

VILLAGE OF POMONA
BOARD OF TRUSTEES MEETING/ PUBLIC HEARING
APRIL 25, 2022
8:00 PM

When: Apr 25, 2022 08:00 PM Eastern Time (US and Canada)

Topic: Village of Pomona: Board of Trustees Meeting

Please click the link below to join the webinar:

<https://us02web.zoom.us/j/84265860031?pwd=cnpNZzFTTGIZYnRLRDNDTnNGaG1VZz09>

Passcode: 10970

AGENDA

1. SALUTE TO THE FLAG
2. OPEN PERIOD
3. CONTINUATION OF PUBLIC HEARING
4. REORGANIZATION APPOINTMENTS
5. PRESENTATION BY CCA FOR CLEAN ENERGY PROPOSAL IN VILLAGE
6. APPROVAL OF AUDITED CLAIMS
7. CULTURAL CENTER REPORT
8. BUILDING AND ENGINEERING
 - a. PARK BENCHES
 - b. ROAD DEDICATION DISCUSSION
9. NEW BUSINESS
 - a. GFNY – GRAN FONDO SUNDAY MAY 15, 2022
 - b. BUDGET DISCUSSION – CHANGES AND VOTE
 - c. SPRING CLEANING WITHIN THE VILLAGE
10. OLD BUSINESS
11. TRUSTEES PERIOD
12. OFFICE PERIOD
13. LEGAL
14. EXECUTIVE SESSION

Continued 4/25/22

**NOTICE OF PUBLIC HEARING
VILLAGE OF POMONA**

PLEASE TAKE NOTICE that on the **28th day of March, 2022, at 8:00 p.m.**, or as soon thereafter as the matter can be heard, a Public Hearing will be held to receive and hear public comment to consider a Local Law to allow the Village of Pomona to override the limit on the amount of real property taxes that may be levied by the Village of Pomona. There is no physical meeting location for the public in order to ensure the health, safety and welfare of the Village residents, but for the purposes of compliance with the applicable law, the Meeting will be conducted via video/tele-conferencing and the members of the public may participate in the Meeting by videoconferencing, access to which is shared by the weblink provided below, or by telephone, access to which is shared by the telephone number:

By Zoom Link:

<https://us02web.zoom.us/j/84265860031?pwd=cnpNZzFTTGZybnRRLRDNDTnNGaG1VZz09>

Passcode: 10970

By Telephone:

1-929-205-6099

Webinar ID: 842 6586 0031

Passcode: 10970

The Meeting is being held in accordance with the New York State Public Officers Law and Executive Order 202.1 ("EO 202.1") issued on March 12, 2020 and subsequent Executive Orders issued by New York State Governor Kathy Hochul, which suspended Article 7 of the Public Officers Law, to the extent necessary to permit any public body to meet and take such actions authorized by the law without permitting public in-person access to meetings and authorizing such meetings and Public Hearings to be held remotely by conference call, video conference or similar service. For any person unable to participate at the time of the Public Hearing, email comments may be submitted in advance to chakiera.locust@pomonavillage.com

The full text of the proposed Local Law is on file in the Village Clerk's Office, 100 Ladentown Road, Pomona, New York, and may be obtained by any interested parties from 9:00 a.m. to 4:00 p.m., Monday through Friday.

By Order of the Village Board dated March 18, 2022.

