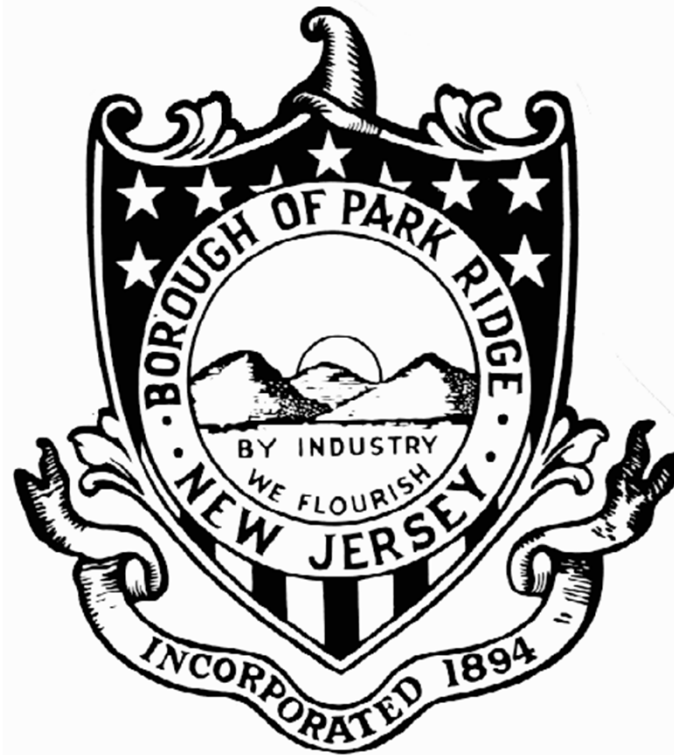


Borough of Park Ridge



**Annual Public Budget Hearing
April 14, 2015**

Agenda

- **2015 Finance Committee**
- **Budget Highlights and Tax Increase Comparisons**
- **Finance Committee Report**
- **Tax Rates**
- **Municipal Pool**
- **Shared Services**
- **Utility**
- **Library**
- **Thank you!**

Borough of Park Ridge 2015 Finance Committee

Borough Employees & Borough Professional:

- **Chief Financial Officer – Colleen Ennis**
- **Borough Administrator/Clerk – Kelley O’Donnell**
- **Assistant Treasurer – Susan Corrado**
- **Borough Auditor – Jeff Bliss**

Council Committee Members:

- **Mayor Terry Maguire**
- **Councilmember Rich Bosi**
- **Councilmember June Bertini**

2015 Budget Highlights

- Municipal tax increase is calculated to be \$24 per average household
- Extensive road drainage and curb improvements including remainder of Ridge Avenue
- Extended Recycling Center hours from 9-2 on Saturdays all year round
- Complete Borough Hall renovations

2015 Budget Highlights (cont.)

- Additional staff resources
 - Two additional Police Officers to replace two Officers retiring in 2015
 - One resource in the Road Department
 - One Receptionist at front desk
 - Part-time Recreation Director
- Shared Services
 - New senior bus
 - First responder vehicle for Tri-boro Ambulance

2015 Average Municipal Tax Increase Comparison*

- Park Ridge.....\$24.00
- Montvale.....\$30.00
- Washington Township.....\$32.00
- Mahwah.....\$33.11
- Ramsey.....\$39.00
- Emerson.....\$74.00
- River Vale.....\$136.00

* Based on currently available 2015 budget data reported in northjersey.com.

Finance Committee Report

Overview of the 2015 Municipal Budget

- Total estimated cost to operate the Borough of Park Ridge in 2015 is estimated at **\$12,937,771** as per the Municipal Budget introduced at the March 10, 2015 Mayor and Council public meeting. This compares to the 2014 Budget total of **\$12,420,949** - an increase of **\$516,822** or **4.1%**.
- The amount to be raised by taxes to support the budget is **\$9,075,532** an increase of **\$90,869** or **1.0%** over the 2014 tax levy. This will result in a municipal tax rate of **56.5** cents and a **.9%** tax increase.
- Applying this tax rate to an average Park Ridge home assessed at **\$470,000** will be approximately **\$2,656**.
- State aid allocated to the Borough in 2015 is estimated at **\$384,196** which represents no change from prior year. The 2015 budget for the State of New Jersey has not yet been adopted as of this date; however, it is unlikely that local aid will change from the amount anticipated in the budget.
- New Jersey Law requires municipalities to operate on a balanced budget basis which is achieved by using a portion of the surplus generated in prior years as revenue in the succeeding year's budget. As of December 31, 2014, the borough's surplus balance was **\$1,963,603**. The borough is utilizing **\$750,700** of this surplus in 2015 to offset a portion of the tax levy. This will leave the borough with a balance of **\$1,212,903**.

2015 Summary of Municipal Income State Sources

	2015 Budget	2014 Budget	2014 Actual
A. FEDERAL, STATE & COUNTY SOURCES			
Energy Receipts Tax (P.L. 1997, Chapters 162 & 167)	\$366,437	\$358,646	\$358,646
Consolidated Municipal Property Tax Relief Aid	16,161	23,952	23,952
Clean Communities Program - Reserve	15,537	16,566	16,566
Recycling Tonnage	17,817	13,293	13,293
Municipal Alliance	8,529	0	-
Over the Limit Under Arrest	0	3,050	3,050
Body Armor Replacement Fund	1,934	2,441	2,441
Watershed Moratorium Offset Aid	1,598	1,598	1,598
Alcohol Education & Rehabilitation Fund	1,123	897	897
Drunk Driving Enforcement Fund	9,927	0	0
CDBG - Senior Programs - Reserve	3,237	6,638	6,638
Sustainable Jersey - Reserve	10,000	0	0
NJ DOT Ridge Avenue	149,000	0	0
TOTAL FEDERAL, STATE & COUNTY FUNDS	\$601,300	\$427,081	\$427,081

