

INFORMATIONAL FORUM



MAY 20, 2010



MAY 24, 2010

MILLBURN DISTRICT 24 BOARD OF EDUCATION

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BACKGROUND

On May 20 and 24, 2010, the Millburn District 24 Board of Education held one hour informational forums at Millburn Central and West, respectively. During the first half, the board presented a PowerPoint presentation [{link}](#). During the second half, the board listened to attendees' comments and suggestions. This document, addressed to both those present and not present at the informational forums, is the expanded, written version of the PowerPoint presentation with hyperlinks to Internet web pages containing additional information.

INTRODUCTION

As your seven elected Millburn District 24 board members, we represent your interests regarding Millburn Central and Millburn West grade schools. But more than being your representatives, we are also your trustees. In our trustee role we have the additional responsibility of seeking your direct input when we face decisions that will significantly change the direction of our schools. This is such a time.

In a nutshell, we can no longer sustain our educational offerings at current levels given projected funding. Corrective action must be taken by no later than December 1, 2010. We need your input as we decide what to do.

This document is organized into these sections:

1. Where we want to go
2. Where we are
3. The gap between where we are and where we want to go
4. The road up to this point
5. The roads forward

When reading sections 1 and 2, please consider the areas on which we should focus our attention, i.e., the gap. When reading sections 4 and 5, please consider things our district should do differently in the future.

Our goal is to provide you with complete and accurate information. Where supporting documentation is available on the Internet, a hyperlink is provided. A notation of [{link: 3-5}](#) directs you to click on the word link and read pages 3-5. A notation of [{person}](#) directs you to contact a person for documents not posted on a website.

We recommend the following reading approach.

1. Read this document from beginning to end without reading hyperlinked web pages.
2. Read this document again, reading hyperlinked web pages as you go.
3. Read the School Board meeting documents for the past year [{link}](#).

Our goal is to thoroughly understand your concerns and thoroughly consider all alternatives. We recommend the following approaches to communicating with the board.

- Respond to our survey [{link}](#) ([link available on May 25](#)).
- Email the Board of Education at boardofeducation@millburn24.net.
- Attend School Board and committee of the whole meetings [{link}](#) and express your concerns during the two public comments sections of each meeting.

Please help us reach everyone in our district by emailing your friends and neighbors.

- Informational forum document (this document).
- Survey [{link}](#) ([link available on May 25](#)).

Together we can provide our children the best education we can afford.

WHERE WE WANT TO GO

Before deciding how to get where we are going, it seems appropriate to first all agree on where we want to go. This section sets our sights on our ultimate long term destination.

In the following section we'll take a look at where we actually are.

There are a myriad of goals that define our vision of the ideal Millburn Central and West schools. For this discussion, we will narrow our focus to these four goals:

- high academic standards
- well rounded education with a variety of opportunities
- reasonable class sizes
- solid financial position

HIGH ACADEMIC STANDARDS

We want our students to:

- perform in the top 5% of the Illinois Standards Achievement Test (ISAT) [{link}](#) (and earn the SchoolSearch Bright A+ Award [{link}](#))
- meet Adequate Yearly Progress (AYP) [{link}](#) on the ISAT exams
- show improvement on their Measure of Academic Progress (MAP) scores during the course of the year

WELL ROUNDED EDUCATION WITH A VARIETY OF OPPORTUNITIES

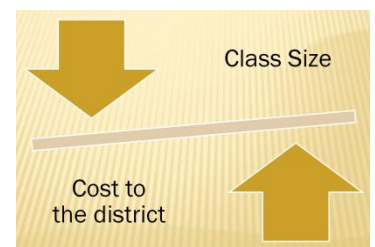
We feel that children should receive a well rounded education with the following opportunities:

- art, technology, music, band, learning resource center, and physical education
- a variety of extracurricular activities from which to choose
- state-of-the-art curriculum and varied course offerings to satisfy a range of academic abilities and needs (e.g., sections of accelerated math at the middle school level)
- excellent preparation for high school that is equal to or exceeds other feeder districts

REASONABLE CLASS SIZES

When class sizes are small, children receive more personal attention, and teachers have more opportunities for differentiating instruction. Smaller class sizes have a greater impact on test scores and social factors for younger students than older ones. Scientific studies differ regarding what is a reasonable class size. We judge 'reasonable' in comparison to class sizes that our community has historically been comfortable with as well as class sizes of neighboring districts.

The goal of having reasonable class sizes most directly competes with the goal of balancing our budget. Salaries and benefits account for about 80% of our budget [{link: 19}](#). Increasing the number of teachers reduces class sizes, and vice-versa. Small class size is an attractive statistic for home buyers; along with test scores, it is often used in consideration of school quality.



SOLID FINANCIAL POSITION

During years where a district has a stable enrollment and a stable economy, we believe it is in the district's best financial interest to run a balanced budget. When enrollment increases with unmatched increases in tax revenue, our district must draw upon its contingency funds to maintain consistent class sizes over time. When enrollment is stable but the economy is in recession, our district must draw upon its contingency funds to pay teacher salaries and benefits to maintain consistent class sizes over time.

Districts with a 25% contingency fund have the highest bond rating, and hence, the lowest interest rates for borrowing money. [{link}](#)

WHERE WE WANT TO GO

The State of Illinois rates and monitors school districts' financial performance. When a district is unable to maintain a balanced budget or borrows too much money, the district is placed on the financial watch list. If a district continues to spend more money than it takes in, the state steps in and takes over.

When the state takes over, the school district loses its local authority. Typically, the state retains a bare bones administrative staff, cuts all non-mandated programs and raises class sizes beginning with kindergarten at 29 students per teacher. The state may also impose taxes without a voter-approved referendum or may dissolve small districts, transferring students into larger neighboring districts. This is where we DON'T want to go.

WHERE WE ARE

In this section we turn our attention to where we are in terms of our four goals.

In the following section we'll focus on the gap between where we want to go and where we actually are. That will help us hone in on the goals needing the most attention.

HIGH ACADEMIC STANDARDS

In the fall of 2009, we received the Bright A+ Award [link](#) [link](#) for scoring in top 5% in state on ISAT exam. 94.5% of our students met reading Adequate Yearly Progress (AYP), and 95.0% met mathematics AYP [link: Millburn CCSD 24, 15](#). We continue to meet and exceed the growth standards we have set for our students on the MAP (NWEA) exams. [Dr. Cheryl Kucera](#)

WELL ROUNDED EDUCATION WITH A VARIETY OF OPPORTUNITIES

We currently offer a strong academic program to our students. The Grade Level Brochures provide the detailed offerings by grade [link](#). The Parent/Student Handbook summarizes student activities [link: 19-20](#).

Schools recognized as Blue Ribbon Schools [link](#) provide even more offerings, e.g., foreign language. Surrounding area schools offer more college preparatory courses than we do, e.g., geometry in 8th grade.

Due to financial constraints, we have suspended the updating of curriculum, adopting new textbooks, and some software license renewals for the past 2 years. We have also delayed addressing building needs such as plumbing, roofing, and windows. This is not sustainable over the long run.

REASONABLE CLASS SIZES

The projected class sizes for the 2011-12 school year (FY 2012) are shown below.

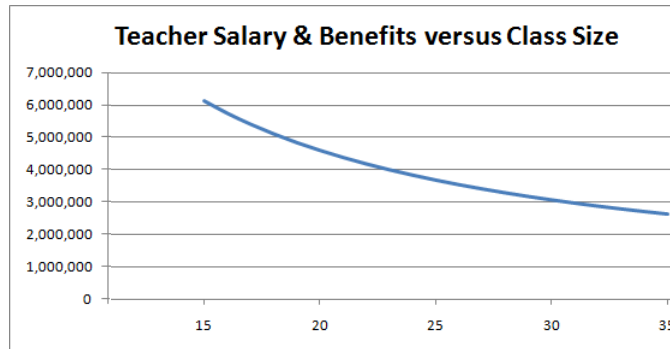
	Central			WEST			DISTRICT	
Grade	Enrollment	Class Size	# Staff	Enrollment	Class Size	# Staff	Enrollment	# Staff
K	100	20.0	5.0	26	26.0	1.0	126	6.0
1	109	21.8	5.0	34	17.0	2.0	143	7.0
2	109	21.8	5.0	36	18.0	2.0	145	7.0
3	105	21.0	5.0	49	24.5	2.0	154	7.0
4	132	26.4	5.0	51	25.5	2.0	183	7.0
5	145	29.0	5.0	64	21.3	3.0	209	8.0
6	137	27.4	5.0	56	28.0	2.0	193	7.0
7	113	28.3	4.0	65	26.0	2.5	178	6.5
8	123	24.6	5.0	77	25.7	3.0	200	8.0
Totals	1,073	24.4	44.0	458	23.5	19.5	1,531	63.5

First, notice that it is not possible to have the exact same class size across all grades because enrollment varies by grade. Second, notice that it is not possible to have the same class size across all schools because grade enrollment varies by school.