Chakiera Locust
Village Clerk

VILLAGE OF POMONA

RESOLUTIONS for REORGANIZATION MEETING

April 25, 2022

8PM

1. RESOLVED, that Ilan Fuchs is appointed as Deputy Mayor for a one year term.
2. RESOLVED, that Dave Levin is appointed as Planning Board member for a five year term, expiring on April 3rd, 2027.
3. RESOLVED, that Feerick Nugent MacCartney is appointed as attorneys to represent the Board of Trustees, Planning Board and Zoning Board of Appeals.
4. RESOLVED, that Doris Ulman is appointed as attorney to the Mayor.
5. RESOLVED, that Martin Spence of Spence Engineering is appointed as Village engineer for a one year term, expiring on April 25th, 2023.
6. RESOLVED, that Alan Lamer is appointed as Chairman of the Zoning Board of Appeals for a one year term, expiring on April 25th, 2023.
7. RESOLVED, that Dan Kolak is appointed as Chairman of the Planning Board, for a one year term, expiring on April 25th, 2023.
8. RESOLVED, that Nelson, Pope & Voorhees, LLC is appointed as Village Planner for a one year term, expiring on April 25th, 2023.
9. RESOLVED, that the Village Newspaper is the Journal News.
10. RESOLVED, that the Village depositories shall continue to be JP Morgan Chase Bank, M&T Bank and Sterling National Bank.
11. RESOLVED, that the mileage reimbursement rate shall be 58.5 cents per mile.
12. RESOLVED, that bonds of \$100,000 each are approved for the Village Clerk and Village Treasurer are approved.
13. RESOLVED, that the Registrar of Vital Statistics shall be the Village Clerk.
14. RESOLVED, that the Village Auditor shall be PKF O'Conner, LLP for a one year contract.

RESOLUTIONS (continued)

Page II

April 25, 2022

15. RESOLVED, that the Board of Trustees' Meeting Schedule dated April 25th, 2022 is hereby adopted for the Village year 2022-2023.

16. RESOLVED, that Eloise Litman is appointed as Village Historian for a one year term, expiring on April 25th, 2023.



GFNY
 WORLD CHAMPIONSHIP
 NEW YORK CITY

Gran Fondo New York
 5114 Kennedy Blvd West #16
 West New York, NJ 07093
 917-656-2005
 info@gfny.com
 gfny.com

December 28, 2021

Mayor Ian Banks
 Village Clerk Lisa Thorsen
 Village of Pomona
 100 Ladentown Road
 Pomona, NY 10970

Police Chief Peter Murphy
 Captain Martin Lund
 Lieutenant John Gould
 Lieutenant Ian Kaye
 Haverstraw Police Department
 101 W Ramapo Road
 Garnerville, NY 10923

RECEIVED
 VILLAGE OF POMONA

Dear Mayor Banks, Lisa, Chief Murphy, Captain Lund, Lt Gould, Lt Kaye,

On March 12, 2020 GFNY took what seemed to some as a drastic step to postpone GFNY 2020 to 2021. At the time it seemed like we are too cautious but there was a lot unknown and uncertain. After 10 years of operating GFNY and working closely together, you may know we take great care and detail to organize safe and well-organized events.

GFNY carefully established Covid Safety Measures and adapted them to our event operations. Cycling is the most covid-safe sport due to being an outdoor sport and bikes due to their size naturally create social distancing. GFNY returned to racing in August 2020 and has since then held races in the US (Florida and New Mexico), France, Italy, Ecuador, Mexico, Peru, Chile and Uruguay, while, as always, adapting to local requirements for event organization, but also adhering to each host city's and region's covid regulations. We are so excited to hold again our hallmark event, GFNY New York, on May 15, 2022.

Because the developments of Covid19 are continuously changing, we plan to hold several preparatory calls and meetings ahead of the GFNY World Championship race: in February, March and April, with all authorities, to plan all safety measures for May 15th.

GFNY was established in 2010 and the first race was held in 2011. We thank you and your colleagues for your support of GFNY over the past eleven years. Without your support and the close collaboration with a multitude of local agencies, the event would not be possible. Year after year, GFNY is praised as the best cycling event in the world, and a key element of this world-class athlete experience is the dedication and professionalism of every person who works the event.

Same as in the past eleven years, we will pay the related police overtime fees to cover the expenses of the event. We also make donations to all the local Volunteer Ambulance Corps who assist with the event.

