

CITY OF JERSEY CITY

Office of the City Clerk

280 Grove Street
Jersey City, New Jersey 07302

Robert Byrne, R.M.C., City Clerk
Sean J. Gallagher, R.M.C., Deputy City Clerk
Tolonda Griffin-Ross, Deputy City Clerk



Telephone: (201) 547-5150
Fax: (201) 547-5461

July 31, 2008

Susan Jacobucci, Director
Division of Local Government Services
Department of Law and Public Safety
101 S. Broad Street
P. O. Box 803
Trenton, New Jersey 08625-0803

Re: Annual Financial Statement for the SFY Year 2008 (Unaudited)

Dear Ms. Jacobucci:

Enclosed please find the City of Jersey City's Annual Financial Statement for the SFY Year 2008 (Unaudited) in triplicate.

Kindly return a filed copy to this office. Thank you.

Sincerely,

Robert Byrne
City Clerk

RB/im

Enclosures

c: Brian O'Reilly, Business Administrator (w/o encls.)
Donna Mauer, Chief Financial Officer (w/o encls.)

**ANNUAL FINANCIAL STATEMENT FOR THE SFY YEAR 2008
(UNAUDITED)**

POPULATION LAST CENSUS	<u>240,055</u>
NET VALUATION TAXABLE 2007	<u>5,716,019,239</u>
MUNICODE	<u>0906</u>

FIVE DOLLARS PER DAY PENALTY IF NOT FILED BY:

SFY MUNICIPALITIES - August 10, 2008

ANNUAL FINANCIAL STATEMENT REQUIRED TO BE FILED UNDER NEW JERSEY STATUTES ANNOTATED 40A: 5-12, AS AMENDED COMBINED WITH INFORMATION REQUIRED PRIOR TO CERTIFICATION OF BUDGETS BY THE DIRECTOR OF THE DIVISION OF LOCAL GOVERNMENT SERVICES.

CITY OF JERSEY CITY, COUNTY OF HUDSON

SEE BACK COVER FOR INDEX AND INSTRUCTIONS.
DO NOT USE THESE SPACES

	Date	Examined By:
1		Preliminary Check
2		Examined

I hereby certify that the debt shown on Sheets 31 to 34, 49 to 51 and 63 to 65 are complete, were computed by me and can be supported upon demand by a register or other detailed analysis.

Signature *Donna L. Mauer*

Title Chief Financial Officer

(This MUST be signed by Chief Financial Officer, Comptroller, Auditor or Registered Municipal Accountant)

REQUIRED CERTIFICATION BY THE CHIEF FINANCIAL OFFICER:

I hereby certify that I am responsible for filing this verified Annual Financial Statement, (which I have prepared) or (which I have not prepared) [eliminate one] and information required also included herein and that this Statement is an exact copy of the original on file with the clerk of the governing body, that all calculations, extensions and additions are correct, that no transfers have been made to or from emergency appropriations and all statements contained herein are in proof; I further certify that this statement is correct insofar as I can determine from all the books and records kept and maintained in the Local Unit.

Further, I do certify that I Donna L. Mauer am the Chief Financial Officer License # N-0647 of the CITY OF JERSEY CITY, COUNTY OF HUDSON and that the statements annexed hereto and made a part hereof are true statements of the financial condition of the Local Unit as at June 30, 2008, completely in compliance with N.J.S. 40A: 5-12, as amended. I also give complete assurances as to the veracity of required information included herein, needed prior to certification by the Director of Local Government Services, including the verification of cash balances as of June 30, 2008.

Signature *Donna L. Mauer*
 Title CHIEF FINANCIAL OFFICER
 Address 280 GROVE STREET, JERSEY CITY, NJ 07302
 Phone (201) 547-5042
 Fax (201) 547-4955

IT IS HEREBY INCUMBENT UPON THE CHIEF FINANCIAL OFFICER, WHEN NOT PREPARED BY SAID, AT A MINIMUM MUST REVIEW THE CONTENTS OF THIS ANNUAL FINANCIAL STATEMENT WITH THE PREPARER, SO AS TO BE FAMILIAR WITH THE REPRESENTATIONS AND ASSERTIONS MADE HEREIN.

