

Vibrant

Progressive

Responsible

The City of Windsor

Annual Financial Report

For Year Ending December 31, 1995
Corporation of the City of Windsor, Ontario, Canada

THE CORPORATION OF THE CITY OF WINDSOR

ANNUAL FINANCIAL REPORT

FOR THE YEAR ENDED DECEMBER 31, 1995

Windsor, Ontario, Canada

Prepared by the Finance Department



Recycled Paper

The Government Finance Officers Association of the United States and Canada (GFOA) awarded a Canadian Award for Financial Reporting to the Corporation of the City of Windsor for its annual financial report for the fiscal year ended December 31, 1994. This was the fourth year the City of Windsor participated in the program and was successful in obtaining the award. The Canadian Award for Financial Reporting program was established to encourage municipal governments throughout Canada to publish high quality financial reports and to provide peer recognition and technical guidance for officials preparing these reports.

In order to be awarded a Canadian Award for Financial Reporting, a government unit must publish an easily readable and efficiently organized annual financial report, whose contents conform to program standards. Such reports should go beyond the minimum requirements of generally accepted accounting principles and demonstrates an effort to clearly communicate the municipal government's financial picture, enhance an understanding of financial reporting by municipal governments, and address user needs.

A Canadian Award for Financial Reporting is valid for a period of one year only. We believe our current report continues to conform to the Canadian Award for Financial Reporting program requirements, and we are submitting it to the GFOA.

Canadian Award for Financial Reporting

Presented to

Corporation of the City of
Windsor, Ontario

For its Annual
Financial Report
for the Year Ended
December 31, 1994

A Canadian Award for Financial Reporting
is presented by the Government Finance Officers
Association of the United States and Canada
to municipalities whose annual financial reports
achieve the high program standards for Canadian
Government accounting and financial reporting.



Timothy H. Rivdan
President

Jeffrey L. Essler
Executive Director

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THE CITY OF WINDSOR

Annual Financial Report For The Fiscal Year Ended December 31, 1995

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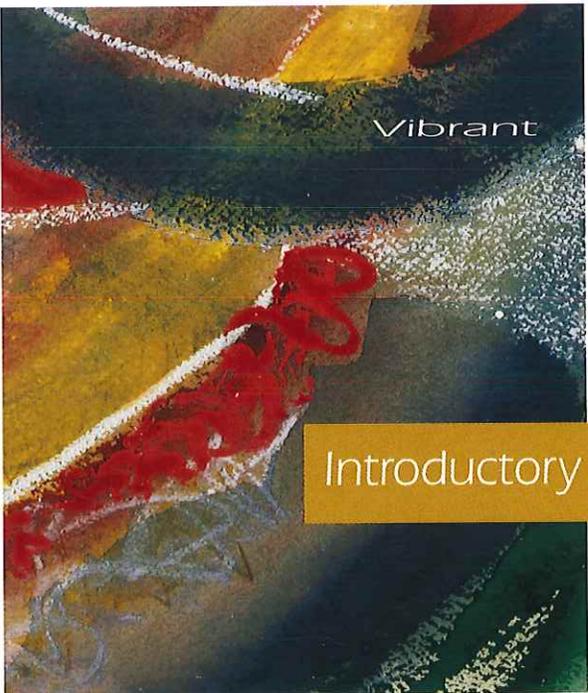
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THE CITY OF WINDSOR

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Introductory Section

THE CORPORATION OF THE
CITY OF WINDSOR



G.S. PINSONNEAULT, CA
ACTING COMMISSIONER OF
FINANCE

P. SOULLIERE, CGA
ACTING CITY COMPTROLLER

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FOR ENQUIRIES CALL

June 10, 1996

FINANCE DEPARTMENT

255-6100 ext. 6234

AREA CODE 519

His Worship Mayor Michael Hurst
and Members of Council of the
City of Windsor

Your Worship and Members of Council:

In accordance with the legislative authority in Sections 11 and 83 of the Municipal Act pertaining to incorporation and reporting requirements for municipalities, I am submitting the City of Windsor's 1995 Annual Financial Report. This report provides statistical, financial and other relevant information about the City of Windsor to enable readers to familiarize themselves with our City and the City's finances.

The commitment of City Council to the fiscal fitness and debt reduction policies are paying off in the lower cost of funds. The Canadian Bond Rating Service indicated that the City of Windsor "probably will continue to outperform most major Canadian municipalities for at least the next two years". In recognition of the City's improved financial position, the Agency upgraded the City from A- in 1993 to AA- in 1995, an increase of four grades.

Highlights of the 1995 fiscal year include a consolidated operating surplus of \$843,000 resulting primarily from a significant increase in building permit fee revenues from residential construction, a decrease of 14% in General Welfare Assistance, an increase in license fee revenues and supplemental tax revenue greater than any of the past five years.

The year was also characterized by a decrease in capital expenditures from \$109.6 million to \$82.8 million as a result of the land acquisitions for the permanent casino which took place primarily in 1994. As well, there was an additional increase in reserves and reserve funds of \$10.6 million, primarily resulting from the surplus of the sale of casino lands in 1995.

During 1995, the City completed the necessary land acquisitions for the permanent casino site and finalized the sale of the 13 acre area, located in the heart of the City, to the Ontario Casino Corporation for the sum of \$55 million. The success of the interim casino has led to the addition of the Northern Belle, a riverboat casino, on Windsor's downtown riverfront which opened in December 1995. The average daily attendance is 18,000 at the two locations which has a significant economic impact on the City and the revitalization of the City Centre.

The completion of the reconstruction of the Tunnel Plaza, the City's downtown international gateway, occurred in 1995, resulting in the City, on behalf of the Windsor Tunnel Commission, issuing \$20

million in municipal debentures to fund the project. The debentures will be fully recovered from tunnel toll revenues.

The City continued on a rapid pace of growth in 1995 through a number of residential developments spread over the four corners of the City's geographical area. A total of 932 new dwelling permits were issued in the year representing a construction value of \$101 million, the highest number of permits issued by the City for the past 18 years.

The significant investment by the auto industry during the previous three years and the addition of non-automotive sector investments in the community such as Price Club, Home Depot and other commercial expansions resulted in a significant increase in supplemental assessment, therefore increasing the taxation revenues during the year.

I look forward to 1996 being a year of growth, revitalization and development in the City. Major developments in 1996 include:

- The construction of the permanent casino which will be ongoing throughout the year with an anticipated completion date of 1998.
- The public-public partnership with the Province of Ontario in the development of a new Provincial Courthouse/Police Headquarters facility.
- The significant development opportunities in the revitalization of the City Centre including the West of the Casino Lands, the Western Superanchor and the City Market Parkade.
- The commissioning of a regional landfill for the City and County municipalities which will serve our needs for the next twenty-five years.
- The unprecedented growth of residential development will continue in 1996 with approximately 1,200 new residential units projected for the year.
- Industrial and commercial development continues to expand. The City will likely begin servicing the Twin Oaks Industrial Area to accommodate this growth.
- The growth in residential, commercial and industrial development in 1996 will lead to added supplemental assessment assisting in meeting our financial needs irrespective of reductions in provincial grants.
- The recent reconfiguration of health care in the City from four hospitals to two will lead to the expansion of Hotel Dieu-Grace Hospital.

The enclosed financial information is presented on a consolidated basis to reflect the fourteen municipal departments and a number of other municipal entities including:

- Transit Windsor
- Roseland Golf and Curling Club
- The Windsor Tunnel
- The Windsor Public Library

- The Business Improvement Areas
- The Windsor Police Services Board
- The Cleary International Centre

These municipal entities report directly to their respective boards which have City Council representation.

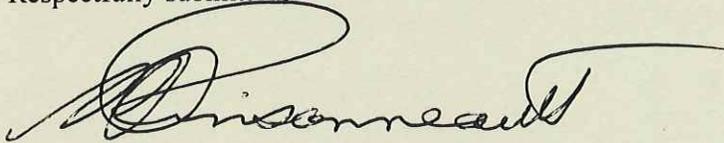
The municipal budget is driven by Council's fiscal fitness and debt reduction policies which requires a mill rate set at 1% below the previous year's rate of inflation. The annual budget is undertaken in the fall and approved in January of the budget year. The annual budget interfaces with the City's decentralized accounting system in which departments are accountable for their operations through regular detailed reporting to the Finance Department and Council. The financial information is consolidated into the annual financial statements subject to the annual audit process.

An audit committee, appointed by Council, has a mandate to review both the external and internal auditors' audit plans as well as to review the financial statements of the Corporation and provide any necessary recommendations resulting from these reviews. The City's structure includes an internal audit function designed to safeguard assets and ensure the timeliness, completeness and accuracy of the financial records. While all systems of internal control have inherent limitations, I believe that our system achieves the above-noted goals efficiently and effectively.

Administration is responsible for the preparation and presentation of all financial information including the year end financial statements. An independent audit of the 1995 financial statements and a copy of the external auditors' reports are included herein.

I would also like to acknowledge the time and dedication of the Finance Department staff in preparing this document

Respectfully submitted,



*G. S. Pinsonneault, CA
Acting Commissioner of Finance*

The City of Windsor

**Members of Council
1995 - 1997**

MAYOR

MICHAEL HURST

COUNCILLORS

Dan Allen
Peter Carlesimo
David Cassivi
Donna Gamble
Rick Limoges

Bill Marra
Fulvio Valentinis
Margaret Williams
Tom Wilson
Sheila Wisdom

The Mayor and members of Council are charged with the general stewardship of the Corporation of the City of Windsor.

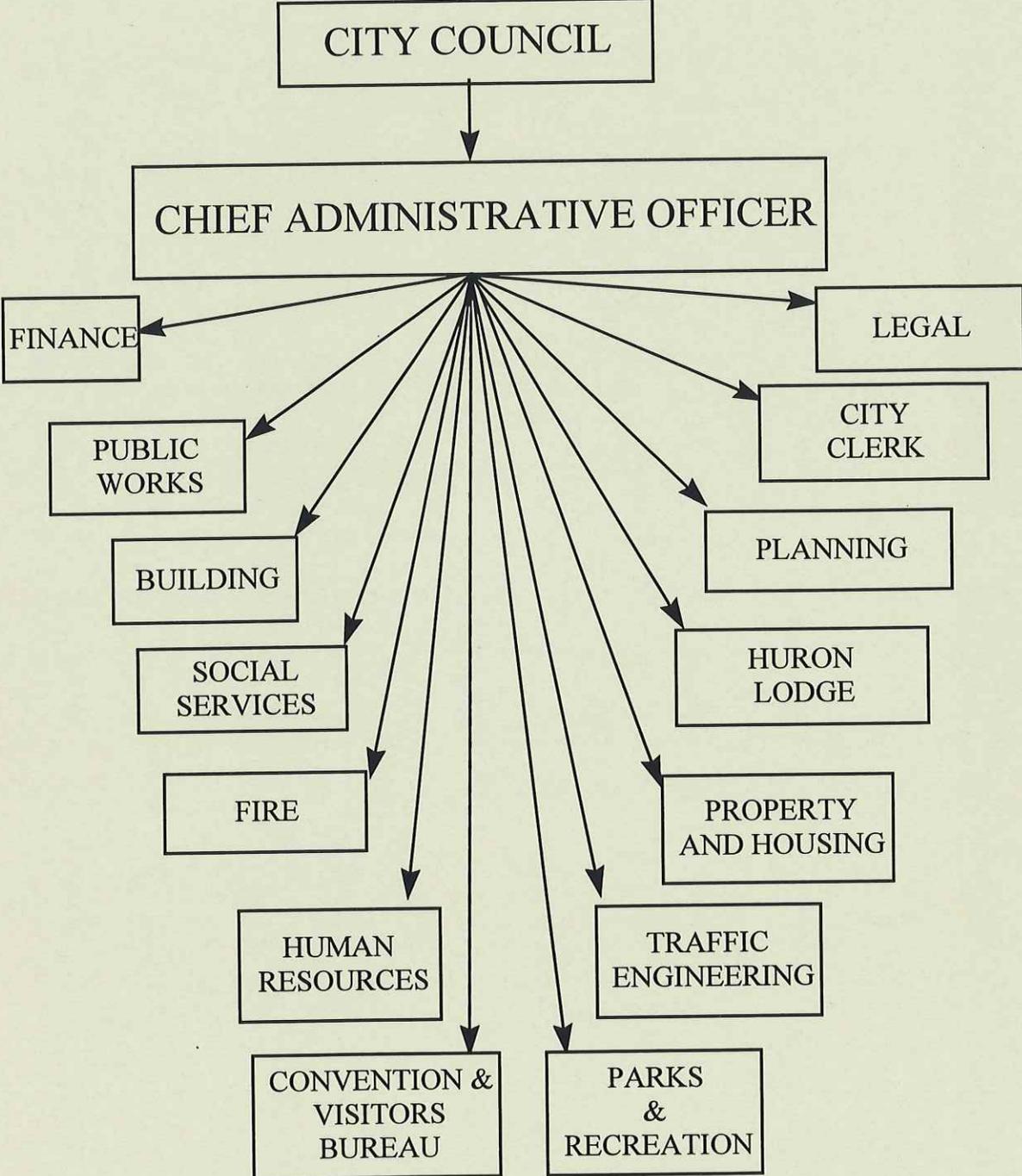
In our system of local government, the Mayor and ten Councillors provide the legislative and policy setting functions. Elections take place every three years with the new Mayor and Council taking office as of December first. The Mayor is elected based on a majority vote city wide; two Councillors are elected to represent each of the five City wards.

CHIEF ADMINISTRATIVE OFFICER

C.W. (CHUCK) WILLS, CGA

The Chief Administrative Officer of the Corporation is responsible to Council for managing the City's affairs.