As part of the organizational and permit process, we are working with all agencies and jurisdictions along the GFNY course, which usually include: PANYNJ, NJ DOT, NYS DOT, Palisades Interstate Park Commission, Harriman State Park, Rockland County, Fort Lee, Englewood Cliffs, Edgewater, Alpine, every town in Rockland County: Orangetown, Clarkstown, Haverstraw, Ramapo and Stony Point and many Rockland County Villages.

We will provide the Village of Pomona with a Certificate of Insurance in March 2022.

RECEIVED

IAN 03 2022

VILLAGE OF POMONA

Background About the Event

- **MEDIA:** Cyclists from all over the world attend the event and it receives global media coverage from 33 cycling magazines in 17 languages. National tv, newspaper and magazine media have covered the event.
- **HEALTH BENEFITS:** GFNY promotes and reinforces healthy lifestyles for the participants and spectators. Holding participatory events such as this encourages people to set goals and develop healthy habits, get in shape and become healthier, and experience the great outdoors.
- **CHARITY:** GFNY makes donations to non-profits based in NY/NJ who provide volunteers at GFNY aid stations, pre-race registration or the finish village. Some GFNY riders choose to raise funds for their chosen causes as part of their participation in GFNY.
- **ECONOMIC IMPACT:** GFNY holds free weekly group rides for registered participants to prepare for the event utilizing the GFNY route and supporting local bakeries, coffee shops, bike shops and other local businesses. For race day, we source local products and services from area businesses.
- **TOURISM:** Dozens of tour operators bring hundreds of riders and families to the NY/NJ region. Thousand of other GFNY riders and families book their travel individually and boost sales at local businesses like hotels, restaurants, transportation companies and stores.

Haverstraw Police at GFNY

GFNY requests assistance from Haverstraw Police to control traffic to enable the cyclists to ride on a traffic-moderated course for May 15, 2022. We plan a similar cycling route as GFNY 2019 and we will be coordinating the route safety and logistics details with Captain Lund.

Route Marking

GFNY crew will begin marking the route of GFNY starting Wednesday, May 4, 2022. Signs will include temporary road marking for turns, signs at eye level that mark turns or caution, mile markers (every 20 miles), aid station signs, water-based paint road markings and some sponsored fence signs where permitted. As in the past years, all signs will be posted in areas that do not affect visibility of the roads/intersections/traffic. All signs will be removed by Monday, May 16, 2022.

Conclusion

Please let me know if we can answer additional questions pertaining to the event. I can be reached at 917-656-2005 or at info@gfny.com. The event's website is gfny.com.

We look forward to working with you in organizing a safe and successful event.