THE REQUIRED CERTIFICATION BY AN RMA IS AS FOLLOWS:

Preparation by Registered Municipal Accountant (Statement of Statutory Auditor Only)

I have prepared the post-closing trial balances, related statements and analyses included in the accompanying Annual Financial Statement from the books of account and records made available to me by the _____ of _____ as of June 30, 2008 and have applied certain agreed-upon procedures thereon as promulgated by the Division of Local Government Services, solely to assist the Chief Financial Officer in connection with the filing of the Annual Financial Statement for the year then ended as required by N.J.S. 40A:5-12, as amended.

Because the agreed-upon procedures do not constitute an examination of accounts made in accordance with generally accepted auditing standards, I do not express an opinion on any of the post-clearing trial balances, related statements and analyses. In connection with the agreed-upon procedures, (except for circumstances as set forth below, no matters) or (no matters) [eliminate one] came to my attention that caused me to believe that the Annual Financial Statement for the year ended 2008 is not in substantial compliance with the requirements of the State of New Jersey, Department of Community Affairs, Division of Local Government Services. Had I performed additional procedures or had I made an examination of the financial statements in accordance with generally accepted auditing standards, other matters might have come to my attention that would have been reported to the governing body and the Division. This Annual Financial Statement relates only to the accounts and items prescribed by the Division and does not extend to the financial statements of the municipality/county, taken as a whole.

Listing of agreed-upon procedures not performed and/or matters coming to my attention of which the Director should be informed:

Certified by me

This _____ day of _____, 2008

(Registered Municipal Accountant)

(Firm Name)

(Address)

(Address)

(Phone Number)

(Fax Number)

UNIFORM CONSTRUCTION CODE CERTIFICATION
BY CONSTRUCTION CODE OFFICIAL

The undersigned certifies that the municipality has complied with the regulations governing revenues generated by uniform construction code fees and expenditures for construction code operations for SFY 2008 as required under N.J.A.C. 5:23-4.17.

Printed name: Raymond Meyer

Signature: Ray Meyer

Certificate #: 4834

Date: 7/30/08

22-600-2013
Fed ID. #

City of Jersey City
Municipality

Hudson
County

**Report of Federal and State Financial Assistance
Expenditures of Awards**

Fiscal Year Ending: 06/30/08

	(1) Federal Expenditures	(2) State Expenditures	(3) Other Federal Programs
TOTAL	\$ 13,081,417	\$ 27,190,786	\$

Type of Audit required by OMB A-133 and OMB 98-07:

Single Audit
 Program Specific Audit
 Financial Statement Audit Performed in Accordance
With Government Auditing Standards(Yellow Book)

Note: All local governments, who are recipients of federal and state awards (financial assistance), must report the total amount of federal and state funds expended during its fiscal year and the type of audit required to comply with OMB A-133(Revised June 24, 1998) and OMB 98-07.Expenditures are defined in Section 205 of OMB A-133.

(1) Report expenditures from Federal pass-through programs received directly from state government. Federal pass-through funds can be identified by the Catalog of Federal Domestic Assistance (CFDA) number reported in the State's grant/contract agreements.

(2) Include expenditures from state awards(grants/contracts) received directly from the state government or indirectly from pass-through entities.Exclude state aid(ie.,CMPTRA,Franchise & Gross Receipts Taxes,etc..) since there are no compliance requirements.

(3) Report expenditures from federal programs received directly from the federal government or indirectly from entities other than state government.


Signature of Chief Financial Officer

7/29/08
Date

IMPORTANT !

READ INSTRUCTIONS

INSTRUCTION

The following certification is to be used ONLY in the event there is NO municipally operated utility.

If there is a utility operated by the municipality or if a "utility fund" existed on the books of account, do not sign this statement and do not remove any of the UTILITY sheets from the document.

CERTIFICATION

I hereby certify that there was no "utility fund" on the books of account and there was no utility owned and operated by the _____ CITY _____ of _____ JERSEY CITY _____ County of _____ HUDSON _____ during the SFY 2008 and that sheets 40 to 68 are unnecessary.

I have therefore removed from this statement the sheets pertaining only to utilities

Name: _____

Title: _____

(This must be signed by the Chief Financial Officer, Comptroller, Auditor or Registered Municipal Accountant.)