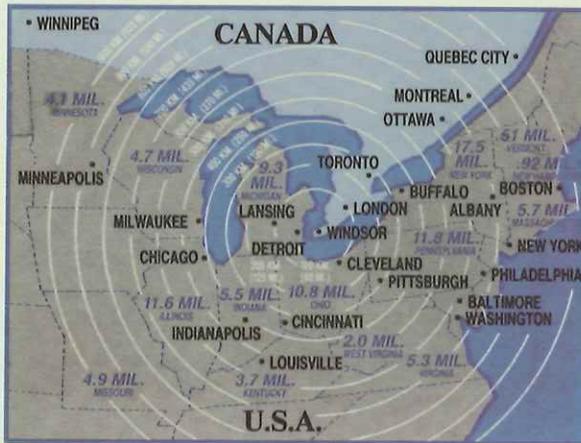
CITY OF WINDSOR
ORGANIZATIONAL STRUCTURE



CITY OF WINDSOR, AT A GLANCE

Location

Windsor is strategically located at the crossroads of two nations, across the river from Detroit, and is one of the busiest and most important Canada-United States gateways. Indeed, one-third of all Canada-U.S. trade moves through the Windsor-Detroit gateway. More specifically, Windsor is in southwestern Ontario at the tip of the peninsula formed by Lake StClair, the Detroit River and Lake Erie.



Windsor is Canada's southernmost city and enjoys a mild climate with only minimal snowfalls. The surrounding Essex County area is one of the country's richest and most diversified agricultural districts. Farm output in Essex County exceeds that of any of the four Atlantic provinces. Major crops include corn, soybeans, wheat and a variety of fruits and vegetables. The area also supports the largest concentration of greenhouse products, outside of California.

The City is easy to reach thanks to Windsor's excellent transportation connections. Windsor is well served by road, rail, air and water. It is the

western terminus of the MacDonal Cartier Freeway (Highway 401) and three other provincial highways. With motor vehicle bridge and tunnel access to Detroit, Windsor is also plugged into the U.S. interstate highway system. Windsor is served by five major railways: Canadian National, Canadian Pacific, Norfolk and Western, CSX and Essex Terminal. Windsor airport, with an 8,000 foot main runway is served by Canadian Partner and Air Ontario with scheduled flights and several additional airlines on a chartered basis. The Port of Windsor is on the Great Lakes/St. Lawrence Seaway System and has deepwater wharfage, bulk cargo and container handling facilities.

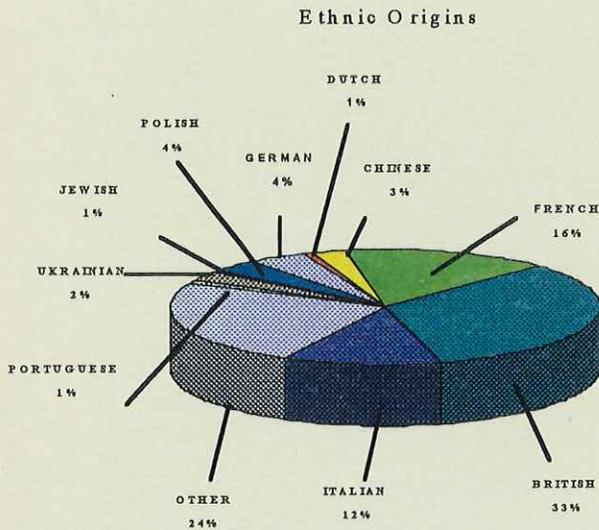
Description

Statistically, Windsor is a city of approximately 200,000 people. It has a land area of 31,584 acres of which one-third is available for future urban development. Windsor is Canada's fifth largest industrial city with manufacturing output exceeding cities such as Calgary, Ottawa and London. The City is also an important metropolitan centre with excellent retail and financial outlets, numerous health care and recreational facilities and post secondary educational institutions including a university and a community college.

Lifestyles

The Windsor area has become a cultural mosaic with some 93 ethnic groups carrying on the tradition of their native lands. The Carrousel of Nations features a 10-day Multi-Cultural festival which is a celebration of foreign nations. The ever popular Caribefest, Grapefest and Oktoberfest, all have become symbols of our community's diverse cultural background as well as major tourist attractions.

CITY OF WINDSOR



Source: 1991 Census

Windsor and surrounding Essex County are bustling with county fairs and festivals, botanical gardens and bird sanctuaries. The area has internationally famous wineries, a comprehensive selection of ethnic and Canadian restaurants and impressive collections and exhibits at the Art Gallery of Windsor. Windsor is home to the Windsor Symphony, Windsor Light Opera and world class performances at the Cleary International Centre. For added excitement, there is Casino gambling harness racing at Windsor Raceway, one of North America's premiere tracks, as well as major professional sports and cultural facilities within close proximity.

Economic History

Windsor has been a manufacturing centre for more than a century. The early industries - distilling, sugar refining and tobacco processing were based on local farm products. The economy began to diversify with the coming of the railway in the mid-1800's and the first foundry and varnish manufacturers were both in operation before 1880. Salt mining began in 1893 and motor vehicles were first manufactured here in 1904.

The next twenty-five years was a time of rapid industrial expansion in Windsor. The fledgling automotive industry grew quickly and many other U.S. industrial companies selected the Border Cities as their first foreign plant location. Windsor became a pharmaceutical production centre and, with the advent of Prohibition in the United States, alcoholic beverage production expanded substantially.

Windsor experienced the difficulties of the 1930's along with most of the rest of the world. But with the outbreak of World War II, the City's automotive and metal working industry mobilized quickly as a major producer of war materials for the Allies. After the war, Windsor's plants reverted to peacetime production at record levels. The rapid industrialization of the Toronto-Montreal corridor in the 1950's was somewhat at Windsor's expense as older, depreciated plants were abandoned for new locations close to or between Canada's two major market centres. This period was more than offset by the substantial growth that took place in Windsor in the 1960's partly as a result of the Canada-United States Automotive Products Agreement. The Auto Pact, as it is known, provides for limited free trade in new motor vehicles and parts and enables companies to rationalize their production on a continent-wide basis. In January of 1994 the North American Free Trade Agreement was established to extend trade relations between Canada, the United States and Mexico.

Windsor entered the 1970's with its reputation established as the Automotive Capital of Canada. Ford, Chrysler and General Motors are all represented with plants in the City and contribute substantially to the City's tax base and employment. Many of the plants established during the past two decades have been a direct result of the need to supply the automotive industry in Canada and the United States with parts, tools and other related products and services.

**CITY OF WINDSOR
MAJOR EMPLOYERS APPROX. # OF WORKERS**

1. CHRYSLER CANADA	8,131
2. FORD MOTOR COMPANY	4,379
3. GENERAL MOTORS OF CANADA	4,031
4. CITY OF WINDSOR	2,342
5. WINDSOR REGIONAL HOSPITAL	2,300
6. WINDSOR BOARD OF EDUCATION	2,239
7. WINDSOR CASINO LIMITED	2,200
8. HOTEL DIEU-GRACE HOSPITAL	2,000
9. UNIVERSITY OF WINDSOR	1,891
10. WINDSOR SEPARATE SCHOOL BOARD	1,500

Windsor carried its reputation as the automotive capital of Canada into the 1990's and continued to enhance its position early in the decade by attracting a significant number of advanced technology companies both in the metal working and plastics sectors. Metallic core technology, compression and blowmolding plants are among the most recent innovations in plastics to complement Ford's "Unique in the World" casting techniques. In all, Chrysler, Ford and General Motors operate 11 major plants in Windsor.

As the importance of Windsor's location and market access has become more apparent, direct and foreign investment has diversified the local industrial base. Windsor is fast becoming an important centre for plastics, robotics and design engineering in addition to its reputation for world class minivans and state-of-the-art power trains.

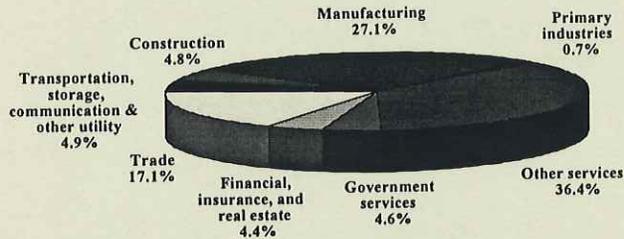
Windsor's economic diversification has been marked in the 1990's with D.N.N.'s construction of a \$240 million high-tech processing plant, a joint venture between Dofasco Canada, NKK Japan and National Steel of Pittsburgh. Ford's new \$200 million Aluminium Plant in Windsor's west end is a state-of-the-art facility to produce cast aluminium engine blocks using a new process researched and developed in Windsor. As well, a \$1 billion expansion by Ford began producing a series of new engines in 1995. Windsor is also the home of the third generation of Chrysler minivan carrying on its 11 years as the leader in minivan technology. This represents a \$600 million investment in Windsor. General Motors' four-speed electronic transmission represents a further investment in Windsor of \$600 million.

Windsor boasts two multi-million-dollar privately-owned power plants. The plants represent a first in the Province of Ontario. The West Windsor Power plant is owned equally by affiliates of Power Link Corporation of Portland and American Tractabel Corporation. In addition, Transalta Energy Corporation of Calgary established a \$60 million gas-fired generating station in Windsor's east end. Windsor is also on the leading edge of hospital and health-care reconfiguration. The Malden Park Long-Term Health Care Centre provides specialized care for young adults and for those suffering from Alzheimer's Disease. Windsor's Cleary International Centre, a world-class meeting facility, offers meeting space for up to 4,000 delegates and a 69-seat executive conference theatre. There is a 1,200 seat performing arts theatre and indoor access to two major hotels.

The Industries

Two significant characteristics of Windsor's industry throughout its history have been the high degree of utilization of skilled workers and technological innovation. As a result, Windsor is, and has been for many years, the most productive of Canada's top twelve manufacturing centres in terms of net output per worker. The future prospects are for sustained and substantial growth as Windsor continues to build on this technological and production base.

CITY OF WINDSOR
Industry Divisions



SOURCE: 1991 CENSUS

Driven to diversity since the mid 1970's, Windsor has led all of Canada into the plastics age. Today over 80 different plastic molding companies produce everything from blow-molded automobile gas tanks to consumer durables. Other key manufacturing in the City include aerospace and aircraft gears, micro processor-controlled cutting machines, electro optical laser measuring equipment, robotic guidance and vision systems, computer automated capsule manufacturing machines, pharmaceuticals and chemicals.

Twin Cities

Over the years, the following cities have been twinned with Windsor in order to promote social, cultural and economic ties:

Coventry, England; Fujisawa, Japan; Granby, Quebec; Las Vueltas, El Salvador; Mannheim, Germany; Ohrid, Macedonia; St. Etienne, France; and Udine, Italy.

CITY OF WINDSOR
SERVICES PROVIDED BY CITY DEPARTMENTS

MAYOR'S OFFICE

Mayor - Michael Hurst

The Mayor is the Head of Council and the Chief Executive Officer (CEO) of the Corporation of the City of Windsor.

As Head of Council he presides over all meetings of Council. The Mayor ensures that the laws governing the Municipality are properly executed and obeyed.

The Mayor has primary responsibility for seeing that the policies of the Municipality are implemented and works closely with Council to ensure that this occurs.

As CEO, the Mayor has responsibility for all actions taken on behalf of the municipal corporation. The Mayor has ultimate authority for directing municipal spending priorities in accordance with local needs and preferences, and oversees the Municipality's administration to ensure that all actions taken by administration are consistent with Council policies. From time to time the Mayor must communicate to Council recommendations which tend to the improvement of the finances, health, security, cleanliness, and comfort of the Municipality.

OFFICE OF THE CHIEF ADMINISTRATIVE OFFICER

Chief Administrative Officer - C. W. (Chuck) Wills, CGA

The Chief Administrative Officer (CAO) serves at the behest of the Mayor and members of City Council and has full responsibility for the implementation of Council approved policies, directing the preparation of the executive budget and exercising general financial control over all City departments in terms of approved appropriations.

The CAO oversees the day-to-day operations of the City through 14 separate Department Heads, and coordinates the administrative interaction with various operating agencies such as the Police Service, the Windsor Public Library, Transit Windsor and the Children's Aid Societies.

Without limiting the foregoing, the CAO's Office with a staff of 2 assistants and 3 secretaries, fulfils the administrative direction of such undertakings as the Community and Corporate Strategic Plans, the Casino Project, the Windsor Detroit Tunnel, the West of Casino lands, the Western Super Anchor, the Cleary International Centre for Trade, Culture and the Performing Arts, and such other duties and functions as Council may vest in the CAO.

CITY OF WINDSOR
SERVICES PROVIDED BY DEPARTMENT(continued)

FINANCE DEPARTMENT

Acting Department Head - Gerard Pinsonneault

The Finance Department is responsible for the overall financial management and stability of the City. More specifically, the financial planning and budgeting services for a \$300 million plus operating budget and a \$50 million plus capital budget, including the development of financial policies and procedures.

The Department is also responsible for: the levying and collecting of municipal and school taxes; the collection of grants and other revenues; financial reporting and analysis; payroll and accounts payable; and treasury and debt management. In addition, the department provides centralized information and computing services, purchasing services, internal audit and consulting services, and risk management services.

In addition to the above, the Department provides reporting systems and financial advice to the City of Windsor Housing Company Limited, the Windsor Non-Profit Housing Corporation, the Cleary International Centre, Roseland Golf and Curling Club Limited, Transit Windsor and the Windsor Tunnel Commission. The Acting Commissioner of Finance is the Treasurer of these five entities.

CITY CLERK'S DEPARTMENT

Department Head - Thomas Lynd

The City Clerk's primary duty is to function as corporate secretary to City Council, which involves recording all resolutions, decisions and other proceedings of Council and maintenance of the official records.

In addition, the City Clerk's Office provides secretarial services to over 40 committees, boards, commissions, and the Court of Revision. Related duties include duplication and distribution of Council and Committee agendas and minutes including notification to interested parties.

The Clerk's Office conducts municipal elections every three years pursuant to the Municipal Elections Act and undertakes required procedures under the vital Statistics Act, the Marriage Act, the Change of Name Act and the Freedom of Information and Protection of Individual Privacy Act.

The Office of the City Clerk issues trade, business and occupation licences pursuant to Council by-laws, bingo and lottery licences pursuant to Provincial regulations, and dog licences under a Council by-law.

The Office executes all legal documents and certifies where required the accuracy of all municipal records

LEGAL DEPARTMENT

Department Head - Al Kellerman

The Legal Department performs a wide variety of legal services on behalf of Council, Local Boards and Civic Administration.

CITY OF WINDSOR
SERVICES PROVIDED BY DEPARTMENT (continued)

The Office of the City Solicitor is primarily responsible for the preparation of legal opinions for the guidance of Council and the Administration. This Office also represents the Corporation before the Courts and administrative tribunals such as the Ontario Municipal Board. Some of the additional services performed are the preparation of by-laws, contracts, the conduct of real estate transactions, and the prosecution of contravention's of municipal by-laws.

