



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 1340_fbi_2017.xlsm

Website:

Phone Number:

Mailing Address:

[Email the UFB if not using Outlook](#)

Municipality: **State:** **Zip:**

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Pasquale		Menna	12/31/2018	mayor@redbanknj.org

Chief Administrative Officer

Stanley	J	Sickels		ssickels@redbanknj.org
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Chief Financial Officer

Eugenia		Poulos		epoulos@redbanknj.org
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Municipal Clerk

Pamela		Borghi		pborgh@redbanknj.org
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Registered Municipal Accountant

Charles	J	Fallon		chuckfallon@falloncpa.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Kathleen		Horgan	12/31/2019	khorgan@redbanknj.org
Edward		Zipprich	12/31/2017	ezipprich@redbanknj.org
Linda		Schwabenbauer	12/31/2017	lschwabenbauer@redbanknj.org
Mark		Taylor	12/31/2018	mtaylor@redbanknj.org
Michael		Whelan	12/31/2018	mwhelan@redbanknj.org
Erik	K	Yngstrom	12/31/2019	eyngstrom@redbanknj.org

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2016 Calendar Year Property Tax Levies - ALL entities levying property taxes

	Calendar Year <u>Tax Rate</u>	Calendar Year <u>Tax Levy</u>	% of <u>Total Levy</u>	Avg Residential <u>Taxpayer Impact</u>
Municipal Purpose Tax	0.551	\$11,438,971.00	26.13%	\$1,996.51
Municipal Library	0.033	\$689,361.32	1.57%	\$119.57
Municipal Open Space			0.00%	\$0.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	0.796	\$16,545,017.00	37.79%	\$2,884.25
Regional School District	0.445	\$9,249,069.00	21.13%	\$1,612.42
County Purposes	0.267	\$5,535,317.65	12.64%	\$967.45
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.015	\$317,966.91	0.73%	\$54.35
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2016 Budget)	2.107	\$43,775,702.88	100.00%	\$7,634.56

Total Taxable Valuation as of	October 1, 2016	<u>\$2,020,430,081.00</u>
<small>(To be used to calculate the current year tax rate)</small>		
Current Year Average Residential Assessment		<u>\$362,342.45</u>

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
0.551	0.567	2.87%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$11,438,971.00	\$12,018,705.30	5.07%	\$579,734.30

Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$1,996.51	\$2,053.76	2.87%	\$57.25

Sheet UFB-1

Current Year 2017 Budget

<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
Municipal Purpose Tax	ACTUAL	\$12,018,705.30
Municipal Library	ACTUAL	\$708,804.22
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)	ACTUAL	\$512,120.00
Local School District	ESTIMATED	\$16,900,000.00
Regional School District	ESTIMATED	\$9,440,000.00
County Purposes	ESTIMATED	\$5,647,000.00
County Library		
County Board of Health		
County Open Space	ESTIMATED	\$353,000.00
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		\$45,579,629.52

Revenue Anticipated, Excluding Tax Levy	9,733,940.71
Budget Appropriations, before Reserve for Uncollected Taxes	21,458,698.39
Total Non-Municipal Tax Levy	\$32,852,120.00
Amount to be Raised by Taxes - Before RUT	\$44,576,877.68
Reserve for Uncollected Taxes (RUT)	\$1,002,751.85
Total Amount to be Raised by Taxes	\$45,579,629.53

% of Tax Collections used to Calculate RUT	<u>97.80%</u>
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If % used exceeds the actual collection % then
reference the statutory exception used

Tax Collections - ACTUAL as of Prior Year

Total Tax Revenue, Collections CY 2016	43,708,710.36
Total Tax Levy, CY 2016	44,568,137.42
% of Taxes Collected, CY 2016	<u>98.07%</u>
Delinquent Taxes - December 31, 2016	<u>\$880,814.53</u>

USER FRIENDLY BUDGET SECTION - ANTICIPATED REVENUE SUMMARY (ALL OPERATING FUNDS)

