**LEGALS** 

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CAPE MAY COUNTY, NJ

NOTICE OF TAX TITLE LIEN SALE

Public notice is hereby given that I, Kathy Brown, Tax Collector of the Township of Lower, in the County of Cape May, State of New Jersey will

**LEGALS** 

sell at public auction in the conference room of the municipal building at 2600 Bayshore Road, Villas, NJ on the 10th day of September, 2019 at 10:00 a.m. the following described lands: Said properties will be sold to the person who bids the lowest rate of interest but in no case will exceed 18% per annum. Any parcel for which there is no bidder shall be struck off and sold to the Township of Lower at 18% per annum. Payment shall be made before the co the sale in the form of cash, certified check, cashiers check or money order. All payments made prior to tax sale must include all 2019 interest

pursuant to Chapter 75 laws of 1991.
This sale is made under the provisions of the "Tax Sale Law," Title 54, Chapter 5, Revised Statues of New Jersey Industrial Properties may be subject to the Spill Compensation and Control Act (NJSA 58:10-23.11 et seg.), the Water Pollution Control Act (NJSA 58:10A-1 et seq.) and the Industrial Site Recovery Act (NJSA 13:1K-6 et seq.). In addition the municipality is precluded from issuing a tax sale certificate to any prospective purchaser who is or may be in any way connected to the prior owner or operator of the site

IN THE EVENT THE OWNER IS ON ACTIVE DUTY WITH THE MILITARY, THE COLLECTOR SHOULD BE NOTIFIED IMMEDIATELY.