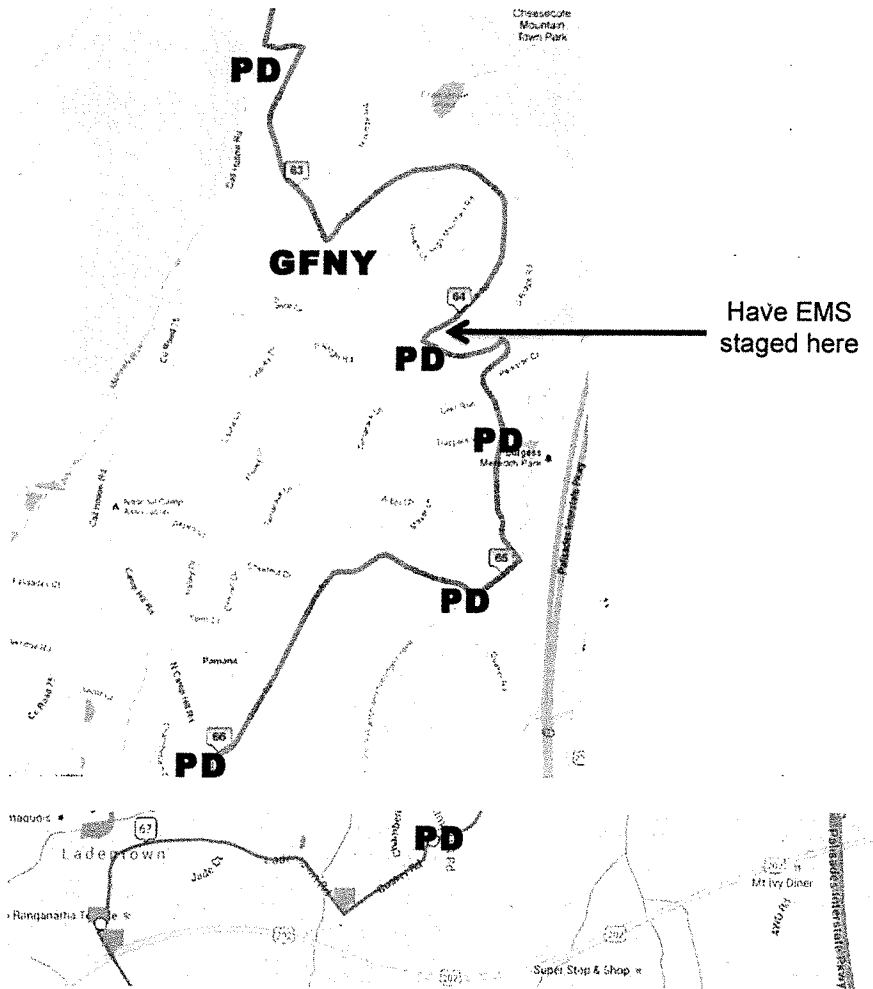
Warm regards,



Lidia Fluhme
Founder and Race Organizer
Gran Fondo New York

Haverstraw PD

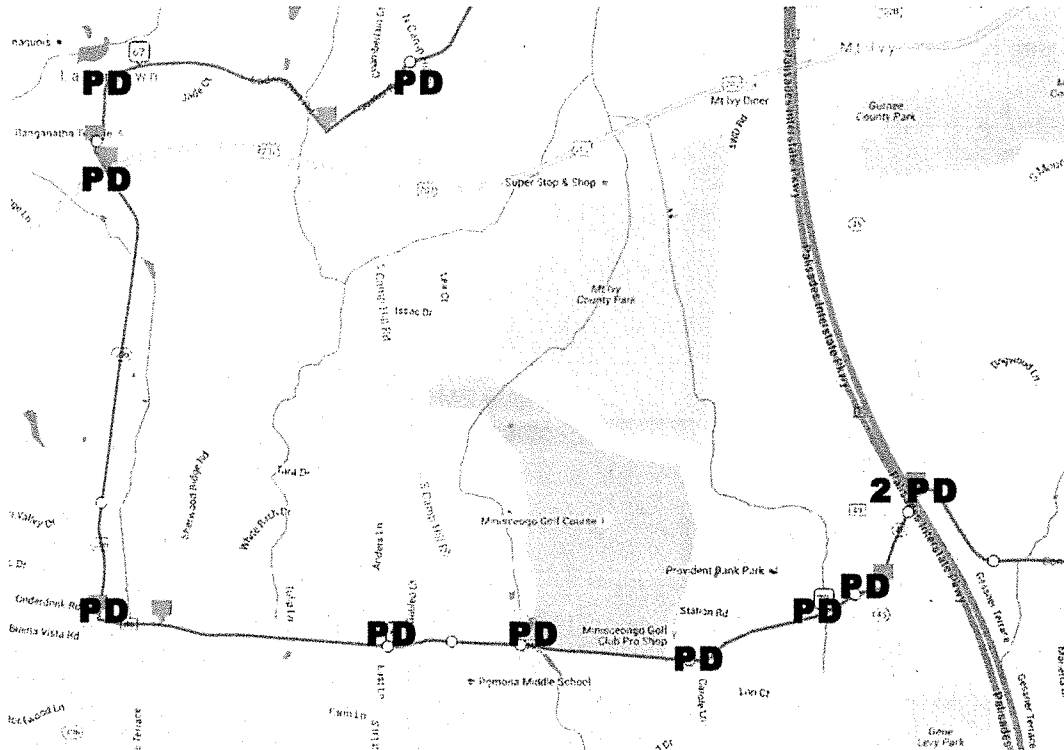
Route	Mile (approx)	First cyclist	Last cyclist	Existing control	PD/ Volunteer	Contact
Right onto Call Hollow Rd	62	9:30	1:35		PD	Martin Lund 845-354-1500
Left onto Wolf Rd	62	9:25	1:35	Crossing lane	PD	
Right onto Halley Dr	62	9:25	1:35			
Left on Overlook Rd FLAG + WHISTLE *check point & timing mat*	63	9:30	1:40	Crossing lane	GFNY PD approved	
Left on Southridge Rd	64	9:35	1:45	Stop	PD	
Right on Woodfield Rd	64	9:35	1:45			
Straight past Trapper's Way	64	9:35	1:45	Stop	PD	
Right on Brookside Dr	65	9:40	1:50	Stop	PD	
Right on Quaker Rd	65	9:40	1:50	Stop	PD	
Straight past N Camp Hill Rd	66.5	9:45	2:05	Stop	PD	



