along the Overpeck Creek and two along the Hackensack River, and three sewage pumping stations. Under a P.W.A. contract completed last year the fourth disposal plant was eliminated and new pumps and motors placed in the principle pumping stations in Glenwood Park and West Englewood. The other pumping station in the extreme northern end of the Township needs early attention.

Teaneck's disposal plants do not dispose of the sewage to the extent that the final product of the process is inoffensive or harmless. Eventually they must be supplemented so as to provide further refining processes. The Township has been under orders from the State Board of Health for several years to provide secondary treatment plants along the Overpeck Creek. All the municipalities along the Overpeck Creek have been seriously considering the possibility of constructing a trunk sewer, and one disposal plant to serve them all. Negotiations have been delayed by peculiar conditions in Englewood, where a private sewer company operates. The State Board of Health has meanwhile granted extensions.

This Bureau also cleans the sanitary and storm sewers, and is often called upon to work nights and holidays. In general, any obstruction in a sewer between the house and the main sewer in the center of the street is the responsibility of the property owner and must be cleared by him.

**PERSONNEL**—The Supt. of Public Works is in charge of the sewers and disposal plants, and half of his salary is charged against this bureau. Directly under him is a Chief Operator, who is in charge of the pumping stations, and who directs the other operators. There is also a sub-foreman whose principle duty is the flushing and cleaning of sewers. One operator and three assistant operators in addition are provided to maintain the plants. The Department of Public Works mechanic spends approximately half his time in this bureau. Labor is drawn as needed from the D.P.W. for flushing and maintaining sewers and the removal of the sludge from the drying beds. For a time the Township had a contract with a fertilizer firm to remove this sludge. Unfortunately this firm went out of business, and the work of removal is again the job of the D.P.W. Increased population has considerably increased the amount of work.

**POWER AND WATER**—This power is used in the operating of sewage pumps at the various pump-stations. Large quantities of water are used in keeping the plants in a sanitary condition.

**SUPPLIES**—Numerous supplies, such as pumps, hose, sand, paint, glass and tools are necessary in the operation of the sewer and sewage disposal plants.

**INSURANCE**—This item only covers compensation insurance on the men.

#### HEALTH AND CHARITIES

**BOARD OF HEALTH**—The Board of Health, under the Manager's general supervision, is administered directly by the Director of Health, a licensed physician, who was serving at the salary of \$1.00 a year until the death of the Health Officer last Fall. At that time the Director of Health temporarily took over the full details of the Health Officer's office and was granted the Health Officer's salary of \$1,800. a year. The Department is concerned with everything affecting the health of the community as a whole, such as the placarding of all homes for communicable disease, issuing of birth, marriage, death and burial certificates, licensing of milk and ice dealers, inspection of food handlers, investigation of dog bites and rabies, cleaning of vacant lots, inspection of all stores and vehicles selling or transporting food; the licensing of plumbers, the inspection of all plumbing, supervision of child hygiene clinics, and the investigation and remedying of all nuisances affecting the public health. To be a proper matter for correction by the Department, a nuisance must be public in character, and not one which affects only an individual or a limited number of persons. Very close contact is maintained with the schools and with the State Health Department. These contacts and cooperation are to a large degree responsible for the excellent health records of the Township.

In 1939 there were only 349 cases of communicable diseases in Teaneck, against 1377 in 1938. More than half of the 1939 cases were mumps and whooping cough, with a scattering of other communicable diseases. There were no deaths from any contagious diseases or its complications. There have been no diphtheria cases since 1934. There were no cases of infantile paralysis or typhoid fever. Under the recommendation of the State Department of Health all dogs were kept under a strict six month's quarantine.

**HEALTH OFFICER**—The position of Health Officer became vacant in November through the death of the incumbent. The Civil Service Commission has been asked to hold an examination for a thoroughly qualified full time Health Officer. Public Health Administration has become a profession of its own in recent years. Teaneck needs a man thoroughly educated and trained in modern public health work.

**CLERICAL, SUPPLIES, PRINTING, GAS**—The Department has one full time clerk. Gasoline and oil are supplied to the Director of Health and Teacher of Child Hygiene, who use their own cars.

**TEACHER OF CHILD HYGIENE**—Teaneck provides two weekly clinics for babies and prenatal work. This work, and home visiting, is under the direct charge of a Teacher of Child Hygiene, who is a registered nurse and who also does some general work for the Department such as follow-up on tubercular cases. The possibility of opening an additional clinic in the Bogota section of the Township is being considered. The balance of the appropriation pays the doctors who are in attendance at the weekly clinics, and for the miscellaneous supplies needed therein.