2015 Summary of Municipal Income

B. MUNICIPAL SOURCES	2015 Budget	2014 Budget	2014 Actual
Municipal Surplus Appropriated	750,700	680,700	680,700
Gross Receipts Taxes	500,000	500,000	500,000
Interfund - Due from Other Trust	200,000	0	0
Hotel Tax	295,000	250,000	302,475
Uniform Construction Code Fees	197,500	200,000	199,032
Electric Utility - Payments in Lieu of Taxes	155,000	155,000	155,000
Cable Television Franchise Fee	127,000	127,000	127,260
Fines and Costs - Municipal Court	112,500	115,000	113,756
Water Utility Rental Fees	105,000	105,000	105,000
Water Utility - Payments in Lieu of Taxes	100,000	100,000	100,000
Excess Sewer User Fees	82,750	58,000	122,758
Sprint Cell Tower Rent	75,000	65,000	83,174
Library Rental Fees	72,000	80,000	72,877
Reserve for Payment of Debt	64,489	75,000	75,000
Interest and Costs on Taxes	59,500	60,000	59,576
Tri-Boro Safety Corps.	44,000	50,000	44,031
Fire Code Department	40,500	38,000	44,988
Electric Utility Rental Fees	30,000	30,000	30,000
Recycling Program	15,000	24,000	20,088
Alcoholic Beverages	15,000	14,000	16,822
Joint Insurance Fund Dividend	15,000	15,000	16,188
Board of Health	13,000	17,000	13,816
Life Hazard Use Fees	12,000	11,000	13,090
Pistol Range Fee	5,000	14,000	5,251
FEMA Reimbursement Hurricane Sandy Emergency	0	18,000	79,609
Reserve for CDBG Bathroom Renovation Grant	0	34,300	34,300
Reserve for Bergen County - Police Consolidation Grant	0	23,305	23,305
General Capital Surplus	0	9,900	9,900
TOTAL MUNICIPAL FUNDS	\$3,085,939	\$2,869,205	\$3,047,996
RECEIPTS FROM DELINQUENT TAXES	\$175,000	\$140,000	\$199,996
AMOUNT TO BE RAISED BY TAXES	\$8,486,626	\$8,409,157	\$8,759,498
COST TO OPERATE BOROUGH (excluding Library)	\$12,348,865	\$11,845,443	\$12,434,571

Finance Committee Report

Appropriations Increases/Decreases to 2015 Budget

Increases to this Year's Budget:

- \$234,347 Public Property Maintenance (NJ Dot Ridge Rd., Sustainable Jersey)
- \$175,000 Reserve for Tax Appeals
- \$68,810 Healthcare Benefit Costs, Social Security and Pension Costs
- \$43,529 Organizational Support – Recreation and Library
- \$25,000 Reserve for Uncollected Taxes – Increase in Uncollected Taxes
- \$24,000 Reserve for Terminal Leave
- \$16,348 Land and Property Development – Reallocation of Responsibilities
- \$3,944 Increase in Annual Sewer Allocation and Grants

Decreases to this Year's Budget:

- \$195,755 Reduction due to 2014 Emergency Capital Improvement – Brae Blvd.
- \$164,601 Public Safety – Retirement of two Police Officers

2015 Summary of Municipal Appropriations

	2015	2014	2014	2015 vs 2014 Budget	
CATEGORIES OF EXPENSE	<u>BUDGET</u>	<u>MODIFIED BUDGET</u>	<u>ACTUAL</u>	<u>\$ CHANGE</u>	<u>% CHANGE</u>
A. GENERAL GOVERNMENT					
Administrator/Clerk	\$ 332,546	\$ 286,350	\$ 263,754	\$ 46,196	
Professional Services	194,575	199,840	146,278	(5,265)	
Collector/Treasurer	217,405	200,502	186,719	16,903	
Municipal Court	110,289	108,767	107,914	1,522	
Mayor & Council	59,400	57,750	55,051	1,650	
Tax Assessor	38,300	98,600	34,948	(60,300)	
TOTAL GENERAL GOVT.	\$ 952,515	\$ 951,809	\$ 794,664	\$ 706	0.1%
B. MAINT. OF PUBLIC PROP.					
Roads & Parks	\$ 838,980	\$ 812,433	\$ 779,093	\$ 26,547	
Vehicle Maintenance	185,600	138,100	131,918	47,500	
Buildings & Grounds	161,350	160,050	158,064	1,300	
NJS & County of Bergen Grants	159,000	0	0	159,000	
TOTAL PUBLIC PROP.	\$ 1,344,930	\$ 1,110,583	\$ 1,069,075	\$ 234,347	21.1%
C. LAND & PROPERTY DEVELOP.					
Construction Code Office	\$ 184,420	\$ 177,905	\$ 173,546	\$ 6,515	
Planning Board	73,155	66,555	51,041	6,600	
Zoning Board of Adjustment	41,640	38,407	33,331	3,233	
TOTAL LAND DEVELOP.	\$ 299,215	\$ 282,867	\$ 257,918	\$ 16,348	5.8%
D. PUBLIC SAFETY					
Police Department	\$ 2,480,850	\$ 2,639,386	\$ 2,631,042	\$ (158,536)	
Tri-Boro Safety System	269,087	276,500	255,162	(7,413)	
Fire Dept./Fire Prevention	197,427	196,502	163,072	925	
LOSAP Contributions	70,000	82,400	60,249	(12,400)	
Police Reserves/ E.M.C.	49,825	43,598	40,479	6,227	
Police Grants	12,984	6,388	5,491	6,596	
TOTAL PUBLIC SAFETY	\$ 3,080,173	\$ 3,244,774	3,155,495	\$ (164,601)	(5.1%)

2015 Summary of Municipal Appropriations

	2015	2014	2014	2015 vs 2014 Budget	
CATEGORIES OF EXPENSE	<u>BUDGET</u>	<u>MODIFIED BUDGET</u>	<u>ACTUAL</u>	<u>\$ CHANGE</u>	<u>% CHANGE</u>
E. HEALTH & PUBLIC ASSIST.					
Board of Health	\$ 75,880	\$ 72,240	\$ 68,923	\$ 3,640	
Senior Citizen Van & Programs	22,737	25,138	20,751	(2,401)	
Public Assistance	10,900	10,700	9,283	200	
TOTAL HEALTH & ASSIST.	\$ 109,517	\$ 108,078	\$ 98,957	\$ 1,439	1.3%
F. DISPOSAL SERVICES					
Bergen Cty.Sewer Auth.	\$ 653,056	\$ 656,000	\$ 655,681	\$ (2,944)	
Garbage Collections	307,293	312,600	312,520	(5,307)	
Trash Disposal	231,000	231,000	215,566	0	
Recycle Collections	115,850	115,250	115,159	600	
Sewer Department	61,200	53,100	51,058	8,100	
Recycling Grants	33,354	29,859	16,663	3,495	
TOTAL DISPOSAL SERV.	\$ 1,401,753	\$ 1,397,809	\$ 1,366,647	\$ 3,944	.3%
G. CAPITAL IMPROVEMENTS	\$ 65,000	\$ 260,755	\$ 250,855	\$ (195,755)	(75.1)%
H. GENERAL EXPENSES					
Insurance	\$ 1,512,758	\$ 1,464,269	\$ 1,455,937	\$ 48,489	
Interest & Principal on Debt	1,485,430	1,468,850	1,388,364	16,580	
Social Security & Pensions	807,015	751,244	744,399	55,771	
Expenditures without Appropriations	0	61,261	61,261	(61,261)	
Utilities	242,000	245,249	240,026	(3,249)	
Special Emergencies	110,480	98,000	98,000	12,480	
Contingencies	5,000	5,000	3,563	0	
TOTAL GEN'L. EXPENSES	\$ 4,162,683	\$ 4,093,873	\$ 3,991,550	\$ 68,810	1.7%