HUMAN RESOURCES DEPARTMENT

Department Head - Archie Glajch

The Human Resources Department provides centralized personnel services to all departments under the Authority of the CAO in the following areas: recruitment, employment equity, wage and salary administration; organizational analysis; official employment records; fringe benefit administration (including pensions, group life, long term disability insurance, health, dental and vision plans); staff training and development; labour relations; workers' compensation; occupational health and safety; job evaluation and other general administrative programs as may pertain to the Human Resources management function.

THE CONVENTION & VISITORS BUREAU OF WINDSOR, ESSEX COUNTY AND PELEE ISLAND

Acting Department Head - Elizabeth Hamel

The mandate of the Convention & Visitors Bureau is to promote Windsor, Essex County and Pelee Island as a viable leisure, group tour and convention destination.

The Bureau proactively solicits conventions and organized group tour business for the region on an ongoing basis. As well, it has the additional responsibility to directly place long-term convention business into the Cleary International Centre.

The Bureau provides and manages a large scale co-operative marketing effort with the tourism industry to attract leisure travel. This Department also provides a series of vital services including group tour and convention servicing and the provision of information to inquiring visitors/tourists. The Bureau also produces a series of guides and brochures as collateral and support materials in each market segment.

PLANNING DEPARTMENT

Department Head - Jon Atkins

It is the Planning Department's general mandate to advise City Council on all matters pertaining to municipal planning as set out in the Planning Act of Ontario.

The City's Official Plan provides a policy framework related to the orderly physical development of the Municipality. The City's Zoning by-laws, Sign by-law, Property Standards and Maintenance by-law, secondary plans, subdivision review and site plan review policies reflect and conform to the Official Plan.

CITY OF WINDSOR
SERVICES PROVIDED BY DEPARTMENT (continued)

The Planning Department consists of planning operations and administrative support. Planning operations include staff devoted to current development, long range planning and special projects. These special projects report on a variety of development applications, policy issues and provide advice to Council, the Planning Advisory Committee, other civic departments and the general public. Administrative support consists of clerical and drafting services.

BUILDING DEPARTMENT

Department Head - Ed Link

The Building Department is responsible for the enforcement of the Building Code and regulatory by-laws governing building, heating, plumbing, signs and zoning. In fulfilling their responsibilities, the department must scrutinize buildings and structural drawings for structural and fire safety and ensure that heating, plumbing and drainage for them are in compliance with related by- laws.

The Building Department's mandate is to ensure that all construction complies with legislated standards; ensure orderly development and protect the rights of property owners by enforcing the regulations respecting land use and development; enforce legislation regarding the maintenance of property; assist the public in the comprehension of legislation which governs land use, property maintenance and construction.

PROPERTY AND HOUSING DEPARTMENT

Acting Department Head - Bill Salzer

The Property Department is responsible for a number of duties, including: the purchase of all lands required by the Municipality; the sale of surplus city owned lands; management of city owned rental properties, managing, on behalf of the City of Windsor Housing Company Limited, 597 units of senior citizens housing and, on behalf of the City of Windsor Non Profit Housing Corporation, 573 family housing units; and maintaining city owned buildings. Additionally, the Department liaises with various City Departments and citizen and business organizations in respect to various programs.

TRAFFIC ENGINEERING

Department Head - John Tofflemire

The goal of the Traffic Engineering Department is to provide for the safe and efficient movement of people and goods on the public roadway system in Windsor in a manner which is complementary to existing and planned land development. The Department is organized into two divisions: the Traffic Operations Division is responsible for traffic signal operations, traffic signs, pavement markings, and transportation planning; the Parking Operations Division is responsible for municipal, on and off street parking and city wide parking enforcement.

CITY OF WINDSOR
SERVICES PROVIDED BY DEPARTMENT (continued)

PUBLIC WORKS DEPARTMENT

Department Head - Gord Harding

The Public Works Department is responsible for all work done on the right-of-way such as maintenance and new construction of roads, sewers and sidewalks. All recycling and refuse collection is handled from a central location where the refuse is compacted and transported to the County Landfill #3. The Department runs two major Sewage Treatment Plants (the West Windsor Pollution Control Plant and the Little River Pollution Control Plant) served by twenty-six pumping stations throughout the City.

Additionally, the department maintains all City vehicles and equipment including the police fleet. All new development in the City and servicing of private lands, rezoning and site plan control applications are coordinated through the Development Division. The Engineering Branch provides engineering services, particularly for new capital projects. This branch provides complete in-house design and drafting services and oversees the work of consulting engineers. In addition, the Branch administers by-laws and policies for work by private citizens on the public right-of way.

DEPARTMENT OF PARKS AND RECREATION

Department Head - Lloyd Burrige

The prime function of the Department of Parks and Recreation is to provide an optimum number and variety of leisure opportunities for all age groups within the City of Windsor and to ensure that the environment is protected, preserved and enhanced for the enjoyment of this and future generations.

The Department is comprised of four divisions. The Administration Division is responsible for the overall planning, direction and record maintenance of the Department. The Recreation Division is responsible for the numerous innovative programs that are unique to the recreation movement and which are available to the public. The Commercial Services Division is responsible for the programming and operation of: arenas, concessions, a Public Marina and Willistead Manor and Coach House. The Parks Division is responsible for a variety of functions, including: maintaining the municipal parks system, forestry operations, and maintenance of recreation facilities. Additionally, the Design and Development Section of the Parks Division is responsible for the formulation of policies with regard to long range park planning, parkland acquisitions, and the design and development of active and passive parks and recreation facilities.

WINDSOR FIRE DEPARTMENT

Fire Chief - David Fields

The primary goals of the Fire Department are to respond to emergencies, to save lives and protect property. The Risk Management Section enforces various codes, performs safety inspections, reviews and approves construction plans. In addition, the Division presents several safety programs and also investigates fires. The Emergency Communications Division provides dispatching services to the City and nine surrounding municipalities. They are also responsible for design, installation and servicing all

CITY OF WINDSOR
SERVICES PROVIDED BY DEPARTMENT (continued)

electronic equipment in stations and fire apparatus. The Apparatus Division tests, repairs and maintains all vehicles, tools and equipment. The Training Division schedules and provides instruction and training on apparatus, equipment, extinguishment and operational procedures. The Planning and Support Section performs all administrative duties including maintaining records and accounts, prepares and monitors the departmental budget and controls the General Stores.

SOCIAL SERVICES

Department Head - Dana Howe

The Social Services Department is mandated via Council policy and Provincial legislation to provide necessary social programs and services to Windsor residents. Such programs and services are intended to enhance the quality of life in our community by lessening the burden of poverty, while at the same time, providing services which can facilitate departure from the Social Services system.

The Social Services Department administers a variety of financial assistance and other human services to persons in need. Eligibility for these services is contained in City Council Resolutions, the General Welfare Act and Regulations, the Family Benefits Act and Regulations, the Day Nurseries Act, the Homemakers and Nurses' Act, the Canada Assistance Plan, and other relevant legislation.

The expenditures of the Department are subsidized by the Federal, Provincial and Municipal governments in varying proportions. The Department administers its social services mandate through three Program Branches, namely: Income Maintenance, Children's Services and Special Services. A fourth branch, the Finance and Administration Branch provides support services to the Office of the Commissioner and the program branches.

HURON LODGE HOME FOR THE AGED

Administrator - Lucie Marcus

Huron Lodge, which was established in 1961, currently has a capacity of 256 beds. In addition to the facility based care, the Lodge provides services to seniors in two apartment complexes operated by the Windsor Housing Company. The "Keeping in Touch" (KIT) program is designed to assist seniors to remain in their current environment in order to prolong or eliminate the need for care in an institutional setting. The Lodge also operates two Satellite Homes adjacent to the main facility which house up to five senior citizens.

Huron Lodge faces many challenges at present. The Provincial government recently passed legislation that will dramatically change the role that the Home for the Aged is expected to fill in a revitalized long term care system. Community services are expected to be available to seniors and other disabled individuals that will enable them to stay at home longer. This will require facilities such as Huron Lodge to provide care to individuals with much more complex needs than in the past. This trend has been acknowledged for many years.

CITY OF WINDSOR

SERVICES PROVIDED BY OTHER CONSOLIDATED BOARDS

CLEARY INTERNATIONAL CENTRE

General Manager - Sergio Grando

The Cleary International Centre is a new state of the art Convention and Cultural facility rooted in the City of Windsor and looking across the world's busiest international waterway to Detroit. The Cleary International Centre enables Windsor to capitalize on its historically strategic location, adjacent to almost six million people in the metropolitan Detroit area. It offers a meeting place for cultural and business interests from cities within a wide radius.

ROSELAND GOLF AND CURLING CLUB

General Manager - Paul Meloche

The Roseland Golf and Curling Club is a prestigious 18-hole public golf course designed by Donald Ross. Over 60,000 people golf at Roseland annually. Roseland also has a curling rink which services 750 members annually. The clubhouse at Roseland is known for its Sunday Buffet and in 1995 the clubhouse served over 100,000 people. Roseland was purchased by the City of Windsor in 1972 and since that time has been operating as a municipally owned facility.

TRANSIT WINDSOR

General Manager - Anthony Haddad

Transit Windsor provides public transportation for the City of Windsor and adjacent areas. Transit Windsor is funded by revenue generated by the users of the system and through a partnership between the municipality and the Province of Ontario's Ministry of Transportation.

WINDSOR POLICE SERVICES

Chief of Police - John Kousik

The goal of the Windsor Police Service is to preserve the peace, prevent and investigate crimes, and without prejudice enforce the law; to provide a respected professional police service; to work closely and in harmony with the citizens of Windsor using creative, progressive, participatory programs with strength and compassion.

WINDSOR PUBLIC LIBRARY

Director - Jean Dirksen-Morrison

The Windsor Public Library's purpose is to provide a comprehensive and efficient public library service that reflects the community's unique needs. To help fulfil this purpose, the Library consists of a Main Library and seven branch libraries located throughout the City. Over 57% of all Windsorites are registered library users. In 1995, over 1.3 million items were borrowed for home use while approximately 1.0 million items were used within the libraries. The Windsor Public Library also provides dial-in public access to the library's computer catalogue system.

WINDSOR TUNNEL

Treasurer - Gerard Pinsonneault

The Windsor-Detroit Tunnel opened to cross-border vehicular traffic in November, 1930. In November, 1990 the City of Windsor exercised its option and acquired ownership of the Canadian portion of the Tunnel. The City also adopted a By-law creating the Windsor Tunnel Commission, entrusting the Commission with the maintenance, operation and management of the Windsor Tunnel.

BUSINESS IMPROVEMENT AREAS (B.I.A.)

The City also has a series of local Business Improvement Areas, designed to maintain, beautify and promote local business. Included are: The City Centre B.I.A., Drouillard Road B.I.A., Erie Street East B.I.A., Ottawa Street B.I.A., Riverside B.I.A., Wyandotte Street East B.I.A., Old Midtown B.I.A., Sandwich Community B.I.A., Pillette Village B.I.A., and the Walker Road B.I.A.

CITY OF WINDSOR
COMMITTEES OF COUNCIL AND ENTITIES WITH COUNCIL REPRESENTATION

Airport Committee	Museum Development Committee
Arena Board	Old Midtown Business Improvement Area Board of Management
Art Gallery of Windsor	Old Riverside Business Improvement Area Board of Management
Audit Committee	Ottawa Street Business Improvement Area Board of Management
Bingo Advisory Committee	Pillette Village Business Improvement Area Board of Management
Budget Steering Committee	Planning Advisory Committee
Carrousel of Nations Committee	Property Standards Committee
Children's Aid Society of the County of Essex	Race & Ethnocultural Relations Committee
Roman Catholic Children's Aid Society	Recreation Committee
Child Welfare Needs - Mayor's Committee	Roseland Golf Club Board of Directors
City and School Boards Liaison Committee	Sandwich Business Improvement Area Board of Management
City Centre Business Association	Science & Technology Centre Steering Committee
City Centre Revitalization Task Force	Strategic Planning Committee
Cleary Auditorium Committee of Trustees	Transit Windsor Board of Directors
Committee of Adjustment	University of Windsor Human Kinetics Building Community Use Advisory Board
Committee of the Whole re bills	Walker Road Business Improvement Area Board of Management
Community Centres Board of Management	Walkerville Business Association Board of Management
Convention & Visitors Bureau Board of Management	Waste Diversion Advisory Committee
County Landfill No. 3 Advisory Committee	Waterfront Master Plan Review Committee
Court of Revision (Local Improvement & Drainage)	Willistead Manor Inc., Board of Directors
Downriver Air Pollution Control Project Committee	Windsor Advisory Committee on Disability Issues
Drouillard Road Business Improvement Area Board of Management	Windsor Architectural Conservation Advisory Committee
Erie Street Business Improvement Area Board of Management	Windsor Bicycling Committee
Escort/Outcall Task Force	Windsor Citizens Crime Prevention Committee
Essex County District Health Council	Windsor-Essex County Development Commission
Essex Region Conservation Authority	Windsor-Essex County Health Unit
Essex Windsor Solid Waste Authority - Public Advisory Committee	Windsor- Environmental Advisory Committee
Finance Committee	Windsor Harbour Commission
Freedom Festival Committee	Windsor Housing Authority
Friends of the Court	Windsor Police Services Board
Growth Committee	Windsor Public Library Board
Handi-Transit Board of Management	Windsor Public Library - Long Range Planning Sub-Committee
Windsor Housing Company	Windsor Suburban Roads Commission
Windsor Non Profit Housing Corporation	Windsor Symphony Board of Directors
Huron Lodge Committee of Management	Windsor Symphony Orchestra Financial Management Committee
International Relations Committee	Windsor Tunnel Commission
Licensing Commission	
Master Electricians Board of Examiners	
Mayors Committee on Housing	
Michigan - Ontario Advisory Board on Transboundary Air Pollution Control	

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AUDITORS' REPORT

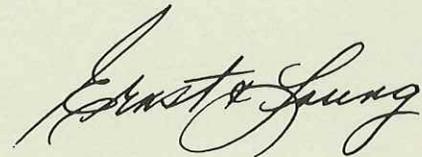
To the Members of Council, Inhabitants and Ratepayers
of the Corporation of the City of Windsor

We have audited the consolidated balance sheet of **The Corporation of the City of Windsor** as at December 31, 1995 and the consolidated statement of operations for the year then ended. These financial statements are the responsibility of the City's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the City as at December 31, 1995 and the results of its operations for the year then ended in accordance with the accounting principles disclosed in note 1 to the consolidated financial statements.