FCOA		% Difference Current vs. Prior Year	\$ Difference Current vs. Prior Year	Total Realized Revenue (Prior Year)	Total Anticipated Revenue (Current Year)	General Budget	Open Space Budget
08	Surplus	-11.47%	(\$263,504.00)	\$2,297,705.56	\$2,034,201.56	\$1,450,000.00	
08	Local Revenue	-2.57%	(\$294,767.03)	\$11,453,867.03	\$11,159,100.00	\$2,922,100.00	
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$2,011,681.00	\$2,011,681.00	\$2,011,681.00	
08	Uniform Construction Code Fees	-0.99%	(\$4,858.00)	\$488,858.00	\$484,000.00	\$484,000.00	
	<i>Special Revenue Items w/ Prior Written Consent</i>						
11	Shared Services Agreements	-11.64%	(\$4,435.02)	\$38,104.02	\$33,669.00	\$33,669.00	
08	Additional Revenue Offset by Appropriations	-68.10%	(\$62,566.04)	\$91,878.04	\$29,312.00	\$29,312.00	
10	Public and Private Revenue	#DIV/0!	\$0.00		\$0.00		
08	Other Special Items	3.07%	\$69,635.24	\$2,268,008.91	\$2,337,644.15	\$1,928,178.71	
15	Receipts from Delinquent Taxes	35.77%	\$230,548.65	\$644,451.35	\$875,000.00	\$875,000.00	
	<i>Amount to be raised by taxation</i>						
07	Local Tax for Municipal Purposes	3.21%	\$373,240.34	\$11,645,464.96	\$12,018,705.30	\$12,018,705.30	
07	Minimum Library Tax	2.82%	\$19,442.90	\$689,361.32	\$708,804.22	\$708,804.22	
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00		
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00		
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00		
	Total	0.20%	\$62,737.04	\$31,629,380.19	\$31,692,117.23	\$22,461,450.23	\$0.00

Utility	Utility	Utility	Utility	Utility	Utility
Water Sewer	Parking				
\$239,000.00	\$345,201.56				
\$6,865,000.00	\$1,372,000.00				
\$59,800.00	\$349,665.44				
\$7,163,800.00	\$2,066,867.00	\$0.00	\$0.00	\$0.00	\$0.00

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

FCOA	Budgeted Positions		% Difference Current v. Prior Year	\$ Difference Current v. Prior Year	Total Modified Appropriation for Service Type (Prior Year)	Total Appropriation for Service Type (Current Year)	General Budget	Public&Private Offsets	
	Full-Time	Part-Time							
20	General Government	24.00	15.00	12.06%	\$760,416.54	\$6,307,052.46	\$7,067,469.00	\$1,165,669.00	
21	Land-Use Administration	3.00	0.00	41.02%	\$82,600.00	\$201,350.00	\$283,950.00	\$283,950.00	
22	Uniform Construction Code	8.00	2.00	4.81%	\$29,467.00	\$612,067.50	\$641,534.50	\$641,534.50	
23	Insurance			-3.25%	(\$115,400.00)	\$3,554,400.00	\$3,439,000.00	\$3,439,000.00	
25	Public Safety	47.00	23.00	4.65%	\$255,297.82	\$5,493,862.18	\$5,749,160.00	\$5,749,160.00	
26	Public Works	21.00	2.00	2.02%	\$40,701.78	\$2,011,497.89	\$2,052,199.67	\$2,052,199.67	
27	Health and Human Services	1.00		-3.30%	(\$16,690.00)	\$506,393.00	\$489,703.00	\$258,453.00	\$231,250.00
28	Parks and Recreation	7.00	1.00	10.58%	\$29,100.00	\$274,950.00	\$304,050.00	\$304,050.00	
29	Education (including Library)	6.00	10.00	2.55%	\$20,787.90	\$816,162.32	\$836,950.22	\$836,950.22	
30	Unclassified	1.00		-36.41%	(\$147,389.48)	\$404,788.08	\$257,398.60	\$257,398.60	
31	Utilities and Bulk Purchases			-4.26%	(\$26,398.60)	\$620,000.00	\$593,601.40	\$593,601.40	
32	Landfill / Solid Waste Disposal			8.75%	\$35,000.00	\$400,000.00	\$435,000.00	\$435,000.00	
35	Contingency			0.00%	\$0.00	\$1,000.00	\$1,000.00	\$1,000.00	
36	Statutory Expenditures			8.67%	\$162,298.00	\$1,871,260.00	\$2,033,558.00	\$1,805,158.00	
37	Judgements			-100.00%	(\$25,000.00)	\$25,000.00	\$0.00		
42	Shared Services			0.35%	\$169.00	\$47,810.00	\$47,979.00	\$47,979.00	
43	Court and Public Defender	4.00	1.00	11.11%	\$30,502.53	\$274,592.47	\$305,095.00	\$305,095.00	
44	Capital			83.33%	\$125,000.00	\$150,000.00	\$275,000.00	\$225,000.00	
45	Debt			-3.67%	(\$156,491.54)	\$4,264,208.54	\$4,107,717.00	\$2,673,850.00	
46	Deferred Charges			-68.94%	(\$338,193.00)	\$490,593.00	\$152,400.00	\$152,400.00	
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00		
50	Reserve for Uncollected Taxes			2.40%	\$23,541.67	\$979,210.17	\$1,002,751.84	\$1,002,751.84	
55	Surplus General Budget			-5.14%	(\$87,578.00)	\$1,704,178.00	\$1,616,600.00		
	Total	122.00	54.00	2.20%	\$681,741.62	\$31,010,375.61	\$31,692,117.23	\$22,230,200.23	\$231,250.00