**MOSQUITO EXTERMINATION**—Teaneck has appropriated \$350. for some years to the Bergen County Mosquito Commission to take care of the mosquito control work in the Township. The Commission last year spent approximately \$1,200. in ditching and covering of standing bodies of water with oil. The P.W.A. did additional work.

**POOR RELIEF**—In New Jersey, all municipal relief is under the direction of a local Assistance Board. Teaneck's Board consists of a minister, a business man and a doctor. They appoint a Relief Director, whose assistants, a clerk and a part-time investigator are appointed by the Manager. There is also a Poor Master, who has held the position for 28 years, and who gives only part time services to the Town and confines his attention to cases arising under the old Poor Laws. The Board is charged with the care of the indigent of the Township. It maintains contact and cooperation with Federal and State relief agencies, such as the Board of Old Age Pension, Board of Children's Guardians, Domestic Relations Court, Juvenile Court and the various W.P.A. agencies. Through these contacts, and in helping to secure private employment, it reduces the direct relief load of the Township to a minimum.

Last year relief costs were as follows:

1939 Relief Costs	
Direct Relief Expenditures	\$14,719.82
Work Relief (School Crossing Guards)	9,271.50
W.P.A. Contributions (Sewing and Household Aid)	1,200.54
Administration (Salaries, Rent, Phone and Gas)	5,470.48
Sub-Total	30,662.34
1938 Relief Bills paid in 1939	617.23
<b>Total</b>	<b>\$31,279.57</b>
1939 Direct Relief Bills unpaid 12-31-39	322.90
<b>Total</b>	<b>\$31,602.47</b>

	Source of Funds	
1939 Budget		\$30,700.00
1938 Budget Reserve		587.99
Cash Balance 1-1-39		947.43
<b>Total</b>		<b>\$32,235.42</b>
Less expenditures for 1939		31,279.57
Cash Balance 1-1-40		955.85
Less outstanding bills		322.90
<b>Net Cash Balance</b>		<b>\$ 632.95</b>

Maximum Load (Work and Direct Relief)	Jan.	114	Cases	362	Persons
Minimum Load	Dec.	48	"	133	"
Average Load		73	"	225	"
Total number of cases and individuals receiving relief at some time during year		155	"	498	"
% of population who has some help from relief	1.8%				
Average % of population on relief at one time	.9%				
Approximate No. of Teaneck Persons on W.P.A.				200	"

The appropriation for relief is reduced \$1,000. below 1939. With the continuance of W.P.A. projects, the amount appropriated should be sufficient. During 1939 Teaneck received no help from the State, and under present rules and regulations will not receive any during 1940. The payment of the last outstanding bond issued for direct or unemployment relief, is included in this year's budget, so that it is a fact that Teaneck has financed its relief load during the past ten years entirely on a "pay as you go" basis.

**ADMINISTRATION AND SALARIES**—The personnel of the Relief office at present consists of the Relief Director, at \$1,900., plus \$15. a month car allowance, Clerk-typist at \$1,560., the Family Investigator at \$5.00 a day, and the Poor Master at \$250. a year. The Local Assistance Board has asked that the Family Investigator be employed more regularly, in the belief that this additional work will pay for itself in combing over all the relief rolls and in the elimination therefrom of any possible unwarranted relief. The provision of such additional services accounts for the increase in the relief appropriation. The personnel spends considerable time in investigating requests from other relief agencies in this and other states and in seeing that families residing temporarily in Teaneck are transferred to the care of the municipality in which they have legal residence.

**RENT AND SUPPLIES**—This covers the rental of two stores on Market Street, light, telephone service and miscellaneous supplies, including \$15. per month allowance for Relief Director's car and oil and gas for the Family Investigator and Relief Director. One of the stores is used as a relief headquarters, and the other for the W.P.A. Household Aid Project.

**DIRECT RELIEF**—To this item is charged all direct relief, whether it is food, rent or medical aid. The number of persons aided is shown in the above table. The amount allowed in each case is carefully budgeted according to individual needs.

**WORK RELIEF**—As far as is possible, all able bodied persons on the relief rolls are required to work out their relief budgets at the standard rate of 50c per hour. These persons are primarily employed in guarding school crossings. They are also used as attendants for the playgrounds, guards for sleigh riding streets and skating ponds, janitresses to assist in public buildings, cleaning of vacant lots and various miscellaneous services. Such employment is sufficient to take up all the available labor; in fact it is difficult at times to find enough men to man the school crossings. Also at times the amount of work requires compensation, in excess of the actual relief budget. Such excess payments are charged to the new appropriation under Public Safety as heretofore explained.