The follow	ring is a de		TIVE DUTY WITH THE MILITARY, THE COLLECTOR and the owner's name as obtained from the Tax Duplic 9.  Owner Name		
11.	26.		DECKER, YVONNE M	2,386.39	T
14.	30.		MORROW, JOSEPH M	1,248.03	WSE
19.	46.		KISIELEWSKI, MARY K	881.65	WS
49.	6.		RIPPEL, MADONNA M	1,414.68	TWSE
52. 64.	10. 11.		THOMAS, KEITH M & JENNIFER NJ HOUSING & MORTGAGE FINANCE AGENC	335.40 565.40	E E
65.	4.		GRAY, MATTHEW & RUTH	1,440.61	WSE
65.	14.		REHILL, ROBERT V JR	565.40	E
87.	3.		JONES, HAROLD & NANCY	1,450.40	WSE
90.	23.		FESSLER, DAVID J & DENISE	246.30	WS
93.	63.		GABRIELI, FRANK L	688.16	WS
99.	17.		HAYWOOD, WILLIAM & LOIS	110.79	T
100.	5.		LOCO WW LLC	32.46	T
100.	18.		CERASI, THOMAS, ETALS	3,266.39	T
101.	25.		STEERE, ETHEL MAE	688.16	WS
111.	6.01		GROVE, BENJAMIN N & PATRICIA R	3,114.30	T
111.	8.01		GROVE, PATRICIA	2,798.85	T
113.	35.		SMALL, GEORGEANN	189.66	WS
114.	27.		PRINK ME TREASURES, LLC	6,479.02	TWS
117.	5.		DUCKINFIELD, EDWARD G III ETALS	29.57	T
137.	8.		MC CLOSKEY, FRANKLYN P JR	334.88	W
140.	51.		GLITZ, VINCENT JR	493.32	T
147.	13.		COYLE, CATHERINE S c/o RATAJ, E	688.16	WS
157.	3.		SETTEDUCATO, RONALD & RENEE	3,313.56	T
166.	17.		GIBBONI, RONALD G & ANNE	688.16	WS
169.	41.		BRITTON, MATTHEW	358.49	WS
183.	1.		FLICK, DAVID T & SHERI A	226.54	WS
205.	2.		STALEY, ROBERT J	565.40	E
205. 209.	8. 12.		BARRADALE, MARGARET KINNEY, TIMOTHY M & MCLELLAN,ALYCIA	565.40 1,928.70	E T
222. 234.	6. 7.		MORGAN, MARGARET M ETALS RIPER, ROBERT J JR L/R	2,495.50 8,527.20	T T
240.	19.		FRANCIS, KHALI C &FRANCIS, CHARLES J	3,254.28	T
246.	24.		SALFI, KATHLEEN E C/O PETERSON	3,815.13	TWS
247.	18.		ROMERO, CHARLES LEE	125.52	T
252.	22.		MARTINEZ, HENRY V & VERNAZA,ANGIE	1,440.61	WSE
257. 272. 290.	21. 5.		DILKS, JEANNE L STACY, THOMAS & JULIE	1,160.37 2,719.10	TS T T
326.	64. 37.02		ZIMMERMAN, MICHAEL T HODSON, DESMA & HODSON, GUS	2,293.78 450.20	E
329. 329. 331.	10.02 17. 7.02		SMITH, DEWEL C II GANO, HAROLD J & NANCY E	1,130.53 1,027.88	WSE TWS E
332. 332.	46.02 63.02		FUGARINO, JOSEPH & ANGELA SEISLOVE, EDWARD & PRICE, CATHERINE WESTENBERGER, ANN E	450.20 450.20	E E
334.13 334.13	3. 5.01		MC CONVILLE, JOHN E C/O BARON,D MC CONVILLE, JOHN C/O BARON, D	623.00 1,675.59 1,260.90	T WSE
334.13 334.18	9. 4.		US BANK NATIONAL ASSOCIATION GREENE, KAREN & CAMPBELL, KEVIN	335.00 485.56	E WE
334.18 344.	9. 36.		GOULD, ROBERT H & KATHLEEN A WILLIAMS, TIMOTHY JOSEPH	392.60 435.54	E WS
349.13 368.02	8. 12.		HOWE, CHRISTINE M BURNITSKIE, BETTY	2,053.83 623.14	TWS WSE
378.	32.		HANAHAN, RYAN MARIE	392.60	E
380.	23.		LAURIELLO, CONSTANCE	392.60	E
380.	40.		GREEN, STACY	3,324.03	T
391.02	21.		RUDOLPH, ANTHONY J C/O SCOTT	870.63	WSE
393.	46.		REKUC, JOHN	2,444.11	T
405.	9.		STALEY, NICOLE M	392.60	E
408.	2.		BROWN, LISA	4,424.45	T
409.	1.08		HECKMAN, ROY F & HELEN L	453.37	T
409.	24.04		JACKSON, GERALD E & PATRICIA A	347.34	T
410.03	5.		PEREZ, ROSALINDA &COLONIO, CHRISTIAN	623.00	E
410.03	6.		KEMP, CHARLES J III & DORIS J	623.00	E
410.04	3.		HOLLENBACK, LORI L	564.00	E
410.12	6.		FALLS, HELEN R ETALS C/O WM JR	294.60	S
410.16	8.		SALFI, KATHLEEN E	2,361.51	T
410.23	2.		CHESTER, ARTHUR T JR & BARBARA T	1,281.66	T
415.	14.02		WHITEHURST, TINA D	2,588.12	T
426.02	4.		HIGGS, KERRY R JR & CHRISTI A	167.77	W
426.02	31.01		PARAGON SHORES APPRAISAL SERVICES	1,510.38	T
426.02 433.	31.02 17.		PARAGON SHORES APPRAISAL SERVICES GARTNER, THERESA	2,745.22 2,250.06	T T
436.	35.		WUERKER, BRYAN	1,064.31	T
452.	22.02		MATUSEWICZ, MICHELLE LEE	1,980.98	T
494.01	10.	-C-021	OPDENAKER, MARGARET	1,624.36	T
494.09	5.		KROLIKOWSKI, THOMAS & KIMBERLY ANN	2,266.58	T
494.19	33.		CASSIDY, TIMOTHY J	510.24	WS