Map continued on next page

Ramapo PD

Route	Mile (approx)	First cyclist	Last cyclist	Existing control	PD/Volunteer	Contact
Right on Ladentown Rd	66.5	9:45	2:05	Stop	PD	Blaine Howell 845-357-2400
Straight past 202	67	9:45	2:10	Light	PD	
Continue on Route 306	68	9:45	2:10	None	PD	
Left onto Pomona Road	68	9:45	2:10	Not ROW - crossing	PD	
Left onto Rt 45	70	9:50	2:15	Light	PD	
Straight past PIP Exit 12	70	9:50	2:15	Light	PD	
Right onto Concklin Road	70	9:50	2:15	ROW	PD	



2 PD	202 & Camp Hill Road, for 202 E/W traffic
PD	306 & Pomona Rd
PD	McNamara Rd & Pomona Rd
PD	S Camp Hill Rd & Pomona Rd
PD	Summit Park Rd & Pomona Rd
PD	Station Rd & Pomona Rd
2 PD	Pomona Rd & Rt 45
2 PD	Concklin Rd & Rt 45

March 15, 2022

SCHEDULE 1

		Actual 2020-2021	Budgeted 2021-2022	Mayor tentative Budget 2022-2023
<u>Legislative:</u>				
<u>Board of Trustees</u>				
A1010.1	Salaries	\$23,500	\$23,500	\$23,500
A1010.2	Equipment	\$0	\$0	\$0
5000	Conference/Contractual	\$0	\$1,000	\$1,000
<u>Mayor:</u>				
A1210.1	Salary	\$16,000	\$17,600	\$17,600
A1210.2	Equipment	\$0	\$1,000	\$0
A1210.4	Conference/Contractual	\$50	\$3,500	\$3,500
A1210.4a	Pub Relations/Newsletter	\$0	\$5,000	\$0
A1210.4c	Webmaster/Hosting	\$0	\$4,000	\$0
<u>Finances:</u>				
A1320.1	Auditor	\$0	\$17,500	\$17,500
A1355.4	Tax Assessment	\$64	\$250	\$250
A1355.4a	Contractual (Assessor)	\$0	\$0	\$0
<u>Office:</u>				
A1325.1a	Clerk	\$47,335	\$61,000	\$74,250
A1325.1b	Deputy Clerk	\$10,413	\$25,000	\$54,150
A1325.1c	Village Stenographer	\$9,045	\$0	\$0
A1325.1d	Misc/Extra Help	\$6,662	\$7,500	\$7,500
A1325.1f	Treasurer	\$43,721	\$39,500	\$25,000
A1325.2	Equipment	\$2,736	\$10,000	\$5,000
A1325.4	Conference/Contractual	\$25,457	\$25,000	\$15,000
<u>Law:</u>				
A1420.1	Attorney Salaries	\$0	\$0	\$0
A1420.4	Contractual	\$344,291	\$350,000	\$300,000
A1420.a	Legal Aids/Publications	\$1,558	\$2,000	\$2,000
<u>Code Enforcement:</u>				
A1425.1	Salary	\$5,400	\$19,000	\$37,200
A1425.4	Contractual	\$673	\$300	\$0
<u>Engineer:</u>				
A1440.1	Salaries	\$0	\$0	\$0
A1440.4	Contractual	\$69,317	\$50,000	\$50,000
<u>Elections:</u>				
A1450.1	Personal Services	\$2,336	\$1,800	\$1,800
A1450.2	Equipment	\$1,202	\$2,200	\$2,200
A1450.4	Contractual	\$4,125	\$200	\$200