**W.P.A. CONTRIBUTIONS**—The local W.P.A. Sewing Project was discontinued during the year, and a regional project was established in Englewood, employing 12 women. Teaneck makes a flat contribution of \$3.50 per month for each woman employed, a saving over the cost to support these women on a relief budget. A toy and furniture repair project, employing approximately 10 persons more, and requiring a monthly contribution of approximately \$40., is being formed. The Household Aid Project continues, for which the Township furnishes rent, light and telephone service, and gas and oil for the Supervisor.

#### RECREATIONAL AND EDUCATIONAL

With the expansion of the recreational facilities in Teaneck, the need for a separate recreational division is becoming increasingly necessary. The present method of scattering the work between the Relief Department, Public Works Department and the Police Department, is unsatisfactory. Such a department would be headed by a Recreational Director, who would organize and supervise all play activities, and would be responsible for the maintenance of park areas and their equipment.

**MAINTENANCE OF PARKS AND PLAYGROUNDS** — Teaneck is continuing to accumulate and develop various areas for parks and playgrounds, and to develop these one by one. These grounds, together with the grounds around the Municipal Building, parks at street intersections and the lands acquired along the State Highway, mean increasing care and maintenance. The appropriation provides both for the labor on the grounds and necessary tools and equipment.

**IMPROVEMENTS, PARKS AND PLAYGROUNDS**—The park development has been carried on by funds supplied by bond issues and by budget appropriations. Through bond issues, \$115,000. was raised, and used for the acquisition of land and for fundamental improvements thereon. \$88,000. of the sum was spent in securing the land necessary for Central Park area. This included legal and condemnation costs. The improvement work has been carried on through a W.P.A. project. The Township's share of the cost last year amounting to about \$13,000., came from the budget. The remainder of the bond funds were spent in improving Ammann Park, Route No. 4 Park, Harte Playground and Mackel Field, and in necessary engineering and consultant services. Through the exchange of property foreclosed by the Township for other property adjoining park sites, additional park area has been obtained. In the same manner the protective strip along the highway has been added to. Other lands have been turned over to the Board of Education sufficient to provide sites for Junior High Schools with the recreational fields adjoining. Negotiations are now in progress to provide additional space around existing buildings.

In the Central Park area, approximately four acres still need be acquired. The money for this acquisition should come either from a bond issue or capital surplus.

The present budget appropriation provides for a general continuation of the park work. This whole question of future park development is to be further treated in a coming report of the Township Advisory Board on Parks and Playgrounds.

Briefly, Teaneck's park area at present in use or under development (including all of Central Park) approximates seventy-five acres. Another sixty acres of foreclosed land is tentatively reserved for park purposes.

The rate at which these parks and recreational areas will be developed, either through bond issues or budget appropriations, is entirely in the hands of the people. The appropriation of \$19,000. this year is tentatively divided as follows:

Ammann Park—\$1,500.—to be used in building comfort station, and in completing the tennis courts, seeding the field and minor improvements.

Tryon Park—\$2,000.—This is additional to the \$3,000. reserved from last year's budget. This will provide a ballfield, wading pool and equipment for this park in the northeastern corner of the Township.

Route No. 4 Park Areas—\$1,500.—The additional land acquired along Route No. 4 by foreclosure is to be graded, seeded and trees planted thereon. This includes the land along Billington Road west of the Girl Scout's headquarters.

Parking Lot—\$1,500.—This contemplates the grading of the parking lot, land for which is now being acquired on the west side of Front Street, and extending through to Chestnut Street at the northern end. This lot is to be graded, covered with cinders or stones and walks are to be built.

Garrison Park—\$1,500.—This park is to be located between the Railroad and Belle Avenue from near Beatrice Street to near Sagamore Avenue. Some preliminary work has been done, and the amount allotted will approximately complete the grading.

Central Park—\$11,000.—Cash expenditures, plus equipment and materials which the Township has on hand, will be the Township's contribution toward the W.P.A. work on Central Park during the coming year. The primary work to be done is the grading of the northern end, the necessary top soil and seeding, and the furnishing of some playground equipment. This will practically put the entire 50 acres into shape as recreation and playground areas suitable for soft and hard ball, football, archery and like sports. The more intensive development of the park with paved drives and roadways, tennis courts, pools, shelter houses, lights and irrigation system, must await further appropriations. The employment furnished by the W.P.A. on this park has done much to cut the Township relief rolls, and the cessation of work on our park program would immediately and adversely affect our relief expenditures.

