2015/16
Proposed Budget
April 30, 2015

| Account Number | Account Name | 11/12 Budget | 11/12 Expended | 12/13 Budget | | 13/14 Budget | 13/14 Budget Expend 3/31 | 2014/2015 Budget | 2014/15 Expended 3/31/2015 | 2015/16 Budget Proposed |
|---|---|---|---|---|---|---|---|---|---|---|
| **40-10** | **General Assistance** | | | | | | | | | |
| 40-10-43-01 | Expenses | $10,000.00 | $2,864.00 | $15,000.00 | $3,449.00 | $7,500.00 | $8,000.00 | $10,000.00 | $2,375.07 | $10,000.00 |
| | **40-10 Totals** | **$10,000.00** | **$2,864.00** | **$15,000.00** | **$3,449.00** | **$7,500.00** | **$8,000.00** | **$10,000.00** | **$2,375.07** | **$10,000.00** |

| Account Number | Account Name | 11/12 Budget | 11/12 Expended | 12/13 Budget | 12/13 Expended | 13/14 Budget | 13/14 Budget Expended | 2014/2015 Budget | 2014/15 Expended 3/31/2015 | 2015/16 Budget Proposed |
|---|---|---|---|---|---|---|---|---|---|---|
| **45-10** | **County Tax** | | | | | | | | | |
| 45-10-55-10 | Tax | $662,172.00 | $638,333.00 | $695,306.00 | $695,506.00 | $731,537.00 | $731,537.40 | $751,929.00 | $751,928.19 | $768,555.00 |
| | **45-10 Totals** | **$662,172.00** | **$638,333.00** | **$695,306.00** | **$695,506.00** | **$731,537.00** | **$731,537.40** | **$751,929.00** | **$751,928.19** | **$768,555.00** |

| Account Number | Account Name | 11/12 Budget | 11/12 Expended | 12/13 Budget | 12/13 Expended | 13/14 Budget | 13/14 Budget Expended | 2014/2015 Budget | 2014/15 Expended 3/31/2015 | 2015/16 Budget Proposed |
|---|---|---|---|---|---|---|---|---|---|---|
| **50-10** | **Debt Service** | | | | | | | | | |
| 50-10-50-04 | Mayo Road Rebuild | $126,989.00 | $126,989.00 | $126,447.00 | $126,447.00 | $125,736.00 | $125,725.00 | $124,859.00 | $109,241.05 | $123,821.00 |
| 50-10-50-15 | Mun. Bldg. Addition | $126,510.00 | $126,509.00 | $120,195.00 | $120,196.00 | $115,955.00 | $115,954.00 | $112,308.00 | $97,186.25 | $111,970.00 |
| 50-10-50-25 | Road Paving-Gravel | $97,187.00 | $91,062.00 | $93,749.00 | $93,721.00 | $90,396.00 | $87,601.00 | $86,938.00 | $86,104.86 | $84,167.00 |
| 50-10-50-20 | LL Bean Purchase | $41,169.00 | $47,219.00 | $39,877.00 | $39,876.00 | $38,584.00 | $38,584.00 | $37,292.00 | $37,267.32 | $0.00 |
| | **50-10 Total** | **$391,855.00** | **$391,779.00** | **$380,268.00** | **$380,240.00** | **$370,671.00** | **$367,864.00** | **$361,397.00** | **$329,799.48** | **$319,958.00** |

| Account Number | Account Name | 11/12 Budget | 11/12 Expended | 12/13 Budget | 12/13 Expended | 13/14 Budget | 13/14 Budget Expended | 2014/2015 Budget | 2014/15 Expended 3/31/2015 | 2015/16 Budget Proposed |
|---|---|---|---|---|---|---|---|---|---|---|
| **67-10-55-25** | **TIF REIMBURSEMENT** | $32,000.00 | $28,881.00 | **$17,110.00** | **$17,110.00** | **$17,416.00** | **$17,416.00** | **$18,415.00** | **$4,357.50** | **$20,000.00** |