2022-2023 Tentative Budget
March 15, 2022
SCHEDULE 1

Village Hall Services:

A1460.4	Records Management	\$0	\$3,000	\$3,000
A1620.2	Equipment	\$274	\$7,000	\$7,000
A1620.4	Contractual	\$18,629	\$15,000	\$15,000
A1620.4a	Repairs	\$0	\$6,750	\$2,500
A1620.4b	Sewer Taxes/Parks	\$5,129	\$6,300	\$6,300

Special Items:

A1910.4	Insurance	\$79,111	\$78,500	\$65,000
A1920.4	Municipal Assoc. Dues	\$75	\$2,600	\$2,600
A1930.4	Judgement & Claims	\$0	\$25,000	\$5,000
A19250.4	Uncategorized Expenses	\$0	\$0	\$0
A1964.4	Tax refunds	\$0	\$3,000	\$3,000
A1990.4	Contingency Account	\$0	\$1,100,000	\$100,000
A1990.4a	Contingency & Tax Stab. Fund	\$0	\$0	\$0

Public Safety:

A3310.2	Traffic Control (Signs, etc)	\$0	\$5,000	\$5,000
A3310.4	Animal Control	\$560	\$2,250	\$2,250
A3410.4	Hydrant Rental	\$106,295	\$101,000	\$117,000
A5192.4	Street Lighting	\$3,992	\$4,800	\$4,000

Safety Inspection:

A3620.1	Building Inspector	\$42,407	\$39,780	\$42,200
A3620.1a	Fire Inspector	\$0	\$0	\$0
A3620.1b	Assistant Building Inspector/Code	\$0	\$0	\$0
A3620.4	Bldg Inspector/Fire Inspector Conl	\$414	\$2,500	\$0

Transportation:

A5142.4a	Contractual-Ramapo (Snow Removal/Road Repairs)	\$255,840	\$255,000	\$265,000
A5142.4b	Contractual- Haverstraw (Snow Removal/Road Repairs)	\$0	\$0	\$0
A5410.4	Street Paving-Adjusts to Budget	\$127,740	\$113,000	\$275,000

Capital Projects

A9720	Bond Payments P & L	\$55,000	\$50,000	\$155,000
A9730	Bond Payments P & L	\$11,100	\$10,000	\$10,000
A8620.4	Village Hall	\$0	\$60,000	\$150,000
A8620.4a	Cultural Center	\$0	\$40,000	\$150,000
A8620.4b	Parks	\$0	\$10,800	\$35,000
A8620.4c	Infrastructure & Sewers	\$0	\$35,000	\$35,000

Recreation & Parks:

A7140.2	Park Repair/Equipment	\$4,464	\$30,000	\$5,000
A7140.4	Landscaping/Contractual	\$14,100	\$18,300	\$18,300
A7140.4a	Park Security	\$0	\$10,000	\$10,000
A7140.4b	Beautification/Clean-up	\$0	\$9,000	\$5,000
A7140.4c	Recreation	\$700	\$7,000	\$1,500