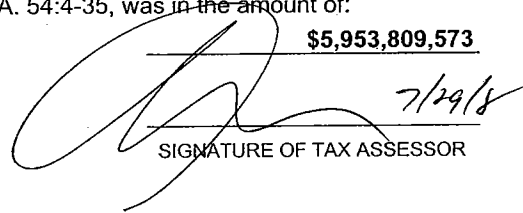
NOTE:

When removing the utility sheets, please be sure to refasten the "index sheet (the last sheet in the statement) in order to provide a protective cover sheet to the back of the document.

MUNICIPAL CERTIFICATION OF TAXABLE PROPERTY AS OF October 1, 2007

Certification is hereby made that the Net Valuation Taxable of property liable to taxation for the tax year 2008 and filed with the County Board of Taxation on January 10, 2008, in accordance with the requirement of N.J.S.A. 54:4-35, was in the amount of:

\$5,953,809,573

 7/29/08

SIGNATURE OF TAX ASSESSOR

JERSEY CITY

MUNICIPALITY

HUDSON

COUNTY

NOTE THAT A TRIAL BALANCE IS REQUIRED AND NOT A BALANCE SHEET

POST CLOSING

TRIAL BALANCE - CURRENT FUND

As At June 30, 2008

Cash Liabilities Must Be Subtotaled and Subtotal Must Be Marked With "C" -- Taxes Receivable Must Be Subtotaled

Title of Account	Debit	Credit
Cash - Checking	54,798,504	
Due from NJ- Sr Cit/Vet Deduction	819,500	
SUBTOTAL	55,618,004	
Fully Reserve Assets:		
Taxes Receivable - Current year	104,208	
Taxes Receivable - Prior year	44,016	
Taxes Receivable - Other year	1,798	
SUBTOTAL TAXES RECEIVABLE	150,022	
Tax Title Liens Receivable	1,962,730	
Lot Cleaning Lien Receivable	1,245	
Property Acquired from Taxes	2,318,400	
Sales Contract Receivable	417,051	
Due from State & Federal Grants	1,528	
Due From General Capital	104,078	
Due From Dog Trust	84	
SUBTOTAL	4,955,138	

(Do not crowd - add additional sheets)

NOTE THAT A TRIAL BALANCE IS REQUIRED AND NOT A BALANCE SHEET

POST CLOSING

TRIAL BALANCE - CURRENT FUND

As At June 30, 2008

Cash Liabilities Must Be Subtotalled and Subtotal Must Be Marked With "C" -- Taxes Receivable Must Be Subtotalled

Title of Account	Debit	Credit
Contracts Payable		591,586
Due to CDBG		7,228
Prepaid Taxes		375,102
Reserve for Tax Overpayments		3,110,914
Reserve for Fraud Restitution		10,424
Reserve for Apple Tree House		18,520
Reserve-Public Defender's Office		88,461
Reserve-S.I.D.Programs		32,229
Reserve for PILOT Prepayments		883,401
Reserve for Escrow		51,158
Reserve for Acquisition Remediation		26,265
Reserve for Audit		17,830
Reserve for Salary Adjustment		429,288
Reserve for the Arts		4,000
Reserve for Developers Escrow		1,161,218
Reserve for Deposit-Sales Contract		83,113
Reserve for Tax Collectors Suspense Account		1,899
Reserve for Issuers Expense		455
Reserve for State of NJ-Marriage Licenses		202,915
Reserve for Burial Permits		2,997
Reserve for Arbitrage Rebate		1,000,000
Reserve for Cultural Arts		99,065
Reserve for Parking Lot-Montgomery St.		186,512
Reserve for Assessor's Professional Services		21,238
Reserve for Debt Service		735,845
Reserve for SNAP		250
Reserve for PERF Bonds		2,000
Reserve for Apprenticeship Program		50,004
Reserve for Uniform Fire Safety		729,214
Reserve for Weights & Measures		167,367
Reserve for Affordable Housing		2,677,969
Reserve for Housing Trust		392,439
Reserve for Encumbrances		16,354,475
Appropriation Reserve		12,043,780
SUBTOTAL LIABILITIES		41,559,161
Reserve for Receivables		4,955,138
Fund Balance		14,058,843
TOTALS	60,573,142	60,573,142

(Do not crowd - add additional sheets)