494.42	2.01		REUTER, JOSEPH P & DOLORES M	377.85	T
494.51	1.		AUSZMANN, JEANINE	4,492.13	T
496.02	6.		VANDERHOOF, RICHARD J & MEGHAN	1,610.65	WS1
496.14	3.		BRUCKNO-MOORE, KIMBERLE	1,306.33	T
497.06	23.		MADDOX, CLARENCE W III	308.16	W
499.01	24.01		TB STORAGE LLC	327.62	ws
499.02	10.		RABINO, ANICETA A	879.20	ws
499.04	17.		NEWTON, NANCY J	3,178.86	WS
499.13	11.		WILMINGTON SAVINGS FUND SOCIETY FSB	888.99	-
499.14 499.14	3. 11.		BARTLESON, JAMES BARTNIK, GARY S & LEVINE, NICOLE L	5,839.30 688.16	T WS
500.01 500.07	34. 10.03 4.		PIETROWSKI-HOBMAN, MARYROSE GALLAGHER, MICHAEL & PATRICIA BAALS, JOSEPH E	2,271.89 83.81	T T T
504. 507.05 512.20	4. 16. 10.		DOUGLASS, DEBRA CROXTON, CHERYL H	2,358.33 3,919.67 4,171.56	T WS
512.37	1.		MC GINN, ANNE P & MCGINN, B & S	3,956.75	T
538.	36.		CASPER, LEONARD B	3,148.01	T
564.	7.		TOWNSEND, JAMES A	879.20	ws
595.	11.		HICKSON, ROBERT G & NANCY L	1,255.92	T
603. 605.	3. 5.		MECA INVESTMENTS LLC BENDER, KATHLEEN (MC HALE)	2,590.33 3,780.56	TW T
606.	6.		NATIONSTAR MORTGAGE LLC & CHAMPION	345.72	S
622.	13.		HANNERS, SHANNON	4,044.91	T
635.	7.		REIDENBACH, KATHLYN L/R	3,740.55	Ť
653.	4.		PETRUCCI, MAUREEN A & ANTHONY M	1,120.66	T
663.	10.		HICKSON, NANCY L & ROBERT G	1,056.26	T
664.	19.		LYMAN, WILLIAM W	475.42	WS
683.	7.		ZITTER, MARK & WENDY	1,445.77	T
685.	19.		JACKSON, MARGARET	797.19	WS
703.	9.	-C-225-	SOFIA, LISA	775.20	S
704.		-C-413-	HUESKEN, PATRICIA C	395.00	S
707.	6.	-C-109-	MAGLIO, ALICE	8,115.54	T
719.	1.08	-C-203-	HAUCK, THOMAS A & BRIGIT	197.80	S
727. 742.04	1.	-C-202-	MELTON, TODD DERA, BERNARD	395.00 463.33	S T
747.01	4.03		VMA 2008 TRUST	594.90	T
751.	9.01		EMERY, MICHAEL R	7,538.26	T
784.	3.03		STEVENSON, PATRICIA J	3,555.09	T
790.	1.		JAMES, GEORGE M & MARY	24.44	T
806.	4.01	-C5101-	CONTRADY, JEFF &PENROSE, THOMAS ETAL	21,898.41	T
806.	4.01	-C5105-	KJS REALTY LLC	250.86	TS
806.	4.01	-C5117-	DEUTSCHE BANK NATIONAL TRUST	395.00	S
806.	4.01	-CA001-	CONTRADY, JEFF &PENROSE,THOMAS ETAL	274.19	T
806.	4.01	-CA002-	CONTRADY, JEFF &PENROSE, THOMAS ETAL CONTRADY, JEFF &PENROSE, THOMAS ETAL	274.36	T
806.	4.01	-CA003-		274.36	T
806.	4.01	-CA004-	CONTRADY, JEFF &PENROSE, THOMAS ETAL CONTRADY, JEFF &PENROSE, THOMAS ETAL	274.36	T
806.	4.01	-CA005-		274.36	T
806.	4.01	-CA006-	CONTRADY, JEFF &PENROSE, THOMAS ETAL CONTRADY, JEFF &PENROSE, THOMAS ETAL	274.36	T
806.	4.01	-CA007-		274.36	T
	4.01 4.01	-CA008- -CA009-	CONTRADY, JEFF & PENROSE, THOMAS ETAL CONTRADY, JEFF & PENROSE, THOMAS ETAL CONTRADY, JEFF & PENROSE THOMAS ETAL	274.36 274.36	T T
806. 806.		-CA010-	CONTRADY, JEFF& PENROSEE, THOMAS ETA	274.36	T T
806. 806. 806.	4.01 4.01	-CA011-	CONTRADY, JEFF & PENDOSE, THOMAS ETAL	274.36	
806. 806. 806. 806.	4.01 4.01 4.01	-CA012- -CA062-	CONTRADY, JEFF &PENROSE,THOMAS ETAL KJS REALTY LLC	274.36 211.83	T T
806. 806. 806. 806. 806. 806.	4.01 4.01 4.01 4.01 4.01	-CA012- -CA062- -CC001- -CC005-	CONTRADY, JEFF &PENROSE, THOMAS ETAL KJS REALTY LLC CONTRADY, JEFF &PENROSE, THOMAS ETAL GIACALONE, LOUIS JR	274.36 211.83 274.36 230.34	T T T T
806. 806. 806. 806. 806. 806. 806. 806.	4.01 4.01 4.01 4.01 4.01 4.01 1.	-CA012- -CA062- -CC001-	CONTRADY, JEFF &PENROSE, THOMAS ETAL KJS REALTY LLC CONTRADY, JEFF &PENROSE, THOMAS ETAL GIACALONE, LOUIS JR CONTRADY, JEFF &PENROSE, THOMAS ETAL UMOSELLA, DAWN M	274.36 211.83 274.36 230.34 378.49 774.09	T T T T T TS
806. 806. 806. 806. 806. 806. 806.	4.01 4.01 4.01 4.01 4.01 4.01	-CA012- -CA062- -CC001- -CC005-	CONTRADY, JEFF &PENROSE, THOMAS ETAL KJS REALTY LLC CONTRADY, JEFF &PENROSE, THOMAS ETAL GIACALONE, LOUIS JR CONTRADY, JEFF &PENROSE, THOMAS ETAL	274.36 211.83 274.36 230.34 378.49	T T T T