March 15, 2022

SCHEDULE 1

Cultural Center:

A7510.1	Director	\$31,803	\$37,850	\$37,850
A7510.2	Equipment/Repairs	\$0	\$2,500	\$2,500
A7510.4	Contractual	\$6,947	\$5,000	\$5,000
A7510.4b	Workshop & Programs	\$800	\$6,400	\$6,400
A7510.4c	Event/Hospitality	\$1,684	\$3,000	\$3,000

Housing & Community Services:Zoning:

A8010.1	Salaries	\$778	\$1,905	\$1,905
A8010.4	Conferences/Contractual	\$0	\$2,900	\$0

Planning:

A8020.1	Salaries	\$1,635	\$4,200	\$4,200
A8020.4	Conferences/Contractual	\$1,465	\$2,900	\$1,500
A8020.4a	Planner	\$930	\$12,000	\$12,000

Sanitation:

A8160.4	Refuse & Garbage	\$336,583	\$336,000	\$336,000
A8160.4a	Recycling (Bins)	\$0	\$0	\$0

Employee Benefits:

A9010.8	State Retirement	\$5,826	\$10,000	\$10,000
A9030.8	Social Security	\$17,525	\$19,258	\$25,228
A9030.9	MCT Tax	\$0	\$0	\$0
A9040.8	Worker's Comp/Disability	\$3,459	\$4,500	\$4,500
A9050.8	Disability	\$0	\$200	\$200
A9060.8	Health Insurance	\$2,206	\$13,000	\$13,000
A9080.8	Unemployment Insurance	\$0	\$4,710	\$4,710

A7550.0	Celebrations	\$0	\$0	\$0
TOTAL APPROPRIATIONS:		\$1,751,356	\$3,183,753	\$2,600,293

**2022-2023 TENTATIVE BUDGET
SCHEDULE 2
MARCH 15, 2022**

	<u>Actual</u> <u>2020-2021</u>	<u>Budgeted</u> <u>2021-2022</u>	<u>Budgeted</u> <u>2022-2023</u>
A1120 County Sales Tax Revenue	\$56,919	\$70,000	\$70,000
A1130 Utilities Income Tax	\$124,324	\$89,549	\$89,500
A1170 Cable Fees	\$8,004	\$10,002	\$10,000
A1090 Fines & Penalties	\$10,000	\$0	\$5,000
A1255 Clerks Fees	\$847	\$614	\$614
A1255a Road Openings	\$300	\$375	\$375
A2110 Zoning Fees	\$200	\$250	\$250
A2115 Planning & Engineering Fees	\$800	\$625	\$625
A2401 Interest & Earning	\$2,459	\$2,668	\$2,668
A2565 Sewer & Blasting Permits	\$300	\$0	\$0
A2590 Building Permits & Insection Fees	\$81,595	\$75,335	\$75,335
A2610 Fines	\$600	\$0	\$0
A2651 Recycling	\$11,985	\$11,077	\$11,077
A2701 Refunds of Prior Appropriations	\$0	\$0	\$0
A2850 PCC and Celebratiuons Donations	\$975	\$0	\$0
A3001 State Revenue Sharing	\$10,900	\$0	\$0
A3002 Mortgage Tax	\$39,780	\$49,725	\$49,725
A3501 CHIPS	\$113,340	\$113,000	\$113,000
A3600 Youth Bureau Grant	\$0	\$0	\$0
A5031 Interfund Transfers	\$0	\$0	\$0
A2710 Pomona Day	\$0	\$0	\$0
A3802 Star Program	\$0	\$0	\$0
A3800 Other Grants	\$0	\$0	\$0
A3801 Other State Grants	\$0	\$0	\$0
A2990 Unclassified Revenue	\$0	\$0	\$0
A4960 Disaster Assistance	\$0	\$0	\$0
TOTAL NON- TAX REVENUE	\$463,328	\$423,220	\$762,732