**POST CLOSING
FEDERAL AND STATE GRANTS-CDBG**

As At June 30, 2008

Title of Account	Debit	Credit
Cash	1,055,905	
Federal Grants Receivable	23,418,380	
Due from Current	7,228	
Vouchers Payable		19,177
Due to Payroll Clearing		38,979
Reserve for Social Security		138
Reserve for Medicare		54
Reserve for Encumbrances		3,319,697
Reserve for CDBG		19,725,683
Reserve for UDAG		593,655
Reserve for UDAG Interest		1,673
Reserve for CDBG Program		782,457
Total	24,481,513	24,481,513

(Do not crowd - add additional sheets)

MUNICIPAL PUBLIC DEFENDER CERTIFICATION

Public Law 1997, c. 256

Municipal Public Defender Expended Prior Year (SFY 2005).....(1) \$

x 25%

(2) \$

Municipal Public Defender Trust Cash Balance
(from fee generation only) June 30, 2007.....(3) \$

Note: If the amount of money in a dedicated fund established pursuant to this section exceeds by more than 25% the amount which the municipality expended during the prior year providing the services of a municipal public defender, the amount in excess of the amount expended shall be forwarded to the Criminal Disposition and Review Collection Fund administered by the Victims of Crime Compensation Board.

Amount in excess of the amount expended: 3-(1+2)=.....\$ _____

The undersigned certifies that the municipality has complied with the regulations governing Municipal Public Defender as required under Public Law 1997, C. 256.

Chief Financial Officer: _____

Signature: _____

Certificate # : _____

Date: _____

SCHEDULE OF TRUST FUND DEPOSITS AND RESERVES

PURPOSE	AMOUNT JUNE 30, 2007 PER AUDIT REPORT	RECEIPTS	DISBURSEMENTS	BALANCE AS AT JUNE 30, 2008
Reserve for Parking Offenses	1,695,989.00	242,114.00	157,724.00	1,780,379.00
Reserve for Unclaimed Warrants	977.00			977.00
Reserve for Medical Center	14,078.00			14,078.00
Reserve for Heavy Trucks	47,938.00			47,938.00
Reserve for Campus Mansfield	2,891.00			2,891.00
Reserve for Payroll tax	4,097.00			4,097.00
Reserve for Ocean Bayview RC 1	22,102.00			22,102.00
Reserve for Fire Insurance	93.00			93.00
Reserve for MLK Winograd Project	6,000.00			6,000.00
Reserve for Bid Reception	78,421.00		243,787.00	80,830.00
Reserve for State Fees	175,566.00	246,196.00	387,035.00	78,036.00
Reserve for Attorney Trust	36,773.00	289,505.00	805,442.00	268,636.00
Reserve for Terry Dehere Park	7,659.00	1,037,305.00		7,659.00
Reserve for LLBERG	1,232,581.00		874,392.00	368,968.00
Reserve for Penalty Assessments	1,055,487.00	10,779.00	1,093,656.00	1,169,034.00
Reserve for U.N.C.F.	5,320.00	1,207,203.00		5,320.00
Reserve for Cash-Real Estate	391,266.00	6,633.00	203,348.00	194,551.00
Reserve for Cash-Bulk Lien #1	414,120.00	94,183.00		508,303.00
Reserve for Cash-Bulk Lien #2	26,420.00	19,534.00		45,954.00
Reserve for Cash-Tax Premiums	2,498,928.00	5,692,000.00	4,993,900.00	3,197,028.00
Reserve for Bayside Park	223,114.00			223,114.00
Reserve for Animal Shelter	37,500.00			37,500.00
Reserve for Metro Homes	851,612.00		685,829.00	165,783.00
Reserve for Monuments	32,500.00	28,000.00	43,241.00	17,259.00
Reserve for Operation Lifesaver Program	747.00	383.00		1,130.00
Reserve for Off-Duty Police	0.00	6,614,674.00	6,166,445.00	448,229.00
Reserve for Joan Moore-Arts	0.00	1,495.00		1,495.00
Reserve for 299-301 Bergen Ave.	280,000.00		27,132,057.00	280,000.00
Reserve for Cash- 3rd Party Redemptions	895,166.00	30,860,958.00		4,624,067.00
Totals	10,037,345.00	46,350,962.00	42,786,856.00	13,601,451.00

