

TOWNSHIP OF TEANECK NEW JERSEY

THE PROPOSED **1947 BUDGET**

To the Taxpayers of Teaneck:

The Municipal Manager Act, under which Teaneck operates, requires the Municipal Manager to submit to the Council a tentative budget. After making such changes therein as the Council may desire, this budget is approved at a Council meeting for submission to the people. This approved budget, together with the comments thereon, is printed herein for your information.

A public hearing on this budget will be held on March 4, 1947, after which it will be adopted with such changes as might, in the opinion of the Council, be proper.

Since it is the Council's intention to submit a separate report on the activities of 1946, the comments accompanying the present budget are less exhaustive than formerly. Those who desire to have further details may obtain the same by applying at the Municipal Building.

While the Council exercises no control over the expenditures of almost two-thirds of your taxes, acting merely as the receiving and disbursing agent, they do wish you to be thoroughly familiar with the way in which the 40 cents of each tax dollar for which they are responsible, are spent. It is for this purpose that this booklet is delivered to every home in Teaneck. It contains the detailed break-down of the budget, together with explanatory notes by the Municipal Manager.

The amount of Township taxes required for 1947 is increased $5\frac{1}{2}\%$ over 1946. This is the first increase since 1944. The per capita cost is 32% below the per capita tax of 1930.

THE TEANECK TOWNSHIP COUNCIL

By



Mayor.

EXPLANATORY STATEMENT

Thirty nine and nine-tenths per cent of the tax levied is spent by the Township. The remaining sixty and one-tenth per cent is remitted to the Board of Education and County.

Of the 39.9 cents of each tax dollar which the Township retains, 27.4 cents are spent for operating costs and 12.5 cents for debt service.

The estimated 1947 tax rates, compared with the actual 1946 rates, are as follows—(in cents per hundred dollars of assessed valuation)—

	State	County	Local School	Township	TOTAL
1946	\$0.21+	0.76+	2.72+	2.39+	\$6.09
Est. 1947	—	.76	2.99	2.49	6.24
Difference	— .21	.00	+ .27	+ .10	+ .15

For a home assessed at \$3,500, the total estimated tax of \$218.40 would be distributed as follows—

To the County	\$ 26.60
To the Township	87.15
To the Local School Board	104.65
	\$218.40

WHY AND HOW MUCH IS THE TOWNSHIP BUDGET INCREASED?

The increase of \$55,000 (13%) in the personal service item is due primarily to—the reclassification of positions and new salary scale; provision for fourteen new police and firemen; additional clerical and janitorial help and expanded recreational activities.

The increase of \$51,000 (21%) in other than personal service items is due principally to—purchase of equipment, veteran's housing, bonds for employees, engineering plans, shade trees, police equipment and traffic lights, relief, recreation and park improvements, pension fund, Town House upkeep and the general increased costs of materials used in operating the Township's services.

The Debt Service is increased by \$20,000, due to an increase in Capital Bond requirements and the inclusion of 1946 emergencies.

The gross total increase of \$126,000 for operating costs and debt service is partially offset by the use of \$73,000 more surplus (\$46,000 of which is cash) than was used in 1946, and a \$12,000 increase in miscellaneous revenue, resulting in a net increase of \$41,000. This would mean an increase of \$0.137 per hundred dollars of assessed valuation were it not for the increased valuation, which cuts the net increase in the Township tax rate to 10 cents per hundred dollars, an increase of less than 5% over 1946.

BREAKDOWN OF BUDGET ITEMS

Those interested in a more detailed breakdown of the Revenues and Expenditures than that shown on the following pages, may obtain same by application at the Municipal Building.

TOWNSHIP COUNCIL

C. W. Brett, Mayor

Walter E. Cummin

Henry Deissler

Cecil J. Haggerty

Milton G. Votee

Paul A. Volcker, Municipal Manager

A C K N O W L E D G M E N T

The Council of the Township of Teaneck desires to acknowledge the cooperation of many citizens who are giving freely of their time and knowledge in service to the Township in various statutory and advisory boards.

THE 1947 BUDGET

REVENUE

RESOURCES	1947 ANTICIPATIONS	1946 ANTICIPATIONS	1946 RECEIPTS
ANTICIPATED REVENUES			
I. Surplus Revenues			
A—Current—cash	\$100,000.00	\$ 64,000.00	\$ 64,000.00
B—Non-cash	37,550.00		
C—Trust	8,164.69	8,000.00	8,000.00
	<u> </u>	<u> </u>	<u> </u>
	\$145,714.69	\$ 72,000.00	\$ 72,000.00
II. Miscellaneous Revenues			
A—Licenses	16,600.00	16,100.00	17,022.00
B—Fees and Permits	14,300.00	7,100.00	15,954.55
C—Fines and Costs	3,700.00	2,100.00	3,766.76
D—Interests & Costs, Taxes & Liens	14,000.00	11,500.00	15,685.41
E—Interest & Costs on Assessments	500.00	1,400.00	881.47
F—Interest on Deposits & Bonds	2,300.00	1,400.00	2,913.97
G—Franchise Taxes	89,000.00	88,800.00	89,676.68
H—Gross Receipts Tax	33,000.00	31,100.00	33,378.63
I—Bus Receipts Tax	11,000.00	10,500.00	11,508.95
J—Motor Fuel Tax Refunds	1,800.00	1,700.00	1,934.19
K—Railroad Tax	2,800.00	3,500.00	2,806.17
	<u> </u>	<u> </u>	<u> </u>
III. TOTAL REVENUE	\$334,714.69	\$247,200.00	\$267,528.78
IV. RECEIPTS DELINQUENT TAXES	65,000.00	67,000.00	89,348.84
	<u> </u>	<u> </u>	<u> </u>
V. TOTAL RESOURCES	\$399,714.69	\$314,200.00	\$356,877.62