Windsor, Ontario
April 16, 1996.



Chartered Accountants

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THE CORPORATION OF THE CITY OF WINDSOR

Consolidated Balance Sheet December 31, 1995 with comparative figures for 1994 (stated in thousands of dollars)

<u>Assets</u>	1995	1994
Unrestricted:	\$	\$
Taxes receivable	22,947	21,892
Accounts receivable	32,160	33,349
Other current assets	4,599	3,971
Deferred expenditures (note 5)	2,631	4,348
Mortgage receivable (note 6)	-	4,983
	62,337	68,543
Restricted:		
Investments (note 7)	264	38
Investment in own debentures (note 7)	1,081	1,138
Accounts receivable	472	470
Due from own funds	44,779	34,036
	46,596	35,682
Capital outlay financed by long term liabilities and to be recovered in future years [note 1(b)]:		
General municipal purposes	48,208	43,243
Tunnel plaza improvements	20,000	-
Add foreign exchange translation adjustment	1,709	2,750
	69,917	45,993
Total assets	178,850	150,218
<u>Liabilities and Fund Balances</u>		
Liabilities:		
Temporary loans (note 20)	4,344	78,639
Accounts payable and accrued liabilities	24,060	30,097
Due to own funds	44,779	34,036
Net long term liabilities (note 10):		
Repayable from general tax revenues	49,917	45,993
Repayable from Tunnel toll revenues	20,000	-
Total liabilities	143,100	188,765
Fund balances at the end of year (notes 12, 13 and 20)		
To offset (to be recovered from) taxation or user charges	843	(175)
Capital operations not yet permanently financed	(20,585)	(83,257)
Reserves	8,904	9,722
Reserve funds	46,588	35,163
Total fund balances	35,750	(38,547)
Total liabilities and fund balances	178,850	150,218

The accompanying notes are an integral part of this consolidated financial statement

THE CORPORATION OF THE CITY OF WINDSOR

Consolidated Statement of Operations Year ended December 31, 1995 with comparative figures for 1994 (stated in thousands of dollars)

	1995	1994
	\$	\$
SOURCES OF FINANCING:		
Taxation and user charges		
Residential and farm taxation	147,300	141,708
Commercial, industrial and business taxation	114,600	108,519
Taxation from other governments	7,866	7,787
User charges	83,820	83,112
Grants:		
Government of Canada	7,615	2,478
Province of Ontario	91,218	93,113
Other:		
Contributions from developers	4,064	3,372
Investment income	11,066	6,794
Sale of land (note 20)	59,667	2,328
Penalties and interest on taxes	3,787	3,981
Fines	2,013	1,707
Other	-	2,347
Deduct: Amounts received or receivable for school boards (note 2)	(134,028)	(124,808)
Proceeds from the issue of long term liabilities:		
General Municipal Purposes	18,000	7,000
Tunnel Plaza reconstruction	20,000	-
Municipal fund balances at the beginning of the year (note 12):		
To be recovered from taxation or user charges	(175)	(208)
Capital operations not yet permanently financed	<u>(83,257)</u>	<u>(18,083)</u>
Total financing available during the year	<u>353,556</u>	<u>321,147</u>

The accompanying notes are an integral part of this consolidated financial statement.

	1995	1994
	<u>\$</u>	<u>\$</u>
APPLIED TO:		
Current operations (notes 3, 11, 16)		
General government	28,332	26,116
Protection to persons and property	65,129	63,100
Transportation services	42,356	41,508
Environmental services	31,079	29,563
Health services	1,114	1,053
Social and family services	70,748	76,687
Recreation and cultural services	34,887	33,787
Planning and development	6,249	5,960
	<u>279,894</u>	<u>277,774</u>
Capital		
General government	785	3,766
Protection to persons and property	1,020	1,608
Transportation services:		
General municipal improvements	26,299	19,732
Tunnel improvements	3,771	16,615
Environmental services	18,827	12,515
Health services	-	500
Social and family services	307	791
Recreation and cultural services	11,149	9,477
Planning and development	20,639	44,576
	<u>82,797</u>	<u>109,580</u>
Net appropriations to reserves and reserve funds	10,607	17,225
Municipal fund balances at the end of the year (note 12):		
To offset (to be recovered from) taxation or user charges	843	(175)
Capital operations not yet permanently financed	<u>(20,585)</u>	<u>(83,257)</u>
Total applications during the year	<u>353,556</u>	<u>321,147</u>

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements

December 31, 1995

(stated in thousands of dollars)

1. Accounting Policies

The consolidated financial statements of the Corporation are the representation of management prepared in accordance with accounting policies prescribed for Ontario municipalities by the Ministry of Municipal Affairs. Since precise determination of many assets and liabilities is dependent upon future events, the preparation of periodic financial statements necessarily involves the use of estimates and approximations. These have been made using careful judgements.

(a) (I) Basis of Consolidation

These consolidated statements reflect the assets, liabilities, sources of financing and expenditures of the revenue fund, capital fund, reserve funds and reserves and include the activities of all committees of Council and the following boards and municipal enterprises which are under the control of Council:

- Cleary International Centre
- Windsor Police Services
- Roseland Golf and Curling Club Limited
- Transit Windsor
- The Corporation of the City of Windsor Public Library
- Windsor Tunnel Commission
- City Centre Business Association
- Drouillard Road Business Improvement Area
- Erie Street East Improvement Area
- Ottawa Street Business Improvement Area
- Riverside Business Improvement Area
- Wyandotte Street East Improvement Area
- Wyandotte Street East (Olde Midtown) Business Improvement Area
- Sandwich Community Improvement Area
- Pillette Village Business Improvement Area

All interfund assets and liabilities and sources of financing and expenditures have been eliminated with the exception of loans or advances between reserve funds and any other fund of the Corporation and the resulting interest income and expenditures.

(II) Non-Consolidated Entities

The following local boards, joint local boards, municipal enterprises and utilities are not consolidated:

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

City of Windsor Housing Company Limited
City of Windsor Non-Profit Housing Corporation
Windsor-Essex County Health Unit
Windsor Utilities Commission (Hydro and Water Divisions)

The non-consolidation of the entities listed above is in accordance with the accounting principles prescribed by the Ministry of Municipal Affairs.

(III) Accounting for School Board Transactions

The taxation, other revenues, expenditures, assets and liabilities with respect to the operations of the school boards, are not reflected in the municipal fund balances of these financial statements. Amounts due to/from school boards are reported on the consolidated balance sheet as accounts payable/accounts receivable.

(IV) Trust funds and their related operations administered by the Corporation are not consolidated, but are reported separately on the trust funds statement of continuity and balance sheet.

(b) Basis of Accounting

- (I) In accordance with practices common to Ontario municipalities, the Corporation follows the fund basis of accounting. The capital fund is used principally to account for assets acquired or obligations incurred which are to be financed from the future revenue of the Corporation and it is the annual cost of this financing that is charged against current (revenue fund) operations. Reserve funds are generally created, pursuant to applicable statutes, by appropriations from current (revenue fund) operations. The use of these funds is restricted to the purposes for which the reserve funds are created.
- (II) Within the framework of the fund basis of accounting, the Corporation maintains its accounts on an accrual basis except where modification of such basis is consistent with practices employed by Ontario Municipalities whose revenue is raised only to meet their current expenditure. The accrual basis of accounting recognizes revenues as they become available and measurable; expenditures are recognized as they are incurred and measurable as a result of receipt of goods or services and the creation of a legal obligation to pay.

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

Modifications of the accrual basis employed by the Corporation are as follows (see also notes 5 and 12):

- (i) Principal and interest charges on long term liabilities are charged against current operations in the consolidated statement of operations in the periods in which they mature. Principal and interest charges are not accrued for the period from the date of the latest installment payment to the end of the financial year.
- (ii) The cost of sick leave is charged against operations on a cash basis except any amount against which a reserve is provided.
- (iii) The costs of the early retirement program and the University of Windsor grant are deferred and charged against operations in the year they are funded.

(III) Inventories

Inventories are included on the balance sheet as part of other current assets. These are valued at the lower of cost or replacement value.

(IV) Fixed Assets

The historical cost and accumulated depreciation for fixed assets are not recorded for municipal purposes. Fixed assets are reported as an expenditure on the consolidated statement of operations in the year of acquisition. The proceeds from debt issues for those fixed assets financed by long term indebtedness are reported on the consolidated statement of operations.

(V) Capital Outlay to be Recovered in Future Years

Capital outlay financed by long term liabilities and to be recovered in future years, which represents the outstanding principal portion of unmatured long term liabilities for municipal expenditures or capital funds transferred to other organizations, is reported on the consolidated balance sheet.

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

2. School Boards

Further to note 1(a)(III), the taxation and requisitions of the school boards are comprised of the following:

	<u>School Boards</u>	
	<u>1995</u>	<u>1994</u>
	\$	\$
Taxation received or receivable	134,028	124,808
Requisitions	<u>131,814</u>	<u>125,164</u>
Amount (due to) due from school boards	<u>(2,214)</u>	<u>356</u>

3. Contribution to Unconsolidated Joint Board

Further to note 1(a)(II) the following contribution was made by the Corporation to this board:

	<u>1995</u>	<u>1994</u>
	\$	\$
Windsor-Essex County Health Unit	1,062	1,062

The Corporation is also contingently liable for its share, which is approximately 61% of any deficits which may arise. The Corporation's share of the accumulated surplus of this joint board is as follows:

	<u>1995</u>	<u>1994</u>
	\$	\$
Windsor-Essex County Health Unit	2	6

The Corporation is also contingently liable for its share of the costs pertaining to a lease agreement of the Windsor-Essex County Health Unit which expires on December 31, 2018. In addition to future rental payments totalling \$10,715 lease costs include insurance, taxes and utilities related to the leased premises. It is considered unlikely that the Corporation will ever be called upon to take over lease payments. The Corporation's share of the Health Unit's annual gross costs is presently approximately 12%.

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

4. Trust Funds

Trust funds administered by the Corporation amounting to \$3,382 (1994, \$3,627) have not been included in the consolidated balance sheet nor have their operations been included in the consolidated statement of operations.

5. Deferred Expenditures

Deferred expenditures of \$2,631 (1994, \$4,348) relate to the following:

(a) Early Retirement Program

In 1993, 1994 and 1995 the Corporation offered an early retirement program to its employees. The program is in effect until March 31, 1996 with a total estimated cost over the term of the program of \$9,500. City Council has approved financing for the program by allocating \$1,500 from taxation revenue in each of the years 1994, 1995 and 1996 and also by using a portion of the accumulated OMERS Type III surplus in each of the years 1993 through 1996 inclusively. As of the end of 1995 a total of \$3,161 of the accumulated OMERS Type III surplus has been used to finance the program. An additional \$1,000 was financed in 1995 as a charge to the operating fund.

The cumulative unfinanced portion of the expenditures, \$1,221 (1994, \$2,598), is shown on the consolidated balance sheet as a deferred expenditure.

(b) University Research and Development Grant

In 1994 the Corporation paid a grant in the amount of \$1,750 to the University of Windsor to facilitate the start-up of a joint research and development facility involving the University and the Chrysler Canada Corporation.

This deferred expenditure is being recognized on the consolidated statement of operations over 5 years, beginning in 1995. The cumulative unfinanced portion of the expenditure, \$1,410 (1994, \$1,750), is shown on the consolidated balance sheet as a deferred expenditure.

6. Mortgage Receivable

In 1993 the Corporation advanced the Art Gallery of Windsor \$4,575 to enable it to assemble land to be leased to the Province of Ontario for the interim casino. This advance was secured by a demand mortgage which is to be repaid by the Ontario Casino Corporation. The mortgage principal and interest were received in full during 1995.

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

7. Investments

The total of investments of \$1,345 (1994, \$1,176), including investment in own debentures, reported on the consolidated balance sheet at cost, have a market value of \$1,360 (1994, \$1,120) at the end of the year.

8. Pension Agreements

The Corporation makes contributions to the Ontario Municipal Employees Retirement Fund (OMERS), which is a multi-employer plan, on behalf of 2094 members of its staff. The plan is a defined-benefit plan which specifies the amount of the retirement benefit to be received by the employees based on the length of service and rates of pay. The multi-employer plan is valued on a current market basis for all plan assets and has no actuarial deficiency for current obligations.

The amount contributed to OMERS for 1995 was \$6,438 (1994, \$6,104) for current service and is included as an expenditure on the consolidated statement of operations. The current obligations of the pension plan are funded on a current basis with a uniform contribution rate for all employees and employers based on normal retirement age.

Under the past service, optional and extended service provisions of the OMERS agreements, the Corporation is obligated at December 31, 1995 for an amount of approximately \$512 (1994, \$661) as established for the plans. No provision has been made for this liability. The balance of this liability will be funded by annual charges as follows:

<u>Year</u>	<u>Funding</u> <u>\$</u>
1996	159
1997	170
1998	168
1999	7
2000	<u>8</u>
	<u>512</u>

An amount of \$148 (1994, \$1,176) in addition to the amount for current service has been expended in the current year and is reported as an expenditure on the consolidated statement of operations.

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

Transit Windsor maintains its own contributory pension plan covering substantially all of its employees. The plan provides pensions based on length of service and career average earnings. The entity matches contributions by employees to the pension plan. Projected benefits accrued under the entity's plan aggregated to \$10,882 (1994, \$11,795) based on an extrapolation from the valuation accounting results compiled as at January 1, 1995. The net assets, at market value, available to provide these benefits amount to \$11,472 (1994, \$11,597).

9. Liability for Vested Sick Leave Benefits

Under the sick leave plan, unused sick leave can accumulate and certain employees may become entitled to a cash payment when they leave the Corporation's employment.

The liability for these accumulated days, to the extent that they have vested and could be taken in cash by an employee on termination, amounted to \$14,840 (1994, \$14,500) at the end of the year. No provision has been made for this liability. An amount of \$1,507 (1994, \$1,284) has been provided for in the current year and is reported on the consolidated statement of operations.