WHERE WE ARE

The following table and graph illustrate that the cost of teacher salary and benefits increases disproportionately as class sizes get smaller. The table and graph are based on current enrollment.

Class Size	Salaries & Benefits	Change
15	6,124,000	382,750
16	5,741,250	337,721
17	5,403,529	300,196
18	5,103,333	268,596
19	4,834,737	241,737
20	4,593,000	218,714
21	4,374,286	198,831
22	4,175,455	181,542
23	3,993,913	166,413
24	3,827,500	153,100
25	3,674,400	141,323
26	3,533,077	130,855
27	3,402,222	121,508
28	3,280,714	113,128
29	3,167,586	105,586
30	3,062,000	98,774
31	2,963,226	92,601
32	2,870,625	86,989
33	2,783,636	81,872
34	2,701,765	77,193
35	2,624,571	



In this example, teacher salaries and benefits cost \$60,000 per year, and the effects of student enrollment by grade and school are ignored.

SOLID FINANCIAL POSITION

Our district's financial situation is one of the most serious ones in our county and state. We have a balanced budget for the first time in five years, meaning that our expenditures no longer exceed our revenues. However, past years' spending in excess of revenues has put our district into debt [{link}](#).

On April 19, 2010 the PMA Financial Network reviewed our district's financial history and prepared five year financial projections with various assumptions. The following exhibit summarizes revenues and expenditures for the past five years. [{link: 4}](#). For the past four years our district has spent an average of \$1,870,000 more than it took in, about \$1,160 per student per year.

Historical Aggregate Revenues vs. Expenditures

(Educational, O&M, Transportation, IMRF, Working, Cash and Tort Funds)

Millburn School District 24

Aggregate View - History Analysis

	ACTUAL REVENUE / EXPENDITURES									BUDGET	
	FY 2005	FY 2006	Change	FY 2007	Change	FY 2008	Change	FY 2009	Change	FY 2010	Change
REVENUE											
Local	\$7,066,941	\$7,725,727	9.32%	\$8,200,204	6.14%	\$8,399,283	2.43%	\$8,948,895	6.54%	\$9,201,878	2.83%
State	\$3,044,498	\$2,754,066	-9.54%	\$2,932,417	6.48%	\$4,297,206	46.54%	\$3,831,974	-10.83%	\$4,327,078	12.92%
Federal	\$56,433	\$90,555	60.46%	\$88,332	-2.45%	\$80,533	-8.83%	\$854,480	961.03%	\$1,045,673	22.38%
Other	\$35,278	\$6,462	-81.68%	\$7,587	17.41%	\$0	-100.00%	\$0		\$20,270	
TOTAL REVENUE	\$10,203,150	\$10,576,810	3.66%	\$11,228,540	6.16%	\$12,777,022	13.79%	\$13,635,349	6.72%	\$14,594,899	7.04%
EXPENDITURES											
Salary and Benefit Costs	\$7,400,921	\$9,522,406	28.67%	\$10,819,124	13.62%	\$11,551,451	6.77%	\$12,070,829	4.50%	\$11,407,908	-5.49%
Other	\$2,256,713	\$2,743,795	21.58%	\$2,791,215	1.73%	\$3,083,189	10.46%	\$3,111,868	0.93%	\$2,715,287	-12.74%
TOTAL EXPENDITURES	\$9,657,634	\$12,266,201	27.01%	\$13,610,339	10.96%	\$14,634,640	7.53%	\$15,182,697	3.74%	\$14,123,195	-6.98%
EXCESS / DEFICIT	\$545,516	(\$1,689,391)		(\$2,381,799)		(\$1,857,618)		(\$1,547,348)		\$471,704	
OTHER FIN. SOURCES/USES											
Transfer Among Funds (Net)	\$299,012	\$126,843		\$101,321		\$84,547		(\$119,854)		\$40,120	
Sale of Bonds	\$167,828	\$354,398		\$0		\$245,884		\$205,284		\$0	
Other Financing Sources	\$138,995	\$0		\$0		\$0		\$0		\$0	
Other Financing Uses	\$0	\$0		\$0		\$0		\$0		\$0	
TOTAL OTHER FIN. SOURCES/USES	\$605,835	\$481,241		\$101,321		\$330,431		\$85,430		\$40,120	
BEGINNING FUND BALANCE	\$4,526,211	\$5,677,562		\$4,469,412		\$2,188,934		\$661,747		(\$800,171)	
YEAR-END FUND BALANCE	\$5,677,562	\$4,469,412		\$2,188,934		\$661,747		(\$800,171)		(\$288,347)	
FUND BALANCE AS % OF EXPENDITURES	58.79%	36.44%		16.08%		4.52%		-5.27%		-2.04%	
FUND BALANCE AS # OF MONTHS OF EXPENDITURES	7.05	4.37		1.93		0.54		(0.63)		(0.24)	

As of FY 2009, we have 0% contingency and \$3,700,000 in the form of tax anticipation warrants (TAWs). TAWs are short term loans paid from the taxes as soon as the taxes are received. Wherever you see TAW, think loan. Using \$60,000 per year as the average cost of a teacher, our debt is roughly equivalent to the salaries of our entire teaching staff for one year.

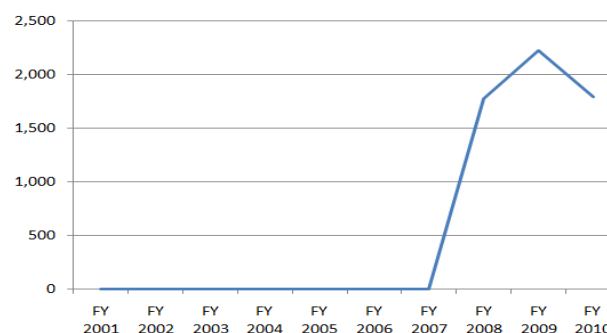
The following statistics provide a perspective of our district's financial situation relative to other districts in our state and county.

- The Illinois State Board of Education rated the projected FY 2010 financial profiles of 869 districts in Illinois. Millburn placed last in the state [{link: 36}](#). Millburn is on the financial watch list – the lowest rating before being taken over by the state. 29 of 869 districts are on the watch list, 3% of all the districts in the state [{link}](#).
- Of the 29 elementary districts in Lake County, only two have short term debt: Emmons and Millburn [{link}](#).
 - Emmons' debt is \$283 per student; Millburn's is \$2,250 per student, almost 8 times as much.

The following statistics provide a perspective of our district's TAWs over time [{Dr. Mauer}](#). In FY 2010, our district has TAWs of \$1,792 per student.

Year	TAW	Enrollment	TAW/Enrollment
FY 2001	0	1,068	0
FY 2002	0	1,165	0
FY 2003	0	1,245	0
FY 2004	0	1,322	0
FY 2005	0	1,447	0
FY 2006	0	1,541	0
FY 2007	0	1,617	0
FY 2008	2,900,000	1,637	1,772
FY 2009	3,700,000	1,662	2,226
FY 2010	3,000,000	1,674	1,792

TAW/Enrollment



THE GAP

In this section we focus on the gap between where we want to go and where we actually are. That helps us hone in on the goals needing the most attention.

In the following section we'll examine how we got to this point.

The following exhibit shows our grade earned for each goal.

REPORT CARD	
A	High academic standards
B	Well rounded education
B	Reasonable class sizes
F	Balanced budget with 25% contingency

HIGH ACADEMIC STANDARDS

For the most part we are on target. We will continue to work toward improvement for all students. We are proud of Millburn's history of academic success.

WELL ROUNDED EDUCATION WITH A VARIETY OF OPPORTUNITIES

For the most part we are competitive with surrounding districts. In order to be recognized with the Blue Ribbon award, however, we would need to expand our current curriculum to include foreign language.