OPERATING

Item	1947 APPROPRIATIONS			1946 APPROPRIATIONS			1946 EXPENDITURES AND COMMITMENTS		
	Salaries and Wages	Other Expenses	Total	Salaries and Wages	Other Expenses	Total	Salaries and Wages	Other Expenses	Total
EXPENDITURES									
I. GENERAL GOVERNMENT									
A. Administrative and Executive	19,660.00	7,400.00	27,060.00	16,450.00	4,800.00	21,250.00	16,994.92	5,887.52	22,882.44
B. Assessment and Collection of Taxes									
(a) Assessment	10,690.00	1,500.00	12,190.00	9,190.00	1,700.00	10,890.00	9,407.22	1,876.06	11,283.28
(b) Collection	15,460.00	2,800.00	18,260.00	15,104.00	2,800.00	17,904.00	15,066.00	2,365.15	17,431.15
C. Tax Sale	100.00	200.00	300.00	100.00	200.00	300.00	0.00	109.08	109.08
D. Liquidation of Tax Title Liens	2,800.00	7,800.00	10,600.00	2,500.00	8,700.00	11,200.00	2,973.93	6,081.94	9,055.87
E. Audit	500.00	4,000.00	4,500.00		4,200.00	4,200.00	787.75	4,010.95	4,798.70
F. Dept. of Finance	5,760.00	700.00	6,460.00	5,550.00	500.00	6,050.00	5,412.40	488.46	5,900.86
G. Insurance		10,750.00	10,750.00		9,280.00	9,280.00		10,364.60	10,364.60
H. Bonds for Employees		2,150.00	2,150.00		1,500.00	1,500.00		110.16	110.16
I. Elections	200.00	950.00	1,150.00	900.00	2,300.00	3,200.00	142.62	2,382.13	2,524.75
J. Legal	5,000.00	1,000.00	6,000.00	5,000.00	1,000.00	6,000.00	5,000.00	617.97	5,617.97
K. Engineering and Architects	9,711.00	2,600.00	12,311.00	7,051.00	500.00	7,551.00	6,001.46	497.66	6,499.12
L. Public Buildings and Grounds	10,300.00	12,200.00	22,500.00	5,100.00	7,000.00	12,100.00	6,061.92	8,009.24	14,071.16
M. Zoning & Planning	150.00	1,500.00	1,650.00	3,650.00	200.00	3,850.00	3,710.00	73.18	3,783.18
N. Shade Trees & Gardens	11,620.00	4,500.00	16,120.00	9,876.00	2,400.00	12,276.00	10,567.02	2,337.10	12,904.12
O. Recorder's Court	1,620.00	100.00	1,720.00	1,624.00	100.00	1,724.00	1,615.84	109.83	1,725.67
P. Purchasing	2,760.00	300.00	3,060.00	2,628.00	100.00	2,728.00	2,634.25	93.00	2,727.25
Q. General Employees Pension Fund		9,551.00	9,551.00	127.00	5,769.00	5,896.00	16.46	5,769.00	5,785.46
II. Protection to Persons and Property									
A. Fire	123,000.00	15,200.00	138,200.00	112,885.00	15,350.00	128,235.00	113,245.99	14,755.75	128,001.74
B. Hydrants		41,500.00	41,500.00		41,500.00	41,500.00		41,003.16	41,003.16
C. Police	130,640.00	28,500.00	159,140.00	113,250.00	25,550.00	138,800.00	116,940.44	28,083.64	145,024.08
D. Pension Fund		11,600.00	11,600.00	600.00	11,200.00	11,800.00	350.34	10,957.54	11,307.88
E. Inspection of Buildings	7,740.00	750.00	8,490.00	7,310.00	500.00	7,810.00	6,037.00	680.31	6,717.31
F. Guards—School	13,000.00	200.00	13,200.00	11,000.00	200.00	11,200.00	11,144.70	148.99	11,293.69

Item	1947 APPROPRIATIONS			1946 APPROPRIATIONS			1946 EXPENDITURES AND COMMITMENTS		
	Salaries and Wages	Other Expenses	Total	Salaries and Wages	Other Expenses	Total	Salaries and Wages	Other Expenses	Total
III. STREETS AND ROADS									
A. Repair & Maintenance	35,564.00	21,800.00	57,364.00	37,760.00	15,100.00	52,860.00	31,442.32	18,830.55	50,272.87
B. Resurfacing Pavements	1,000.00	10,000.00	11,000.00	1,000.00	10,000.00	11,000.00	590.68	7,413.13	8,003.81
C. Street Lighting		34,000.00	34,000.00		34,000.00	34,000.00		33,659.92	33,659.92
IV. SANITATION									
A. Street Cleaning	6,000.00	10,400.00	16,400.00	5,088.00	1,700.00	6,788.00	5,703.56	2,331.90	8,035.46
B. Sewers	17,622.00	9,200.00	26,822.00	13,144.00	8,500.00	21,644.00	17,694.94	8,867.65	26,562.59
V. HEALTH AND CHARITIES									
A. Department of Health	8,001.00	3,680.00	11,681.00	7,288.00	2,700.00	9,988.00	7,123.00	2,476.95	9,599.95
B. Poor Administration	3,700.00	600.00	4,300.00	3,462.00	1,000.00	4,462.00	3,298.08	590.35	3,888.43
C. Poor Relief		4,000.00	4,000.00		2,000.00	2,000.00		2,000.00	2,000.00
VI. RECREATION AND EDUCATION									
A. Park Improvement and Maintenance	10,500.00	8,000.00	18,500.00	8,160.00	5,000.00	13,160.00	6,841.53	4,294.63	11,136.16
B. Recreation	16,000.00	4,400.00	20,400.00	12,500.00	2,500.00	15,000.00	12,220.68	2,827.99	15,048.67
C. Community Celebrations	200.00	3,000.00	3,200.00	500.00	4,500.00	5,000.00	89.03	2,434.28	2,523.31
D. Library	20,200.00	12,980.00	33,180.00	17,678.00	12,455.00	30,133.00	15,646.70	11,698.21	27,344.91
VII. UNCLASSIFIED PURPOSES									
A. Contingent		1,000.00	1,000.00		1,000.00	1,000.00		200.00	200.00
B. Veterans' Housing	2,000.00	8,000.00	10,000.00						
TOTAL OPERATING	491,498.00	298,811.00	790,309.00	436,475.00	247,804.00	684,279.00	434,760.78	244,437.98	679,198.76