Anticipated payments over the next five years to employees who are eligible to retire and entitled to a payout are as follows:

<u>Year</u>	<u>\$</u>
1996	75
1997	101
1998	14
1999	136
2000	<u>41</u>
	<u>367</u>

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

10. Net Long Term Liabilities

- (a) The balance of the net long term liabilities reported on the consolidated balance sheet is made up of the following:

	1995	1994
	\$	\$
Total long term liabilities incurred by the Corporation including those incurred on behalf of school boards, other municipalities and municipal enterprises and outstanding at the end of the year amount to	106,414	82,187
Of the long term liabilities shown above, the responsibility for payment of principal and interest charges has been assumed by unconsolidated local boards, municipal enterprises and utilities, and other municipalities. At the end of the year, the outstanding principal amount of this liability is	(34,438)	(34,478)
Of the long term liabilities shown above, the responsibility for payment of principal and interest charges for tile drainage and shoreline property assistance loans has been assumed by individuals. At the end of the year, the outstanding principal amount of this liability is	(4)	(6)
The total value of sinking funds which have been accumulated to the end of the year to retire the outstanding long term liabilities included above, amount to	<u>(2,055)</u>	<u>(1,710)</u>
Net long term liabilities at the end of the year	69,917	45,993
Less: Amount repayable from Tunnel toll revenues	<u>20,000</u>	-
Net amount repayable from general taxation	<u>49,917</u>	<u>45,993</u>

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

Of this amount, \$1,081 (1994, \$1,138) are held by reserve funds as investments.

The Corporation has assumed no debt from other municipalities.

- (b) Of the net long term liabilities in (a) of this note, \$51,617 in principal payments are payable from 1996 to 2000, \$18,300 from 2001 to 2005. These amounts will require funding in those periods and are summarized as follows:

	1996 to 2000 \$	2001 to 2005 \$
from general municipal revenues	47,651	87
from Tunnel toll revenues	2,393	17,433
from benefitting landowners	<u>1,573</u>	<u>780</u>
	<u>51,617</u>	<u>18,300</u>

- (c) Included in the net long term liabilities on the consolidated balance sheet is an amount of \$4,746 (1994, \$6,875) payable in United States currency, which was converted into Canadian dollars at the rate of exchange prevailing at December 31, 1995. When the liability is converted into Canadian dollars at the rate of exchange prevailing when the liability was incurred, the foreign exchange translation adjustment is \$577 (1994, \$717). This debt will be repaid in full in 1999.
- (d) Approval of the Ontario Municipal Board or Treasurer's Certificate has been obtained for the long term liabilities in (a) issued in the name of the Corporation.
- (e) The Corporation is contingently liable for long term liabilities with respect to tile drainage and shoreline property assistance loans, and for those for which the responsibility for the payment of principal and interest has been assumed by other municipalities, school boards and unconsolidated local boards, municipal enterprises, and utilities. The total amount outstanding as at December 31, 1995 is \$34,442 (1994, \$34,484) and is not recorded on the consolidated balance sheet.

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

11. Charges for Net Long Term Liabilities

Total charges for the year for net long term liabilities which are reported on the consolidated statement of operations are as follows:

	<u>1995</u>	<u>1994</u>
	\$	\$
General principal payments including contributions to sinking funds	12,906	12,442
General interest	3,100	3,590
Tunnel interest	865	-
	<u>16,871</u>	<u>16,032</u>

The charges for long term liabilities assumed by the non-consolidated entities or by individuals in the case of tile drainage and shoreline property assistance loans are not reflected in these statements.

12. Municipal fund balances at the end of the year

(a) The balance on the consolidated statement of operations of municipal surplus (deficit) of \$843 (1994, (\$175)) at the end of the year decreases (increases) general taxation in the following year and is comprised of the following:

	<u>1995</u>	<u>1994</u>
	\$	\$
For general reduction of taxation:		
Corporation of the City of Windsor revenue fund	992	15
The Corporation of the City of Windsor		
Public Library Board	(16)	11
	<u>976</u>	<u>26</u>
For benefitting landowners related to special charges and special areas:		
City Centre Business Association	1	(25)
Sandwich Community Improvement Area	(100)	(125)
Wyandotte Street East Improvement Area	(34)	(51)
	<u>(133)</u>	<u>(201)</u>
	<u>843</u>	<u>(175)</u>

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

Ontario municipalities raise revenue and receive financing in accordance with statutory requirements. The recognition of certain costs in their accounts and, as a result, the need to raise revenue and receive financing, does not necessarily conform to full accrual accounting. The exceptions to full accrual accounting are described in note 1(b) to the financial statements. The costs which relate to those exceptions and which will require future funding are estimated to be:

	1995	1994
	\$	\$
Accrued interest on long term liabilities	1,997	1,816
Vested sick leave	14,840	14,500
Vested early retirement expenditures	519	478
	<u>17,356</u>	<u>16,794</u>

The Corporation's policy allows only temporary employees the option of vacation pay in lieu of time off. Consequently, accrued vacation pay at year end is not significant and, thus, not disclosed.

(b) The balances of unfinanced capital outlay at the end of the year are estimated as follows:

(i) General Municipal Purposes

	1995	1994
	\$	\$
Acquisition of fixed assets to be recovered through taxation or user charges	(19,792)	(56,840)
Acquisition of fixed assets to be financed from the proceeds of long term liabilities	(7,811)	(29,223)
Acquisition of fixed assets to be recovered through reserves and reserve funds	(6,064)	(2,765)
Funds available for the acquisition of fixed assets	<u>13,082</u>	<u>5,571</u>
	<u>(20,585)</u>	<u>(83,257)</u>

(c) The Corporation has contracted for various other capital construction projects, at a cost approximating \$4,839 (1994, \$8,785) in the aggregate, to be financed generally by unapplied capital receipts, senior government subsidies and the issue of debentures.

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

(d) In addition to these costs the Corporation is committed to making payments for various operating leases over the following year approximating \$3,609 (1994, \$3,576). These arrangements have been approved by the Ontario Municipal Board or Treasurer's Certificate.

13. Reserves and Reserve Funds

The total balances of reserves and reserve funds of \$8,904 (1994, \$9,722) and \$46,588 (1994, \$35,163) respectively are made up of the following:

	1995	1994
	\$	\$
Reserves set aside for specific purpose by Council:		
Working funds	751	459
Encumbrances	1,609	2,537
Future planning	121	145
Future pension costs	1,761	2,986
Recreation	369	264
Police	1,335	1,375
Fire	41	58
Long term disability insurance	2,214	1,200
Retroactive payments	603	698
Transit	100	-
Total reserves	<u>8,904</u>	<u>9,722</u>
Reserve funds set aside for specific purpose by Council:		
Replacement of equipment	17,581	18,048
Capital expenditures	14,783	8,036
Tunnel improvements	7,104	5,309
Mill rate stabilization	4	2
Insurance	385	309
Health benefits rate stabilization	995	1,014
Future planning	139	125
	<u>40,991</u>	<u>32,843</u>

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

	1995	1994
	\$	\$
Reserve funds set aside for specific purpose by legislation, regulation or agreement:		
Parking facilities	2,227	-
Park purposes	707	578
Development charges	2,663	1,742
	<u>5,597</u>	<u>2,320</u>
Total reserve funds	<u>46,588</u>	<u>35,163</u>

14. Other Commitments

The Corporation has committed to purchase replacement equipment at a net cost approximating \$NIL (1994, \$373) to be financed by various reserve funds.

The Corporation has also committed to make the following grants:

	University of Windsor	Capitol Theatre	Total
	\$	\$	\$
1996	-	610	610
1997	610	-	610
1998	610	-	610
1999	610	-	610
2000	610	-	610
2001	610	-	610
2002	200	-	200
Total	<u>3,250</u>	<u>610</u>	<u>3,860</u>

15. Contingent Liabilities and Subsequent Event

During the normal course of operations, the Corporation is subject to various legal actions. The settlement of these actions is not expected to have a material effect on the financial statements of the Corporation.

In January 1996, the Court of Appeal For Ontario ruled against the Corporation of the City of Windsor in its appeal of a Divisional Court ruling related to the tax assessment of the Detroit and Windsor Subway Company. The City is seeking leave to appeal to the Supreme Court of Canada and believes that it will be successful in its appeal. The estimated potential refund that the City would have to pay if it is unsuccessful in its appeal is \$1,215.

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued December 31, 1995 (stated in thousands of dollars)

16. Budget Figures (not provided)

Budgets established for capital funds, reserves and reserve funds are prepared based on a project-oriented basis, the costs of which may be carried out over one or more years. As such, they are not directly comparable with current year actual amounts and budgets have therefore not been reflected on the consolidated statement of operations.

17. Public Liability Insurance

The Corporation is self insured for public liability claims up to \$10 for any individual claim. Outside coverage is in place for claims in excess of this limit.

The Corporation has made provision for a reserve fund for self insurance which as at December 31, 1995 amounted to \$385 (1994, \$309) and is reported on the consolidated balance sheet under reserve funds. The Corporation budgets each year for premiums and claims. Any budget excess is credited to the reserve fund and any budget deficit is charged to the reserve fund. The budget excess for 1995 is \$54 (1994, \$16). \$NIL (1994, \$125) has been transferred from the reserve fund to current operations to offset premiums and deductibles. The total number of claims paid in the year was 460 (1994, 321) for a total cost of \$177 (1994, \$169). These payments are shown as an expenditure on the consolidated statement of operations.

18. Social Contract

The Social Contract Act required municipalities to reduce expenditures by a specified amount in each of the years 1993, 1994, 1995 and 1996. Unconditional grants have been reduced by a corresponding amount each year. The sectoral agreement between the provincial government and the municipal sector, however, provided for an automatic deferral of 25% of the 1993 social contract target amount and the corresponding reduction of unconditional grants until 1996. For the Corporation of the City of Windsor the target amount for each year is \$4,500. The Social Contract expires on March 31, 1996.

19. Comparative Figures

Certain comparative figures have been restated to conform with the current year's presentation.

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Consolidated Financial Statements, continued

December 31, 1995

(stated in thousands of dollars)

20. Temporary Loans

The 1994 comparative numbers reflect large unfinanced capital expenditures for the permanent casino site land assembly and the tunnel plaza reconstruction. These expenditures were financed in 1995 by the sale of the casino site for \$55,000 and the issue of debentures in the amount of \$20,000 recoverable from tunnel tolls. These financing activities are reflected in the lower figures in 1995 for temporary loans and capital operations not yet permanently financed.

AUDITORS' REPORT

To the Members of Council, Inhabitants and Ratepayers
of the Corporation of the City of Windsor

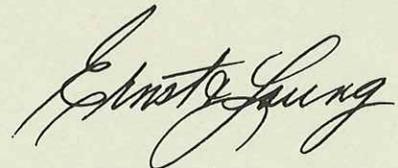
We have audited the balance sheet of the trust funds of the **Corporation of the City of Windsor** as at December 31, 1995 and the statement of continuity of trust funds for the year then ended. These financial statements are the responsibility of the City's management. Our responsibility is to express an opinion on these financial statements based on our audit.

Except as explained in the following paragraph, we conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

The trust funds for the residents of Huron Lodge derive receipts from the residents, the completeness of which is not susceptible of satisfactory audit verification. Accordingly, our verification of these receipts was limited to the amounts recorded in the records of the trust funds and we were unable to determine whether any adjustments for unrecorded receipts might be necessary to the residents' comfort and capital revenue accounts and fund balances.

In our opinion, except for the effect of adjustments, if any, which we might have determined to be necessary had we been able to satisfy ourselves with respect to the completeness of receipts for the Huron Lodge residents' comfort and capital revenue accounts described in the preceding paragraph, these financial statements present fairly, in all material respects, the financial position of the trust funds of the City as at December 31, 1995 and the continuity of trust funds for the year then ended in accordance with the accounting principles disclosed in note 1 to the financial statements.

Windsor, Ontario
April 16, 1996.



Chartered Accountants

THE CORPORATION OF THE CITY OF WINDSOR

Trust Funds

Balance Sheet

December 31, 1995

(stated in thousands of dollars)

	Huron Lodge Residents Maintenance	Huron Lodge Residents Comfort	Willistead Restoration
Assets:			
Cash	862	534	11
Investments in City of Windsor municipal debentures (Note 2):	25		
Receivables:			
Repayable			
Forgivable			
Other	229		
Due from City of Windsor capital fund			3
Total Current Assets	1,116	534	14
Investments in City of Windsor municipal debentures (Note 2):			
Long term receivables:			
Repayable			
Forgivable			
Total long term assets	_____	_____	_____
Total assets	1,116	534	14
Liabilities:			
Due to City of Windsor current fund	296		
Accounts payable and temporary loans	1	20	
Amount repayable to Province of Ontario			
Total liabilities	297	20	0
Fund balance	819	514	14
Total liabilities and fund balance	1,116	534	14

The accompanying notes are an integral part of this financial statement.

(Note 3) O.H.R.P. Regular	(Note 3) O.H.R.P. Rental	Municipal Candidates Trust	Chimchuk Fund	Library Board	Total
146	1	9		5	1,568
					25
66	2				68
42					42
9					238
					3
263	3	9	0	5	1,944
			1,489		1,489
357					357
56					56
413			1,489		1,902
676	3	9	1,489	5	3,846
10					306
			2		23
134	1				135
144	1	0	2	0	464
532	2	9	1,487	5	3,382
676	3	9	1,489	5	3,846

THE CORPORATION OF THE CITY OF WINDSOR

Trust Funds

Statement of Continuity

Year Ended December 31, 1995
(stated in thousands of dollars)

	Huron Lodge Residents Maintenance	Huron Lodge Residents Comfort	Willistead Restoration
Balance at beginning of year	988	491	23
Revenue:			
Residents comfort		424	
Residents capital	3,479		
Interest earned	84	32	1
Contributions			15
Total Revenue	3,563	456	16
Expenditures:			
Residents maintenance	3,130		
Payments to residents or estates	602	433	
Purchase of furnishings and capital improvements			25
Forgiveness of loans			
Administrative charges			
Refunded to Province of Ontario			
Refunded to candidates			
Total Expenditures	3,732	433	25
Balance at end of year	819	514	14

The accompanying notes are an integral part of this financial statement.