COMMUNITY CELEBRATIONS—The appropriation this year is increased \$750. above that of last year, but is only \$150. larger than the actual expenditures. Most of the money is spent in the 4th of July celebration. In addition to this there is the Home Show, Memorial Day and Christmas decorations.

#### LIBRARY

The Library is under the direct supervision and control of the Board of Trustees of the Library, the members of which are appointed by the Mayor. Their budget is included in the Township's budget as submitted by the Board of Trustees. Besides the main library, there is a branch in each of the seven elementary schools of the Township. The total circulation of books during the past year amounted to 191,611. There are 7,255 registered borrowers in the main library and 1,800 in the school libraries. There are a total of 25,000 books in the library system. The auditorium provided under the library is used by many civic organizations. Under the auspices of the Library reading clubs, lectures, story hours and art exhibits have been conducted.

#### DEBT SERVICE

The tables, charts and comments in this report are intended to give the taxpayers as simple, fair and non-technical a picture as it is possible to do, of the Township's financial position. So many factors enter into a determination of this status that no statement could be given which would show this status, with all its ramifications in detail, and still be intelligible to any but the trained municipal accountant.

As of January 1, 1940, the Township's total indebtedness, as shown in the following table, amounted to \$2,961,041.81, with \$348,564.69 cash in hand applicable to the payment thereof. The remainder will have to be paid by Teaneck property owners between now and 1965, through taxes, except for such amounts as may be contributed from the surplus accounts of the Township or may be paid by individual owners as assessments. These surplus accounts will be affected by the sale of foreclosed property. When the Township sells a piece of property the amount received increases the cash surplus, and such surplus can eventually be used either for the retirement of outstanding debt, or for the payment of new improvements.

#### STATEMENT OF CAPITAL DEBT

	Outstanding Jan. 1, 1939	Outstanding Dec. 31, 1939
Total Capital Bonds and Bond Anticipation Notes	\$ 782,074.62	\$ 760,189.80
Total Local Assessment Bonds and Bond Anticipation Notes	194,867.19	173,852.01
Total Relief Bonds	12,000.00	5,000.00
Total Funding Bonds	2,153,000.00	2,022,000.00
	<hr/>	<hr/>
Deduct Cash in hand pledged to bond payments	\$3,141,941.81	\$2,961,041.81
	423,002.80	348,564.69
	<hr/>	<hr/>
<b>NET DEBT</b>	<b>\$2,718,939.01</b>	<b>\$2,612,477.12</b>