BOROUGH OF WEST CAPE MAY

BOND ORDINANCE STATEMENT AND SUMMARY The bond ordinance, the summary terms of which are included herein, has been finally adopted by the Borough of West Cape May, in the County of Cape May, State of New Jersey on August 14, 2019 and the 20 day period of limitation within which a suit, action or proceeding questioning the validity of such bond ordinance can be commenced, as provided in the Local Bond Law, has begun to run from the date of the first publication of this statement. Copies of the full bond ordinance are available at no cost and during regular business hours, at the Clerk's

office for members of the general public who request the same. The summary of the terms of such bond ordinance follows:

Title: BOND ORDINANCE PROVIDING FOR VARIOUS CAPITAL IMPROVEMENTS IN AND BY THE BOROUGH OF WEST CAPE MAY, IN THE COUNTY OF CAPE MAY, NEW JERSEY, APPROPRIATING \$1,381,920 THEREFOR AND AUTHORIZING THE ISSUANCE OF \$1,325,424 BONDS OR NOTES OF THE BOROUGH TO FINANCE PART OF THE COST THEREOF

Purposes:			
Purpose	Appropriation & Estimated Cost	Estimated Maximum Amount of Bonds & Notes	Period of Usefulness
<ul> <li>a) The replacement of the roof at Borough Hall, including all work and materials necessary therefor and incidental thereto and further including all related costs and expenditures incidental thereto.</li> </ul>	\$200,000	\$190,000	15 years
<ul> <li>b) Safe Routes to School Project, including, but not limited to, sidewalks, curbing and signage around the school and further including work and materials necessary therefor and incidental thereto.</li> </ul>	\$252,000 (includes a grant in the amount of \$252,000 expected to be received from the State of New Jersey Department of Transportation)		10 years
c) Paving, curbing and other improvements to various roads, including, but not limited to, West Drive, Third Avenue, Oak Avenue, Fourth Avenue and Goldbeaten Alley and further including all work and materials necessary therefor and incidental thereto.	\$929,920	\$883,424	10 years

Appropriation: \$1,381,920 Bonds/Notes Authorized: \$1,325,424

Grant Appropriated: A grant in the amount of \$252,000 expected to be received from the State of New Jersey Department of Transportation for the purpose described in Section 3(b)

Section 20 Costs: \$276,000 Useful Life: 10.71 years

8/14, 8/21, 8/28, 9/4, pf \$1,111.04

Suzanne Schumann, Clerk 8/21, pf \$64.48 10

\$1,381,920

\$1,325,424

**LEGALS** 

SHERIFF'S SALE BY VIRTUE of a Writ of Execution issued out of the Superior Court of New Jersey, Chancery Division, Cape May County, and Docket No. F 009256 19 therein pending wherein, CREST SAV-INGS BANK is the Plaintiff and LISA K. ROGERS. ET AL is the Defendant, I shall expose to sale at public venue on: WEDNESDAY,

09/18/2019 at one o'clock in the afternoon of the said day, at the Old Historical Court House Building, Route

9, Cape May Court House, New Jersey. Property to be sold is located in the TOWNSHIP OF LOWER, County of Cape May in State of

New Jersey.
Commonly known as: 321 WILLOW DRIVE, ERMA, TOWNSHIP OF LOWER (CAPE MAY COUNTY)

BEING KNOWN as **BLOCK** 444, **TAX LOT 13**, on the official Tax Map of the Township of Lower, County of Cape May, New Jersey.

Dimensions of Lot: 186.83 FT X 36.73 FT X 176.04 X 80.89 FT Nearest Cross Street: 103.21 FEET FROM WALNUT STREET This sale is also subject to possessory rights of any tenant or party residing in the property. ALL INTERESTED PARTIES ARE TO CONDUCT AND RELY UPON THEIR OWN INDEPEN-DENT INVESTIGATION TO AS-CERTAIN WHETHER OR NOT ANY OUTSTANDING LIENS OR ENCUMBRANCES REMAIN OF RECORD AND/OR HAVE PRIORITY OVER THE LIEN BE-ING FORECLOSED HEREBY

AND, IF SO, TO ASCERTAIN THE CURRENT AMOUNT DUE

THEREON. Surplus Money: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and ask-ing for an order directing payment of the surplus money The Sheriff or other person conducting the sale will have information regarding the sur-

plus, if any.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor the Mortgagee or the Mortgagee's attorney.

Amount due under judgment is \$144,244.61 costs and Sheriff's fees to be added. At the time of the Sale cash, certified check, cashier's check or treasurer's check in the amount of 20 percent of the bid price is required The Sheriff reserves the right to adjourn any sale without further notice of Publication.