Open Space Budget	Utility	Utility	Utility	Utility	Utility	Utility
	Water Sewer	Parking				
	\$5,055,750.00	\$846,050.00				
	\$178,300.00	\$50,100.00				
	\$50,000.00					
	\$1,398,150.00	\$35,717.00				
	\$481,600.00	\$1,135,000.00				
\$0.00	\$7,163,800.00	\$2,066,867.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES**

<i>Revenues at Risk</i>	<i>Non-recurring appropriation reductions</i>	<i>Future Year Appropriation Increases</i>	<i>Structural Imbalance Offsets</i>	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2016 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	102	\$15,306,700.00	0.72%
2 Residential	3,385	\$1,226,529,200.00	57.84%
3A/3B Farm	0	\$0.00	0.00%
4A Commercial	584	\$645,622,200.00	30.45%
4B Industrial	38	\$28,526,800.00	1.35%
4C Apartments	32	\$196,362,600.00	9.26%
5A/5B Railroad	0	\$0.00	0.00%
6A/6B Business Personal Property		\$8,082,581.00	0.38%
Total	4,141	\$2,120,430,081.00	100.00%
Average Ratio (%), Assessed to True Value		100.00%	
Equalized Valuation, Taxable Properties		\$2,120,430,081.00	
Total # of property tax appeals filed in 2016		County Tax Board	62.00
		State Tax Court	43.00
Number of 2016 County Tax Board decisions appealed to Tax Court			6.00
Number of pending property tax appeals in State Tax Court			55.00
Amount paid out by municipality for tax appeals in 2016			\$146,808.95

Property Tax Assessments - Exempt Properties (October 1, 2016 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	5	\$35,389,500.00	9.23%
15B Other Schools	0	\$0.00	0.00%
15C Public Property	69	\$72,665,900.00	18.95%
15D Church and Charities	53	\$191,016,700.00	49.80%
15E Cemeteries & Graveyards	0	\$0.00	0.00%
15F Other Exempt	56	\$84,463,400.00	22.02%
Total	183	\$383,535,500.00	100.00%
Percentage of Exempt vs. Non-Exempt Properties			18.09%

Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2016 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