(Note 3) O.H.R.P. Regular	(Note 3) O.H.R.P. Rental	Municipal Candidates Trust	Chimchuk Fund	Library Board	Total
<u>708</u>	<u>4</u>	<u>1</u>	<u>1,407</u>	<u>5</u>	<u>3,627</u>
					424
					3,479
<u>35</u>			<u>80</u>		<u>232</u>
		<u>9</u>			<u>24</u>
<u>35</u>	<u>0</u>	<u>9</u>	<u>80</u>	<u>0</u>	<u>4,159</u>
					3,130
					1,035
					25
<u>69</u>	<u>1</u>				<u>70</u>
<u>8</u>					<u>8</u>
<u>134</u>	<u>1</u>				<u>135</u>
		<u>1</u>			<u>1</u>
<u>211</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>4,404</u>
<u>532</u>	<u>2</u>	<u>9</u>	<u>1,487</u>	<u>5</u>	<u>3,382</u>

THE CORPORATION OF THE CITY OF WINDSOR

Notes to Trust Funds Statements

December 31, 1995

(stated in thousands of dollars)

1. Accounting Policies

Basis of Accounting

Revenue and expenditures are reported on the accrual basis of accounting except for interest revenue on investments which is reported on the cash basis.

2. Investments

The total for investments by the trust funds of \$1,514, reported on the balance sheet at cost, have a market value of \$1,540 at the end of the year.

3. Ontario Home Renewal Program (O.H.R.P.)

In 1994, the Province of Ontario discontinued this program for all but special circumstances. The municipalities will continue to act as agents on behalf of the Province with respect to the collection of outstanding receivables.

AUDITORS' REPORT

The Mayor and Members of Council of the Corporation of the City of Windsor

We have examined the financial statement of the **Sinking Fund By-Law 5979** as at December 31, 1995 as required by the Municipal Act. This financial statement is the responsibility of the City's management. Our responsibility is to express an opinion on this financial statement based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statement is free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statement. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, this financial statement presents fairly, the balance of the Sinking Fund By-Law 5979 as at December 31, 1995 in accordance with the provisions of the Municipal Act.

Windsor, Ontario
April 16, 1996.



Chartered Accountants

THE CORPORATION OF THE CITY OF WINDSOR

Sinking Fund By-Law 5979 Statement of Fund Balance December 31, 1995

Balance required	\$1,795,054
Actual balance (see below)	<u>2,055,115</u>
Excess of actual over required	<u>\$ 260,061</u>

Actual balance (including accrued interest) consists of:

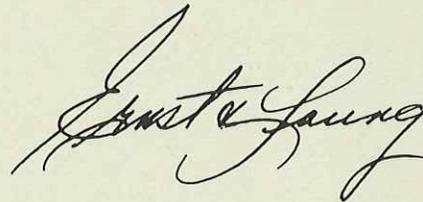
City of Windsor debenture, \$542,500, at 5.5% due November 1, 1996	547,487
City of Windsor debenture, \$274,500, at 9.5% due November 1, 1996	278,858
City of Windsor debenture, \$493,000, at 7.75% due November 1, 1997	499,385
City of Windsor debenture, \$298,000, at 7.5% due November 1, 1997	301,735
City of Windsor debenture, \$24,000, at 7.75% due November 1, 1997	24,311
City of Windsor debenture, \$399,000 at 6.75% due November 1, 1997	<u>403,339</u>
	<u>\$2,055,115</u>

AUDITORS' REPORT

The Mayor and Members of Council of the Corporation of the City of Windsor

We have examined the City of Windsor's compliance as at December 31, 1995 with the Purchase Agreement of the 9 1/2% and 10% U.S. Debentures dated March 30, 1976. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

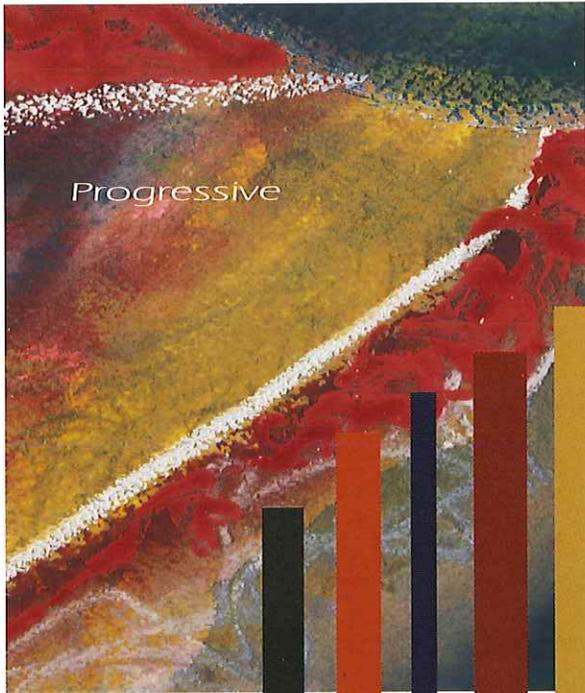
In our opinion, the Corporation of the City of Windsor is in compliance with the Terms of the Purchase Agreement.



Windsor, Ontario
April 16, 1996.

Chartered Accountants

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Statistical Section

CITY OF WINDSOR

SUMMARY OF RESERVES AND FUND BALANCES

	1995 \$000's	1994 \$000's	1993 \$000's	1992 \$000's	1991 \$000's
Consolidated Current Fund Surplus (Deficit)	<u>843</u>	<u>(175)</u>	<u>(208)</u>	<u>(305)</u>	<u>205</u>
(Unfinanced Capital Outlay)	<u>(20,585)</u>	<u>(83,257)</u>	<u>(18,083)</u>	<u>(17,280)</u>	<u>(15,155)</u>
Reserves	8,904	9,722	3,803	3,950	3,541
Reserve Funds	<u>46,588</u>	<u>35,163</u>	<u>23,857</u>	<u>27,644</u>	<u>23,726</u>
Total Reserves and Reserve Funds	<u>55,492</u>	<u>44,885</u>	<u>27,660</u>	<u>31,594</u>	<u>27,267</u>

The Corporation of the City of Windsor, like all Ontario municipalities, utilizes the Fund Basis of Accounting. More specifically, the three separate types of funds are: the Current Fund, the Capital Fund, and Reserves and Reserve Funds.

Day to day municipal services are reported in the Current Fund. Capital projects (i.e., projects such as road construction and maintenance, etc., with benefits to the City lasting more than one year) are recorded in the Capital Fund. Reserves and Reserve Funds reflect funds set aside by Council for specific purposes, either voluntarily or by statute.

Council is required by law to levy, in the subsequent year, for any current fund deficit; any surplus reduces the amount of the subsequent year's levy.

CITY OF WINDSOR

CURRENT FUND ANALYSIS OF EXPENDITURES *

	<u>1995</u>	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>
	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>
<u>Expenditures by function:</u>					
General government	36,195	33,153	32,540	29,083	27,864
Protection to persons and property	65,706	65,824	61,088	60,588	57,488
Transportation services	58,453	53,464	53,831	48,545	46,981
Environmental services	34,559	33,263	31,627	35,851	33,224
Health services	1,114	1,053	1,015	1,547	1,501
Social and family services	71,101	77,286	83,397	78,881	70,503
Recreation and cultural services	38,165	39,192	35,689	38,944	44,275
Planning and development	8,370	6,514	13,946	7,171	5,091
Total	<u>313,663</u>	<u>309,749</u>	<u>313,133</u>	<u>300,610</u>	<u>286,927</u>

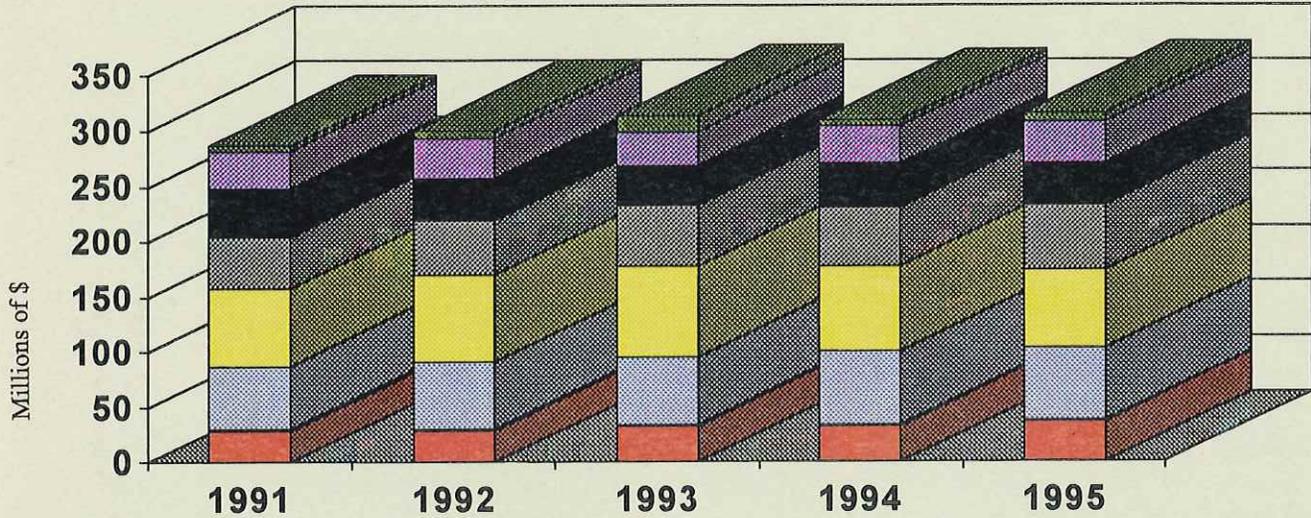
Expenditures by object:

Salaries, wages and employee benefits	144,325	139,981	140,569	140,251	131,388
General and operating	70,086	61,064	56,878	53,878	54,987
Transfers to other entities and the public	49,500	57,613	64,875	62,728	56,432
Net long term debt charges	15,516	15,511	19,195	16,163	17,079
Transfers to capital, reserves and reserve funds	<u>34,236</u>	<u>35,580</u>	<u>31,616</u>	<u>27,590</u>	<u>27,041</u>
Total	<u>313,663</u>	<u>309,749</u>	<u>313,133</u>	<u>300,610</u>	<u>286,927</u>

* Includes transfers to other City funds. (These transfers have been eliminated for reporting purposes on the consolidated financial statements, therefore the numbers are not comparable.)

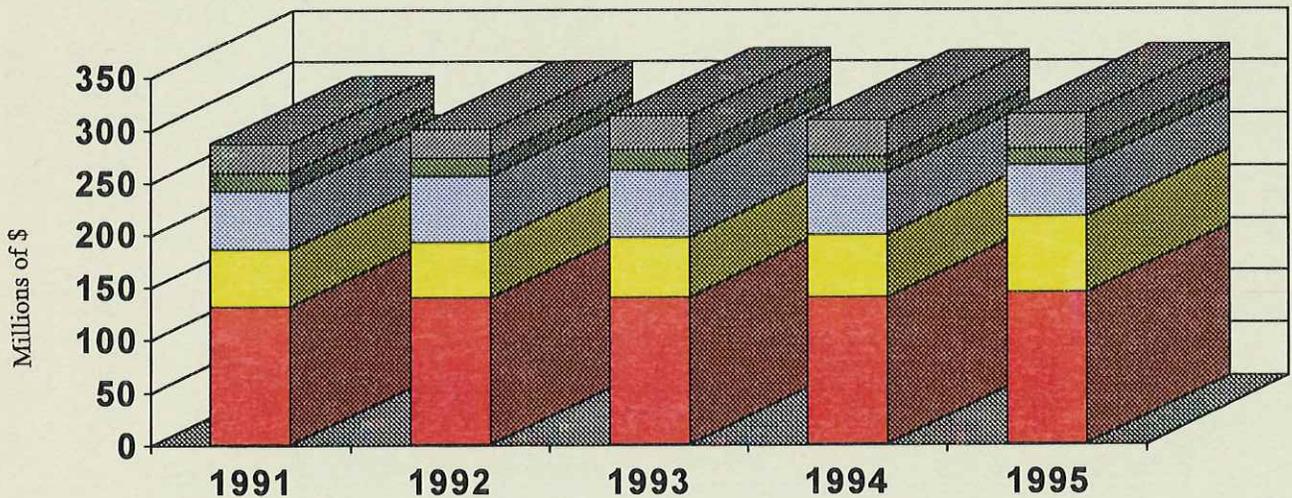
CITY OF WINDSOR
 CURRENT FUND - ANALYSIS OF EXPENDITURES
 1991-1995

EXPENDITURE BY FUNCTION



- | | | |
|------------------------------|---------------------------|--------------------------------------|
| ■ General government | ■ Health services | ■ Protection to persons and property |
| ■ Social and family services | ■ Transportation services | ■ Recreation and cultural services |
| ■ Environmental services | ■ Planning & development | |

EXPENDITURE BY OBJECT



- | | |
|--|------------------------------|
| ■ Salaries, wages and employee benefits | ■ General and operating |
| ■ Transfers to other entities and the public | ■ Net long term debt charges |
| ■ Transfers to capital, reserves and reserve funds | |

CITY OF WINDSOR

CURRENT FUND REVENUES BY SOURCE

	1995	1994	1993	1992	1991
	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>
Taxation	261,900	250,227	260,139	253,600	243,333
Payments in lieu of taxes:					
- From other governments and government enterprises	6,556	6,289	6,528	6,554	5,928
- From municipal enterprises	1,310	1,498	1,273	1,194	1,865
User Charges	78,759	72,431	55,499	51,832	51,833
Grants:					
- Province of Ontario	75,947	81,985	89,564	92,174	83,678
- Government of Canada	306	78	252	107	204
Investment Income	7,263	4,758	3,901	4,244	4,909
Contribution from capital fund	5,955	6,645	7,756	2,838	4,682
Contribution from reserves and reserve funds	4,913	5,109	9,455	4,113	3,604
Other	<u>5,800</u>	<u>5,687</u>	<u>5,848</u>	<u>5,426</u>	<u>4,778</u>
 Total Revenues	 448,709	 434,707	 440,215	 422,082	 404,814
Less amounts raised on behalf of school boards	 <u>134,028</u>	 <u>124,808</u>	 <u>126,985</u>	 <u>121,982</u>	 <u>115,891</u>
 Net municipal current fund revenues	 <u><u>314,681</u></u>	 <u><u>309,899</u></u>	 <u><u>313,230</u></u>	 <u><u>300,100</u></u>	 <u><u>288,923</u></u>

NOTE: The amounts reported on this schedule reflect only those of the City of Windsor Current Fund and therefore some captions do not tie directly into the consolidated financial statements.