REASONABLE CLASS SIZES

Millburn has enjoyed relatively small class sizes, even after balancing the budget last year. Our class sizes are similar to surrounding districts.

SOLID FINANCIAL POSITION

Far and away the area requiring our attention is to balance the budget, pay down the debt, and build a 25% contingency without affecting the three goals above. We need \$3,000,000 to pay the outstanding TAWs. With operating fund expenditures for FY 2009 at \$15,182,697, a 25% contingency would require an additional \$3,795,694 [{link: 4}](#).

Unfortunately, as will be discussed in following sections, given future revenue projections, we will need much more money than that.

THE ROAD UP TO THIS POINT

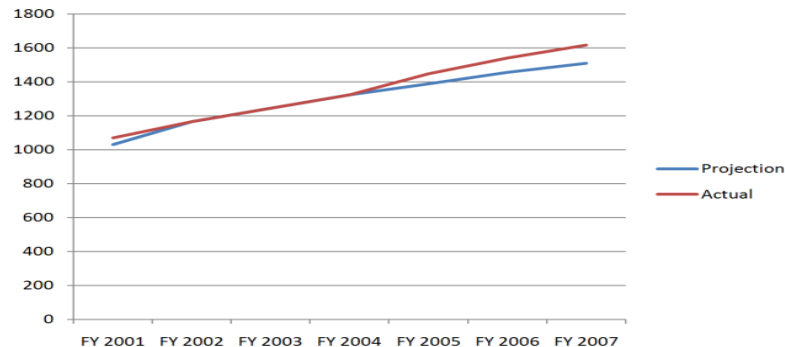
In this section we'll focus on how we got to this point, with special emphasis on what has changed since the last referendum and since the December 2009 informational meetings. We'll take a couple of side trips to explain how the valuation of your home determines the taxes you pay, how our district gets funded by national, state, and local government organizations, how your tax dollars are spent, and trends in enrollment.

In the following section, we'll look at alternatives being considered to increase revenue and cut costs.

HISTORY

The primary driver since the last referendum was growth. During October 2001, Donald E. Skidmore created enrollment projections for fiscal years 2001 to 2007. The projections showed unprecedented growth. The actuals showed growth even beyond the projections.

Fiscal Year	2001 Projection	Actual	Actual - Projection
FY 2001	1030	1068	38
FY 2002	1166	1165	-1
FY 2003	1243	1245	2
FY 2004	1324	1322	-2
FY 2005	1389	1447	58
FY 2006	1456	1541	85
FY 2007	1508	1617	109



2004

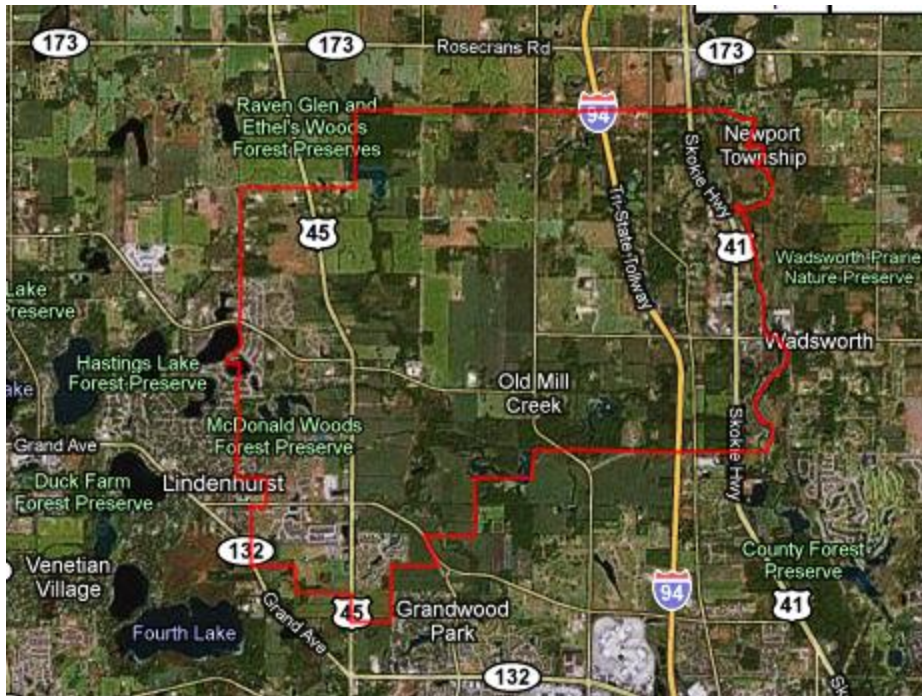
Our district passed a referendum by 381 votes to build Millburn West. In the same election our district passed an educational fund referendum of \$.53 / \$1,000 assessed value by a mere 37 votes. The money was projected to last 3-5 years.

2005

Millburn West opened.

2007

The long term forecast called for growth. Old Mill Creek comprises the bulk of our district. There was talk of a 1,000 home development with associated impact fees to cover costs. Perhaps more building would soon follow. The board chose short term borrowing (TAWs) to stabilize class sizes as referendum money ran out.



Millburn was placed on state financial watch list. But with a good economy there was reason to believe that the district would pass another referendum to meet the anticipated growth.

2008 DECEMBER

Our bank informed us that it would no longer lend TAWs unless the board balanced our district's budget. Within two months, our district had to cut \$1,300,000 per year.

2009 MARCH

Our district cut operating costs to non-sustainable levels – no changes in curriculum, no new text books, minimal software license upgrades, etc. Teachers and support staff were let go. Class sizes increased. We cut \$1,300,000.

2009 SUMMER

The Consumer Price Index (CPI) fell to .1%, reducing our tax revenues, forcing further cutbacks.

2009 FALL

Our district faces projected cuts of \$500,000 to \$800,000 for 2011-12 (FY 2012) school year.

2010 SPRING

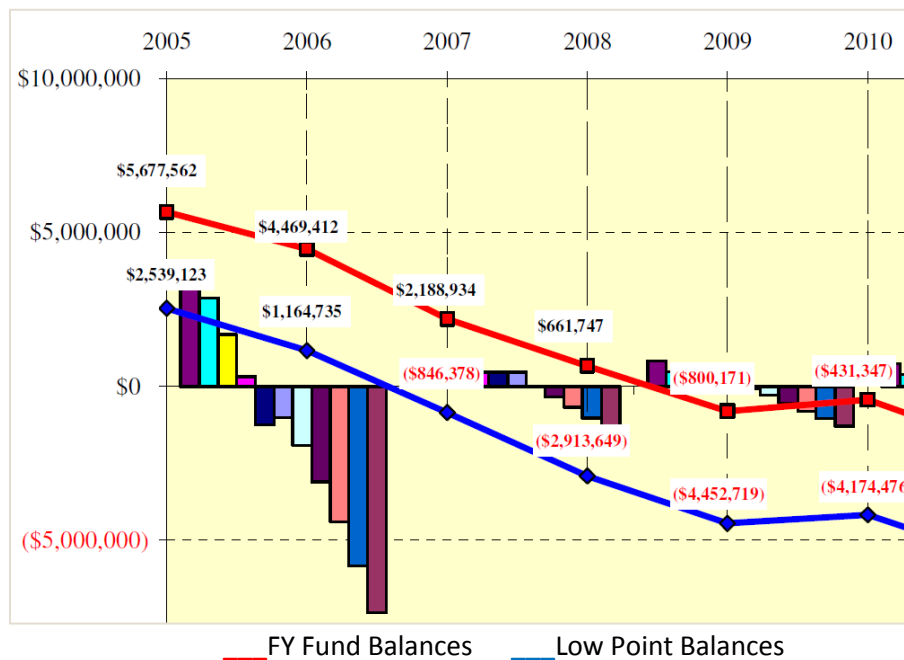
Severe issues came to a head at the state level. Governor Quinn's budget proposed the following [link](#).

- Reduction in GSA (General Student Aid) of \$450 per student. We are heavily dependent upon GSA and it is an additional reduction.
- Categorical grants are cut by 20% in special education, reading grant cut by 50%, Average Daily Attendance (ADA) block grants cut by 16%, transportation cut by 18%.
- State aid payments are late by as much as 180 days. Some payments are not received in the year for which they were budgeted, causing us to have to borrow further to meet payroll.

Local revenues are all projected to be flat. Growth is not happening and enrollment is declining. The effect of this is to find that our 5 year financial forecast has us needing to cut \$1,600,000 by 2011-12 instead of the \$500,000 originally projected, another \$956 per student.