# State of Maine

**PENOBSCOT, SS**

TO THE ASSESSOR(S) OF THE TOWN OF **Hampden** IN THE COUNTY OF PENOBSCOT,

GREETINGS:

WHEREAS, pursuant to MRSA Title 30-A, §900F-900J, upon an estimate by the County Commissioners for said County, of the sums necessary for defraying the charges of the County for the year ensuing, and exhibited by the Administrator of said County, the Penobscot County Budget Committee granted a tax of **$ 13,292,215.30** ***Thirteen Million, Two Hundred Ninety - Two Thousand, Two Hundred Fifteen Dollars & Thirty Cents*** to be assessed, collected and paid according to law and applied for the purpose aforesaid.

And Whereas, the Court of County Commissioners, held at Bangor in and for the County of Penobscot on the ***Tenth Day of February, 2015***, made apportionment of said tax as the law directs upon several Cities, Towns, Plantations and Unorganized Places within said County and ordered that the Clerk of said County forthwith send out warrants for assessing the several Cities, Towns, Plantations & Unorganized Places proportion thereof as the law directs and for paying the same.

And whereas upon a due apportionment of said sum, your Town's proportion thereof is found to be **$ 768,555.41** ***Seven Hundred Sixty - Eight Thousand, Five Hundred Fifty - Five Dollars & Forty - One Cents***

You are Therefore Hereby Required, in the name of the County of Penobscot, to assess the said sum last mentioned, upon the inhabitants of said Town, agreeable to the laws of said State, and cause the same in like manner to be collected and paid to the Treasurere of said Town of **Hampden** to be paid by him/her to ***Daniel Tremble reasurer of said County of Penobsco*** or to his successor in said office, upon his warrant issued for the same on or before the **first day of September next.**

Hereof Fail Not, and make due the Assessors' return where the names of the person or persons to whom your list or lists of assessments shall be committed, to the said County Treasurer as soon as may be thereafter.

Pursuant to MRSA Title 36 §892-A, you are hereby notified that interest at the rate of **7% Seven Percent simple annual interest,** as specified by vote of the County Commissioners, shall accrue on all unpaid balances of the County Tax that are then due, beginning on the **60th day after the first of September next. County taxes not paid prior to the 60th day after the date for payment are delinquent. The rate of interest specified herein shall apply to the delinquent taxes committed during the taxable year until those taxes are paid in full and the interest shall be added to become part of the taxes.**

**By order of the County Commissioners.**

*William J. Collins*

**Administrator of Penobscot County**

Gravel Road Paving Bond
Repayment Schedule

v605

**Town of Hampden**

$750,000
**MAINE MUNICIPAL BOND BANK**
**2006 Series B Bonds**

MMBB06B - HAMPT 50-10-50-20 (same as L (BEAN))