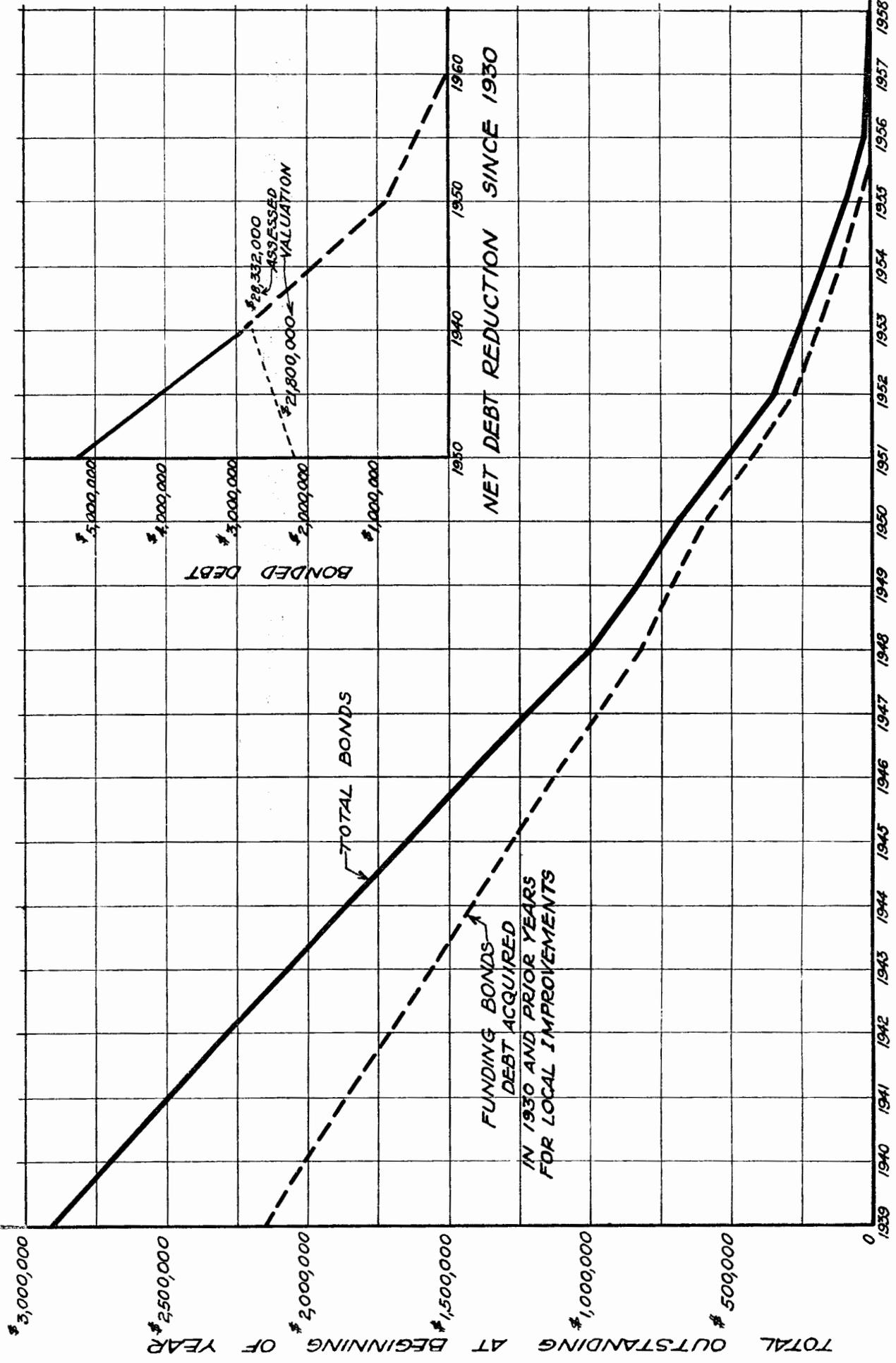
The following table shows the total change in the debt status since January 1, 1931—

Total Bonds outstanding January 1, 1931—	
(Minus cash in hand applicable to payment thereof)	\$4,971,000.00
Bonds issued since January 1, 1931—	
(Exclusive of refunding Bonds)	684,051.81
	<hr/>
Bonds outstanding January 1, 1940	\$5,655,051.81
(Minus cash in hand applicable to payment thereof)	2,612,477.12
	<hr/>

**TOTAL AMOUNT OF BONDS PAID OFF SINCE JANUARY 1, 1931**

**\$3,042,574.69**

Comparative figures on per capita debt reduction are given in a previous table.



THE TOWNSHIP'S BONDED DEBT

The remaining debt will not be paid off at this rate, largely because most of the liquid assets in the way of assessments collectible have been collected, and, secondly, because a greater amount of public improvements will probably be necessary during the coming years than have been undertaken in the past ten.

The principle capital improvements facing the Township in the near future are the extension of Teaneck's disposal plants, and the construction of trunk sewers in the Hackensack and Overpeck Creek valleys; provision of new headquarters for Fire and Police Departments; an incinerator; the enlargement of the Municipal Building; and park improvements as far as Council may decide to fund these. At present the issuance of further bonds is practically barred by the debt limit requirements of the 1935 Bond Act, one of which is that municipalities might, after the Act went into force, borrow 60% of the amount they subsequently paid off, but never more than 2% of the assessed valuation. It is this latter provision which bars the further issuance of bonds in Teaneck, since the Township has practically used all of its 2% borrowing capacity. Many of these bonds issued since 1935 have been paid off, but the law makes no allowance for this. Unless this act is changed, the Township will be barred from making further extensive capital improvements, until its net debt percentage falls below 7%, about five years from now.

#### STATEMENT OF "ASSETS" AND "LIABILITIES"

The following statement of Teaneck's "assets" shows the amounts which are owing to the Township, and the property owned which might be converted into cash. Some of these assets are liquid, and others are frozen. On some the Township will realize 100%, on others perhaps not 20%. Many other assets which a private company would set up, such as value of buildings, sewers, disposal plants, street pavings and equipment are not included. The "liabilities" show everything which the Township will have to pay either in the immediate or distant future. Bonds are liabilities against the Township, but are not intended to be paid out of present assets but out of future taxation. These figures do not include bonded school debt, of \$1,281,000.