2015 Summary of Municipal Appropriations

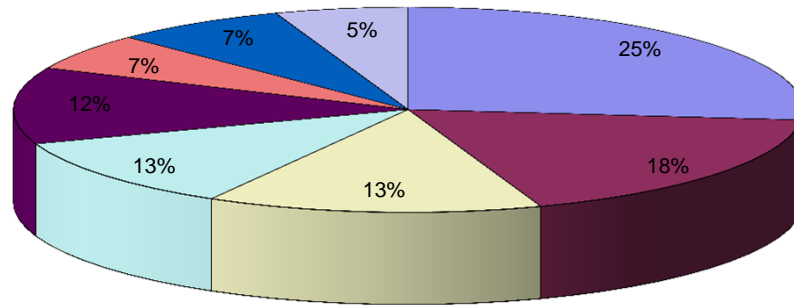
	2015	2014	2014	2015 vs 2014 Budget	
CATEGORIES OF EXPENSE	BUDGET	MODIFIED BUDGET	ACTUAL	\$ CHANGE	% CHANGE
I. ORGANIZATIONAL SUPPORT					
Municipal Library	\$ 588,906	\$ 575,506	\$ 575,506	\$ 13,400	
Aid to Organizations	71,000	67,200	31,000	3,800	
Recreation Committee	64,200	46,500	42,679	17,700	
PKRG-TV	10,350	10,250	7,988	100	
Municipal Alliance	8,529	0	0	8,529	
TOTAL ORGAN'L . SUPPORT	\$ 742,985	\$ 699,456	\$ 657,173	\$ 43,529	6.2%
J. WAGE ADJUST /TERM LEAVE	\$ 24,000	\$ 0	\$ 0	\$ 24,000	100.0%
NET BUDGET	\$ 12,182,771	\$ 12,150,004	\$ 11,642,334	\$ 32,767	.3%
K. RESERVES					
FOR UNCOLLECTED TAXES	\$ 580,000	\$ 555,000	\$ 555,000	\$ 25,000	4.5%
FOR TAX APPEALS	\$ 175,000	-	-	175,000	100.0%
GRAND TOTAL	\$ 12,937,771	\$ 12,705,004	\$ 12,197,334	\$ 232,767	1.8%

This presentation entitled “2015 Summary of Municipal Appropriations” itemizes the various categories of expense changes by Department, Board and other line items. These costs combine salaries and wages, along with the operating expenses associated with that particular category.

APPROPRIATION CHANGES 2014 vs. 2015

	2015	2014	CHANGE	%	EXPLANATION
TOTAL APPROPRIATIONS	\$12,937,771	\$12,705,004	232,767	1.8%	
INCREASES:					
Reserve for Tax Appeals	175,000	0	175,000	100%	Allocation for Tax Appeals
Terminal Leave	24,000	0	24,000	100%	Allocation for Terminal Costs
Maintenance of Public Property	1,344,930	1,110,583	234,347	21.1%	Increase in Grants – NJ DOT Ridge Road
Organizational Support	742,985	699,456	43,529	6.2%	Increase in Recreation and Library
Land & Property Development	299,215	282,867	16,348	5.8%	Reallocation of Responsibilities
Reserve for Uncollected Taxes	580,000	555,000	25,000	4.5%	Increase in Delinquent Taxes
General Expenses	4,162,683	4,093,873	68,810	1.7%	Increase in Health Care Benefit Costs, Social Security and Pensions
Health and Public Assistance	109,517	108,078	1,439	1.3%	Reallocation of Responsibilities
Disposal Services	1,401,753	1,397,809	3,944	.3%	Increase in Sewer Costs and Recycling Costs
General Government	952,515	951,809	706	.1%	Reallocation of Responsibilities
	9,792,598	9,199,475	593,123	6.4%	
DECREASES:					
Capital Improvement	65,000	260,755	(195,755)	(75.1)%	Reduction due to 2014 Emergency Capital Improvement – Brae Blvd.
Public Safety	3,080,173	3,244,744	(164,601)	(5.1)%	Retirement of Two Police Officers
	\$3,145,173	\$3,505,529	(\$360,356)	(10.3)%	