DEBT SERVICE

VIII. MUNICIPAL DEBT SERVICE	1947 APPROPRIATIONS	1946 APPROPRIATIONS
A. Payment of Bonds and Notes		
1. Capital Bonds	\$74,000.00	\$63,000.00
2. Funding Bonds		
Maturities	\$157,000.00	
From Trust (Chapter 233)	100,000.00	
Balance by appropriation	57,000.00	75,000.00
	\$131,000.00	\$138,000.00
B. Interest on Bonds and Notes	58,585.88	67,430.88
C. Capital Improvement Fund	15,000.00	15,000.00
D. Down Payment on Improvements	2,250.00	
E. Deficits and Statutory Expenditures	15,000.00	
1. Emergencies, 1946	37,550.00	4,000.00
2. Assessment Liens against Foreclosed Property	809.89	2,636.04
3. Anticipated Deficit in Assessment Revenue	6,979.00	4,028.13
4. Assessment Cancelled after collection	350.00	
5. Assessment Lien due Capital Account	25.80	
6. Township's Share of Assessment		474.42
7. Deficit in Dedicated Revenue		932.15
8. Water Stub Refunded in Error		14.52
NET DEBT SERVICE	\$ 252,550.57	\$ 232,516.14
RESERVE FOR UNCOLLECTED TAXES	110,000.00	110,000.00
TOTAL DEBT SERVICE	362,550.57	342,516.14
OPERATING COSTS	790,309.00	684,279.00
TOTAL BUDGET	1,152,859.57	1,026,795.14
ANTICIPATED REVENUE	399,714.69	314,200.00
TOWNSHIP TAXES	753,144.88	712,595.14
Estimated School Tax	900,556.75	811,986.50
Estimated County Tax	230,000.00	227,304.61
Estimated State School Tax	00.00	63,470.71
TOTAL TAX	\$ 1,883,701.63	\$ 1,815,356.96
APPROXIMATE TAX RATE	6.24	ACTUAL
ASSESSED VALUATION	30,155,303.00	6.09
		29,824,696.00

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

	1930	1935	1946	1947
Population	16,500	21,000	30,000	31,000
EXPENDITURES				
DEBT & DEFICIENCIES (Exclusive of Reserve for Uncollected Taxes)	\$ 387,806.63	\$ 351,801.00	\$ 232,516.14	\$ 252,550.57
Per Capita	23.50	16.75	7.70	8.15
OPERATING COSTS	412,231.95	358,632.00	684,279.00	790,309.00
Per Capita	24.98	17.08	22.81	25.48
TOTAL DEBT AND OPERATING COSTS	800,038.58	710,433.00	916,795.14	1,042,859.57
Per Capita	48.48	33.83	30.51	33.64
REVENUE ANTICIPATED (Exclusive of Delinquent Taxes)	208,000.00	201,000.00	247,200.00	334,714.69
NET AMOUNT TO BE RAISED BY TAXES	592,038.58	509,433.00	669,595.14	705,144.88
Difference between Overlay and Anticipated Delinquent Tax Collections			+43,000.00	45,000.00
AMOUNT TO BE RAISED BY TAXES	592,038.58	509,433.00	712,595.14	753,144.88
Per Capita	35.88	24.26	23.75	24.29
VALUATION	21,899,140.00	26,421,191.00	29,824,696.00	30,155,303.00
Per Capita	1,327.00	1,258.00	990.41	972.75
MUNICIPAL RATE	2.72	1.93	2.39	2.49
SCHOOL RATE	2.12	1.72	2.72	2.99
COMBINED COUNTY & STATE RATE	1.24	.97	1.06	.76
TOTAL RATE	6.08	4.62	6.17	6.24
NET MUNICIPAL DEBT	4,971,000.00		1,558,429.21	1,753,751.60
Per Capita	301.00		51.91	56.57
Per \$1,000 of Assessed Valuation	227.00		52.26	58.15

1930 was the last year before the Municipal Manager Administration. 1935 was the year when all administration costs were on a bare maintenance basis, and when all employees had a salary reduction. 1946 is added for comparative purposes with 1947.

The per capita operating costs are now slightly above those of 1930. The total cost thereof has been increased, not only because of the increasing demands on old services made by an expanding population, but also because of increased prices, salaries and wages beyond those prevailing in 1930. Many new services have also been provided. Among these are—paid Fire Department, increased Police Force, Relief appropriations, Shade Tree Bureau, additional street maintenance, park, playgrounds, and recreation system, increased library service, etc.

The municipal tax rate is still 9% below the rate of that year, and the total per capita tax is less by 32%.

TEANECK VOTERS

(STOCK HOLDERS)



TOWNSHIP COUNCIL
Who elect one of their number as Mayor
(DIRECTORS)

Election 2nd Tuesday of May 1950
and every four years thereafter.

APPOINTEE POWERS OF
THE COUNCIL

"The municipal council shall appoint a municipal manager, an assessor, or where required by law a board of assessors, an auditor, a treasurer, a clerk and an attorney"



ADVISORY
BOARDS

ASSESSOR

AUDITOR

TREASURER

CLERK

ATTORNEY

LIBRARY
BOARD

BOARD
OF ZONING
ADJUSTMENT



CHIEF
EXECUTIVE

APPOINTEE POWERS UNDER
"DUTIES OF MUNICIPAL MANAGER"

- (a) Be the chief executive and administrative official of the Municipality
- (b) Appoint and remove all department heads and all other officers, subordinates, and assistants for whose selection or removal no other method is provided in this subtitle, supervise and control his appointees, and report all appointments or removals at the next meeting thereafter of the municipal Council;

LOCAL
ASSISTANCE
BOARD
DIRECTOR
OF WELFARE

PLANNING
BOARD



ENGINEERING
AND INSPECTION



PUBLIC WORKS



TAX



POLICE



FIRE



SHADE TREE



HEALTH



PARKS AND
RECREATION



SANITATION



BUILDING INSPECTION

YOUR GOVERNMENT

COMMENTS ON THE BUDGET

RESOURCES

SURPLUS REVENUE:

A comparison of the Township's legal surplus revenue on December 31, 1946, with December 31, 1945, shows the following:

	Dec. 31, 1945	Dec. 31, 1946
Current Surplus—Cash	\$281,338.06	\$597,811.14
Current Surplus—Non-cash	00.00	37,550.00
Trust Surplus	10,738.17	9,355.85
Capital Surplus	1,497.56	3,288.06

The actual net "free cash" position of Teaneck is as follows:

	Dec. 31, 1945	Dec. 31, 1946
Cash Surplus as above	\$281,338.06	\$597,811.14
Deduct Amount "owing" School Board	235,000.00	386,986.50
Net Current "Free Cash"	\$ 46,338.06	\$210,824.64

The great increase in surplus revenue in 1946 is largely the result of the sale of property acquired through tax lien foreclosures.