CUMMULATIVE EFFECT ON FUND BALANCES

Our **fund balance** is the difference between the revenue we bring in and the amount we spend. The cumulative effect of board decisions on fund balances is shown below.



Our board has temporarily stabilized the fund balance at -\$431,347 but needs TAWs to manage cash flow [link: 25](#). The red line is the fiscal year ending balance. The blue line is the fiscal year lowest balance.

OUR RESPONSE TO RECENT CHANGES

As a board, we realized that our objective of maintaining stable class sizes over time had to be secondary to balancing our budget. Since we had virtually no control over revenue in the short run, our only option was to cut costs.

We hired a business manager to perform a department by department analysis of the costs in terms of staff, benefits, and supplies as well as a breakdown of cost per student user. Based on recommendations from the business manager, the financial advisory committee, and public comments received at committee of the whole and board meetings, we implemented the following changes:

- raised registration fees for the first time since 2007
- implemented building usage fees
- increased activity fees for the first time since 1990
- implemented a new website and virtual backpack reducing printing paper and toner costs
- refinanced 1999B bonds to create savings for taxpayers
- leased busses to reduce the overall cost of maintaining a fleet of aging busses
- arranged for a computer system to do sub calling
- invited both for profit and not-for-profit companies to tour our facilities and provide us with free recommended cost savings measures
- restructured bus driver compensation
- arranged to negotiate with teachers one year early to determine if better arrangements can be worked out

Chevron was one of the for-profit companies that submitted cost saving proposals. Although Chevron identified cost saving projects, we were unable to take advantage of them. We lacked the capital to spend money now that would save us even more money in the future.

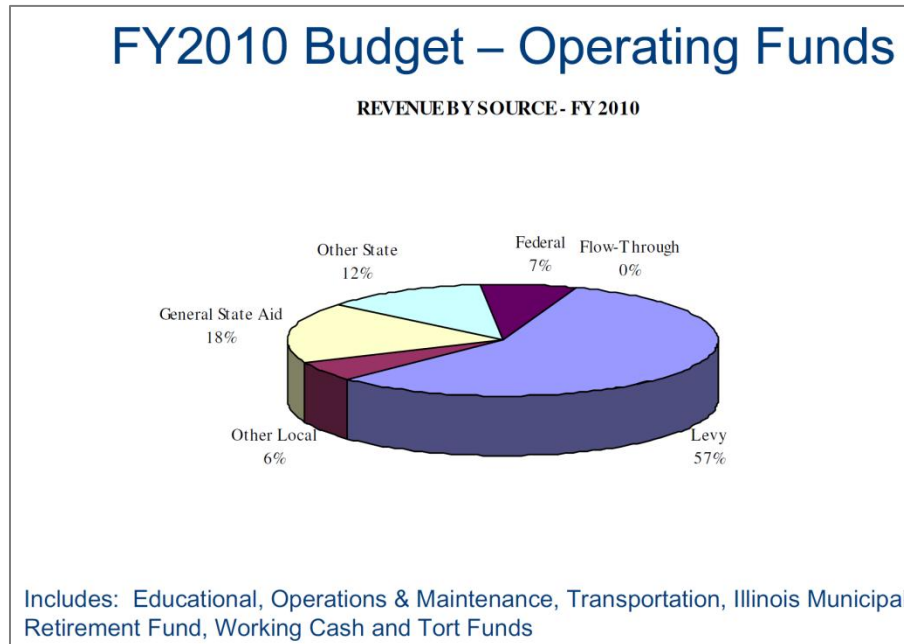
Finally, we realized that in order to properly balance class sizes over time we had to more accurately predict future revenues and expenses in a climate of economic recession, reduction in state funding, delay in state payments, and declining enrollment. We hired PMA Financial Network to develop a long range plan. PMA presented its plan on April 19, 2010. [link](#)

Our attention now turned to alternatives that increased sources of revenue or cut costs in a manner which required guidance from District 24 taxpayers.

But before we discuss these alternatives, we wish to take a side trip to explain how our district is funded.`

A SIDE TRIP ABOUT SOURCES OF REVENUE

The following pie chart graphically illustrates where our district receives its operating funds [{link: 9}](#).



Compared to all the other states in the nation, our state places a high reliance on property taxes (57%) compared to state taxes (30%). The advantage of state taxes is that the people with the greatest ability to pay taxes are the ones taxed. The advantage of property taxes is that districts have more control over how their tax money is spent.

The table below shows how our district's sources of revenue compared with nearby districts [{link}](#).

Compare Districts District Financial Information - Revenue Amounts						
About this Report						
District Name	Fiscal Year	Local Property Taxes (\$)	Other Local Funding (\$)	General State Aid (\$)	Other State Funding (\$)	Federal Funding (\$)
MILLBURN CCSD 24	2007 - 08	9,198,108	846,215	2,916,867	1,380,339	80,533
WOODLAND CCSD 50	2007 - 08	60,347,036	4,821,954	2,459,853	7,059,254	1,178,224
GURNEE SD 56	2007 - 08	20,459,034	1,570,267	929,391	1,823,867	493,674
HAWTHORN CCSD 73	2007 - 08	38,807,451	2,092,126	1,342,181	2,620,357	971,926
GRAYSLAKE CCSD 46	2007 - 08	26,347,317	3,452,165	8,467,208	4,569,366	883,009
ANTIOCH CCSD 34	2007 - 08	22,074,875	1,819,280	2,125,280	2,520,293	601,070

Without getting into all the details, on a district by district basis, the state determines the cost per student and each district's ability to pay its fair share of the cost per student. The state pays the shortfall. In the past, there was a disincentive for districts to raise property taxes because when they increased their property taxes, the state would turn around and decrease the district's funding. A recent change in the law ensures that every dollar raised in property tax levies will be spent on 100% on the district. But we don't know how long this law will remain in effect, since it goes counter to the state's long term objective of having each district pay its fair share.

Compared to surrounding communities, our district has a high percentage of residential and low percentage of commercial tax base. A large part of our district is comprised of Old Mill Creek with virtually no commercial or residential. The remainder is fairly well built out with primarily residential. So the burden of running our district falls primarily on the 2,714 households that pay property taxes.

THE ROAD UP TO THIS POINT

Each year, school districts and other publicly funded agencies submit requests for funding. The county clerk determines how much each governing body will receive. Then to ensure that every household pays its fair share, that total cost is divided among the households based on their equalized assessed valuation (EAV) which is roughly in proportion to market value. Currently the costs of running the government are going up while assessed values are going down. So, taxpayers are finding themselves paying higher property taxes on homes with lower market values.

As the table below illustrates, District 24 is a relatively poor district in terms of EAV due to fewer homes, a higher proportion of residential to commercial and lower market value per home compared to surrounding districts [{link}](#).

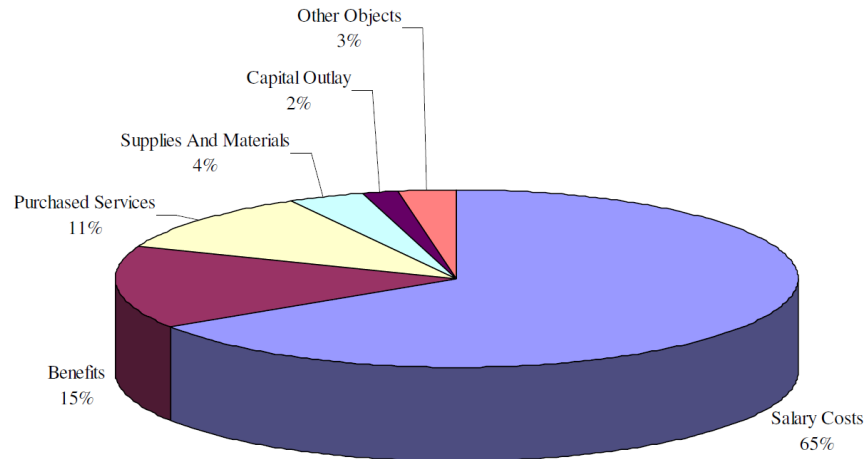
Elementary School District	2008 Operating Tax Rate	If I own a \$200,000 home, this is the portion of my taxes that goes to the school	2008 EAV
Grayslake CCSD #46	3.42%	\$2,280.64	\$829,604,580
Gurnee SD #56	3.29%	\$2,193.31	\$651,555,879
Hawthorne SD #73	2.88%	\$1,918.65	\$1,427,096,908
Lake Villa SD #41	2.84%	\$1,895.31	\$630,893,634
Millburn SD #24	3.42%	\$2,282.64	\$295,596,148
Woodland SD #50	3.15%	\$2,099.31	\$1,994,091,557

In order to even out fluctuations in valuations, a three year rolling average valuation is used. In order to even out increases in taxes over time, some tax components have Consumer Price Index (CPI) limits on the amount that component can increase over the prior year. The limit slows the growth of revenues to taxing districts when property values and assessments are increasing faster than the rate of inflation. As a whole, property owners have some protection from tax bills that increase only because the market value of the property is rising rapidly.