2015 Municipal Appropriations



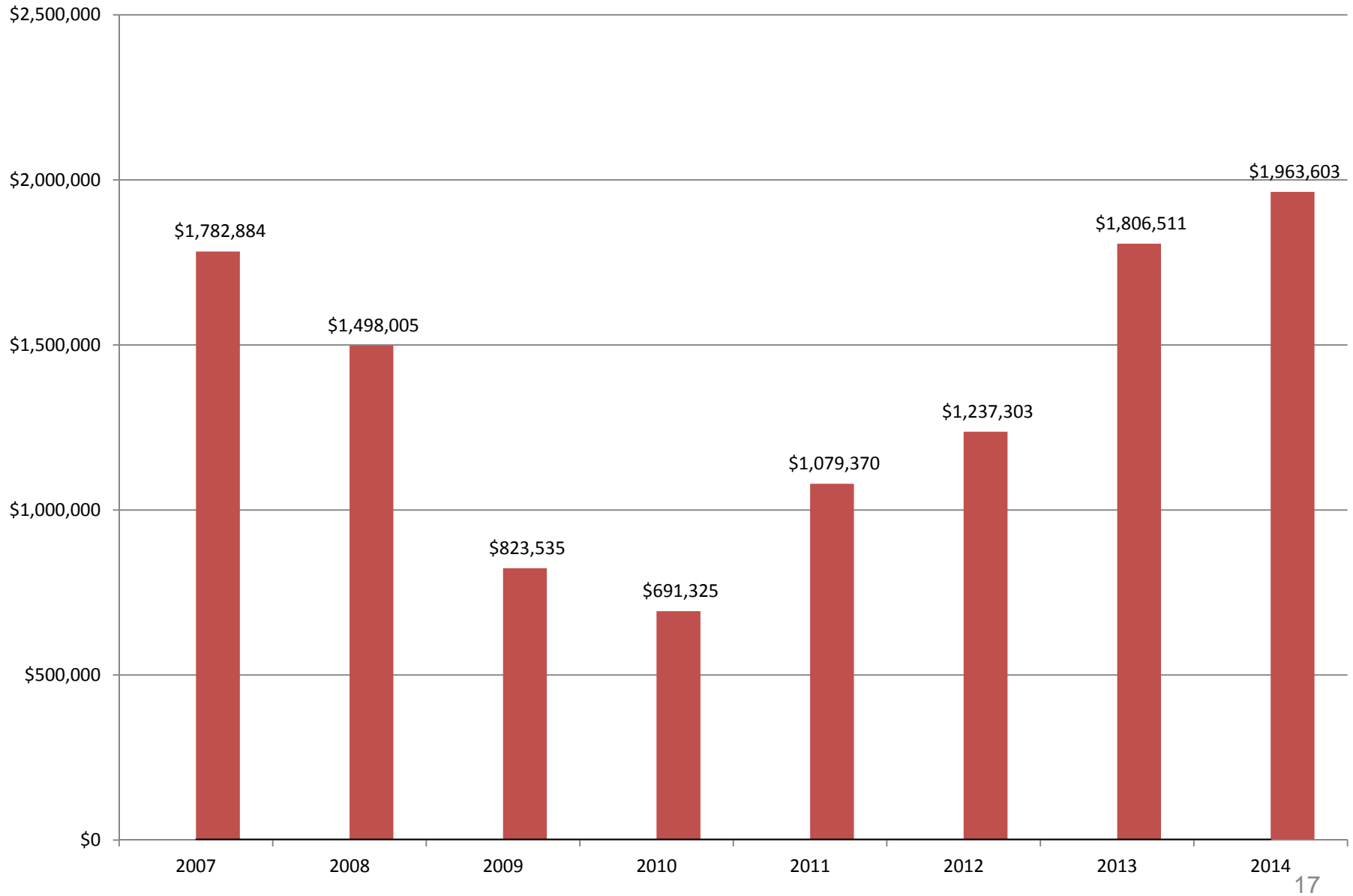
- PUBLIC SAFETY / HEALTH
- INSURANCE / FRINGES
- DISPOSAL SERVICES / UTILITIES
- PROPERTY MAINT / DEVELOPMENT
- DEBT SERVICE / CAPITAL
- TAX RESERVES & OTHER
- GENERAL GOVERNMENT
- ORGANIZATION SUPPORT

Appropriation Totals by Category	2015 Summary of Appropriations	Total % of Budget
PUBLIC SAFETY/HEALTH	\$ 3,189,690	25%
INSURANCE/FRINGES	\$ 2,343,773	18%
DISPOSAL SERVICES/UTILITIES	\$ 1,643,753	13%
PROPERTY MAINT/DEVELOPMENT	\$ 1,644,145	13%
DEBT SERVICE/CAPITAL	\$ 1,550,430	12%
TAX RESERVES & OTHER	\$ 870,480	7%
GENERAL GOVERNMENT	\$ 952,515	7%
ORGANIZATION SUPPORT	\$ 742,985	5%
TOTAL	\$ 12,937,771	100%

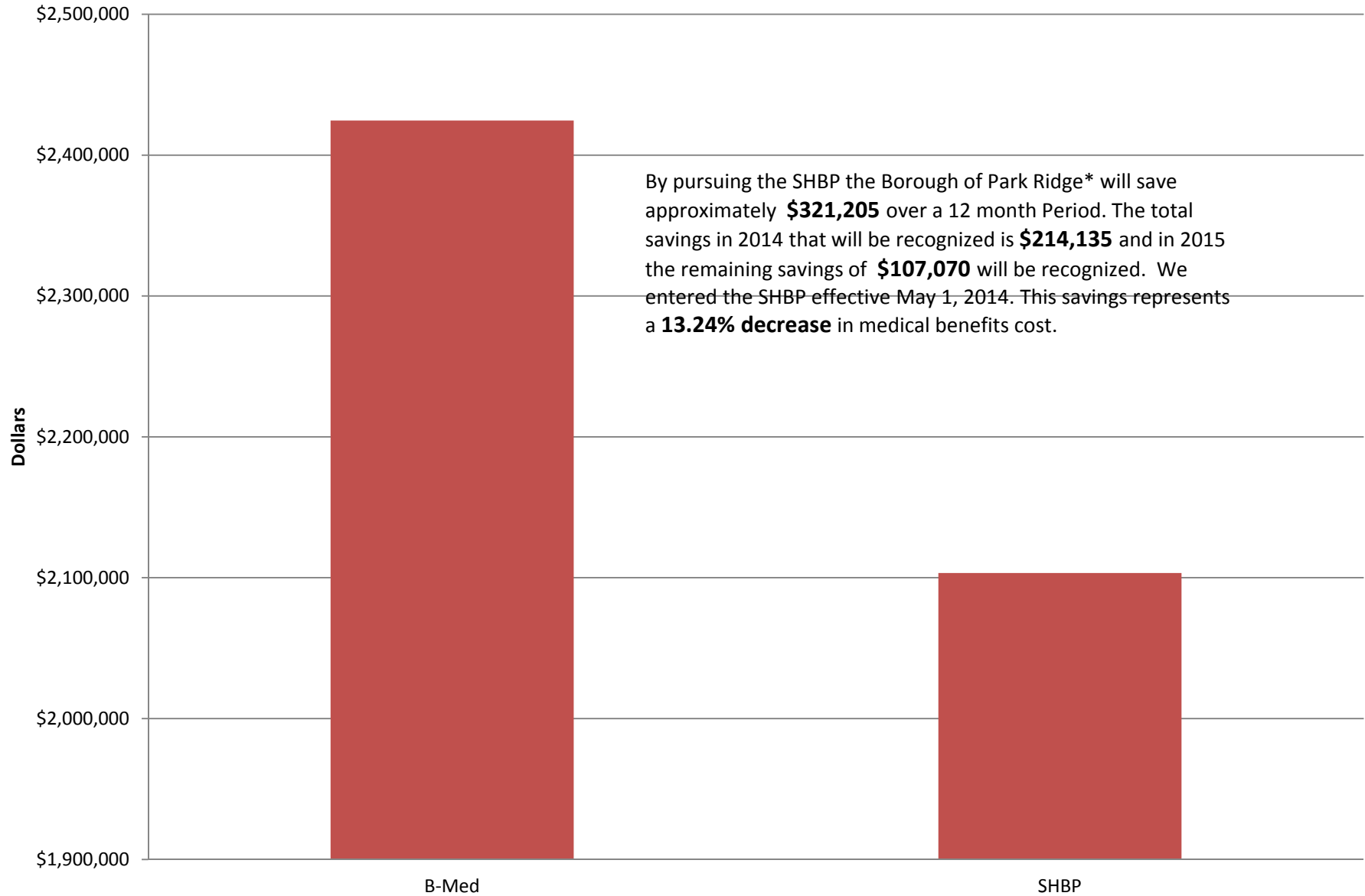
Borough of Park Ridge Municipal Surplus Comparison