"ASSETS"		"LIABILITIES"	
Taxes Outstanding	\$226,665.19	<b>Current</b>	
Tax Title Liens Outstanding		Water and Gas Payments due	
Int. and Costs included	589,367.06	to Property Owners	\$ 4,942.71
Assessment Lien Interest	918.83	Due School Board for	
Assessments Outstanding	219,335.45	1-1-40 to 7-1-40	241,809.75
Assessment Liens Outstanding	399,184.39	Deposits Refundable and	
Assessments Held in Abeyance	55,740.17	Excess Receipts	1,822.14
Pending Assessments	64,392.36	Prepaid 1940 Taxes	7,026.40
Second Class R.R. Tax	8,315.82	Bills Outstanding 1-1-40	1,804.90
Franchise Tax, 1938	13,768.36		
Gross Receipts Tax, 1938	6,822.83	<b>Future</b>	
Franchise and Gross Receipts, 1939	57,256.53	Bonds Outstanding	
Assessed Valuation of Land Acquired		(Due in 1940-1965)	2,961,041.81
by Foreclosure and Unsold	864,650.00		
Due from State of N. J. and			
U. S. Government	4,600.00		
Cash in Bank	583,246.80		

#### BONDS

**UNEMPLOYMENT BONDS**—The amount of unemployment bonds outstanding as of the first of the year is \$5,000. out of a total of \$46,500. \$36,500. of the total was incurred directly for work relief to build the high school stadium and athletic field. Since 1934 relief has been on a "pay as you go" basis. The appropriations have, in addition, been sufficient to reduce by \$41,500. the relief debt incurred in 1934 and prior.

**CAPITAL BONDS**—In this item is grouped the redemption of bonds issued for non-assessable projects, that is, for improvements made by the Township as a whole, or bonds which have been issued to cover the Township's share of local improvements which were not assessed against the property owners.

**FUNDING BONDS**—In 1934 the Township found it necessary to issue refunding bonds in the total amount of \$2,910,000. to replace the temporary assessment bonds previously issued for various improvements assessed upon the benefited property. These refunding bonds are a general obligation of the Township, but have been paid out of a Special Trust Fund. Into this trust fund are placed all collections of assessments to pay for which the original bonds were issued, plus other revenue which can be properly credited thereto.

This Trust Fund at the end of the year totalled \$304,570.17, out of which this budget takes \$143,000. for the payment of 1940 maturities. Since no money is taken from the Trust Account for the payment of interest this year, the budget appropriation is increased by \$44,917.50.

Maturities of the funding bonds will average \$140,000. a year, and it is the payment of these maturities, after the Trust Fund is exhausted, which presents the only cloud on Teaneck's financial horizon. The balance now in this Trust Fund, plus further collections for assessments levied before 1930, plus the transfer of our cash surplus, will carry the fund until about 1943, after which the entire load must go into the budget. That is, it now appears as though the general taxpayer will have to pay about \$1,500,000. of the debt incurred for the local improvements made in 1930 and prior.

The brighter side of the picture is that undoubtedly within the next few years Teaneck's assessed valuation will continue to increase because of new buildings. It is therefore proposed that the increased taxes brought in by this valuation, be set aside and devoted to the purpose of paying these bonds. Each year as the valuation increases, an increasing portion of the funding bond debt service should be taken into the budget. This will extend the life of the Trust Fund, and make possible the transition of payments from the Trust Fund to budget without any sharp increase in the tax rate. A start on this has been made this year by taking the interest payments entirely into the budget. With additional valuations of about \$3,000,000. enough revenue would be produced to take over all payments, provided the County and School Board requirements did not increase. Another possible way of taking care of these funding bonds would be to refund, which is possible under the present laws. Preparation for this would have to be made this year. By stretching out the remaining maturities, an average yearly maturity of, say, \$70,000. instead of \$140,000. could be arrived at. The disadvantage of such a procedure, of course, would be the additional interest which would have to be paid because of the longer life of the bonds. It would be to the ultimate advantage of the taxpayer to pay them off at the present rate of maturities, even though it is possible this process may be slightly painful.

**INTEREST ON BONDS AND NOTES**—Here are grouped interest payments due on various classes of bonds still outstanding. The entire interest for the funding bonds is provided in this item.