Last year the CPI was 0.1%. That 0.1% was incorporated into the three year rolling average, and limits the amount of tax revenues our district can receive. As many of our costs increase by 3% or more, we cannot match these cost increases with tax revenue. The bottom line is that we must cut costs further or go further into debt.

A SIDE TRIP ABOUT USES OF REVENUE

The pie chart below provides a high level overview of what our district pays for with the tax revenues received [{link: 19}](#).



About 80% of the tax revenues pay salaries and benefits.

Finding the optimal allocation of resources translates into price, quantity, and mix components.

- **Price:** paying competitive salaries and benefits to attract the best teachers and administrators
- **Quantity:** hiring enough teachers to maintain target class sizes and enough administrators for smooth operation of the schools
- **Mix:** balancing the ratio of administrators to teachers.

We look to local and state statistics to gain insight as to whether these components are tuned for our district.

The following map shows our neighboring districts. Of those shown, the following ones have elementary schools.

- Antioch CCSD34
- Beach Park CCSD 3
- Emmons SD 33
- Gurnee SD 56
- Lake Villa CCSD 41
- Woodland CCSD 50
- Millburn CCSD 24

This map displays the geographical layout of Lake County, Illinois, with a focus on its school districts. The map is color-coded to distinguish between different districts and features. Major roads are shown as yellow lines, while bodies of water are depicted in blue. Green areas represent parks or forested land. The following table lists the school districts visible on the map:

School District	Location (Approximate)
Beach Park Community Consolidated School District 3	Northwest corner of the map
Antioch Community Consolidated School District 34	North-central area
Emmons School District 33	West-central area
Millburn Community Consolidated School District 24	East-central area
Lake Villa Community Consolidated School District 41	Southwest area
Woodland Community Consolidated School District 50	South-central area
Gurnee School District 56	East-south area
Round Lake Area Schools District 116	Southwest corner
Waukegan Community Unit School District 60	Far east corner

The following exhibit shows teachers' experience, salaries, and pupil-teacher ratios [{link}](#).

Compared to neighboring elementary school districts, our average teacher years of experience is among the lowest, our average teacher salary is in the middle, and our pupil-teacher ratio is among the lowest.

THE ROAD UP TO THIS POINT

Another comparison to make is to compare our district with districts that have comparable test scores.

District Name	Total Teacher FTE (N)	Avg. Teacher Experience (Years) [?]	Avg. Teacher Salary (\$) [?]	Teachers with Bachelor's Degree (%) [?]	Teachers with Master's Degree (%) [?]	Pupil-Teacher Ratio (Elementary) [?]	Pupil-Teacher Ratio (HighSchool) [?]	Teachers w/ Emergency or Provisional Creds (%) [?]	Class not taught by Hi Qual Teachers (%) [?]
MILLBURN CCSD 24	125	10.1	49,647	45.7	54.3	14.6	-	-	-
OAK GROVE SD 68	81	12.8	67,415	15.1	84.9	14.7	-	1.2	-
LIBERTYVILLE SD 70	163	11.8	60,530	17.9	82.1	17	-	0.6	-
RONDOUT SD 72	19	15.7	78,319	12.1	87.9	9.9	-	-	-
LAKE BLUFF ESD 65	77	11.5	63,541	40.4	59.6	14.6	-	1.3	-
LAKE FOREST SD 67	180	11.4	64,494	26.2	73.8	13.1	-	0.3	-
HAWTHORN CCSD 73	253	12.9	58,434	37.2	62.8	16	-	1.6	-

Our teachers have far lower salaries compared to Lake County districts with comparable ISAT scores.

ADMINISTRATORS

The following exhibit shows administrators' pupil to administrator ratios, pupil to certified staff ratio, and average administrator salaries [{link}](#).

District Name	Pupil Administrator Ratio [?]	Pupil Certified Staff Ratio	Avg. Administrator Salary (\$) [?]
ANTIOCH CCSD 34	245.4	14	111,688
BEACH PARK CCSD 3	238	13.3	105,200
EMMONS SD 33	144	10.3	101,183
GURNEE SD 56	196.7	12.2	116,458
LAKE VILLA CCSD 41	323.3	14	110,684
WOODLAND CCSD 50	240.6	12.7	123,316
MILLBURN CCSD 24	274.8	11.4	111,123

Compared to neighboring districts, we have more pupils per administrator, our pupil-to-certified staff ratio is among the lowest, and our average administrator salary is in the middle.

District Name	Pupil Administrator Ratio [?]	Pupil Certified Staff Ratio	Avg. Administrator Salary (\$) [?]
HAWTHORN CCSD 73	204.1	12.6	102,402
RONDOUT SD 72	82	6.8	118,344
OAK GROVE SD 68	175.2	10.6	118,198
MILLBURN CCSD 24	274.8	11.4	111,123
LIBERTYVILLE SD 70	217.1	13.1	140,951
LAKE FOREST SD 67	150	9.5	137,459
LAKE BLUFF ESD 65	162.7	10.1	145,921

Compared to Lake county districts with comparable ISAT scores, our administrators' salaries are below average while pupil-to-administrator ratios are well above average.

It is important to note that this data is from 2009 and includes in its average the salary of the former superintendent which, due to years of experience, was significantly higher. Furthermore, you will notice that districts whose administrative salaries most closely match Millburn's maintain a significantly lower pupil-to-administrator ratio.

The following table shows an excerpt of the rankings of administrative costs per average daily attendance. Our district had the 8th lowest administrative costs per average daily attendance in the state for elementary schools [{link}](#).

ADMINISTRATIVE COSTS PER PUPIL RANKING
FISCAL YEAR 2008 DATA
(FOR USE WITH ACTUAL EXPENDITURES FY 2009/BUDGETED EXPENDITURES FY 2010 WORKSHEETS)

	ELEMENTARY	HS	UNIT
QUARTILE	RANKING	RANKING	RANKING
1	1-94	1-25	1-97
2	95-188	26-50	98-194
3	189-283	51-76	195-291
4	284-378	77-102	292-389

REGION 34 - LAKE

District RCDT	District Name	Admin Costs	ADA	Costs/ADA	Rank
LAKE COUNTY					
34-049-0010-02	Winthrop Harbor SD 1	\$191,917	646.52	\$296.85	256
34-049-0030-04	Beach Park CCSD 3	\$405,118	2,448.51	\$165.45	353
34-049-0060-02	Zion ESD 6	\$1,099,329	2,576.62	\$426.66	151
34-049-0240-04	Millburn CCSD 24	\$185,796	1,478.69	\$125.65	370

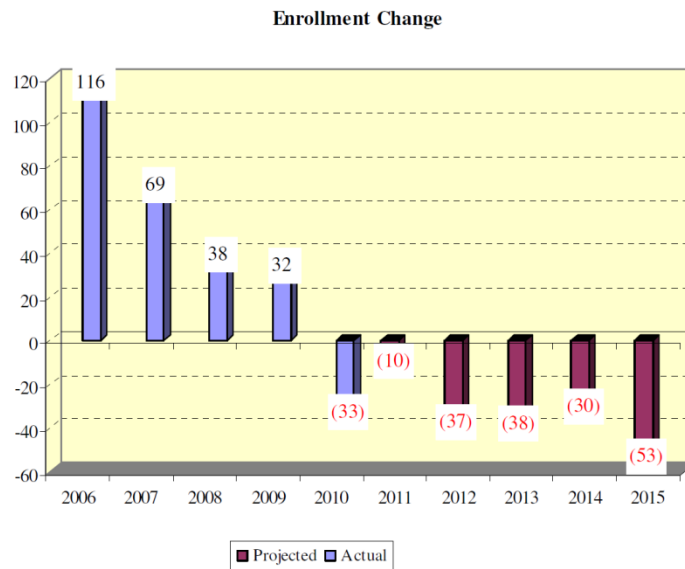
A SIDE TRIP ABOUT ENROLLMENT

For the past five years, our district's assumptions were that our district was going to grow. But the economy is in recession, the Village Green project was scrapped and little or no new residential development is being done within our district. With market values low, fewer homes are being sold than is usual because buyers are unwilling to sell. The result is that our district has an aging population, with an ever decreasing population of elementary school aged children.