		Utilized in		
		Budget of		% of
	Balance	Succeeding	Remaining	Succeeding
Year	31-Dec	Year	Balance	Year Budget
2008	\$1,498,005	\$1,125,000	\$373,005	9.68%
2009	\$823,535	\$640,000	\$183,535	5.62%
2010	\$691,325	\$505,000	\$188,325	4.22%
2011	\$1,079,370	\$650,000	\$429,370	5.35%
2012	\$1,237,303	\$650,000	\$587,303	5.17%
2013	\$1,806,511	\$680,700	\$1,125,811	5.48%
2014 Unaudited	\$1,963,603	\$750,700	\$1,212,903	5.80%

Surplus Comparison 2007-2014

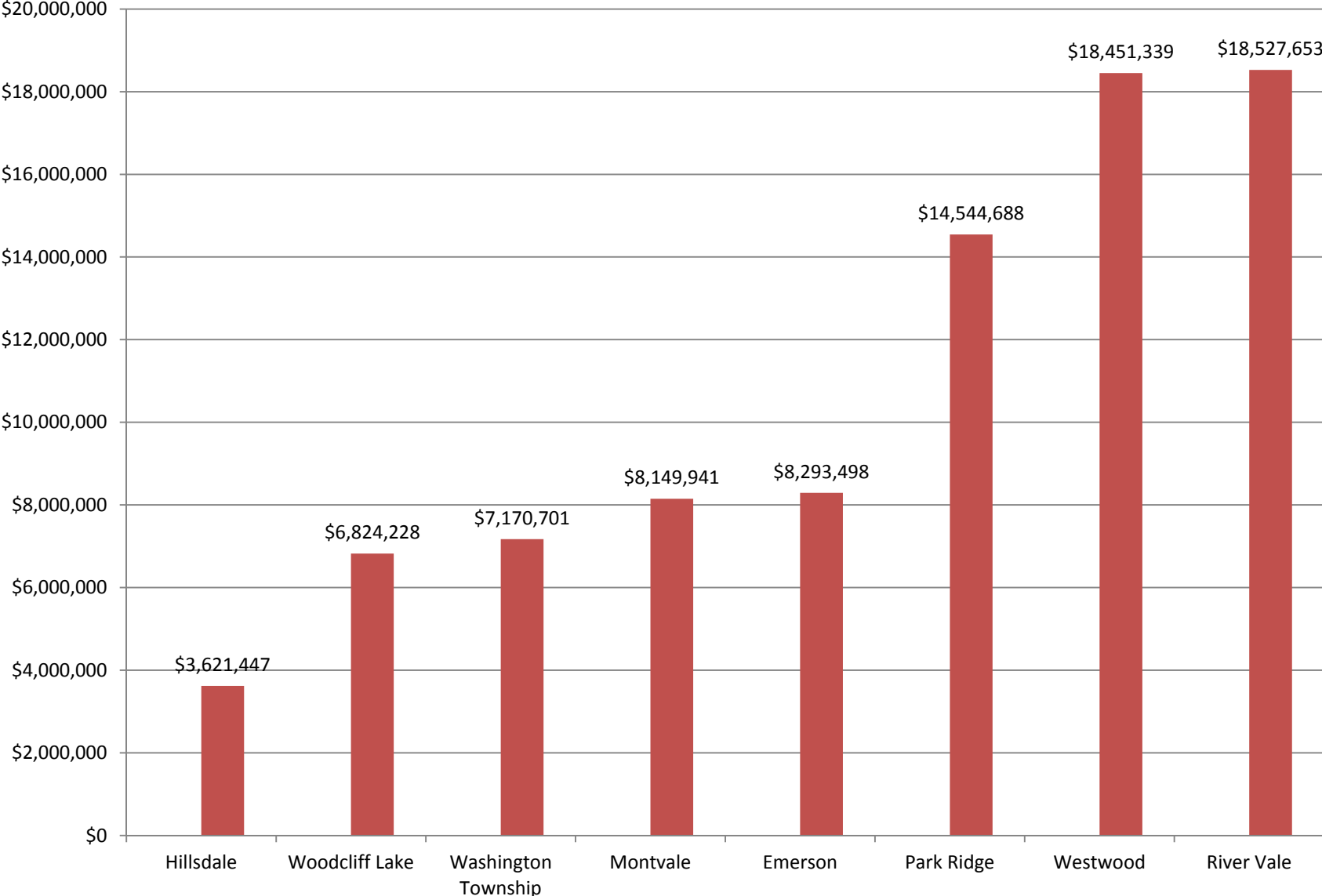


Medical Benefits Savings

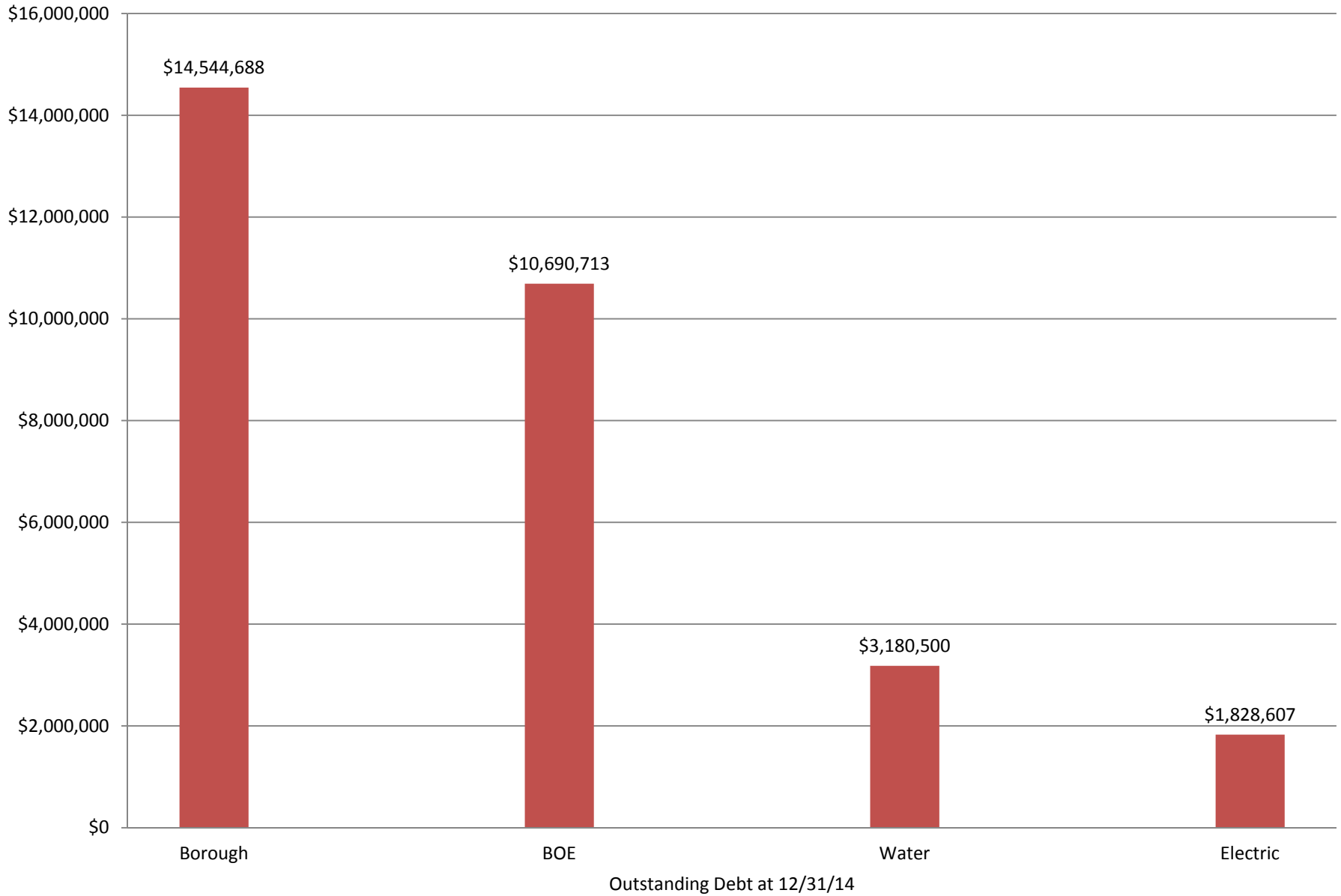


*Includes Electric, Water, Municipal, Library Employees and Retirees

COMPARISON OF NET DEBT - MUNICIPAL PORTION ONLY



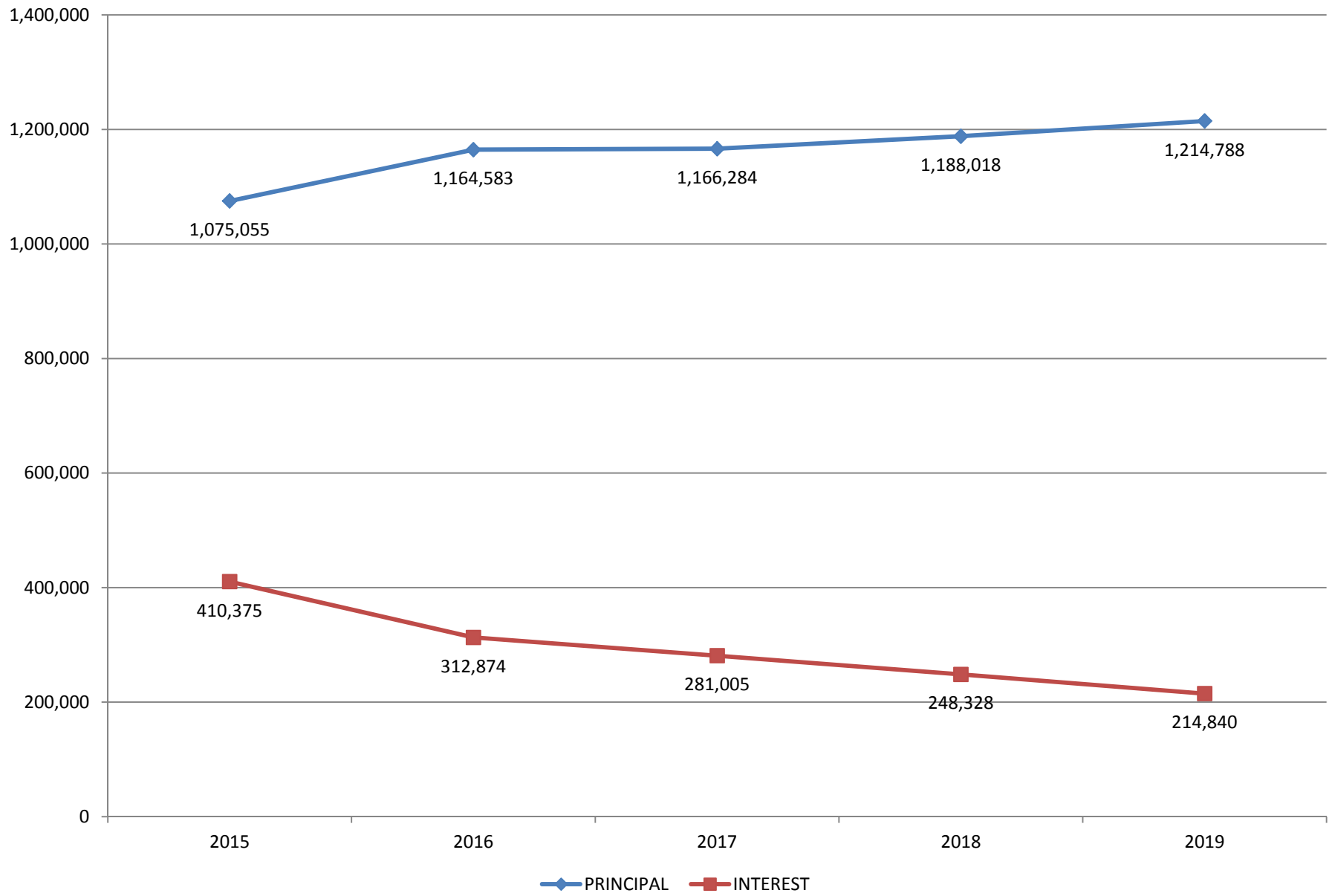
Debt by Borough Organization



Borough of Park Ridge Legacy Unfunded Debt

- 1/2012 Unfunded Debt \$5,535,000
- 1/2013 Unfunded Debt \$2,320,000
- 9/2013 Prior Years Unfunded Debt \$0
- Successful Bond Sale August of 2012 for \$3.2M @ 1.79%
- Successful Bond Sale August of 2013 for \$ 2.3M @ 2.60%