**DOWN PAYMENT ON IMPROVEMENTS**—The appropriation for down payment on improvements makes provision for down payments on such bond ordinances as may be needed this year. Bond laws require that one year's debt service must be budgeted before a bonding ordinance can be passed.

### DEFICITS AND STATUTORY EXPENDITURES

**GENERAL COMMENT**—With the adoption of a cash basis budget, the former items of "Deficit, unexpended balance account", and "Deficit, miscellaneous revenues" no longer appear. In their stead a Budget Operation Account is maintained, which is somewhat in the nature of a profit and loss account in private industry. To this account are credited such amounts as collections of revenue above the anticipations, unanticipated revenues, under-expenditures of the budget and amounts derived from the sale of property, and to which are charged all losses of revenue, such as failure to collect revenues in the amount anticipated, and losses resulting in reductions by the County Board. The Township's financial condition is such at present, that in spite of the fact that it was necessary to write off the non-receipt of \$87,497.76 in franchise, gross receipts and railroad taxes, this profit and loss account still shows a balance. If future losses are such that the account would show a red figure, an additional appropriation would have to be made.

**EMERGENCY REVENUES**—A municipality may, during any year, provide for extraordinary expenditures or over-runs in its budget. Each such emergency appropriation, however, must be included in the next year's budget. The \$3,700. emergency appropriation herein included, was made last year to provide for consulting engineering services on the Overpeck Creek Sewer problem and on the River Road sewer, and for the Tercentenary Celebration of Bergen County.

**DEFICIT DEDICATED REVENUE FOR ASSESSMENT DEBT SERVICE**—Assessment bonds are primarily paid out of collections made during the year from the property owners assessed for the improvement. Whenever such collections at the end of the year do not equal the maturities of the bonds in the following year, it is now required by the Budget Act that an appropriation be made to cover such difference. Under the former Budget Acts, it was possible to anticipate receipts of the coming year to pay the bonds due in that year. The amount that the Township must appropriate this year is \$3,628.52. This concerns only improvements made since 1930 and included in the refunding bonds.

**TOWNSHIP'S SHARE OF ASSESSMENTS**—Under this item the general taxpayer pays for that part of the cost of local improvements which may have been cancelled for one reason or another, reduced by the Court, or which was directly assessed against the Township in the first place. For instance, pavement laid along property owned by the School Board.

**PAVEMENT NOTES**—There are outstanding notes for the pavement of Lambert Road, Schley Place, Claremont Avenue and Tryon Avenue, which were not funded into bond issues. It is the intention to pay these notes with this appropriation. The subsequent assessment payments received on these streets will go to Trust Surplus and eventually into Current Surplus.

**CAPITAL IMPROVEMENT, ORDINANCE NO. 755**—This is an ordinance providing for the widening of Teaneck Road, north of Orchard Street. Rather than go through the formality of passing another ordinance for the issuance of bonds for a small amount, it is put in the budget, counterbalanced by a surplus revenue appropriation. The work is to be done by assessment, and when the assessments are collected they will be credited to surplus.

**RESERVE FOR UNCOLLECTED TAXES**—This is the item which must be added to the net amount of money which is to be raised by taxes for Township, School, County and State, so that if the tax collection is again only 83%, there would still be enough money collected in cash to meet the payments of all taxing agencies in full. The amount of this necessary reserve, or overlay, is arrived at as follows:

The net amount needed by the Township of Teaneck is first determined by deducting from the total budget appropriation of \$758,965.97 the anticipated revenues of \$468,024.80, leaving a net amount to be raised by taxes of \$290,941.17. To this is added the net amount required by the other taxing units, as follows:

Township of Teaneck	\$ 290,941.17
Board of Education	609,934.20
State and County	312,814.11
	<hr/>
	\$1,213,689.48

The above total is the amount of taxes which will actually have to be collected in cash during the year in order that the other taxing bodies may be paid, and that the Township's net operation and debt services can be taken care of. In order that it may be certain that this amount will be collected with an 83% current tax collection rate, it means that an additional \$248,058.66 must be levied, or a total of \$1,461,748.14. The entire amount of this overlay is added to the Township's budget. An increase in any of the budgets of the other taxing units is reflected in the Township's budget. For instance, if one of the taxing units increases their demand by \$20,000., the Township must levy an additional \$4,100. so that with an 83% collection of the taxes an actual \$20,000. will be collected to pay to the other taxing unit. Eventually, if and when the taxes are 100% collected, the Township would recover this \$4,100.