The following graph shows PMA's enrollment projections. Note that half-day kindergarten is shown as full time equivalents [{link: 5}](#).

	ACTUAL ENROLLMENT						PROJECTED ENROLLMENT				
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
PreK:	0	0	0	0	3	0	0	0	0	0	0
PreK Special Ed:	11	14	20	11	14	34	34	34	34	34	34
K:	82	83	94	86	71	66	61	61	61	61	61
1:	193	183	185	198	181	155	144	137	137	137	137
2:	163	188	187	193	200	182	157	146	139	139	139
3:	148	178	186	186	193	204	185	159	148	141	141
4:	178	158	178	187	180	194	206	187	161	150	143
5:	140	189	167	180	186	176	198	210	191	164	153
6:	167	153	185	161	187	189	179	202	214	194	167
7:	134	158	155	190	163	188	189	179	202	214	194
8:	111	137	154	157	188	163	188	189	179	202	214
SPED Out-of-District	4	6	5	4	20	2	2	2	2	2	2
TOTAL ENROLLMENT:	1331	1447	1516	1553	1585	1553	1543	1506	1468	1438	1385
ANNUAL CHANGE:		116	69	38	32	(33)	(10)	(37)	(38)	(30)	(53)
ADA:		1,487.4	1,478.3	1,442.9	1,406.5	1,377.7	1,326.9				

Based on the projections, within five years our district enrollment will drop to less than the capacity of Millburn Central, 1,400. The following graph shows the change in enrollment, year by year [{link: 6}](#).



As enrollment decreases, given the same target class sizes, teacher salary and benefit costs will decrease proportionately.

THE ROADS FORWARD

GOALS: BALANCE THE BUDGET, PAY DOWN THE DEBT, 25% CONTINGENCY

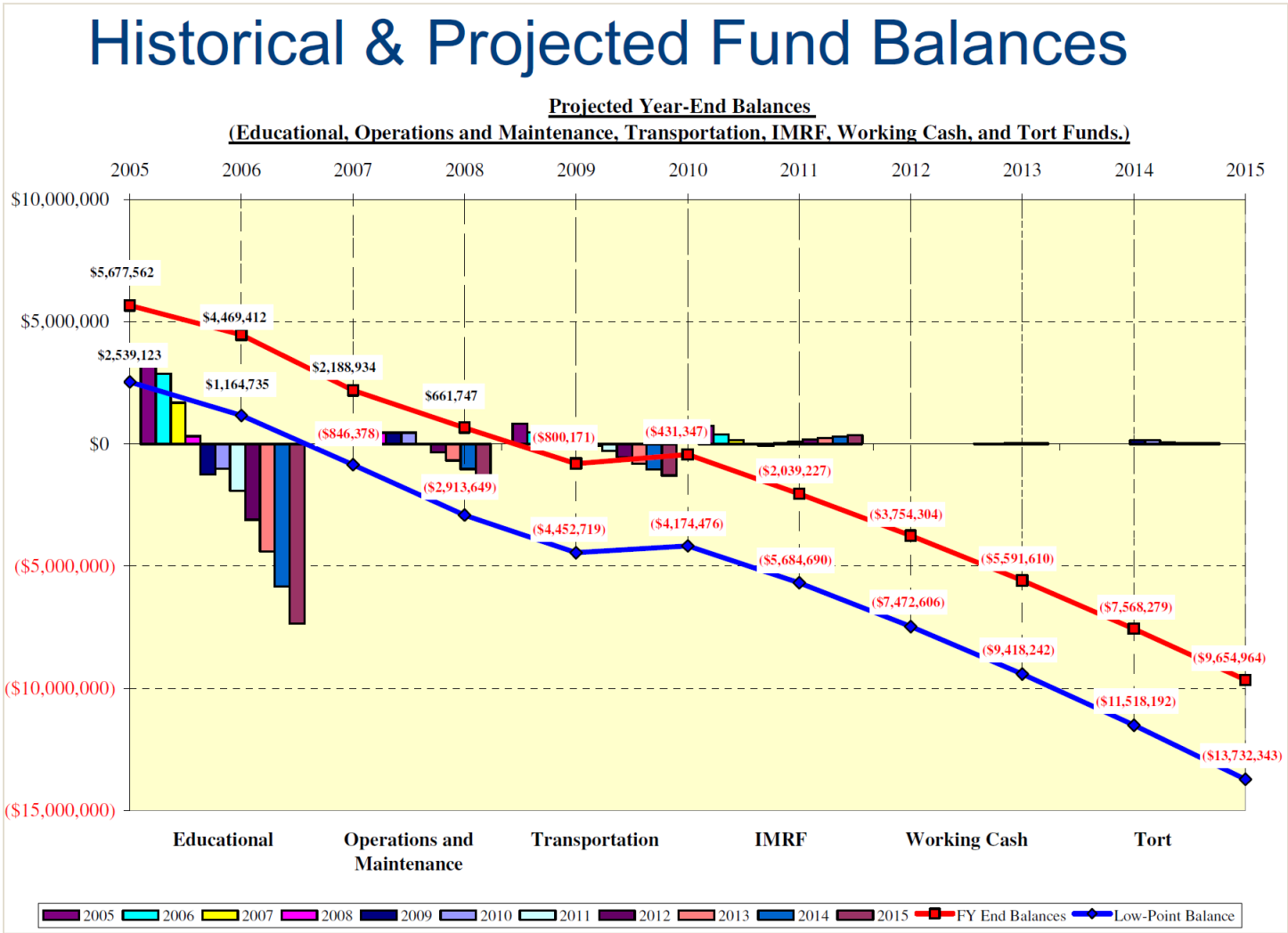
This final section of the document analyzes the alternatives available to us to increase tax revenues or decrease costs. As it stands this year, our revenue is flat, 80% of our cost structure is rising at a rate of approximately 4% each year, and huge reductions in state and federal money will leave us with as much as a \$1.6 million deficit (in addition to the debt we already have). It is our objective to address these financial issues with a minimum impact on academic achievement, curricular and extracurricular offerings, and class sizes.

We must resolve our financial issues ourselves. The State of Illinois will not rescue us. Rather, the State of Illinois is likely to continue to cut funding and delay payment.

We are open to any and all alternatives we may have overlooked. Note that the alternatives are not mutually exclusive and we may have to consider implementing a combination of options.

THE ECONOMIC FORECAST

PMA created the following projection of fund balances {link: 25}.



The actions our board has taken to stabilize the fund balance at -\$431,347 will not work in the future. Additionally, we cannot continue without new curriculum, new text books, and new software licenses. Unchecked, at projected rates of

THE ROADS FORWARD

spending in excess of revenue, by FY 2015 our district will have a fund balance of \$9,654.964 and have to borrow \$4,087,379 (\$13,742,343 - \$9,654,964) to manage cash flow.

Note that in FY 2013, when our low point balance hits roughly \$9,000,000, our balance will be in excess of our tax receipts, prohibiting tax anticipation warrants.

ALTERNATIVES TO CONSIDER

ALTERNATIVES TO CONSIDER

- Doing nothing
- Negotiating salaries and benefits
- Changing Millburn Central vs. West boundaries
- Consolidating with another school district
- Borrowing more money
- Closing West and moving to Central
- Cutting programs not mandated by the state
- Raising class sizes
- Grade level centers rather than K-8 schools
- Running a building fund referendum
- Running a general referendum to tread water
- Running a general referendum to reach our goals

DOING NOTHING

If we do nothing, in the short run we will have to live without new curriculum, new software, etc. Within a year we will have to cut teachers, raising class sizes perhaps even above 30. In a few years, unless the economy changes dramatically, we risk being taken over by the state. We would lose control of our district and may have to pay higher taxes anyway. In the worst case scenario, Millburn West and Millburn Central could be incorporated in to the larger Antioch, Lake Villa, or Woodland districts.

NEGOTIATING SALARIES AND BENEFITS

The board is currently in negotiations.