USER FRIENDLY
Long Term T

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2016 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2016 Total Tax Rate
					Count Basie Theater	Other	\$11,640.88	\$966,100.00	
					Habcore	Aff. Housing	\$11,823.97	\$838,800.00	
					Locust Landing	Aff. Housing	\$47,674.95	\$5,790,700.00	
					Meridian Hospitals	Other	\$169,316.67	\$91,738,800.00	
					Red Bank Housing Authority	Aff. Housing	\$13,904.14	\$3,722,800.00	
					River Street (Penrose Propert)	Aff. Housing	\$50,105.30	\$11,890,200.00	
					Two River Theater	Other	\$12,245.20	\$11,086,900.00	
					Wesleyan Arms (United Methodist)	Aff. Housing	\$29,663.70	\$9,684,500.00	
Total Long Term Exemptions - Column Total		0.00	0.00	0.00	Total Long Term Exemptions - Column Total		\$346,374.81	\$135,718,800.00	\$0.00
Mark "X" if Grand Total									

BUDGET SECTION

'ax Exemptions

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2016 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2016 Total Tax Rate
Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00
					Total Long Term Exemptions - GRAND TOTAL		\$346,374.81	\$135,718,800.00	\$0.00

**USER FRIENDLY BUDGET SECTION
BUDGETED PERSONNEL COSTS**

Organization / Individuals Eligible for Benefit	# of Full-Time Employees	# of Part-Time Employees	Total Personnel Cost	Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits Net of Cost Share	Employment Taxes and Other Benefits
Governing Body		7.00	34,286.00	\$30,321.00		\$979.00		\$2,986.00
Supervisory Staff (Department Heads & Managers)	13.00	1.00	1,695,720.00	\$1,242,433.00	\$0.00	\$160,398.00	\$179,337.00	\$113,552.00
Police Officers (Including Superior Officers)	40.00		6,944,601.00	\$4,304,536.00	\$292,000.00	\$1,098,087.00	\$695,773.00	\$554,205.00
Fire Fighters (Including Superior Officers)		50.00	169,100.00					\$169,100.00
All Other Union Employees not listed above	64.00	10.00	5,798,727.00	\$3,457,680.00	\$121,000.00	\$459,797.00	\$1,266,430.00	\$493,820.00
All Other Non-Union Employees not listed above	5.00	36.00	920,075.00	\$689,716.00		\$73,171.00	\$82,559.00	\$74,629.00
Totals	122.00	104.00	15,562,509.00	\$9,724,686.00	\$413,000.00	\$1,792,432.00	\$2,224,099.00	\$1,408,292.00

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

NO

Note - **Base Pay** is the annualized rate of pay to which overtime (if eligible) and/or pension is calculated. Either calculation is fine at the discretion of the Local Unit. Overtime and other compensation is any other item that is charged as a salary and wage expense but not included in Base Pay.

USER FRIENDLY BUDGET SECTION - HEALTH BENEFITS

	Current Year # of Covered Members (Medical & Rx)	Current Year Annual Cost Estimate per Employee	Total Current Year Cost	Prior Year # of Covered Members (Medical & Rx)	Prior Year Annual Cost per Employee (Average)	Total Prior Year Cost
<u>Active Employees - Health Benefits - Annual Cost</u>						
Single Coverage	35.00	\$12,348.69	\$432,204.15	33.00	\$13,135.00	\$433,455.00
Parent & Child	11.00	\$19,129.09	\$210,419.99	12.00	\$19,944.00	\$239,328.00
Employee & Spouse (or Partner)	14.00	\$24,281.14	\$339,935.96	13.00	\$26,307.00	\$341,991.00
Family	52.00	\$32,228.77	\$1,675,896.04	52.00	\$33,379.00	\$1,735,708.00
Employee Cost Sharing Contribution (enter as negative -)			(\$600,000.00)			
Subtotal	112.00		\$2,058,456.14	110.00		\$2,750,482.00
<u>Elected Officials - Health Benefits - Annual Cost</u>						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	0.00		\$0.00	0.00		\$0.00
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	75	\$7,573.12	\$567,984.00	73	\$9,489.00	\$692,697.00
Parent & Child	5	\$18,544.80	\$92,724.00	5	\$19,296.00	\$96,480.00
Employee & Spouse (or Partner)	35	\$10,261.37	\$359,147.95	36	\$10,474.00	\$377,064.00
Family	10	\$33,446.40	\$334,464.00	10	\$35,021.00	\$350,210.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	125.00		\$1,354,319.95	124.00		\$1,516,451.00
GRAND TOTAL	237.00		\$3,412,776.09	234.00		\$4,266,933.00

Note - other health insurances such as dental and vision are not included in this analysis unless included in the employees total premium. Therefore, the total from this sheet may not agree with the budgeted appropriation.