One Hundred Thousand (\$100,000) Dollars of the cash surplus has been used to support the 1947 budget. The \$37,550. non-cash surplus represents the amount of emergency notes which were issued by the Township during 1946. Since the money for these appropriations has actually been expended, the use of this non-cash surplus does not affect the cash position of the Township.

The trust surplus appropriated compensates for certain deficit and statutory appropriations arising in the Trust and Capital Accounts.

MISCELLANEOUS REVENUES:

The Township has eleven different sources of miscellaneous revenues. They are as follows:

A.—LICENSES—Licenses are issued by the Township Clerk, Health and Public Works Departments. Of these, the liquor licenses bring in the greatest revenue, estimated at \$13,500. Actually the collections from this source will be greater this year because of a recent increase in license fees. Such anticipated increase cannot be anticipated because no revenue can be anticipated in a greater amount than that received in the preceding year, except by special permission of the Commissioner of the Division of Local Government.

Retail consumption licenses were increased from \$500 to \$750. Retail distribution licenses from \$300 to \$500. The number of outstanding licenses are limited by ordinance as follows:

Retail Consumption Licenses—	15
Retail Distribution Licenses—	13

Since 18 Retail Consumption licenses were outstanding when the number was limited to 15, no new plenary retail consumption licenses can be issued until four of the present licenses are given up. Plenary Retail Consumption Licenses for restaurants are not limited. There is one outstanding. There are also two Club license outstanding at \$50. each.

B.—FEES AND PERMITS—Fees are received for services rendered and from permits issued by the Building, Fire, Health, Engineering and Public Works Departments, by the Planning and Adjustment Boards and by the Tax Search Officer.

C.—FINES AND COSTS—These are received from the Magistrate's Court and from the Library. All costs imposed by the Magistrate's Court and fines for Township ordinances go to the municipality. Fines imposed in motor vehicle cases go to the State.

The library fines originate in keeping books overtime and for loss and damage to books.

D.—INTEREST AND COSTS ON TAXES AND LIENS—The revenue from this and the following item once yielded \$155,000 a year to the Township. Now the amount of uncollected taxes at the end of the year is small, and the collection of interest on taxes tied up in property which is in tax liens is nominal because few of such liens are redeemed.

E.—INTEREST AND COSTS ON ASSESSMENTS—Very few delinquent assessments exist, except those due on tax title property.

F.—INTEREST ON DEPOSITS AND BONDS—The Township receives interest on the Trust Fund for the payment of assessment bonds, and on the \$175,000 of cash surplus invested in Government Bonds.

G.—FRANCHISE TAX. H.—GROSS RECEIPTS TAX—These are taxes paid by utility companies for the privilege of doing business in the Township. The amount of the tax which a corporation pays to each municipality in which it operates is determined by the State Tax Commissioner, and is based on the amount of gross receipts of each company, and the proportional amount of its total property in each municipality it serves. The taxes paid by the utility companies are as follows—

	Franchise	Personal & Corporation	Gross Receipts	2nd Class Railroad	Total
Public Service Elec. & Gas Co.	\$51,317.72		33,365.07		\$ 84,682.79
Bogota Water Co.	367.01	1,284.87			1,651.88
Hackensack Water Co.	19,805.08	60,326.81			80,131.89
N. J. Bell Telephone Co.	18,165.47	26,209.53			44,375.00
Western Union Telegraph Co.	9.31	520.70			530.01
Public Service Coordinated Transport	12.09		13.56		25.65
N. Y. Central Railroad				2,806.17	2,806.17
Total	\$89,676.68	\$88,341.91	\$33,378.63	\$2,806.17	\$214,203.39

I.—BUS FRANCHISE TAX—All bus companies doing local business in the State of New Jersey pay a tax equal to 5% of their gross receipts, less the amount paid for State registration fees. This tax is paid by the bus companies direct to the municipalities through which they operate in proportion to their route mileage in each municipality.

J.—MOTOR FUEL TAX REFUNDS—Municipalities are not liable for a tax on the gasoline they use. However, the State tax actually is paid to the supplier and a refund is made by the State.

K.—RAILROAD TAX—Railroads pay to New Jersey a franchise tax on their earnings and a property tax. The value of the property in each municipality is fixed by the State Tax Commissioner and a uniform rate of 3% applied. The State apportions these taxes to the various municipalities through which the Railroads operate.

RECEIPTS — DELINQUENT TAXES:

New Jersey budget procedure requires that municipalities anticipate the collection of their delinquent taxes as a revenue and that an appropriation be made for the estimated amount of current taxes which will not be paid during the year. This is to insure that municipalities will operate on a "cash basis".

The amount of delinquent taxes anticipated each year is fixed by a formula which takes into consideration the amount of outstanding taxes and the percentage thereof collected the previous year. The estimated receipt in this budget is less than the formula might permit, but is as high as conservative budget making would allow.

GENERAL GOVERNMENT

A.—ADMINISTRATIVE & EXECUTIVE—The appropriation for personal services covers the salaries of the Council (\$500 each), the Municipal Manager (\$9500), Municipal Clerk (\$125), Administrative Assistant Grade I (\$3960), Senior Clerk Stenographer (\$1800) and Clerk Typist and Telephone Operator (\$1560).

The appropriation for "other expenses" provides for telephone service, legal advertising, supplies, printing and postage. The increase in legal advertising is due to the demand of the auditor that the advertisements for the sales of property be charged against this item. The increase for supplies, printing and postage, aside from the normal increase in prices, is due to provision for the preparation, printing and distribution of a general report by the Council to the people.

B — ASSESSMENT AND COLLECTION OF TAXES

(a) ASSESSMENT—The personnel of this Department consists of the Assessor (\$4500), Assistant Assessor (\$3120), Senior Clerk Stenographer (\$2400), plus the part time assistance of an Assistant Tax Collector in the preparation of the personal tax rolls.

The appropriation for "other expenses" provides for the rental of an I. B. M. punch card machine, preparation of the tax duplicates and upkeep of the station wagon.

Teaneck last year showed the first gain in net valuation taxable for several years. Comparative values for 1946 and 1947 are as follows—

1946	—	\$29,824,696.
1947	—	30,155,303.