**ANALYSIS OF TRUST ASSESSMENT CASH AND INVESTMENTS PLEDGED TO
LIABILITIES AND SURPLUS**

Title of Liability to which Cash and Investments are Pledged	Audit Balance June 30, 2007	RECEIPTS					Disbursements	Balance June 30, 2008
		Assessments and Liens	Current Budget	Assessment Note	Due to General Capital			
Assessment Serial Bond Issues:	xxxxxxx	xxxxxxx	xxxxxxx	xxxxxxx	xxxxxxx	xxxxxxx	xxxxxxx	
							0	
							0	
							0	
							0	
Assessment Bond Anticipation Note Issues:	xxxxxxx	xxxxxxx	xxxxxxx	xxxxxxx	xxxxxxx	xxxxxxx	xxxxxxx	
Public Improvement-Warren Street		0					0	
							0	
							0	
							0	
Other Liabilities							0	
Trust Surplus	36,092						36,092	
Due From Current								
* Less Assets "Unfinanced"	xxxxxxx	xxxxxxx	xxxxxxx	xxxxxxx	xxxxxxx	xxxxxxx	xxxxxxx	
							0	
							0	
							0	
	36,092	0	0	0	0	0	36,092	

* Show as red figure

**POST CLOSING
TRIAL BALANCE - GENERAL CAPITAL FUND**

As At June 30, 2008

Title of Account	Debit	Credit
Est. Proceeds Bonds and Notes Authorized	81,431,156	
Bonds and Notes Authorized but Not Issued		81,431,156
Cash	57,942,470	
Deferred Charges to Future Taxation - Unfunded	68,216,628	
Deferred Charges Future Taxation - Funded	485,156,237	
Deferred Charges to Future Water Rents	25,467,528	
DOT Capital Aid Receivable	2,102,873	
School Capital Projects	68,116	
Due from M.U.A.	56,160,000	
Due from State	132,027	
Due from Incinerator Authority	440,000	
Due to Current		104,078
Serial Bonds Payable - General		326,895,639
Serial Bonds Payable - School		110,755,000
Serial Bonds Payable - Water		56,160,000
Serial Bonds Payable - Pension		43,350,000
Tax Refunding Notes Payable		12,253,000
Demolition Loan Payable		223,200
Green Trust Loan Payable		81,387
Apple Tree House Payable		200,003
Sgt. Anthony Park Loan Payable		129,399
Roberto Clemente Park Loan Payable		253,444
Marion Pavonia Pool Loan Payable		379,274
Improvement Authorization - Funded		46,239,251
Improvement Authorization - Unfunded		81,077,766
Capital Improvement Fund		431
Res. for Payment of Capital Debt		2,353,751

(Do not crowd - add additional sheets)

CASH RECONCILIATION June 30, 2008

	Cash		Less Checks Outstanding	Cash Book Balance
	On Hand*	On Deposit		
Current	678,866	62,732,351	8,612,712	54,798,504.01
Capital	3,812,387	54,130,083	0	57,942,470.31
State & Federal	0	3,648,396	0	3,648,396.32
MLK Fund	60	5,971	0	6,031.00
Dog License Trust	202	48,635	0	48,837.05
Insurance Fund	712	254,611	0	255,322.82
Unemployment Trust	63	1,361,146	0	1,361,209.24
Federal Law Enforcement	35	713,957	0	713,991.67
Bond & Coupon	0	0	0	0.00
Trust Assessment Fund	0	36,092	0	36,092.13
Payroll Clearing	1,357	2,709,572	509,202	2,201,726.84
Housing & Urban Dev.	71	1,055,835	0	1,055,905.43
Home	131	262,295	0	262,425.57
Hopwa	0	48,506	0	48,506.03
Evertrust	0	16,079	0	16,079.30
Misc. Trust	197,475	15,650,200	1,627,824	14,219,851.18
				0.00
				0.00
				0.00
				0.00
				0.00
				0.00
				0.00
				0.00
				0.00
Total	4,691,357	142,673,730	10,749,739	136,615,348.90

* Include Deposits in Transit

** Be sure to include a Public Assistance reconciliation and trial balance if the municipality maintains such a bank account

REQUIRED CERTIFICATION

I hereby certify that all amounts shown in the "Cash on Deposit" column on Sheet 9 and Sheet 9(a) have been verified with the applicable bank statements, certificates, agreements or passbooks at June 30, 2008.