Is medical coverage provided by the SHBP (Yes or No)?

NO

Is prescription drug coverage provided by the SHBP (Yes or No)?

NO

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

	Gross		Net	Current Year				
	Debt	Deductions		Debt	Budget	2018 Budget	2019 Budget	All Additional Future Years' Budgets
Local School Debt	\$2,145,000.00	\$2,145,000.00	\$0.00	Utility Fund - Principal	\$1,072,828.00	\$825,811.13	\$889,580.13	\$7,612,801.04
Regional School Debt	\$1,963,969.04	\$1,963,969.04	\$0.00	Utility Fund - Interest	\$285,639.00	\$303,368.60	\$303,339.50	\$1,701,156.00
Utility Fund Debt				Bond Anticipation Notes - Principal	\$777,861.00			
0	\$270,000.00	\$270,000.00	\$0.00	Bond Anticipation Notes - Interest	\$81,321.00			
0	\$13,856,020.30	\$13,856,020.30	\$0.00	Bonds - Principal	\$1,612,753.00	\$1,693,769.00	\$810,000.00	\$7,852,999.50
0			\$0.00	Bonds - Interest	\$496,936.00	\$351,886.00	\$324,814.50	\$1,574,790.50
0			\$0.00	Loans & Other Debt - Principal	\$67,036.00	\$68,383.01	\$69,757.50	\$126,909.75
0			\$0.00	Loans & Other Debt - Interest	\$6,308.00	\$4,960.79	\$3,586.30	\$10,207.26
0			\$0.00					
0			\$0.00					
Municipal Purposes				Total	\$4,400,682.00	\$3,248,178.53	\$2,401,077.93	\$18,878,864.05
Debt Authorized			\$0.00	Total Principal	\$3,530,478.00	\$2,587,963.14	\$1,769,337.63	\$15,592,710.29
Notes Outstanding	\$777,861.00		\$777,861.00	Total Interest	\$870,204.00	\$660,215.39	\$631,740.30	\$3,286,153.76
Bonds Outstanding	\$11,969,521.50	\$646,708.63	\$11,322,812.87	% of Total Current Year Budget	13.89%			
Loans and Other Debt	\$332,086.29		\$332,086.29					
Total (Current Year)	\$31,314,458.13	\$18,881,697.97	\$12,432,760.16	Description	Debt Not Listed Above			
Population (2010 census)	12,206			Total Guarantees - Governmental				
Per Capita Gross Debt	\$2,565.50			Total Guarantees - Other				
Per Capita Net Debt	\$1,018.58			Total Capital/Equipment Leases	\$404,035.00	\$401,985.00	\$213,060.00	\$527,110.00
3 Yr. Average Property Valuation		\$2,069,870,032.33		Total Other				
Net Debt as % of 3 Year Avg Property Valuation		0.60%		Bond Rating	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>	
				Rating	Aa3			
				Year of Last Rating	2016			
				Mark "X" if Municipality has no bond rating				

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Providing or Receiving Services?	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Providing	Township of Shrewsbury	Municipal Court Services		1/1/2014	12/31/2017	\$9,000.00
Providing	Borough of Little Silver	Uniform Fire Code Enforcement		7/1/2009	10/31/2017	\$11,000.00
Providing	Red Bank Board of Education	Snow Plowing Services		8/1/2013	7/31/2018	\$13,669.00
Receiving	Monmouth County Regional Health Commission	Public Health Services		1/1/2002		\$180,498.00
Receiving	Monmouth County 911 Services	911 Services		5/1/2010		\$14,310.00
Providing	Borough of Shrewsbury	Animal Warden Services		1/1/2015	12/31/2017	\$5,057.87
Providing	Borough of Fair Haven	Animal Warden Services		1/1/2015	12/31/2017	\$6,977.00
Providing	Shrewsbury Township	Animal Warden Services		1/1/2016	12/31/2017	\$1,887.86