(b) COLLECTION—The personnel of this Department consists of the Tax Collector (\$3960), two Assistant Tax Collectors (\$4900), a Senior Clerk Stenographer (\$2400), a Senior Clerk (\$1800), and the Tax and Search Clerk (\$2880).

The appropriation for "other expenses" provides for general supplies, printing, postage and the preparation of the tax rolls.

C.—TAX SALE—New Jersey laws require that the cost of a tax sale must be a separate budget item. The Tax Collector is required by law to sell delinquent property after June 1st of the year following the year the tax or assessment becomes due. Teaneck's tax sales are held in October.

D.—LIQUIDATION OF TAX TITLE LIENS—The liquidation of tax title liens is carried out under the supervision of the Township Attorney. He has the part-time assistance of an Attorney and a full time Senior Clerk Stenographer. The Welfare Director also spends considerable time in searching for defendants and in serving notices.

Tax Lien Foreclosure Progress During 1946

Certificates Cleared—(1942 and Prior Sales)

By Redemption	40
By deeds to Township	14
By Foreclosure	76
By sale of Tax Liens	28
	<hr/>
	158

Tax Lien Certificates Remaining as of 12-31-46

1942 and Prior Sales	596
1943, 1944, 1945, 1946	39
	<hr/>
Total	635

E.—AUDIT—The State Department of Taxation and Finance, Division of Local Government, continues to do the auditing as it has done since 1930.

F.—DEPARTMENT OF FINANCE—One person now holds the Office of Treasurer and Supervisor of Accounts, for which he receives a combined salary of \$3960. He is assisted by one Clerk.

G.—INSURANCE—The appropriation for insurance breaks down as follows—Compensation (\$6500), Fire (\$1000), Public Liability (\$3000), other (\$250). Compensation insurance rates are fixed by the State and will vary from year to year depending upon the experience of the individual risk. Increases in salary of the personnel naturally are reflected in the cost of the compensation insurance.

Fire insurance is handled by five insurance brokers, with approximately the same amount of insurance falling due each year.

The Township is continuing its general public liability policy, first taken out three years ago.

H.—BONDS FOR EMPLOYEES—Every official handling money in the Township of Teaneck is bonded. Such bonds are taken out on a three year or a term basis. The appropriation this year largely exceeds that of last year because the bonds of all general officials and employees expire this year, and because of a four year term bond for the Tax Collector.

I.—ELECTIONS—The election expenses this year are the costs of—printing ballots, envelopes, posters and legal advertising for the Primary, and the legal advertising for the General Election. The personal service item is for the Clerks on extra registration days.

J.—LEGAL—The Township Attorney is on a fixed salary of \$5,000 per year.

The appropriation for "other expenses" provides for miscellaneous costs and expenses attendant upon litigation.

K.—ENGINEERING—The Municipal Manager acts as Engineer at \$1.00. There is also employed an Assistant Engineer (\$3960), a Senior Engineer (\$2880) and an Engineering Aide (\$2080). Provision is also made for one-half the salary of a Junior Clerk Stenographer (\$1560), the other half is charged to the Building Department.

This force is only sufficient to take care of the routine engineering work. Therefore, since an extensive paving program is contemplated this year, a Teaneck engineering firm has been employed to make the surveys. Provision has been made in the "other expense" item for the payment of these services in case the program should be abandoned. If it is carried through the engineering costs will be charged against the properties to be assessed for benefits.

L.—PUBLIC BUILDINGS AND GROUNDS—This item provides for the upkeep and maintenance of the Municipal Building, the Town House, the parking lots and some other miscellaneous structures. The care of these Public Buildings and Grounds is one of the responsibilities of the Department of Public Works.

The considerable increase over the expenditures of last year are largely to provide for a full year's services at the Town House. Provision is made for four janitors, for a portion of the time of the Maintenance Gang, and for occasional help from the other Public Works Department crews.

The "other expense" items are—Repair and Maintenance (\$7000) Electricity and Water (\$2700) Fuel (\$2500).

M.—ZONING AND PLANNING—The increase in this appropriation is for the printing and distribution of the Planning and Zoning Consultant's report.

N.—SHADE TREES AND GARDENS—The personnel of this department consists of the Supervisor of Shade Trees (\$3120), an Assistant Foreman (\$2520), a Tree Surgeon (\$2280) and two or more laborers.

The item "other expenses" includes the purchase of trees, the cost of which will be returned by the property owners in front of whose property they are planted, and some additional equipment such as a motor driven saw, besides the supplies and equipment normally used.

O.—RECORDER'S COURT—The Magistrate receives a salary of \$1,000 a year, and the Court Clerk receives \$12 per session.

P.—PURCHASING—Purchasing is concentrated in the hands of the Purchasing Agent (\$2760). The system of control established through the Purchasing Agent, aside from its obvious advantages, is most important in preventing over-expenditures and over-commitments of budget items.

Q.—GENERAL EMPLOYEES' PENSION FUND—In 1940 Teaneck, by vote of the people, became a member of the State Retirement System. The comparatively large increase in the amount this year is due primarily to a change in the law giving a pension to widows of men who die after twenty years of service, and because certain school employees were permitted to enter the Fund. The Law permitting this made it a charge against the Township rather than against the School Board.

PROTECTION TO PERSONS AND PROPERTY

A-FIRE DEPARTMENT

The total personnel of the Department at present is 40, in which is included a Mechanic, a Supt. of Fire Signal System and four Alarm Operators.

The appropriation for the salaries provides for approximately a 72-hour week in the Fire Department beginning July 1st. At present the men are working 96 hours and 72 hours every other week. It is estimated that reducing these hours to about 72 hours per week will take six additional men, one of whom will be selected for clerical ability. When the change in hours is made, there will be approximately the same number of men on duty as there are now, but the Township will have some advantage in having extra men on reserve.

The "other expenses" in the Department are divided among the rent for two volunteer houses (\$1200), light, heat and supplies (\$7000), hose (\$500), apparatus repairs and additions (\$3500), fire house repairs (\$1100) and upkeep of the alarm system (\$1900).