All publication costs are paid for by the Plaintiff. ATTORNEY: DEMBO, BROWN & BURNS LLP 1300 ROUTE 73, SUITE 205 MOUNT LAUREL, NJ 08054

BOB NOLAN, SHERIFF CH756563 8/21, 8/28, 9/4, 9/11 pf \$174.84

SHERIFF'S SALE

BY VIRTUE of a Writ of Exe cution issued out of the Superior Court of New Jersey, Chancery Division, Cape May County, and Docket No. F 009791 18 therein, pending wherein, THE BANK OF NEW YORK MELLOW FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CER-TIFICATE HOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-15 is the Plaintiff and HAROLD JONES, SR., ET AL is the Defendant, I shall expose to sale at

public venue on WEDNESDAY, 09/18/2019

at one o'clock in the afternoon of the said day, at the Old Historical Court House Building, Route 9, Cape May Court House, New

Jersey.
Property to be sold is located in the TOWNSHIP OF LOWER County of Cape May in State of New Jersey.

Commonly known as: 307 EAST PACIFIC AVE-NUE, VILLAS, NJ 08251

BEING KNOWN as BLOCK 87. TAX LOT 3. 4. 5. 73. 74 & 75, on the official Tax Map of the Township of Lower, County of

Cape May, New Jersey.
Dimensions of Lot: 150 X 75 Nearest Cross Street: PRINCETON STREET ALSO SUBJECT TO SUBSE-

QUENT TAXES, WATER AND SEWER PLUS INTEREST THROUGH DATE OF PAYOFF.

Surplus Money: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the sur-

plus, if any.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor the Mortgagee or the Mortgag-

ee's attorney. THE SALE IS SUBJECT TO THE RIGHT OF REDEMPTION OF THE FEDERAL GOVERN-MENT

A FULL LEGAL DESCRIPTION OF THE PREMISES CAN BE FOUND IN THE OFFICE OF THE SHERIFF OF CAPE MAY

COUNTY.
For sale information, please visit Auction.com at www.Auction.com or call (800) 280-2832

Amount due under judgment is \$191,289.54 costs and Sher-iff's fees to be added. At the time of the Sale cash, certified check, cashier's check or treasurer's check in the amount of 20 percent of the bid price is required. The Sheriff reserves the right to adjourn any sale without further notice of Publication. All publication costs are paid

for by the Plaintiff. ATTORNEY: PARKER MCCAY 9000 MIDATLANTIC DRIVE, SUITE 300 PO BOX 5054 MT. LAUREL, NJ 08054 BOB NOLAN,

CH756559

8/21, 8/28, 9/4, 9/11 pf \$181.04

**LEGALS** 

**LEGALS** 

**LEGALS** BOROUGH OF WEST CAPE MAY

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SUMMARY OR SYNOPSIS OF AUDIT REPORT FOR PUBLICATION Attention is directed to the fact that a summary or synopsis of the audit report, together with the recommendations, is the minimum required to be published pursuant to N.J.S. 40A:5-7

COMBINED COMPARATIVE BALANCE SHEET							
<u>ASSETS</u>		December 31, 2018		December 31, 2017			
Cash and Investments	\$	5,597,598.87	\$	4,370,724.11			
Taxes, Assessments & Liens Receivable		269,545.29		281,532.18			
Property Acquired for Taxes- Assessed Valuation		26,300.00		230,782.00			
Accounts Receivable		178,199.95		961,792.34			
Deferred Charges		2,916,798.00		852,970.75			
Fixed Assets		3,603,011.00		3,745,040.30			
Fixed Capital		8,245,475.00		8,245,475.00			
TOTAL ASSETS	\$	20,836,928.11	\$	18,688,316.68			
LIABILITIES, RESERVES AND FUND BALANCE							
Serial Bonds & Bond Anticipation Notes	\$	6,494,175.56	\$	4,558,631.41			
Improvement Authorizations		1,182,641.82		328,055.58			
Other Liabilities & Special Funds		961,170.07		1,570,967.25			
Reserve for Certain Assets Receivable		7,137,112.11		7,148,747.18			
Investment in Fixed Assets		3,603,011.00		3,745,040.30			
Fund Balance		1,458,817.55		1,336,874.96			
TOTAL LIABILITIES, RESERVES AND FUND BALANCE	\$	20,836,928.11	\$	18,688,316.68			