2006 Series B

| | Date | Principal | Coupon | Interest | Total Debt Service | Gross Fiscal Cashflow | Bond Years |
|---|---|---|---|---|---|---|---|
| 1) | October 26, 2006 | | | | | | |
| 2) | May 1, 2007 | | | 15,866.31 | 15,866.31 | 15,866.31 | |
| 3) | November 1, 2007 | 83,333.00 | 5.250% | 15,437.49 | 98,770.49 | 10/17/07 | 84.49 |
| 4) | May 1, 2008 | | | 13,250.00 | 13,250.00 | 112,020.49 | |
| 5) | November 1, 2008 | 83,333.00 | 3.750% | 13,250.00 | 96,583.00 | 10-16-08 | 167.82 |
| 6) | May 1, 2009 | | | 11,687.50 | 11,687.50 | 108,270.50 | 4-15-09 |
| 7) | November 1, 2009 | 83,333.00 | 5.000% | 11,687.50 | 95,020.50 | | 251.16 |
| 8) | May 1, 2010 | | | 9,604.18 | 9,604.18 | 104,624.68 | 4-7-10 |
| 9) | November 1, 2010 | 83,333.00 | 4.500% | 9,604.18 | 92,937.18 | 10/14/10 | 334.49 10/ |
| 10) | May 1, 2011 | | | 7,729.19 | 7,729.19 | 100,666.37 | 4/7 11 |
| 11) | November 1, 2011 | 83,333.00 | 3.850% | 7,729.19 | 91,062.19 | | 417.82 Pd 10/12/20 |
| 12) | May 1, 2012 | | | 6,125.03 | 6,125.03 | 97,187.21 | |
| 13) | November 1, 2012 | 83,333.00 | 4.400% | 6,125.03 | 89,458.03 | | 501.16 |
| 14) | May 1, 2013 | | | 4,291.70 | 4,291.70 | 93,749.73 | |
| 15) | November 1, 2013 | 83,334.00 | 3.650% | 4,291.70 | 87,625.70 | | 584.50 |
| 16) | May 1, 2014 | | | 2,770.86 | 2,770.86 | 90,396.56 | |
| 17) | November 1, 2014 | 83,334.00 | 4.650% | 2,770.86 | 86,104.86 | | 667.83 |
| 18) | May 1, 2015 | | | 833.34 | 833.34 | 86,938.20 | |
| 19) | November 1, 2015 | 83,334.00 | 2.000% | 833.34 | 84,167.34 | | 751.16 |
| 20) | May 1, 2016 | | | | | 84,167.34 | |
| 21) | November 1, 2016 | | | | | | |
| 22) | May 1, 2017 | | | | | | |
| 23) | November 1, 2017 | | | | | | |
| | **Totals** | 750,000.00 | | 143,887.39 | 893,887.39 | 893,887.39 | 3,760.43 |

Pd 4/11/12
Pd 10/17/12
Pd 10-23-13
Pd 4-17-13
Pd 4-16-14
Pd 10/22/14
Pd 4-8-15

Nov.

**TAX-EXEMPT SUMMARY**

| | | |
|---|---|---|
| Average Life (in years) | 5.01390 | (Bond Years/Par) |
| Net Interest Cost | 3.826359% | (Net Interest/Bond Years) |
| True Interest Cost | 3.850604% | (PV of DS to Par) |
| Average Coupon | 3.876641% | (Gross Interest/Bond Years) |
| Combined Series B & C Arbitrage Bond Yield | 3.784683% | |
| Max Coupon | 5.250000% | |
| Min Coupon | 2.000000% | |
| Difference | 3.250000% | |

May

**Maine Municipal Bond Bank**

**Revised Debt Payment Schedule**

**2001 D Hampden - 2001D - $1,686,000.00**

RECEIVED
DEC 13 2011
BY:

Revised ✓ 6005
50-10-50-15

| Payment Date | Principal | Interest | Previous Credits | Current Credits | Total |
|---|---|---|---|---|---|
| 05/01/2002 | $0.00 | $37,435.57 | $0.00 | $0.00 | $37,435.57 |
| 11/01/2002 | $84,300.00 | $36,227.97 | $0.00 | $0.00 | $120,527.97 |
| 05/01/2003 | $0.00 | $34,858.09 | $0.00 | $0.00 | $34,858.09 |
| 11/01/2003 | $84,300.00 | $34,858.09 | $0.00 | $0.00 | $119,158.09 |
| 05/01/2004 | $0.00 | $33,488.21 | $0.00 | $0.00 | $33,488.21 |
| 11/01/2004 | $84,300.00 | $33,488.21 | $0.00 | $0.00 | $117,788.21 |
| 05/01/2005 | $0.00 | $32,118.33 | $0.00 | $0.00 | $32,118.33 |
| 11/01/2005 | $84,300.00 | $32,118.33 | $0.00 | $0.00 | $116,418.33 |
| 05/01/2006 | $0.00 | $30,748.45 | $0.00 | $0.00 | $30,748.45 |
| 11/01/2006 | $84,300.00 | $30,748.45 | $0.00 | $0.00 | $115,048.45 |
| 05/01/2007 | $0.00 | $29,325.89 | $0.00 | $0.00 | $29,325.89 |
| 11/01/2007 | $84,300.00 | $29,325.89 | -$14,420.86 | $0.00 | $99,205.03 |
| 05/01/2008 | $0.00 | $27,808.49 | $0.00 | $0.00 | $27,808.49 |
| 11/01/2008 | $84,300.00 | $27,808.49 | -$17.04 | $0.00 | $112,091.45 |
| 05/01/2009 | $0.00 | $26,206.79 | $0.00 | $0.00 | $26,206.79 |
| 11/01/2009 | $84,300.00 | $26,206.79 | -$1,558.05 | $0.00 | $108,948.74 |
| 05/01/2010 | $0.00 | $24,520.79 | $0.00 | $0.00 | $24,520.79 |
| 11/01/2010 | $84,300.00 | $24,520.79 | -$1,524.97 | $0.00 | $107,295.82 |
| 05/01/2011 | $0.00 | $22,782.10 | $0.00 | $0.00 | $22,782.10 |
| 11/01/2011 | $84,300.00 | $22,782.10 | -$1,563.02 | $0.00 | $105,519.08 ✓ |
| 05/01/2012 | $0.00 | $20,990.72 | $0.00 | $0.00 | $20,990.72 -pd 4/11/12 |
| 11/01/2012 | $84,300.00 | $20,990.72 | -$354.78 | -$3,918.15 | $101,017.79 -pd 10/17/12 |
| 05/01/2013 | $0.00 | $19,178.27 | $0.00 | $0.00 | $19,178.27 -pd 4/17/13 |
| 11/01/2013 | $84,300.00 | $19,178.27 | -$364.47 | -$4,440.74 | $98,673.06 -pd 10/23/13 |
| 05/01/2014 | $0.00 | $17,281.52 | $0.00 | $0.00 | $17,281.52 -pd 4-16-14 |
| 11/01/2014 | $84,300.00 | $17,281.52 | -$371.21 | -$4,024.04 | $97,186.27 pd 10-22-14 |
| 05/01/2015 | $0.00 | $15,121.33 | $0.00 | $0.00 | $15,121.33 pd 4-8-15 |
| 11/01/2015 | $84,300.00 | $15,121.33 | -$412.11 | $0.00 | $99,009.22 |
| 05/01/2016 | $0.00 | $12,961.14 | $0.00 | $0.00 | $12,961.14 |
| 11/01/2016 | $84,300.00 | $12,961.14 | -$408.82 | $0.00 | $96,852.32 |
| 05/01/2017 | $0.00 | $10,800.95 | $0.00 | $0.00 | $10,800.95 |
| 11/01/2017 | $84,300.00 | $10,800.95 | -$399.11 | $0.00 | $94,701.84 |
| 05/01/2018 | $0.00 | $8,640.76 | $0.00 | $0.00 | $8,640.76 |
| 11/01/2018 | $84,300.00 | $8,640.76 | -$351.96 | $0.00 | $92,588.80 |
| 05/01/2019 | $0.00 | $6,480.57 | $0.00 | $0.00 | $6,480.57 |
| 11/01/2019 | $84,300.00 | $6,480.57 | -$367.32 | $0.00 | $90,413.25 |
| 05/01/2020 | $0.00 | $4,320.38 | $0.00 | $0.00 | $4,320.38 |
| 11/01/2020 | $84,300.00 | $4,320.38 | -$411.29 | $0.00 | $88,209.09 |
| 05/01/2021 | $0.00 | $2,160.19 | $0.00 | $0.00 | $2,160.19 |
| 11/01/2021 | $84,300.00 | $2,160.19 | -$419.77 | $0.00 | $86,040.42 |
| | $1,686,000.00 | $833,249.48 | $0.00 | -$12,382.93 | $2,483,921.77 |