2022-2023 TENTATIVE BUDGET
SCHEDULE 3
MARCH 15, 2022

	<u>Proposed</u> <u>2021-2022</u>	<u>Proposed</u> <u>2022-2023</u>
Total Appropriations	\$3,183,753	\$2,600,293
Less:		
Revenue other Than Taxes	\$423,219	\$762,732
Appropriated Surplus	\$1,100,000	\$500,000
Escrow Appropriations		
REQUIRED TAXATION AMOUNT	<u>\$1,660,533</u>	<u>\$1,337,564</u>
INCOME FROM TAXATION	<u>(\$1,660,533)</u>	
Haverstraw Equalized Value	\$306,328,745	
Total Assessed Value	\$0	\$0
Total Taxable Value (Total Assesses Value LESS Wholly Exempt Properties)	\$209,818,818	
Equalization Rate	<u>79.71</u>	
Total (Haverstraw) Equalized Value	<u>\$3,648,641</u>	
Ramapo Equalized Value	\$29,475,211	
Total ASSESSED Value	\$0	\$0
Wholly Exempt	\$26,843,559	
Total Taxable Value (Total Assesses Value LESS Wholly Exempt Properties)		
Equalization Rate	<u>11.46</u>	
Total Ramapo Equalized Value	<u>\$2,342,370</u>	
Total Equalized Value (H+R)	\$5,990,831	
Percentage Haverstraw Portion	61.00%	
Percentage Ramapo Portion	39.00%	
Taxation (Income from Taxation is set at	\$1,906,736	
Haverstraw Share	\$1,011,277	
Taxable Value	\$290,818,818	
Rate per \$1,000	3.477345 %	%
Ramapo Share	\$649,256	
Taxable Value	\$26,843,559	
Rate per \$ 1,000	24.186664 %	%

2022-2023 TENTATIVE BUDGET
 SCHEDULE 4
 MARCH 15, 2022

Title	ADOPTED BUDGET 2020-2021		TENTATIVE BUDGET 2021-2022		% CHANGE	6.2%	1.45%
	SALARY	HEALTH	SALARY	HEALTH			
1210.1 Mayor	\$17,600		\$17,600		0%	\$1,091	\$255
1010.1 Deputy Mayor	\$6,250		\$6,250		0%	\$388	\$91
1010.1 Trustees	\$17,250		\$17,250		0%	\$1,070	\$250
1325.1 Clerk/Treasurer	\$61,000	\$11,300	\$74,250	\$11,300	0%	\$4,604	\$1,077
1325.1b Deputy Clerk	\$25,000	\$0	\$54,150	\$0	0%	\$3,357	\$785
1325.1d Admin. Assistant	\$0		\$7,500		0%	\$465	\$109
1420.1 Attorney	\$0		\$0		0%	\$0	\$0
1425.1 Code Enforcement	\$19,000		\$37,200		0%	\$2,306	\$539
1355.4a Assessor	\$0		\$0		0%	\$0	\$0
3620.1 Bidg Inspector (PT)	\$39,780		\$42,200		0%	\$2,604	\$612
3620.1a Fire Inspector	\$0		\$0		0%	\$0	\$0
3620.1b Asst Bid Ins/Code	\$0		\$0		0%	\$0	\$0
8010.1 ZBA Chairman	\$505		\$505		0%	\$31	\$7
8010.1 ZBA Members	\$1,400		\$1,400		0%	\$87	\$20
8020.1 Plan Board Chairman	\$930		\$930		0%	\$58	\$13
8020.1 Plan Board Members	\$3,270		\$3,270		0%	\$203	\$47
7510.1 PCC Director	\$37,850		\$37,850		0%	\$2,347	\$549
1325.c Treasurer	\$39,500		\$25,000		0%	\$1,550	\$363
Total	\$269,335	\$11,300	\$325,355	\$11,300	0%	\$20,160	\$4,718