CITY OF WINDSOR

TAXATION INFORMATION

TAXATION OVERVIEW

The City of Windsor, like all Ontario municipalities, calculates the taxation levy by multiplying assessments by the appropriate mill rates.

Assessment values are determined by the province and are based on a percentage of the estimated market value of the property as of 1984. Mill rates are set by the City to raise sufficient revenue to pay for net City expenditures after having deducted other expected sources of revenue such as provincial grants, user charges, etc.

Mill rates for Residential and Farm properties are set at 85% of the mill rates for Business Commercial and Industrial properties.

In addition to levying and collecting its own taxes, the City also collects taxes on behalf of the two local school boards. The mill rates for education purposes are determined by the two school boards; City Council has no authority to change these mill rates.

ASSESSED VALUES FOR GENERAL MUNICIPAL PURPOSES

	Taxation Year				
	1995	1994	1993	1992	1991
	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>
Residential and Farm	710,090	699,625	693,642	675,703	659,706
Commercial and Industrial	296,925	302,350	295,340	301,037	306,351
Business	130,349	134,051	131,650	133,836	136,180
TOTAL	<u>1,137,364</u>	<u>1,136,026</u>	<u>1,120,632</u>	<u>1,110,576</u>	<u>1,102,237</u>

MILL RATES FOR GENERAL MUNICIPAL PURPOSES

	<u>1995</u>	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>
Residential and Farm	99.04	100.04	107.73	107.19	103.76
Commercial and Industrial	116.52	117.69	126.73	126.10	122.07
Business	116.52	117.69	126.73	126.10	122.07

CITY OF WINDSOR

TAXATION INFORMATION - (continued)

ANALYSIS OF REVENUE FROM TAXATION

	<u>1995</u>	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>
	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>
<u>MUNICIPAL TAXATION</u>					
<u>ORIGINAL LEVY</u>					
Residential and Farm	70,327	69,991	74,726	72,428	68,451
Commercial and Industrial	34,598	35,583	37,428	37,961	37,396
Business	15,188	15,776	16,684	16,877	16,623
	<u>120,113</u>	<u>121,350</u>	<u>128,838</u>	<u>127,266</u>	<u>122,470</u>
<u>SUPPLEMENTARY TAXES</u>					
Residential and Farm	944	619	668	993	983
Commercial and Industrial	2,419	407	580	491	803
Business	1,673	472	722	584	804
	<u>5,036</u>	<u>1,498</u>	<u>1,970</u>	<u>2,068</u>	<u>2,590</u>
<u>OTHER SOURCES OF TAXATION REVENUES</u>					
Telephone & Telegraph	2,051	2,090	2,081	2,095	2,124
Local Improvements	1,570	1,381	1,187	1,068	1,024
Business Improvement Areas	734	659	688	697	732
	<u>4,355</u>	<u>4,130</u>	<u>3,956</u>	<u>3,860</u>	<u>3,880</u>
TOTAL MUNICIPAL TAXATION	<u>129,504</u>	<u>126,978</u>	<u>134,764</u>	<u>133,194</u>	<u>128,940</u>
SCHOOL BOARDS TAXATION	<u>132,396</u>	<u>123,249</u>	<u>125,375</u>	<u>120,406</u>	<u>114,393</u>
TOTAL TAXATION REVENUE	<u>261,900</u>	<u>250,227</u>	<u>260,139</u>	<u>253,600</u>	<u>243,933</u>

CITY OF WINDSOR

TAXATION INFORMATION (continued)

COLLECTION STATISTICS

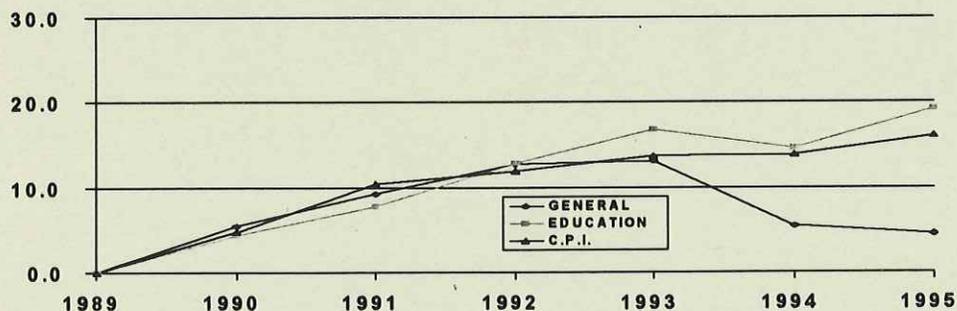
	1995	1994	1993	1992	1991
Total Taxes Billed (\$000's)	261,900	250,227	260,139	253,600	243,333
Total Collections (\$000's)	258,072	251,687	259,759	248,280	233,919
Total Collections as a % of current levy	98.54	100.59	99.9	97.9	96.1
Taxes Receivable at end of year (\$000's) *	22,947	21,892	24,620	26,267	20,712
Total Receivable as a % of current levy	8.76	8.7	9.5	10.4	8.5

* NET OF ALLOWANCES

LARGEST TAXPAYERS

	Assessment for 1996 Taxation \$000's	Percentage of Total Assessment %
1. FORD MOTOR CO. LTD. OF CANADA	57,151	5.02
2. CHRYSLER CANADA LIMITED	35,883	3.15
3. GENERAL MOTORS OF CANADA	31,396	2.76
4. REGIONAL SHOPPING CENTRES	16,051	1.41
5. HIRAM WALKER & SONS	11,976	1.05
6. CANADIAN TRANSIT COMPANY	9,411	0.83
7. CITY OF WINDSOR HOUSING	7,763	0.68
8. UNION GAS LIMITED	7,025	0.62
9. MORE CUSTOM HOMES LIMITED	5,405	0.48
10. CAMBRIDGE LEASEHOLDS LIMITED	5,224	0.46

ACCUMULATIVE RESIDENTIAL MILL RATE INCREASES

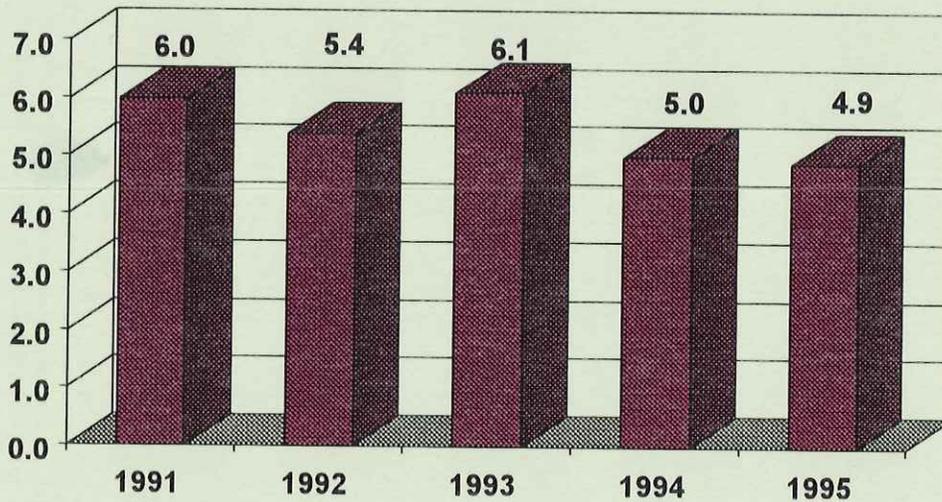


CITY OF WINDSOR

ANALYSIS OF LONG TERM DEBT

Year	Total Current Expenditures \$000's	Net Long Term Debt Charges \$000's	Debt Charges As A Percentage Of Current Expenditures %
1995	313,663	15,516	4.9
1994	309,749	15,511	5.0
1993	313,133	19,195	6.1
1992	300,610	16,163	5.4
1991	286,927	17,079	6.0

ANNUAL LONG TERM DEBT CHARGES
AS A PERCENTAGE OF CURRENT EXPENDITURES



CITY OF WINDSOR

ANALYSIS OF LONG TERM DEBT *

	1995 000's	1994 \$000's	1993 \$000's	1992 \$000's	1991 \$000's
<u>Gross debt issued by the municipality</u>	106,414	82,187	89,033	80,372	66,392
Less: debt assumed by the Windsor Utilities Commission	29,943	29,307	30,114	29,250	10,500
Less: debt assumed by school boards	2,671	2,939	3,200	-	-
Less: debt assumed by other municipalities	1,824	2,232	2,655	2,070	2,460
Less: debt assumed by individuals	4	6	7	10	11
Less: sinking fund balances	2,055	1,710	1,383	1,629	1,641
<u>Net outstanding long term debt</u>	69,917	45,993	51,674	47,413	51,780
Less: debt recoverable from Tunnel Toll Revenue	20,000	-	-	-	-
Less: amounts recoverable from user rates - Library Board	20	9	57	164	540
Less: debt amount recoverable from reserve funds	2,282	2,372	2,455	2,589	2,707
<u>Net debt to be repaid from property taxes</u>	47,615	43,582	49,162	44,660	48,533
<u>Debt Issued by W.R.C.S.S.B. **</u>	4,659	2,500	974	79	104
<u>Per Capita Debt:</u>					
Population	195,637	195,637	192,822	192,822	192,822
Gross debt per capita	544	420	462	417	344
Net debt per capita	357	235	268	246	268

* The City issues debt obligations in order to finance various capital projects. Issues of debt obligations that run beyond the term of Council and exceed the debt and financial obligation limits of the Corporation must be approved by the Ontario Municipal Board. Provincial legislation defines the maximum amount of debt that a particular municipality is allowed to issue. The City of Windsor's annual legal debt limits are as follows:

1995 \$000's	1994 \$000's	1993 \$000's	1992 \$000's	1991 \$000's
148,482	187,629	276,120	253,787	217,023

** As the City of Windsor is not part of a tiered or regional municipal structure, the only overlapping debt is that issued directly by the Windsor Roman Catholic Separate School Board (W.R.C.S.S.B.).