MAY

NOV

[redacted] MMBB 2010F ✓605

Mayo Road

50-10-50-04

Project Loan: $1,825,000

MAINE MUNICIPAL BOND BANK

2010 Series A/R Bonds

Town of Hampden

| | | | | | | FYE | 06/30 |
|---|---|---|---|---|---|---|---|
| | Project | | Total Project | Annual Total Project | MMBB | Net Of Subsidy | Annual |
| Date | Principal* | Interest | Debt Service | Debt Service | Subsidy Credit | Debt Service | Net Debt Ser. |
| 10/28/2010 | | | | | | | |
| 5/1/2011 | 0.00 | 32,338.20 | 32,338.20 | | 14,050.33 | 18,285.87 | 18,285.87 |
| 11/1/2011 | 91,250.00 | 31,808.10 | 123,058.10 | 155,392.30 | 13,820.00 | 109,238.11 | 0.00 |
| 5/1/2012 | 0.00 | 31,428.96 | 31,428.96 | | 13,674.02 | 17,752.94 | 126,989.04 |
| 11/1/2012 | 91,250.00 | 31,428.96 | 122,678.96 | 154,103.91 | 13,674.02 | 108,998.94 | 0.00 |
| 5/1/2013 | 0.00 | 30,910.94 | 30,910.94 | | 13,466.45 | 17,444.49 | 126,447.43 |
| 11/1/2013 | 91,250.00 | 30,910.94 | 122,160.94 | 153,071.88 | 13,466.45 | 108,694.49 | 0.00 |
| 5/1/2014 | 0.00 | 30,223.83 | 30,223.83 | | 13,181.99 | 17,041.84 | 125,736.43 |
| 11/1/2014 | 91,250.00 | 30,223.83 | 121,473.83 | 151,697.65 | 13,181.99 | 108,291.84 | 0.00 |
| 5/1/2015 | 0.00 | 29,405.31 | 29,405.31 | | 12,838.19 | 16,567.12 | 124,859.06 |
| 11/1/2015 | 91,250.00 | 29,405.31 | 120,655.31 | 150,060.63 | 12,838.19 | 107,817.12 | 0.00 |
| 5/1/2016 | 0.00 | 28,427.11 | 28,427.11 | | 12,422.64 | 16,004.47 | 123,821.60 |
| 11/1/2016 | 91,250.00 | 28,427.11 | 119,677.11 | 148,104.23 | 12,422.64 | 107,254.47 | 0.00 |
| 5/1/2017 | 0.00 | 27,197.52 | 27,197.52 | | 11,893.98 | 15,303.58 | 122,558.03 |
| 11/1/2017 | 91,250.00 | 27,197.52 | 118,447.52 | 145,645.04 | 11,893.98 | 106,553.58 | 0.00 |
| 5/1/2018 | 0.00 | 25,785.43 | 25,785.43 | | 11,283.15 | 14,502.27 | 121,055.85 |
| 11/1/2018 | 91,250.00 | 25,785.43 | 117,035.43 | 142,820.85 | 11,283.15 | 105,752.27 | 0.00 |
| 5/1/2019 | 0.00 | 24,240.11 | 24,240.11 | | 10,612.40 | 13,627.71 | 119,379.98 |
| 11/1/2019 | 91,250.00 | 24,240.11 | 115,490.11 | 139,730.21 | 10,612.40 | 104,877.71 | 0.00 |
| 5/1/2020 | 0.00 | 22,603.54 | 22,603.54 | | 9,900.58 | 12,702.96 | 117,580.67 |
| 11/1/2020 | 91,250.00 | 22,603.54 | 113,853.54 | 136,457.08 | 9,900.58 | 103,952.96 | 0.00 |
| 5/1/2021 | 0.00 | 20,966.97 | 20,966.97 | | 9,188.76 | 11,778.21 | 115,731.17 |
| 11/1/2021 | 91,250.00 | 20,966.97 | 112,216.97 | 133,183.94 | 9,188.76 | 103,028.21 | 0.00 |
| 5/1/2022 | 0.00 | 19,193.53 | 19,193.53 | | 8,415.35 | 10,778.18 | 113,806.38 |
| 11/1/2022 | 91,250.00 | 19,193.53 | 110,443.53 | 129,637.05 | 8,415.35 | 102,028.18 | 0.00 |
| 5/1/2023 | 0.00 | 17,420.08 | 17,420.08 | | 7,641.94 | 9,778.14 | 111,806.32 |
| 11/1/2023 | 91,250.00 | 17,420.08 | 108,670.08 | 126,090.16 | 7,641.94 | 101,028.14 | 0.00 |
| 5/1/2024 | 0.00 | 15,488.95 | 15,488.95 | | 6,798.67 | 8,690.29 | 109,718.43 |