B.—HYDRANTS—Water is furnished in the Township of Teaneck by the Hackensack Water Company except in a limited district in the southwest corner which is supplied by the Bogota Water Company. Both companies place and maintain hydrants wherever requested by the Township. The cost to the Township, which amounts to \$67 per hydrant for the Hackensack Water Company, and \$44.89 for the Bogota Water Company, is based on a "ready to serve" and maintenance charge as set out by the company and approved by the Public Utility Commission of New Jersey.

C — POLICE DEPARTMENT

The present personnel of the Police Department is 33 regular members of the force. The budget makes provision for eight additional men and possibly a Department Clerk, thereby raising the manpower back to the numbers it had before the War. This accounts for \$120,000 of the total salary appropriation. The other salaries are for a Mechanic (\$2640), since the Department, in conjunction with the Public Works Department, is maintaining its own cars; for part of the Township Electrician's salary (\$3000) for the time spent in the maintenance of the radios and traffic lights; and for part of the wages of the Maintenance Gang who look after signs, street markings and maintain the pistol range.

The "other expenses" are divided as follows:—

Motor Equipment (\$15,000). This provides for the purchase of gasoline, car allowances for Detectives and the Chief, and the maintenance of the fleet of six municipally owned patrol cars and two trucks. Communication System (\$4000)—This takes care of both telephones and radios, together with a provision for a teletype.

Supplies (\$2000).—General supplies and equipment needed from year to year.

Traffic Control (\$5800)— This takes care of the traffic signal lights, markings and signs. An additional traffic light at West Englewood Avenue and Teaneck Road is provided for.

Doctor (\$200)—This provides for the doctor who makes the inspection of drunken drivers.

Pistol Tournament and Range (\$1500)—This provides for the yearly pistol tournament.

D — PENSION FUND

This provides for the Township's payment to the Pension Fund for policemen and firemen whether they are in the old fund or in the new State Retirement System. The rates to the Township fund are 5% of the salaries. The payment to the State's fund vary according to the age of the member.

E — INSPECTION OF BUILDINGS

The personnel of this Department consists of a Superintendent of Building (\$3960), one Building Inspector (\$1.50 per hour) and half the time of a Junior Clerk Stenographer. Additional inspectors may be employed from time to time for large operations, which additional cost is charged to the builder.

It is intended to increase the building fees somewhat in order to make the department entirely self sustaining during a normal year.

GUARDS

School guards are stationed at 19 crossings used by the school children. These guards are mostly elderly men who are under the supervision of a Sergeant in the Police Department. They are paid for four hours a day.

STREETS AND ROADS

A.—REPAIR AND MAINTENANCE—The Street and Road Division is the principal division of the Public Works Department. This Department is under the direct charge of an Administrative Assistant (\$3360) who is responsible to the Municipal Manager. It is further manned by Foremen (\$2400-3000), Inspector (\$2404), Mechanics (\$2640-3120), Operators of Motor Equipment (\$1920-2520) and Laborers (\$1680-2280). The total Department personnel of all divisions is normally 33 men. The apparent reduction in the total for personal services below last year's appropriation, despite increases in salaries, is due to a better distribution of the time of these men among other divisions of the Public Works Department.

The "other expenses" are as follows:—

Equipment and Supplies (\$11,800)—This item takes care of the gasoline, general supplies, machinery repairs, parts, tires, chains, car allowances, lights, telephone and other miscellaneous items. The increase above last year is largely due to an allowance for needed extra equipment, such as a new truck and a material loader.

Material (\$7000)—This item provides for the materials used in general repairs of the streets, such as stone, asphalt, cement and for calcium chloride and cinders.

Snow Removal (\$2500)—This item naturally varies. The Department is at present prepared to turn out twenty plows, seven of which are Township trucks and the rest of which are hired. Eighty miles of streets are plowed.

B.—RESURFACING PAVEMENTS—This is the third year in which an appropriation for this purpose has been made. It provides for a "seal coat" on old bituminous pavements in the Township. This coating is necessary for the preservation of these streets.

C.—STREET LIGHTING—Street lighting is furnished by the Public Service Electric and Gas Company at basic rates approved by the Public Utilities Commission. These are modified by the number of lamps used of each size, subject to a discount for quantity and length of contract. In detail the cost of the lights is as follows:

Size	Number of Lights	Total Lumens	Cost per Light
1000 lumens	1046	1,046,000	\$21.50
2500 lumens	163	407,500	41.00
4000 lumens	92	368,000	53.15
6000 lumens	20	120,000	62.40
Total Annual Cost			\$33,659.92
Taxes paid by Public Service Electric and Gas Co.			84,682.79

SANITATION

A.—STREET CLEANING—This is also a division of the Public Works Department. Two sweeper operators (\$2704 and \$2640) are regularly assigned to this job, supplemented by such incidental help as may from time to time be necessary. The normal items under "other expenses" are for the purchase of fibre and steel for the brooms and for repairs on the sweepers. Both sweepers have seen years of service, and it is necessary that one be replaced this year. Eight thousand (\$8000) dollars has been included in this budget for the purchase of a new sweeper.

B.—SEWERS—The maintenance of sewers and disposal plants for the Township of Teaneck is still an important branch of the Public Works Department.

The personnel consists of a Chief Operator (\$3000) an Operator (\$2722) one Attendant (\$2160) and part of the time of a mechanic. In the cleaning and maintenance of the sewers, both storm and sanitary, a varying number of men are used. These men also clean the dried sludge from the disposal plants. The ever increasing quantity of the sewage and the quicker removal of this sludge from the beds necessitated a considerable increase in the wage item of this appropriation.

The "other expense" item includes:—

Power and Water (\$6500)—Large quantities of water are used in keeping the disposal plants clean and the power bill for the pumping plant in West Englewood alone approximates \$4,000 a year.

Supplies and Repairs (\$2700)—This provides for the material and parts needed to keep the disposal plants and sewers functioning.

HEALTH AND CHARITIES

A.—DEPARTMENT OF HEALTH—The personnel of this Department consists of a Director of Health (\$1.00), the Health Officer (\$3000), Registrar of Vital Statistics (\$2400), and the Public Health Nurse (\$2400). The office of Health Officer is vacant at present, the Director of Health substituting therefor. Provision has been made in the Budget for filling this office this year.

In the "other expenses" are:—General Supplies (\$900). Child Clinic (\$1480), most of which is for fees to doctors for attendance at the child clinics. Mosquito and Vermin Extermination (\$1300). This item is increased approximately \$1,000 because of an additional appropriation of \$350 to the Bergen County Mosquito Commission, and \$600 for the treatment of the Township dumps against flies and rats.