# TOWNSHIP COUNCIL

Milton G. Votee, Mayor

Henry Deissler

Samuel S. Paquin

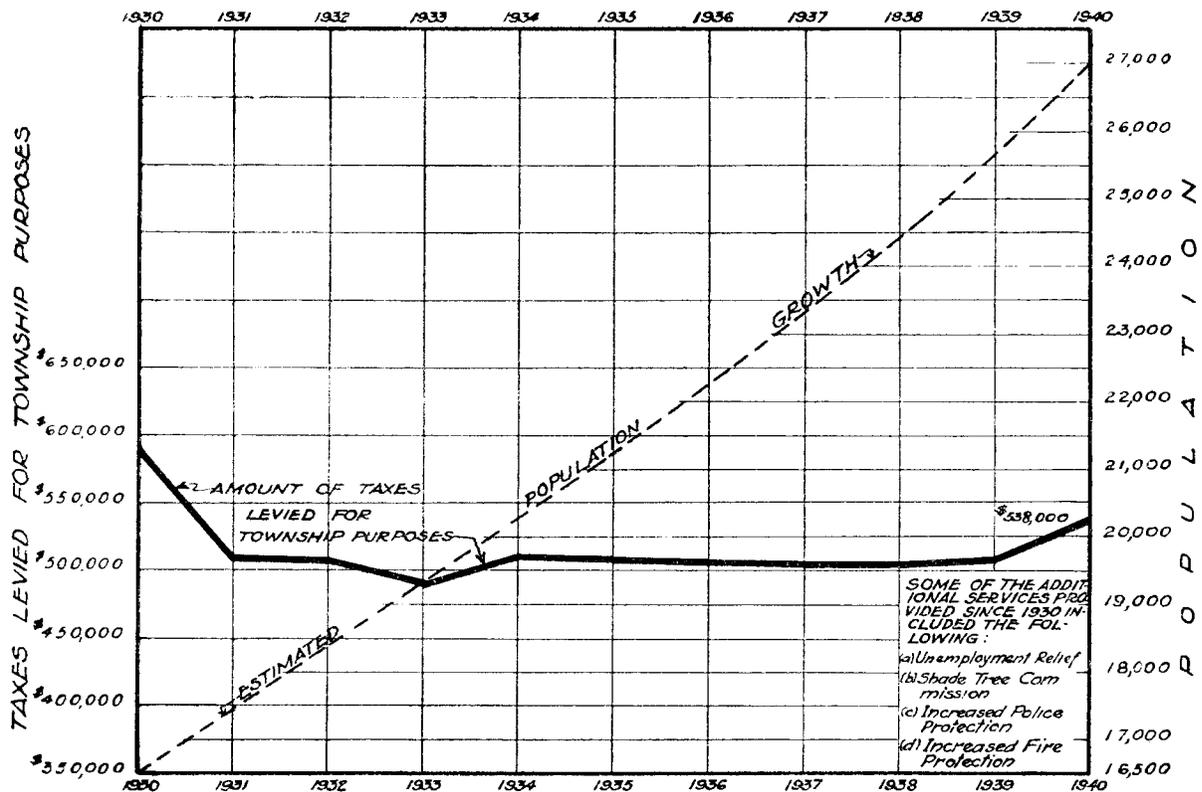
Louis G. Morten

Karl D. Van Wagner

Paul A. Volcker, Township Manager

New Jersey Department of Local Government

Auditors



**CHART - SHOWING - POPULATION - VS. - TAXES**

DESPITE RAPIDLY INCREASING POPULATION AND ADDITIONAL SERVICE RENDERED, THE TAX MONEY REQUIRED FOR TOWNSHIP OPERATION AND DEBT REMAINED PRACTICALLY STATIONARY FROM 1931 TO 1939

*CITIES ARE WHAT MEN MAKE THEM*

“Cities are what men make them,  
Wherever those cities may be,  
Whether out on the desolate desert,  
Or set by the surging sea.  
Though they cleave to the breasts of mountains,  
Or nestle by rivers broad,  
Cities are what men make them,  
On the land that is given of God.

“Cities are what men make them,  
What men demand they shall be,  
Slothful, sloven, sleepy,  
Progressive, beautiful, free.  
If the hearts of the builders are noble,  
In one with the day and the need,  
They build unto grandeur and greatness,  
For thus it was ever decreed.”

—*Quoted in the December, 1939, issue  
of the “Illinois Municipal Review.”  
Author unknown.*