| 11/1/2024 | 91,250.00 | 15,488.95 | 106,738.95 | 122,229.90 | 6,798.67 | 99,940.29 | 0.00 |
| 5/1/2025 | 0.00 | 13,553.82 | 13,553.82 | | 5,951.39 | 7,602.43 | 107,542.71 |
| 11/1/2025 | 91,250.00 | 13,553.82 | 104,803.82 | 118,357.64 | 5,951.39 | 98,852.43 | 0.00 |
| 5/1/2026 | 0.00 | 11,620.69 | 11,620.69 | | 5,106.12 | 6,514.57 | 105,368.99 |
| 11/1/2026 | 91,250.00 | 11,620.69 | 102,870.69 | 114,491.38 | 5,106.12 | 97,764.57 | 0.00 |
| 5/1/2027 | 0.00 | 9,296.55 | 9,296.55 | | 4,084.90 | 5,211.65 | 102,976.22 |
| 11/1/2027 | 91,250.00 | 9,296.55 | 100,546.55 | 109,843.10 | 4,084.90 | 96,461.65 | 0.00 |
| 5/1/2028 | 0.00 | 6,972.41 | 6,972.41 | | 3,063.67 | 3,908.74 | 100,370.39 |
| 11/1/2028 | 91,250.00 | 6,972.41 | 98,222.41 | 105,194.83 | 3,063.67 | 95,158.74 | 0.00 |
| 5/1/2029 | 0.00 | 4,648.28 | 4,648.28 | | 2,042.45 | 2,605.83 | 97,764.57 |
| 11/1/2029 | 91,250.00 | 4,648.28 | 95,898.28 | 100,546.55 | 2,042.45 | 93,855.83 | 0.00 |
| 5/1/2030 | 0.00 | 2,324.14 | 2,324.14 | | 1,021.22 | 1,302.91 | 95,158.74 |
| 11/1/2030 | 91,250.00 | 2,324.14 | 93,574.14 | 95,898.28 | 1,021.22 | 92,552.91 | 0.00 |
| 5/1/2031 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 92,552.91 |
| 11/1/2031 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5/1/2032 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 |
| 11/1/2032 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5/1/2033 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 |
| 11/1/2033 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5/1/2034 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 |
| 11/1/2034 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5/1/2035 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 |
| 11/1/2035 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5/1/2036 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 |
| 11/1/2036 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5/1/2037 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 |
| 11/1/2037 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5/1/2038 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 |
| 11/1/2038 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5/1/2039 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 |
| 11/1/2039 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5/1/2040 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 |
| 11/1/2040 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5/1/2041 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 |
| 11/1/2041 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Totals | 1,825,000.00 | 807,550.58 | 2,632,550.58 | 2,632,550.58 | 353,041.80 | 2,279,508.78 | 2,279,508.78 |

Pd 10/12/11

Pd 4-11-12

Pd 10/17/12

Pd 4/17/13 → Pd 10/23

$109,241.05 pd 10/8/14

$17,517.50 pd 4-8-15

9 Sl de 07/15

7,991.05

10/8/14

4-8-15