I also certify that all amounts, if any, shown for Investments in Savings and Loan Associations on any trial balance have been verified with applicable passbooks at June 30, 2008.

All "Certificates of Deposit" and "Repurchase Agreements" must be reported as cash and included in this certification.

(THIS MUST BE SIGNED BY THE REGISTERED MUNICIPAL ACCOUNTANT (STATUTORY AUDITOR) OR CHIEF FINANCIAL OFFICER) depending on who prepared this Annual Financial Statement as certified to on Sheet 1 or 1(a).



 Signature

CHIEF FINANCIAL OFFICER

 Title

CASH & INVESTMENT ANALYSIS AS OF June 30,2008

23-Jul-08

***** RECONCILED CASH BALANCE

CASH BOOK

FC	BANK-NAME	ACCT-NUMBER	ON-HAND	ON-DEPOSIT	OUTSTANDING	
01	MBIA NJ	NJ0201882001		904.31		904.31
01	BANK OF AMERICA	SU 321-9013-8		15,097,165.72	2,650,903.78	12,446,261.94
01	NEW JER CASH MGT.	1710000-71110		110,747.24		110,747.24
01	WACHOVIA	2000004567042	394.61	622,385.58		622,780.19
01	WACHOVIA	82120033452	510,655.18	14,338,264.93		14,848,920.11
01	WACHOVIA	20000971110		12,659,440.04		12,659,440.04
01	BANK OF AMERICA	FL 01-00-00477		697,687.57		697,687.57
01	BANK OF AMERICA	9419-834240	138.06	1,158,964.14		1,159,102.20
01	NORTH FORK BANK	4014015012	2,800.78	5,530,174.14		5,532,974.92
01	BANK OF AMERICA	4077043493	22,527.86	6,141,208.99	5,961,808.64	201,928.21
01	BANK OF AMERICA	999-705334	875.00	1,172,935.84		1,173,810.84
01	TD BANK NORTH	398-1915444	141,474.16	3,803,638.53		3,945,112.69
01	CHASE	6106187965		1,004,684.25		1,004,684.25
01	WACHOVIA	2000011652209		392,439.50		392,439.50
01	CHANGE FUND			1,710.00		1,710.00
01	CURRENT FUND TOTAL		678,865.65	62,732,350.78	8,612,712.42	54,798,504.01
02	PNC BANK	8100246573		3,275,147.75		3,275,147.75
02	PNC BANK	80-2623-5074		85,659.56		85,659.56
02	BANK OF AMERICA	000031212915				0.00
02	BOY	944-775		21,165.88		21,165.88
02	BANK OF AMERICA	4077043493		266,423.13		266,423.13
02	STATE & FEDERAL TOTAL		0.00	3,648,396.32	0.00	3,648,396.32
04	BANK OF AMERICA	321-9021-9	3,812,267.32	1,423,987.54		5,236,254.86
04	BANK OF AMERICA	4089012857	120.00	32,056.85		32,176.85
04	BANK OF AMERICA	999-026836		353,307.95		353,307.95
04	NJ CASH MGT.-GEN	171000076880		153,717.94		153,717.94
04	NJ CASH MGT.-SCHOOL	1710000-99768		13.08		13.08
04	MBIA NJ	NJ0201882004		11,970.98		11,970.98
04	MBIA NJ	NJ0201882003		11,970.98		11,970.98
04	BANK OF AMERICA	003815132568		51,889,172.38		51,889,172.38
04	BANK OF AMERICA	0478000081		253,885.29		253,885.29
04	BANK OF AMERICA	4077043493				0.00
04	CAPITAL FUND TOTAL		3,812,387.32	54,130,082.99	0.00	57,942,470.31
13	BANK OF AMERICA	FL022-143-0				0.00
13	BANK OF AMERICA	SU 321-9052-9				0.00
13	BOND FUND TOTAL		0.00	0.00	0.00	0.00
70	BANK OF AMERICA	9001-126160	70.50	13,183.77	0.00	13,254.27
P87	BANK OF AMERICA	0478-000103		89,090.82		89,090.82