Principal vs. Interest Payments



DEBT SERVICE SCHEDULE

<u>BOND ISSUES</u>		<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
YEAR						
2007	PRINCIPAL	325,000	325,000	325,000	325,000	325,000
	INTEREST	114,799	102,205	89,611	77,018	64,424
2012	PRINCIPAL	150,000	210,000	210,000	210,000	210,000
	INTEREST	58,600	55,600	51,400	47,200	43,000
2013 Refunding Bond	PRINCIPAL	330,000	330,000	325,000	325,000	350,000
	INTEREST	86,450	76,550	66,725	56,975	46,850
2013 Bond	PRINCIPAL	140,000	140,000	220,000	240,000	240,000
	INTEREST	50,810	49,410	46,610	42,210	37,410
<u>NOTE ISSUES</u>	PRINCIPAL	75,000	75,000			
	INTEREST	18,674	750			
GREEN ACRES LOAN	PRINCIPAL	55,055	84,583	86,284	88,018	89,788
	INTEREST	81,042	28,359	26,659	24,925	23,156
TOTAL ANNUAL PAYMENT		<u>\$1,485,430</u>	<u>\$1,477,457</u>	<u>\$1,447,289</u>	<u>\$1,436,346</u>	<u>\$1,429,628</u>

Borough of Park Ridge Credit Rating

- Standard & Poor's Rating Upgrade to AA from AA- in 2013