COMPARATIVE STATEMENT OF OPERATIONS AND CHANCE IN FUND BALANCE - CURRENT FUND December 31, 2018         Assistance of 665, 258.32         Geometry 131, 126.43           Collection of Current Tax Levy         6,036,130.29         5,672,383.55         Total Income         7,323,336.57         6,838,378.41           Expenditures         Budget Expenditures:         Municipal Purposes         2,355,531.55         2,173,415.30           County Taxes         1,352,066.85         1,283,058.74           Local and Regional School Taxes         2,898,988.48         2,704,444.76           Other Expenditures         2,01         33,613.52           Total Expenditures         6,606,588.89         6,194,532.32           Less: Expenditures to be Raised by Future Taxation         -         -           Total Adjusted Expenditures         6,606,5	AND TOND BALANCE	Ψ=	20,000,020.11	Ψ,	10,000,010.00		
Revenue and Other Income Realized           Fund Balance Utilized         \$ 481,500.00         \$ 354,000.00           Miscellaneous From Other than Local Property Tax Levies         665,258.32         680,868.43           Collection of Delinquent Taxes and Tax Title Liens         140,447.96         131,126.43           Collection of Current Tax Levy         6,036,130.29         5,672,383.55           Total Income         7,323,336.57         6,838,378.41           Expenditures         8         8           Budget Expenditures: Municipal Purposes         2,355,531.55         2,173,415.30           County Taxes         1,352,066.85         1,283,058.74           Local and Regional School Taxes         2,898,988.48         2,704,444.76           Other Expenditures         2.01         33,613.52           Total Expenditures         6,606,588.89         6,194,532.32           Less: Expenditures to be Raised by Future Taxation         -         -           Total Adjusted Expenditures         6,606,588.89         6,194,532.32           Excess in Revenue         716,747.68         643,846.09           Fund Balance January 1         935,485.92         645,639.83           Less: Utilization as Anticipated Revenue         481,500.00         354,000.00							
Fund Balance Utilized         \$ 481,500.00         \$ 354,000.00           Miscellaneous From Other than Local Property Tax Levies         665,258.32         680,868.43           Collection of Delinquent Taxes and Tax Title Liens         140,447.96         131,126.43           Collection of Current Tax Levy         6,036,130.29         5,672,383.55           Total Income         7,323,336.57         6,838,378.41           Expenditures         8         8           Budget Expenditures: Municipal Purposes         2,355,531.55         2,173,415.30           County Taxes         1,352,066.85         1,283,058.74           Local and Regional School Taxes         2,898,988.48         2,704,444.76           Other Expenditures         6,606,588.89         6,194,532.32           Less: Expenditures to be Raised by Future Taxation         -         -           Total Adjusted Expenditures         6,606,588.89         6,194,532.32           Excess in Revenue         716,747.68         643,846.09           Fund Balance January 1         935,485.92         645,639.83           1,652,233.60         1,289,485.92           Less: Utilization as Anticipated Revenue         481,500.00         354,000.00		_	December 31, 2018		December 31, 2017		
Local Property Tax Levies         665,258.32         680,868.43           Collection of Delinquent Taxes and Tax Title Liens         140,447.96         131,126.43           Collection of Current Tax Levy         6,036,130.29         5,672,383.55           Total Income         7,323,336.57         6,838,378.41           Expenditures         8         8           Budget Expenditures:         8         2,355,531.55         2,173,415.30           County Taxes         1,352,066.85         1,283,058.74         1,283,058.74           Local and Regional School Taxes         2,898,988.48         2,704,444.76           Other Expenditures         6,606,588.89         6,194,532.32           Less: Expenditures to be Raised by Future Taxation         -         -           Total Adjusted Expenditures         6,606,588.89         6,194,532.32           Excess in Revenue         716,747.68         643,846.09           Fund Balance January 1         935,485.92         645,639.83           Less: Utilization as Anticipated Revenue         481,500.00         354,000.00		\$	481,500.00	\$	354,000.00		
Tax Title Liens         140,447.96         131,126.43           Collection of Current Tax Levy         6,036,130.29         5,672,383.55           Total Income         7,323,336.57         6,838,378.41           Expenditures         Budget Expenditures:			665,258.32		680,868.43		