B.—POOR ADMINISTRATION—Poor Administration is administered through a non-salaried Local Assistance Board of three members. The Executive Officer is the Welfare Director (\$3000), who is assisted by a Case Worker for approximately one day a week. Only a fraction of the Welfare Director's time is taken up at present with the duties of his office. His other time is used by other departments, primarily the Legal Department, in assisting in the detailed work of the tax title lien foreclosures.

C.—POOR RELIEF—The municipal appropriation for poor relief is placed in a Poor Relief Account against which the actual expenditures are made, and to which is added the State's contribution for relief costs of approximately 25%. With the \$4,000 appropriation, the total funds available in this account will be \$9,899.50 against an expenditure of \$5,597.47 in 1946.

RECREATION AND EDUCATION

A.—PARK IMPROVEMENT AND MAINTENANCE—The salary item provides for the men in the Public Works Department assigned to park jobs and for approximately 25% of the Maintenance Gang's time. The appropriation of \$10,500 is 50% in excess of the money spent in this division last year, which sum was under-expended, not because the work wasn't there to be done, but because men were not available.

The "other expense" item of \$8,000 provides for the materials and machinery used in the normal maintenance of the parks and playgrounds, and for new permanent equipment and improvements. It also includes an appropriation for a mower, truck, small grand stands and a band stand.

There is still about \$29,000 available under the existing bond issue for permanent improvements in the park, such as shelters and wading pools, waiting only for the lifting of the building restrictions and reductions of prices, to be built.

B.—RECREATION—The permanent personnel consists of the Recreation Director (\$3600) and a Junior Clerk (\$1560). In addition there are a varying number of playground leaders and activity supervisors who are engaged for limited periods only.

The wage and salary item also includes \$2,000 for guards. Some of the school crossing guards are used during the summer months.

In many of the recreation activities a nominal charge is made to the participants, though none of them are wholly self supporting.

The "other expense" item includes office supplies, consumable material and equipment, prizes and \$1000 for band concerts.

C.—COMMUNITY CELEBRATIONS—Community celebrations are supervised through a Patriotic Observation Advisory Board. The greater part of the appropriation is spent for the 4th of July.

D.—LIBRARY—The library is under the direct supervision and control of the Board of Trustees, appointed by the Mayor. The library's budget as submitted by the Board, is included in the Township's budget.

The wages and salary item shows a substantial increase over the actual expenditures of last year because certain vacancies could not be filled due to a shortage of trained personnel, the essential work being aided by the employment of temporary part-time help. The reclassification of positions and salaries in the Library by the Civil Service Commission was not completed at the first of the year.

The "other expenses" are made up as follows—Books, periodicals and bindings (\$5900). Water, heat, light, telephone (\$1230). Supplies and postage (\$775). Repairs and Equipment (\$4500)—a considerable portion of which is to be used in rectifying the drainage conditions in the basement. Insurance (\$200) and miscellaneous expenses (\$375).

UNCLASSIFIED PURPOSES

B.—VETERANS' HOUSING—Teaneck still has some unfulfilled obligations in connection with improving the sites and the fifty houses now being erected for veterans. An emergency appropriation was made by the Council last year to take care of the work, but this appropriation, of which \$7,000 had been spent, lapsed at the end of the year.

The present appropriation provides not only for the work still to be done in the present development, but also anticipates the possibility of additional Township expenses in connection with further veterans' housing.

DEBT SERVICE

The summary sheet of Teaneck's official Debt Statement as of December 31, 1946, shows the following:—

	Gross	Deductions	Net
I. (a) Total Bonds and Notes for School Purposes	\$1,298,000.00		
(b) Less Applicable Deductions		\$1,298,000.00 (1.)	
(c) Net Debt for School Purposes			\$ 0.00
II. (a) Total Bonds and Notes for Self-Liquidating Purposes	0.00		
(b) Less Applicable Deductions		0.00	
(c) Net Debt for Self-Liquidating Purposes			0.00
III. (a) Total Other Bonds and Notes	1,917,739.51		
(b) Less Applicable Deductions		163,987.91 (2.)	
(c) Net Debt for Other Purposes			1,753,751.60
Total Gross Debt	\$3,215,739.51		
Total Deductions		\$1,461,987.91	
Total Net Debt December 31, 1946			\$1,753,751.60

The percentage that the net debt bears to the assessed valuation is 6.30% (3).

The legal debt limit for municipalities is 7%.

1. The debt of the Local School District, up to 8% of the average assessed valuation of real property for the last three years is deductible in determining the net debt of the municipality. A Local School District may, by vote of the people, use any borrowing capacity which the municipality may have unused.

2. Deductions applicable are — cash in hand, or owing from the State of New Jersey, available for the redemption of bonds.

3. In addition to the seven-tenths of one per cent borrowing capacity still available as shown on the above debt statement, the municipality also has borrowing capacity of \$250,736.26. This capacity accrued while municipalities who were beyond the debt limit were allowed to borrow back a certain amount of the debt that they paid off each year. Teaneck did not use this borrowing capacity.

A. Payment of Bonds & Notes — Capital Bonds—Capital bonds are those bonds originally issued to cover the cost of improvements made for the Township as a whole. As of December 31, 1946, there were a total of \$553,200.00 Capital Improvement Bonds and Notes outstanding. In addition to this, there was authorized, but not yet issued, \$291,239.15.

Funding Bonds—Funding bonds were issued from 1934 to 1940 to fund temporary assessment bonds issued in 1930 and immediately prior. These paid for the extensive improvement program in those days and all came due within a few years. The refunding issue was \$2,910,000, of which \$1,001,000.00 remain to be paid.

Maturities of these refunding bonds for 1947 are \$157,000, \$100,000 of which is to be met by money now on deposit in the Trust Fund maintained for the payment of these bonds. To this Trust Fund are credited each year such portion of the proceeds of the sale of tax title lien property as represents the amounts originally assessed against these properties. Such credits to this fund during 1946, because of the large sale of property, were \$102,628.11. The total in the fund on January 1st was \$114,600.39.

With the continued foreclosure and sale of property, this Fund should be built back to at least \$50,000 by the end of the year.

The balance of \$57,000 needed to meet these 1947 maturities is raised directly by taxes.