 - "We believe debt will likely remain manageable due to rapid amortization."
 - "The borough's budgetary performance, in our view, has been strong."
 - " In our opinion the borough's budgetary flexibility is strong with available reserves at 10.5% of expenditures for fiscal 2012"
- Source: Standard & Poor's Rating Service Analysis- December 18,2013

3 YEAR CAPITAL BUDGET AND PLAN

<u>MUNICIPAL PROJECT</u>	Estimated			
	<u>Cost</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Road Resurfacing/ADA Ramps/Sidewalks	\$1,299,000	\$949,000	\$0	\$350,000
Various Public Safety Equipment	\$432,650	\$141,000	\$177,850	\$113,800
Various Equipment/Vehicles - Senior Program	\$84,000	\$84,000	\$0	\$0
DPW Vehicles & Equipment	\$719,000	\$288,000	\$281,000	\$150,000
Various Municipal Budget Improvements	\$50,000	\$50,000	\$0	\$0
Buildings & Grounds	\$89,500	\$79,000	\$0	\$10,500
Sewer Equipment	\$11,000	\$8,000	\$0	\$3,000
TOTAL MUNICIPAL PROJECTS	<u>\$2,685,150</u>	<u>\$1,599,000</u>	<u>\$458,850</u>	<u>\$627,300</u>