CHANGING THE BOUNDARIES OF WHO ATTENDS CENTRAL VERSUS WEST

We had hoped we could reduce the number of teachers needed by changing the boundaries of who attends Millburn Central versus Millburn West. Because West has a significantly smaller student population, their class sizes tend to fluctuate to a wider degree. We explored moving our internal boundary in the hopes of reducing the number of staff needed by evening out class sizes across the district.

The administration tried numerous combinations of subdivisions attending each school with the same unfortunate result. Moving students from the larger to smaller school actually increased the number of teachers needed. Instead of the smaller school gaining the advantages of the larger school, the larger school acquired the staffing challenges of the smaller school.

Additionally, because of fluctuations in population and distribution of grade levels, a re-boundary change in one year could make matters worse the next year. It would be too disruptive to re-boundary each year just to make the numbers work out.

CONSOLIDATION WITH ANOTHER SCHOOL DISTRICT (e.g., LAKE VILLA)

Although some curricular enhancements might be had, our district would not benefit financially from consolidation. It is unlikely that another district would be interested in taking on our debt.

BORROWING MORE MONEY

Borrowing more money would lead to having to ask for state intervention.

CLOSING MILLBURN WEST AND MOVING TO MILLBURN CENTRAL

Millburn Central's capacity is 1,400, and West's is 750. By FY 2015 enrollment (1,385) is projected to drop below the capacity of Millburn Central. So closing down Millburn West will be a viable option.

Right now enrollment (1,663) is greater than the capacity of Millburn Central. Closing down West would have the following ramifications.

- No room to house SEDOL; that means we lose the revenue from the 5 classes we house. (loss of \$100,000)
- We would only be able to house 1,400 at Central and so 263-300 would not be able to be in the main building. Trailers would be needed.
- We would need to use all rooms for classroom space and would need to put all ancillary programs like art, music, health, etc. on a cart.
- Gifted, LD, and ELL may need to work out of the library.
- PE classes would need to have time cut down and we may need to use the hallways for some activity.
- The well and septic system for Central would surely experience difficulty with the additional trailers and staff/student.
- Staff parking and parent activities at night would be an issue.

CUTTING (OR PARTIALLY CUTTING) PROGRAMS NOT MANDATED BY THE STATE

Our district now only provides 9 programs not mandated by the state. The programs, their cost, and their cost per student are shown below {Dr. Mauer}.

Program	Cost per year	Participants	Cost per student
Band	144,331	221	653
AIM	169,834	510	331
Extracurricular Athletics	113,299	587	193
Choir	12,909	87	148
Library	216,415	1,605	135
Art	208,048	1,605	130
Extracurricular Clubs	13,200	128	103
Technology Classes	137,093	1,605	85
Music	123,922	1,605	77
TOTAL	1,139,051	7,953	143

Cutting all programs would save \$5,695,255 over 5 years, 59% of our projected FY 2015 debt.

RAISING CLASS SIZES/CUTTING STAFF

Because approximately 80% of our budget is allocated to salaries and benefits, we must consider reducing staff in order to significantly cut costs. Doing so will result in higher class sizes across the district.

THE ROADS FORWARD

The following table provides a very rough estimate of the cost savings of increasing class from the current level of 24 to higher numbers. The estimate does not take into account variations in enrollment by grade, school, or over time.

Teacher salary and benefits are estimated at \$60,000 per year.

			1 Year	5 Year	% Long
Class Size	Salaries & Benefits	Change	Cum Change	Cum Change	Term Debt
15	6,124,000	382,750			
16	5,741,250	337,721			
17	5,403,529	300,196			
18	5,103,333	268,596			
19	4,834,737	241,737			
20	4,593,000	218,714			
21	4,374,286	198,831			
22	4,175,455	181,542			
23	3,993,913	166,413			
24	3,827,500	153,100	153,100	765,500	8
25	3,674,400	141,323	294,423	1,472,115	15
26	3,533,077	130,855	425,278	2,126,389	22
27	3,402,222	121,508	546,786	2,733,929	28
28	3,280,714	113,128	659,914	3,299,569	34
29	3,167,586	105,586	765,500	3,827,500	40
30	3,062,000	98,774	864,274	4,321,371	45
31	2,963,226	92,601	956,875	4,784,375	50
32	2,870,625	86,989	1,043,864	5,219,318	54
33	2,783,636	81,872	1,125,735	5,628,676	58
34	2,701,765	77,193	1,202,929	6,014,643	62

Raising class sizes from 24 to 30 would roughly result in a savings of \$4,321,371 over 5 years, 45% of our projected FY 2015 debt.

GRADE LEVEL CENTERS RATHER THAN K-8 SCHOOLS

We could create grade level schools, e.g., K-5 at Millburn Central and 6-8 at Millburn West. In doing so, we could avoid duplication of services provided at both schools. Second, with each grade consolidated in one building, it may be less costly to expand our curricular offerings within specific grade levels (although, it is important to point out that we cannot afford to expand curriculum at this time in either case). Third, it would allow for a reduction in staff without as substantial an impact on class size.

Grade level centers have several disadvantages. In our district, Millburn West would no longer be a true neighborhood school, and students would face a series of transitions, especially in the first few years. Mentoring relationships between the district's oldest and youngest students would no longer be possible within a building. Parents tend to be less involved at the middle school level, and disciplinary issues tend to increase. There would be more competition for spots on sports teams (as we compete in a larger, more competitive league) and in certain activities (e.g., student government).

In order to maintain the current K-8 model, we may have to consider combining grades within one classroom (e.g., a 2nd/3rd grade split class).

It is likely that if we switch to grade level schools that we will never switch back.

RUNNING A BUILDING FUND REFERENDUM

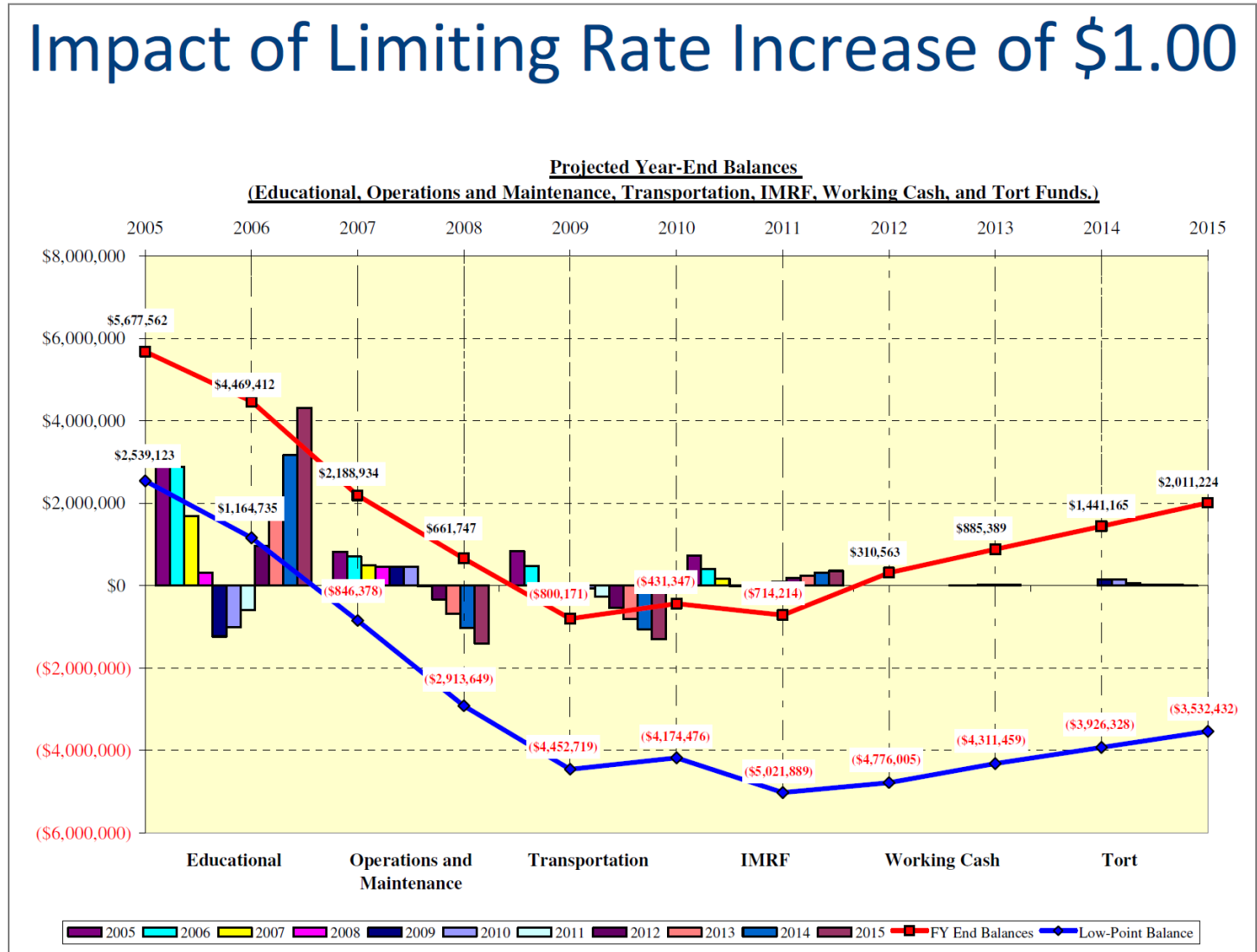
We could run a referendum designed to place funds received only into the building fund. In the long run these funds would be used for new building, for example building a Millburn East when Old Mill Creek is developed.