Total Income         7,323,336.57         6,838,378.41           Expenditures         Budget Expenditures: Municipal Purposes         2,355,531.55         2,173,415.30           County Taxes         1,352,066.85         1,283,058.74           Local and Regional School Taxes         2,898,988.48         2,704,444.76           Other Expenditures         2.01         33,613.52           Total Expenditures to be Raised by Future Taxation         -         -           Total Adjusted Expenditures         6,606,588.89         6,194,532.32           Excess in Revenue         716,747.68         643,846.09           Fund Balance January 1         935,485.92         645,639.83           Fund Balance January 1         935,485.92         645,639.83           Less: Utilization as Anticipated Revenue         481,500.00         354,000.00			140,447.96		131,126.43		
Expenditures           Budget Expenditures:         2,355,531.55         2,173,415.30           County Taxes         1,352,066.85         1,283,058.74           Local and Regional School Taxes         2,898,988.48         2,704,444.76           Other Expenditures         2.01         33,613.52           Total Expenditures to be Raised by Future Taxation         -         -           Total Adjusted Expenditures         6,606,588.89         6,194,532.32           Excess in Revenue         716,747.68         643,846.09           Fund Balance January 1         935,485.92         645,639.83           1,652,233.60         1,289,485.92           Less: Utilization as Anticipated Revenue         481,500.00         354,000.00	Collection of Current Tax Levy	_	6,036,130.29		5,672,383.55		
Budget Expenditures: Municipal Purposes         2,355,531.55         2,173,415.30           County Taxes         1,352,066.85         1,283,058.74           Local and Regional School Taxes         2,898,988.48         2,704,444.76           Other Expenditures         2.01         33,613.52           Total Expenditures to be Raised by Future Taxation         -         -           Total Adjusted Expenditures         6,606,588.89         6,194,532.32           Excess in Revenue         716,747.68         643,846.09           Fund Balance January 1         935,485.92         645,639.83           Fund Balance January 1         935,485.92         645,639.83           Less: Utilization as Anticipated Revenue         481,500.00         354,000.00	Total Income	_	7,323,336.57		6,838,378.41		
Local and Regional School Taxes         2,898,988.48         2,704,444.76           Other Expenditures         2.01         33,613.52           Total Expenditures         6,606,588.89         6,194,532.32           Less: Expenditures to be Raised by Future Taxation         -         -           Total Adjusted Expenditures         6,606,588.89         6,194,532.32           Excess in Revenue         716,747.68         643,846.09           Fund Balance January 1         935,485.92         645,639.83           1,652,233.60         1,289,485.92           Less: Utilization as Anticipated Revenue         481,500.00         354,000.00	Budget Expenditures:		2,355,531.55		2,173,415.30		
Other Expenditures         2.01         33,613.52           Total Expenditures         6,606,588.89         6,194,532.32           Less: Expenditures to be Raised by Future Taxation         -         -           Total Adjusted Expenditures         6,606,588.89         6,194,532.32           Excess in Revenue         716,747.68         643,846.09           Fund Balance January 1         935,485.92         645,639.83           1,652,233.60         1,289,485.92         Less: Utilization as Anticipated Revenue         481,500.00         354,000.00	County Taxes		1,352,066.85		1,283,058.74		
Total Expenditures         6,606,588.89         6,194,532.32           Less: Expenditures to be Raised by Future Taxation         -         -           Total Adjusted Expenditures         6,606,588.89         6,194,532.32           Excess in Revenue         716,747.68         643,846.09           Fund Balance January 1         935,485.92         645,639.83           1,652,233.60         1,289,485.92           Less: Utilization as Anticipated Revenue         481,500.00         354,000.00	Local and Regional School Taxes		2,898,988.48		2,704,444.76		
Less: Expenditures to be Raised by Future Taxation         -         -           Total Adjusted Expenditures         6,606,588.89         6,194,532.32           Excess in Revenue         716,747.68         643,846.09           Fund Balance January 1         935,485.92         645,639.83           1,652,233.60         1,289,485.92           Less: Utilization as Anticipated Revenue         481,500.00         354,000.00	Other Expenditures		2.01		33,613.52		
Excess in Revenue         716,747.68         643,846.09           Fund Balance January 1         935,485.92         645,639.83           1,652,233.60         1,289,485.92           Less: Utilization as Anticipated Revenue         481,500.00         354,000.00	Less: Expenditures to be Raised		6,606,588.89		6,194,532.32		
Fund Balance January 1         935,485.92         645,639.83           1,652,233.60         1,289,485.92           Less: Utilization as Anticipated Revenue         481,500.00         354,000.00	Total Adjusted Expenditures	-	6,606,588.89		6,194,532.32		
Less: Utilization as Anticipated Revenue 481,500.00 1,289,485.92	Excess in Revenue	_	716,747.68		643,846.09		
Revenue 481,500.00 354,000.00	•	-					
			481,500.00		354,000.00		
	Fund Balance December 31	\$_		\$			