Borough of Park Ridge Summary Levy Cap Calculation

BOROUGH OF PARK RIDGE 2015 BUDGET OVERVIEW

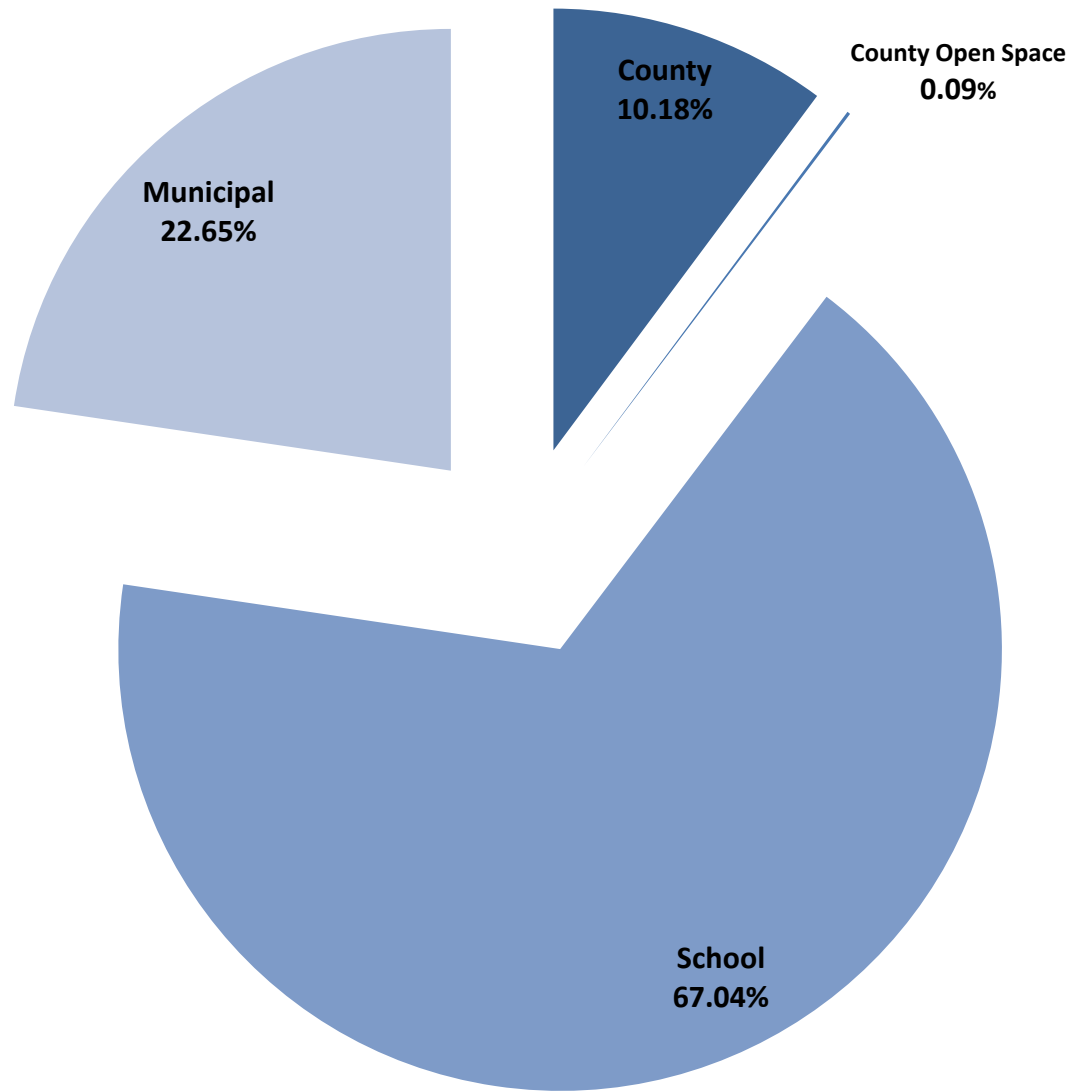
APPROPRIATION CAP CALCULATION

2014 Budget Appropriations within CAP		\$	8,785,841
2014 Allowable CAP Increases			
COLA Increase (.015%)	\$		131,788
2.0% Index Rate Ordinance			175,717
Added Value of New Construction			15,113
2013 CAP Bank			202,001
2014 CAP Bank			257,293
			781,911
Total Allowable General Appropriations for Municipal Purposes Within CAP		\$	9,567,752
Total General Appropriations Subject to CAP Set Forth in 2015 Budget			8,871,506
Total Amount Under Allowable Appropriations CAP		\$	696,246

TAX LEVY CAP CALCULATION

2014 Amount to be Raised by Taxation for Municipal Budget		\$	8,984,663
Less:			
Prior Year Minimum Library Tax	\$		575,506
Prior Year Def. Charges: Emergencies			98,000
Prior Year Recycling Tax			11,000
			684,506
Net Prior Year Tax Levy Utilized for Municipal Tax CAP Calculation			8,300,157
2015 Allowable Adjustments			
2% CAP Increase	\$		166,003
Increase in Health Insurance Costs in excess of 2%			12,888
Increase in Pension Contributions in excess of 2%			39,726
Increase in Capital Improvements			25,900
Decrease in Debt Service-Net of prior year cancellations			(53,395)
Recycling Tax Appropriation			11,000
Current Year Deferred Charges			98,000
Current Year Minimum Library Tax			588,906
Added Value of New Construction			15,113
Prior Year CAP Bank			450,714
			1,354,855
Total Allowable 2015 Tax Levy		\$	9,655,012
Total Tax Levy Set Forth in Introduced 2015 Budget			9,075,532
Total Amount Under Allowable Tax Levy CAP		\$	579,480

2015 Tax Breakout By %



Borough of Park Ridge Municipal Pool

Municipal Pool			
	<u>2015 BUDGET</u>	<u>2014 BUDGET</u>	<u>2014 ACTUAL</u>
REVENUES			
Surplus	\$46,100	\$14,750	\$14,750
Membership Fees	201,970	222,000	201,970
Miscellaneous	37,966	25,000	48,315
TOTAL REVENUES	\$286,036	\$261,750	\$265,035
OPERATING EXPENSES			
Salaries & Wages	\$127,000	\$110,200	\$106,043
Other Expense	120,050	131,120	81,633
Pool Rehabilitation	29,500	12,000	12,000
Social Security	9,486	8,430	8,112
Debt Service	0	0	0
TOTAL EXPENSES	\$286,036	\$261,750	\$207,788

Park Ridge Shared Services

NW Bergen Central Dispatch Services - based in Ridgewood for Tri-Boro towns

Tri-Boro Ambulance - volunteer EMS services for Montvale, Woodcliff Lake and Park Ridge

Tri-Boro Fuel Depot – shared Fuel agreement with Tri-Boro towns and Board of Education

Senior Van – transportation services shared by Tri-Boro towns

Pistol Range – Park Ridge facility shared with Emerson, Montvale, Woodcliff Lake, & Upper Saddle River

Sewer Flusher Equipment - shared with Montvale

Municipal Court - shared with Montvale and Woodcliff Lake

Recreation Field Maintenance - shared services with Board of Education

Lightning Detection System - Shared with Montvale, pursuing a new system with partners

Street Sweeping – Entered into an agreement with Paramus for 2015, at a savings over the previous year

Building Department:

Construction Code Official shared with Woodcliff Lake

Fire sub-Code Official shared with River Vale

Electric Power - Electric Department is a member of the Power Association of NJ, comprised of all nine municipal electric utilities in New Jersey & Sussex Rural Electric Cooperative, including a mutual aid agreement to share resources during storms and electric emergencies, and a cooperative a purchasing agreement for bulk purchases of materials & supplies. Members have joined together to request proposals for our wholesale power requirements. This has been extremely beneficial to us, and has resulted in lower cost power costs and the lowest electric rates in Bergen County.

There are many more; this is just a sampling. We continue to look for ways to save costs without reducing the level of service we provide.



THANK YOU



- The 2015 Finance Committee would like to thank the Mayor and Council for their cooperation during the 2015 Municipal Budget process.
- Thank you to all of the Borough of Park Ridge Department heads and employees who are always committed to providing efficient and economical government services to the residents of Park Ridge.
- Thank you to our Auditors Lerch, Vinci & Higgins for their help with this presentation and the budget.
- Thank you to our residents and volunteers too numerous to mention who make Park Ridge the unique and special town it is.

Questions and Discussion