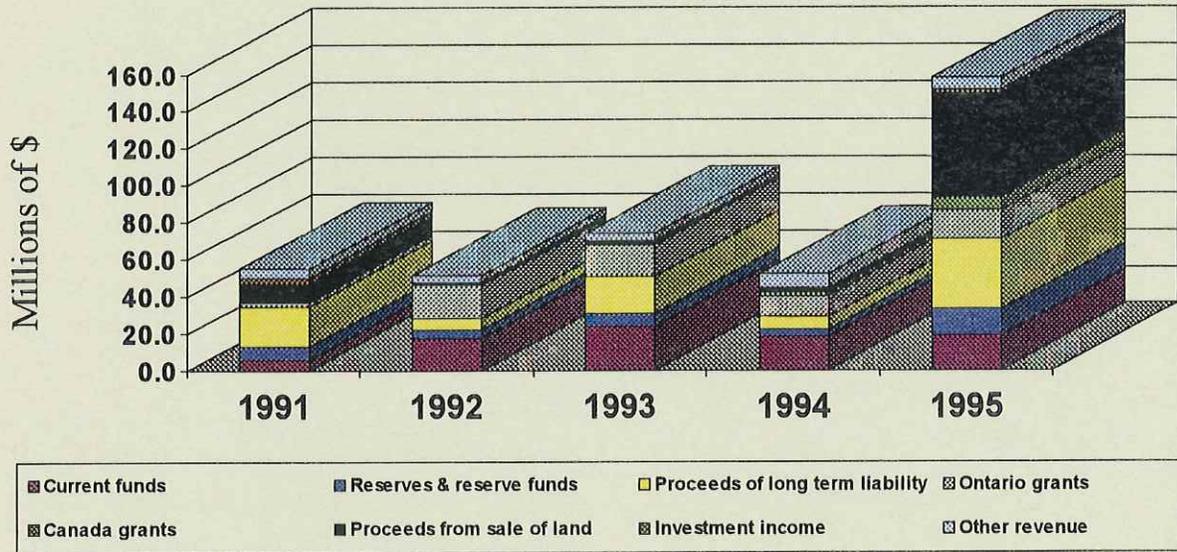
CITY OF WINDSOR

ANALYSIS OF CAPITAL OPERATIONS

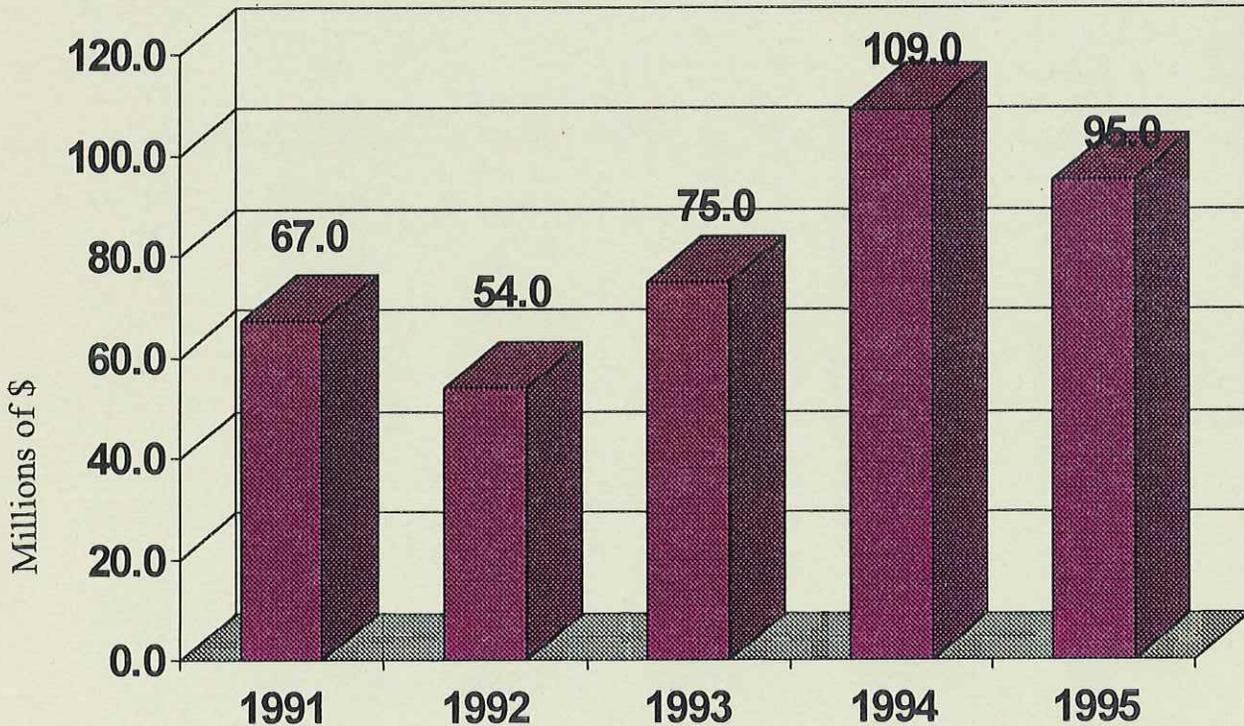
	1995 \$000's	1994 \$000's	1993 \$000's	1992 \$000's	1991 \$000's
<u>Sources of revenue:</u>					
Contribution from current fund	19,029	18,484	24,100	17,733	18,116
Contribution from reserves and reserve funds	13,871	3,636	6,470	4,666	6,253
Proceeds from issue of long term liability	38,000	7,000	20,000	6,500	6,500
Ontario grants	15,271	11,128	17,522	17,147	21,622
Canada grants	7,309	2,400	316	437	2,702
Proceeds from sale of land	56,397	1,646	756	898	1,013
Investment income	1,657	855	661	563	911
Other	6,320	7,425	4,452	3,949	3,100
Total sources of revenue	<u>157,854</u>	<u>52,574</u>	<u>74,277</u>	<u>51,893</u>	<u>60,217</u>
<u>Capital expenditures: *</u>					
General government	7,513	3,765	1,605	1,152	365
Protection to persons and property	1,065	1,608	536	609	717
Transportation services	34,508	36,347	31,771	19,890	24,004
Environmental services	19,468	12,515	18,715	20,940	11,098
Health services	-	-	-	1,003	500
Social and family services	307	791	187	343	161
Recreation and cultural services	11,336	10,178	6,663	5,228	25,811
Planning and development	20,985	43,875	15,601	5,180	4,542
Total capital expenditures	<u>95,182</u>	<u>109,079</u>	<u>75,078</u>	<u>54,345</u>	<u>67,198</u>

* Includes transfers to other City Funds. (These transfers have been eliminated for reporting purposes on the consolidated financial statements, therefore the numbers are not comparable.)

CITY OF WINDSOR
SOURCES OF CAPITAL REVENUE
1991-1995



CAPITAL EXPENDITURES



CITY OF WINDSOR

GENERAL COMPARATIVE STATISTICS

	<u>1995</u>	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>
<u>ROADS: (1)</u>					
Paved (kms)	861	852	838	833	810
Unpaved (kms)	16	16	23	23	23
Streetlights (#)	19,779	19,647	19,477	19,056	18,959
Bridge structures (#)	60	60	61	62	62
Railway crossings (#)	115	115	117	118	118
Traffic signals (#)	220	213	207	206	205
<u>WATERMAINS (kms) (2)</u>					
	926	917	907	902	893
<u>SEWERS (kms) (1)</u>					
	1,368	1,368	1,342	1,314	1,308
<u>NUMBER OF SCHOOLS: (3)</u>					
Elementary	68	68	68	68	70
Secondary	14	14	14	14	15
Adult learning centres	4	3	3	2	1
Agency & alternate	10	10	11	10	10
<u>Total number of schools</u>					
	<u>96</u>	<u>96</u>	<u>96</u>	<u>95</u>	<u>97</u>
School registration	35,790	34,723	36,640	35,291	36,957
<u>MUNICIPAL EMPLOYEES: (4)</u>					
General municipal	1,445	1,527	1,425	1,521	1,556
Police department	539	540	548	516	520
Fire department	270	275	289	274	277
<u>Total</u>					
	<u>2,254</u>	<u>2,342</u>	<u>2,262</u>	<u>2,311</u>	<u>2,353</u>
<u>LICENSES ISSUED: (5)</u>					
Business licenses	6,716	8,208	5,964	3,605	7,155
Dog licenses	9,672	11,008	11,105	11,271	11,956
Lottery licenses	54,385	49,084	47,520	33,418	27,010
Marriage licenses	1,764	1,645	1,436	1,483	1,607
Births	4,120	3,947	4,203	3,773	3,985
Deaths	2,180	2,285	2,317	2,208	2,204
Stillbirths	26	42	27	25	25

Sources: (1) Public Works Dept. (2) Windsor Utilities Commission (3) School Boards
(4) Payroll Division (5) City Clerk's Dept.

CITY OF WINDSOR

NEW CONSTRUCTION

	<u>1995</u>	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>
<u>BUILDING PERMITS ISSUED:</u>					
Residential	1,877	1,571	1,490	1,768	1,968
Commercial	313	313	132	123	82
Industrial	137	168	250	231	257
Government and Institutional	66	88	85	108	85
Totals *	<u>2,393</u>	<u>2,140</u>	<u>1,957</u>	<u>2,230</u>	<u>2,392</u>
<u>VALUE OF CONSTRUCTION:</u> (000's of \$)					
Residential	101,792	86,902	59,030	52,154	62,739
Commercial	45,651	18,719	26,193	15,789	20,864
Industrial	61,146	60,880	102,458	41,229	21,348
Government and Institutional	11,926	40,610	42,894	39,352	35,824
Totals	<u>220,515</u>	<u>207,111</u>	<u>230,575</u>	<u>148,524</u>	<u>140,775</u>
<u>NUMBER OF NEW DWELLING UNITS CONSTRUCTED:</u>					
Single family	695	552	376	383	279
Semi-detached	92	34	37	33	98
Duplex	7	4	2	9	3
Double duplex	2	4	4	0	4
Multiple dwellings:					
Group housing	22	27	21	40	116
Apartment buildings	14	145	127	83	294
Totals	<u>932</u>	<u>766</u>	<u>567</u>	<u>548</u>	<u>794</u>

Source: Building Dept.

* Demolition permits are included in building permits effective in 1993

CITY OF WINDSOR

(CENSUS METROPOLITAN AREA)

DEMOGRAPHICS

POPULATION CHARACTERISTICS

Age			% of	
	Male	Female	Total	Total
Total	92,270	99,165	191,435	100.00
0 - 4 years	6,390	6,050	12,440	6.50
5 - 9 years	6,085	5,930	12,015	6.28
10-14 years	6,215	5,765	11,980	6.26
15-19 years	6,665	6,535	13,200	6.90
20-24 years	7,605	7,910	15,515	8.10
25-34 years	16,490	16,480	32,970	17.22
35-44 years	13,355	14,050	27,405	14.32
45-54 years	9,690	10,110	19,800	10.34
55-64 years	9,060	9,695	18,755	9.80
65-74 years	6,840	9,345	16,185	8.45
75 years and over	3,875	7,295	11,170	5.83

HIGHEST LEVEL OF SCHOOLING

	Total	% of Total
Population (15 years and over)	152,610	100.00
Less than grade 9	20,195	13.23
Grade 9 - 13 - no secondary certificate	39,565	25.93
Grade 9 - 13 - with secondary certificate	25,165	16.49
Trade certificate or diploma	4,100	2.69
Other non-university education		
without certificate	10,770	7.06
with certificate	20,965	13.74
University		
without degree	15,970	10.46
with degree	15,880	10.40

Source: 1991 Census

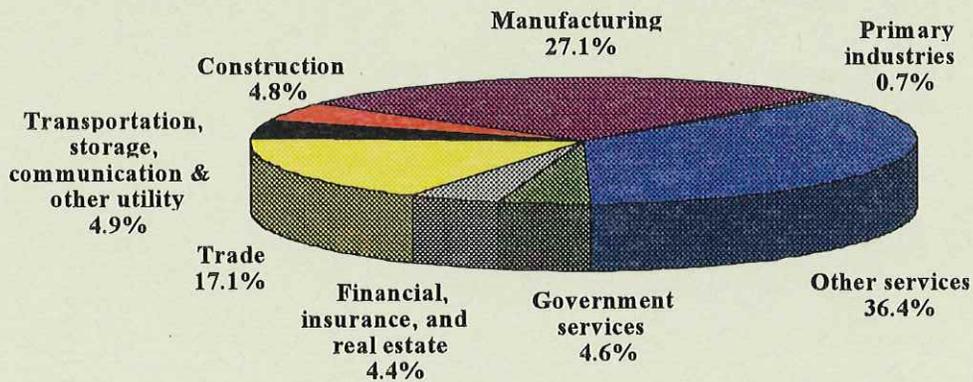
CITY OF WINDSOR

(CENSUS METROPOLITAN AREA)

DEMOGRAPHICS (continued)

INDUSTRY DIVISIONS

	<u>Total</u>	<u>% of Total</u>
Labour force 15 years and over	95,530	
Not applicable	2,345	
All industries	93,185	100.00
Primary industries	660	0.71
Manufacturing industries	25,225	27.07
Construction industries	4,500	4.83
Transportation, storage, communication and other utility industries	4,570	4.90
Trade industries	15,910	17.07
Financial, insurance and real estate industries	4,100	4.40
Government service industries	4,325	4.64
Other service industries	33,895	36.38



SOURCE: 1991 CENSUS

CITY OF WINDSOR

(CENSUS METROPOLITAN AREA)

DEMOGRAPHICS (continued)

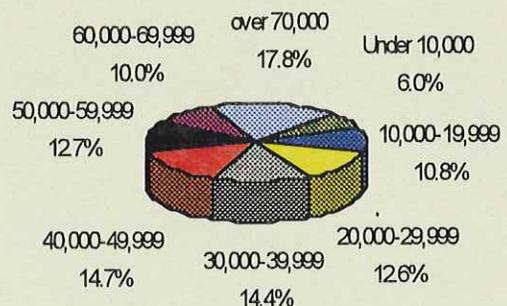
GENDER AND INCOME GROUPS

	<u>Male</u>	<u>Female</u>	<u>Total</u>	<u>% of Total</u>
Total	68,505	68,990	137,495	100.00
15 years and over with income under \$1,000	1,845	2,970	4,815	3.50
\$ 1,000 - 2,999	2,700	4,475	7,175	5.22
3,000 - 4,999	2,425	4,510	6,935	5.04
5,000 - 6,999	2,690	4,780	7,470	5.43
7,000 - 9,999	3,680	7,000	10,680	7.77
10,000 - 14,999	7,085	14,695	21,780	15.85
15,000 - 19,000	6,040	8,305	14,345	10.43
20,000 - 24,999	6,405	6,420	12,825	9.33
25,000 - 29,999	5,325	4,905	10,230	7.44
30,000 - 39,999	11,785	6,040	17,825	12.96
40,000 - 49,000	9,410	2,650	12,060	8.77
50,000 and over	9,115	2,240	11,355	8.26
Average income	\$29,563	\$17,170		
Median income	\$25,837	\$13,117		
Standard error of average income	\$ 216	\$ 122		

FAMILY INCOME

	<u>Total</u>	<u>% of Total</u>
All census families	51,060	100.00
Under \$10,000	3,080	6.03
\$10,000 - 19,999	5,530	10.83
20,000 - 29,999	6,425	12.58
30,000 - 39,999	7,325	14.35
40,000 - 49,999	7,515	14.72
50,000 - 59,999	6,500	12.73
60,000 - 69,999	5,100	9.99
70,000 and over	9,585	18.77
Average income	\$49,092	
Median income	\$43,987	
Standard error of average income	\$ 346	

Source: 1991 Census



CITY OF WINDSOR

(WINDSOR-ESSEX COUNTY)

REAL ESTATE STATISTICAL INFORMATION

	<u>1995</u>	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>
<u>RESIDENTIAL:</u>					
Total gross Residential sales (\$000's)	548,163	550,439	506,578	539,969	472,409
Total residential Units sold	4,663	4,670	4,602	4,943	4,475
Average cost per Residential unit (\$000's)	118	118	110	109	106
	<u>1995</u>	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>
	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>	<u>\$000's</u>
<u>OTHER:</u>					
Commercial and Industrial	24,439	26,826	35,112	22,939	25,558
Farm and Vacant Land	20,071	28,226	22,436	18,048	16,304
Business	528	524	785	645	538

Source: Windsor-Essex County Real Estate Board

**Corporation of The City of Windsor
And Local Boards of the Municipality
Public Sector Salary Disclosure
1995 Calendar Year**

The Public Sector Salary Disclosure Act, 1996, requires our organization to disclose/make available to the public, the names, positions, salaries and benefits of our employees who were paid a salary of \$100,000 or more during this calendar year.

The following represents the required information under the Act for all employees of The Corporation of the City of Windsor and its local Boards who were paid salaries of \$100,000 or more during the 1995 calendar year.

Corporation of the City of Windsor

<u>NAME OF EMPLOYEE</u>	<u>POSITION</u>	<u>SALARY</u>	<u>TAXABLE BENEFITS</u>
BLAIR, J.	Deputy Chief of Police (RETIRED 10/31/95)	105,358.76	357.72
HARDING, G.	Commissioner of Works	105,109.68	1,767.20
HOWE, D.	Commissioner of Social Services	105,109.68	1,109.42
KELLERMAN, A.	City Solicitor	105,109.68	1,109.42
KOUSIK, J.	Chief of Police	100,727.64	1,076.92
PINSONNEAULT, G.	Acting Commissioner of Finance	100,727.64	1,076.92
WILLS, C.	Chief Administrative Officer	117,491.66	1,998.90

Windsor-Essex County Health Unit

<u>NAME OF EMPLOYEE</u>	<u>POSITION</u>	<u>SALARY</u>	<u>BENEFITS</u>
HEIMANN, Dr. G.	Medical Officer of Health	138,775.82	657.54

**The Corporation of the
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Original Artwork by Kay Douglas