CDBG	BANK OF AMERICA	4077043493		953,560.34		953,560.34
	TOTAL CDBG		70.50	1,055,834.93	0.00	1,055,905.43
EVT	BANK OF AMERICA	9001-124551		16,079.30		16,079.30
EVT	BANK OF AMERICA	4077043493				0.00
	TOTAL EVT		0.00	16,079.30	0.00	16,079.30
HOM	BANK OF AMERICA	478-000030	130.50	172,231.57		172,362.07
HOM	BANK OF AMERICA	4077043493		90,063.50		90,063.50
	TOTAL HOME		130.50	262,295.07	0.00	262,425.57
HOP	BANK OF AMERICA	SU 478000138		9,100.28	0.00	9,100.28
HOP	BANK OF AMERICA	4077043493		39,405.75		39,405.75
	TOTAL HOPWA		0.00	48,506.03	0.00	48,506.03
MLK	US BANK	2572824714				0.00
MLK	BANK OF AMERICA	4076015283	60.00	5,971.00		6,031.00
MLK	BANK OF AMERICA	4077043493				0.00
	TOTAL MLK		60.00	5,971.00	0.00	6,031.00
CDBG	CDBG FUND TOTAL		261.00	1,388,686.33	0.00	1,388,947.33
14	PROVIDENT	601210106	711.55	254,611.27		255,322.82
14	BANK OF AMERICA	4077043493				0.00
14	INSURANCE FUND TOTAL		711.55	254,611.27	0.00	255,322.82
12	NORTH FORK BANK	4014015004	202.00	46,675.50		46,877.50
12	BANK OF AMERICA	4077043493		1,959.55	0.00	1,959.55
12	DOG TRUST FUND TOTAL		202.00	48,635.05	0.00	48,837.05
11	BANK OF AMERICA	4078032053		36,092.13		36,092.13
11	BANK OF AMERICA	4077043493	0.00			0.00
	TRUST ASSESSMENT TOTAL		0.00	36,092.13	0.00	36,092.13
15	BANK OF AMERICA	4077043493	0.00	0.00	0.00	0.00
15	BANK OF NY	610 1986266	63.25	1,361,145.99		1,361,209.24
15	UNEMPLOYMENT FUND TOTAL		63.25	1,361,145.99	0.00	1,361,209.24
17	BANK OF AMERICA	321-9014-6	1,270.00	5,126,653.83	0.00	5,127,923.83
17	PNC BANK	81-0348-9087		268,859.29	223.00	268,636.29
17	BANK OF AMERICA	0999082671		4,905.64		4,905.64
17	WACHOVIA	2010110160608		219,256.80		219,256.80
17	FLEET BANK	2018-116157		3,439,328.45	242,300.00	3,197,028.45
17	WACHOVIA	203000092551		508,303.06		508,303.06
17	WACHOVIA	2030000925564		45,954.95		45,954.95
17	BANK OF AMERICA	0010-909548		252,966.58	76,220.41	176,746.17
17	BANK OF AMERICA	9419-834275	198,205.25	5,560,197.40	1,309,081.02	4,447,321.63
17	BANK OF AMERICA	0030710827		194,550.60		194,550.60
17	BANK OF AMERICA	4077043493		23,524.56	0.00	23,524.56
17	BANK OF AMERICA	3812666626		1,130.96		1,130.96
17	PROVIDENT	601214918		4,568.24		4,568.24
17	MISC TRUST TOTAL		197,475.25	15,650,200.36	1,627,824.43	14,219,851.18
16	CHASE	610 1987246		341,017.84		341,017.84
16	CHASE	610 7206416	34.55	365,173.69		365,208.24
16	BANK OF AMERICA	4077043493		7,765.59	0.00	7,765.59
16	LAW ENF TOTAL		34.55	713,957.12	0.00	713,991.67
19	BANK OF AMERICA	4078031669	1,356.89	2,709,571.75	509,201.80	2,201,726.84
19	BANK OF AMERICA	4077043493	0.00	0.00		0.00
19	PAYROLL TOTAL		1,356.89	2,709,571.75	509,201.80	2,201,726.84
	GRAND TOTAL		4,691,357.46	142,673,730.09	10,749,738.65	136,615,348.90

CONSOLIDATED SU15

22,527.86 7,523,911.41 5,961,808.64 1,584,630.63 = B/R

ENDING BALANCE