B. Interest on Bonds & Notes—This item includes all interest on bonds and on notes issued in the anticipation of the issuance of the bonds.

C. Capital Improvement Bonds—No bond ordinance can be passed in New Jersey unless there is available a 5% down payment in cash. This \$15,000 appropriation will, therefore, make possible the issuance of \$300,000 of improvement bonds during 1947. Any portion thereof not so used remains in the account and is available for improvements in future years.

The tentative projects for 1947 are—Street paving program (\$200,000). Belle Avenue Storm Drain (\$70,000). Correction of sanitary sewer condition in West Englewood (\$20,000).

D. Down Payments on Improvements—The above statement with regard to down payments has one exception, and that is that in the case of a road improvement made with State Aid, the down payment may be included in the subsequent budget. Advantage of this exception was taken in the paving of Glenwood Avenue in 1946, to which the State contributed \$12,600, and the necessary down payment is made by this item in the budget.

E. DEFICITS AND STATUTORY EXPENDITURES—

1. **Emergencies, 1946**—In 1946 Council made the following emergency appropriations—Radios for the Police Department (\$4000). Snow loader for D.P.W. (\$1550). High Cost of Living Increases (\$22,000).

It is required that all emergency appropriations be entered in the next year's budget to be raised by taxes. The actual money came from surplus, leaving surplus with a debt of a like amount. This is the item known as "non-cash surplus". This appropriation restores the cash to the surplus account, but the revenue appropriation of a like amount of non-cash surplus, in effect takes it out again. Thus these two items on the revenue and expenditure side just balance each other.

2. **Assessment Liens Against Foreclosed Property**—A property which is foreclosed may have assessment liens standing against it. It is required that when such foreclosure takes place the Township raise by taxation the amount of any such assessment liens. This money is then used for the payment of bonds issued against the assessment, placed in the Trust Account, or becomes Surplus.

3. **Anticipated Deficit in Assessment Revenue**—Whenever an owner of a property against which there is an assessment, falls behind in the payment of his assessment, an anticipated deficit in the amount needed to pay off the bonds is created, and present budget practice in New Jersey requires an immediate appropriation to take up this amount. If the owner finally pays, this amount reverts to Trust Account Surplus.

4. **Assessment Cancelled after Collection**—This refers to an adjustment made with a property owner on an old outstanding sewer assessment, on which Court proceedings were threatened for damages. The then Council arrived at an adjustment with the owner whereby the remaining outstanding assessments were to be cancelled. However, one of the parties interested made a partial subsequent payment which was accepted by the Tax Collector, and subsequently refunded. The appropriation is to clear the account.

RESERVE FOR UNCOLLECTED TAXES

In order that New Jersey municipalities may operate on a "cash basis", there must be added to each year's budget an amount which will insure the actual collection of enough money to meet current obligations, even though the taxes are not 100% collected.

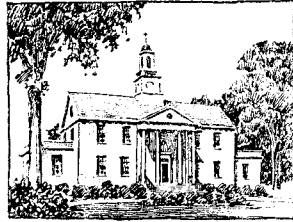
The amount so required is determined by the percentage of taxes collected the previous year. In Teaneck's case this was approximately 95%. The overlay of \$110,000 used in this budget is sufficient, even if the collection rate declines slightly.

STATE SCHOOL TAXES

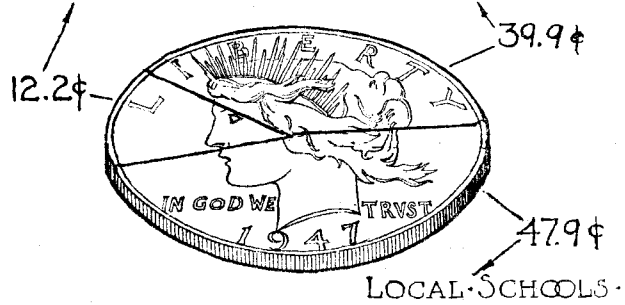
All State taxes for school purposes against local property were eliminated this year, the State replacing the revenue so lost to the schools by money raised through other means, and distributed according to a State applicable formula, by which the Teaneck School Board and, therefore, the local taxpayers, benefited in the amount of approximately \$131,000.



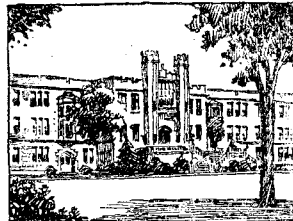
BERGEN COUNTY



TOWNSHIP



DISTRIBUTION OF THE TAX DOLLAR



LOCAL SCHOOLS

ALLOCATION OF TOWNSHIPS SHARE OF THE TAX DOLLAR AND UNIT COSTS

	PORTION OF TAX DOLLAR (in cents)	PER CAPITA COST (in dollars)	COST FOR A HOME ASSESSED AT \$3500
DEBT, DEFICIENCY & RESERVE	12.50	* 8.15	27.30
PROTECTION TO PERSONS & PROPERTY	12.90	12.00	28.18
<i>POLICE • FIRE • HYDRANTS • GUARDS • BLDG INSP</i>			
GENERAL GOVERNMENT	6.14	5.71	13.41
<i>ADMINISTRATION • ELECTIONS • ASSESSMENT • AND COLLECTION OF TAXES • LEGAL • AUDIT • BONDS • ENGINEERING • PURCHASING • ACCOUNTING • COURT • PUBLIC BUILDINGS • SHADE TREES • INSURANCE • PENSIONS • ZONING • PLANNING • CONTINGENT • VETERANS HOUSING</i>			
STREETS & ROADS	3.52	3.27	7.69
<i>REPAIR AND NEW CONSTRUCTION • STREET LIGHTING • SNOW REMOVAL</i>			
RECREATION & LIBRARY	2.66	2.47	5.81
<i>PARKS • LIBRARY • RECREATION • COMMUNITY CELEBRATIONS</i>			
SANITATION	1.49	1.39	3.25
<i>SEWERS • STREET CLEANING</i>			
HEALTH & CHARITIES	0.69	0.64	1.51
<i>HEALTH • CHILD CLINIC • RELIEF</i>			
	TOTAL	39.90	33.63
		<i>Debt Service 8.15</i>	87.15
		1947	PER CAPITA OPERATING COST 25.48

*Exclusive of Overlay