During each school year, our district can borrow from the building fund to manage cash flow timing problems resulting from having to spend money prior to receiving taxes. This approach has the potential to reduce or eliminate our need

for tax anticipation warrants, remove our district from the watch list, improve our district’s credit rating, reduce our district’s interest rate and interest expenses, and provide flexibility to borrow money if the economy worsens.

RUNNING A GENERAL REFERENDUM

Finally, we can run a referendum. PMA ran a series of projections of fund ending balances and low point balances. The graph below shows the effect if voters passed a limiting rate increase of \$1.00 per \$1,000 assessed value [link:39](#). This translates into approximately \$1,000 per year increase in property taxes on a \$300,000 home.



Note that we will have about as much short term debt in FY 2015 as we do now (\$4,174,476 in FY 2010, \$3,532,432 in FY 2015). Low point balance would improve by over \$10,000,000 (FY 2015 before referendum \$13,732,343 versus FY 2015 after referendum \$3,532,432).

Given that a \$1.00 limiting rate increase improved the low point balance by \$10,000,000, a rough estimate to eliminate the remaining \$3,532,432 is a limiting rate increase of \$1.35. Raising the low point balance by \$3,352,432 will raise the fund ending balance by about the same amount to \$5,543,656, more than achieving our \$3,795,694 goal of 25% reserve. This would translate into a \$1,350 per year increase in property taxes.

EXHIBITS

2008-2009 LAKE COUNTY FINANCIAL DATA REPORT

Compiled by the Lake County Regional Office of Education

March 2010

ANNUAL FINANCIAL REPORT/EAV/TAX RATE DATA
LAKE COUNTY DISTRICTS BY TYPE
FOR YEAR ENDING JUNE 30 2009

District	Dist. No.	Lake Co. 6th Day Enroll.*	2008-09 Fall Student Enroll.**	Average Daily Attend.***	2008 Equalized Assessed Valuations	2008 EAV per Pupil (ADA)	2008 Education Fund Tax Rate	2008 Total Tax Rate	Total Net Operating Expend's	Operating Expend's per Pupil (ADA)	Per Capita Tuition Charge+	Bonded Debt as of 6/30/09++	Short-term Debt as of 6/30/09
ELEMENTARY DISTRICTS		62,003 Total	62,668 Total	57,044.21 Total	24,414,166,696 Total	427,987 Wtd. Avg.	1.954 Avg.	2.766 Avg.	631,255,089 Total	11,066 Wtd. Avg.	10,897.14 Avg.	547,006,865 Total	3,800,000 Total
Winthrop Harbor	1	671	682	636.30	166,019,620	260,914	2.145	3.014	5,483,028	8,617.05	7,764.85	4,529,542	0
Beach Park	3	2561	2666	2,410.04	497,686,420	206,505	2.202	3.460	24,033,490	9,972.24	8,896.48	17,209,784	0
Zion	6	2694	2766	2,597.52	255,792,430	98,476	3.026	4.403	26,340,746	10,140.73	8,531.99	14,030,641	0
Millburn	24	1658	1644	1,500.21	295,596,148	197,037	2.034	3.424	15,310,291	10,205.43	9,743.28	23,677,830	3,700,000
Emmons	33	354	353	314.75	138,354,539	439,570	2.040	2.684	3,538,656	11,242.75	10,599.13	7,859,231	100,000
Antioch	34	3104	3144	2,722.48	753,158,849	276,644	2.410	3.170	24,040,278	8,830.29	7,905.31	14,964,404	0
Grass Lake	36	206	213	192.09	107,597,845	560,143	3.018	3.727	2,869,936	14,940.58	13,345.72	786,184	0
Gavin	37	1006	1004	844.00	216,159,732	256,113	1.680	2.878	8,093,685	9,589.67	8,706.00	7,094,620	0
Big Hollow	38	1518	1566	1,342.18	445,726,479	332,091	1.221	2.941	11,362,905	8,466.01	7,896.26	37,343,771	0
Lake Villa	41	3245	3274	2,937.37	630,893,634	214,782	1.832	2.843	22,852,879	7,780.05	6,948.87	23,541,541	0
Community Cons.*****	46	4232	4268	3,759.56	829,604,580	220,665	2.141	3.421	40,836,092	10,861.93	9,863.97	55,671,171	0
Woodland*****	50	6909	6978	6,641.94	1,994,091,577	300,227	2.208	3.149	66,864,262	10,066.98	9,270.42	80,373,908	0
Gurnee	56	2228	2167	1,978.99	651,555,879	329,237	2.161	3.290	21,967,081	11,100.15	9,999.24	18,565,000	0
Lake Bluff*****	65	968	989	901.79	757,894,979	840,434	1.584	2.070	13,863,481	15,373.29	14,368.04	24,400,000	0
Lake Forest*****	67	2146	2160	2,037.41	2,804,197,847	1,376,354	0.813	0.965	28,620,217	14,047.35	12,230.55	17,745,254	0
Oak Grove	68	1021	1043	981.98	583,634,074	594,344	1.851	2.241	11,712,615	11,927.55	11,881.91	1,515,000	0
Libertyville	70	2609	2629	2,449.88	1,111,129,148	453,544	1.799	2.278	24,852,899	10,144.54	9,605.01	18,491,252	0
Rondout	72	164	166	156.00	328,591,837	2,106,358	0.903	1.231	3,658,118	23,449.47	22,510.63	4,630,000	0
Hawthorn	73	3862	3839	3,387.15	1,427,096,908	421,327	2.092	2.878	38,549,371	11,381.06	10,755.00	35,013,756	0
Mundelein	75	1902	1964	1,764.45	427,510,436	242,291	2.312	3.207	16,270,122	9,221.07	7,981.47	13,478,729	0
Diamond Lake	76	1204	1198	1,059.21	334,311,979	315,624	2.702	3.378	13,136,466	12,402.14	11,144.25	5,363,372	0
Fremont*****	79	2158	2153	1,996.88	919,726,397	460,582	1.773	2.435	20,454,373	10,243.17	9,837.06	29,705,000	0
Kildeer Countryside	96	3282	3267	2,967.00	1,464,317,251	493,535	2.229	2.869	35,401,738	11,931.83	10,902.79	11,533,604	0
Aptakisic-Tripp*****	102	1950	2025	1,803.19	986,047,087	546,835	2.089	2.767	26,191,320	14,524.99	13,171.22	7,000,000	0
Lincolnshire-Prairie View	103	1651	1656	1,556.15	1,095,275,412	703,837	1.557	2.200	21,571,973	13,862.40	12,683.47	8,335,073	0
Bannockburn*****	106	190	195	183.14	238,671,663	1,303,220	1.889	2.288	3,106,600	16,962.98	16,702.17	13,735	0
Deerfield*****	109	3117	3213	3,031.85	1,808,252,340	596,419	1.854	2.346	34,359,479	11,332.84	10,785.58	22,265,000	0
North Shore*****	112	4537	4589	4,108.63	2,850,112,993	693,689	1.651	2.215	57,944,941	14,103.23	13,116.36	30,080,000	0
Fox Lake	114	856	857	782.07	295,158,613	377,407	1.462	2.428	7,968,047	10,188.41	8,870.03	11,789,463	0