## COMPARATIVE STATEMENT OF OPERATIONS AND CHANGE IN **FUND BALANCE - UTILITY OPERATING FUND**

December 31, 2018 December 31, 2017

Revenue and Other Income Realized			
Fund Balance Utilized Miscellaneous From Other than	\$ 176,268.75	\$	80,000.00
Water & Sewer Charges	810.21		25,585.85
Water & Sewer Charges	 1,040,848.52		999,060.44
Total Income	1,217,927.48		1,104,646.29
Expenditures			
Budget Expenditures Other	1,169,413.82		1,080,862.75
Total Companditions	1 160 112 02		1 000 000 75
Total Expenditures Less: Expenditures to be Raised in Budget of Succeeding Year	1,169,413.82		1,080,862.75 49,268.75
3			,
Total Adjusted Expenditures	 1,169,413.82		1,031,594.00
Excess in Revenue	48,513.66		73,052.29
Fund Balance January 1	 400,961.65		407,909.36
	449,475.31		480,961.65
Less: Utilization as Anticipated Revenue	 176,268.75	_	80,000.00
Fund Balance December 31	\$ 273 206 56	\$	400 961 65

RECOMMENDATIONS:

1. The General Ledger should be reconciled on a monthly basis with the sub-ledgers. This will ensure that all transactions are recorded in the period within which they occurred.

A Corrective Action Plan, which outlines actions the Borough of West Cape May will take to correct the findings listed above, will be prepared in accordance with federal and state requirements. A copy of it will be placed on file and made available for public inspection in the Office of the Borough Clerk in the Borough of West Cape May within 45 days of this notice.

The above summary or synopsis was prepared from the report of the audit of the Borough of West Cape May, County of Cape May, for the calendar year 2018. This report of audit submitted by Leon P. Costello, Registered Municipal Accountant, of Ford, Scott, and Associates, L.L.C., is on file at the Borough Clerk's office and may be inspected by any interested person.

Suzanne Schumann, Borough Clerk 8/21, pf \$218.24

NOTICE OF DECISION

Lower Township Planning Board The Lower Township Planning Board, at a regularly scheduled meeting held on August 15, 2019 at the Lower Township Municipal Building, took the following action on applications submitted for development and considered at that time:

1. The following resolutions concerning application heard on July 18, 2019, was approved:

Brophy, Brophy & Warner: Block 544, Lots 19, 20 & 23-30 Copies of each determination of resolution of the Board will be filed in the Planning and Zoning Office and will be available for inspection by

the public. William J. Galestok, PP,AICP

Director of Planning 8/21, pf \$13.02

WEST CAPE MAY BOARD OF EDUCATION

Meeting/Public Hearing
The regularly scheduled meeting of the West Cape May Board of Education has been changed from August 15, 2019 to August 29 at 5 PM, 301 Moore St, West Cape May, in the Library.

Respectfully submitted. Todd D'Anna, Board Secretary 8/21, pf \$7.44

TOWNSHIP OF LOWER COUNTY OF CAPE MAY NOTICE OF ADOPTION

Lower, County of Cape May, State of New Jersey, at a meeting held on August 19, 2019 did adopt the following Ordinance: ORDINANCE #2019-12 An Ordinance Authorizing the Township of Lower to Grant a Utility Easement to the Lower Township Municipal Utilities Authority for the Purposes of Constructing a Vacuum Sewer Station in Fur-therance of the Current Sewer Expansion Project over a

Notice is hereby given that the Township Council of the Township of

Portion of Cresse Lane Julie A. Picard, RMC

Township Clerk 23

8/21, pf \$13.02

NOTICE OF APPLICATION FOR DEVELOPMENT OR APPEAL

LOWER TOWNSHIP ZONING BOARD OF ADJUSTMENT

Notice is hereby given that a written application has been filed with the Zoning Board of Adjustment of the Township of Lower by the undersigned, Alan I. Gould, Esquire, attorney for Applicant, Sandra L. Beebe, in regard to the property described as 203 E. Madison Avenue, also known as Block 733, Lot 17, C-203, on the Tax Map of the Township of Lower. In compliance with the pertinent provisions of the Township of Lower Zoning Ordinance Section 400-15D, the Applicant is requesting a Hardship Variance, N.J.S. 40:55D-70(c)(1), to construct an addition encroaching into the rear-yard setback, exceeding allowed building coverage and any other variances and/or waivers as may be needed.

A public hearing on the above-mentioned application has been scheduled for September 5, 2019 at 6:00 p.m. Said hearing shall be located in: Zoning Board of Adjustment

Lower Township Municipal Building Meeting Room 2600 Bayshore Road Villas, NJ 08251

The public is invited to attend this meeting. The above application and all plans, maps and documents relating to the matter, if any, will be available for public inspection in the office of the Zoning Board of Adjustment at the Lower Township Municipal Building, ten (10) days prior to the hearing date during normal busi-

This notice is being given pursuant to N.J.S.A. 40:55D-11 et seq. by order of the Township of Lower.

ALAN I. GOULD, P.C. By: Alan I. Gould, Esquire 3000 Pacific Avenue Attorney for Applicant, Sandra L. Beebe



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8/21, pf \$31.00