



THE CITY OF WINDSOR
Corporate Services Department

G.S. Pinsonneault, CA

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Commissioner of Corporate Services and Treasurer

The 1998 fiscal year was an exciting but challenging time for municipal finance in general and the Corporation of the City of Windsor in particular. The challenges related primarily to the issues surrounding the local services realignment process instituted by the provincial government. During the year, the municipality became largely or completely responsible for a variety of services which had previously been the complete or primary responsibility of the province. These services include social services, property assessment, ambulance and health services and social housing and in total add up to about \$42 million. On the revenue side, provincial grants and subsidies decreased by \$12.8 million. In addition, the corporation faced a \$4.1 million charge related to legislated pay equity payments. Finally, the corporation did not receive a budgeted \$5 million contribution from the County of Essex for the County's share of Social Services due to a provincially appointed arbitrator's decision that cost sharing would only start on April 1, 1999.

On a more positive note, the corporation benefited from an increase in the property tax room that generated an extra \$40.3 million, provincial offences revenues of about \$2 million and \$6.5 million from the provincial CRF Fund. Additional funds of \$5 million were generated by the payment in lieu of taxes for the permanent casino which opened in July. Finally, the OMERS pension holiday saved the corporation about \$2.2 million. Given all these changes and uncertainties, it is not surprising that the corporation finished the year with a \$4.2 million deficit. This unusual deficit will be fully financed in 1999.

Notwithstanding the challenging fiscal environment facing Ontario municipalities, the corporation's financial position remains very strong. This financial strength is largely attributable to the discipline instilled by two major Council Policies: the Fiscal Fitness Policy and the Debt Management Policy. The City's credit rating agency has consistently indicated that these two policies are a major reason for the corporation's improving credit rating which currently stands at a solid AA-, with a positive outlook.

The Fiscal Fitness Policy requires the tax rate to be set at least 1% below the previous year's rate of inflation. While it has become increasingly more challenging to meet this requirement, the policy leads to a thorough review of the programs and services provided by the municipality and, therefore, helps eliminate inefficiencies.

The Debt Management Policy, an evolution of the Debt Reduction Policy, is based on the premise that as the municipality's revenues grow, it enables it to support larger debt loads. Therefore, the new policy is based on maintaining several debt ratios within acceptable ranges. This approach will enable the municipality to better balance the need to control debt levels with the need to finance capital projects in a growing community.

Taking a broader outlook, the local economy continued to be very healthy during the past year. This is evidenced by the 3,551 building permits issued in 1998 compared to 2,872 in 1997, representing an increase of 23.6%.

Looking ahead to 1999, the municipality will continue to face significant challenges. For example, as of April 1, the City of Windsor will be the social services provider for both the City and the County of Essex. However, the municipality through the Community Strategic Plan, the sound financial policies adopted by city council, and its dedicated employees, is well positioned to meet these challenges and to continue to provide excellent programs and services to the people of Windsor. The economy continues to show strength as evidenced by the continuing decline in unemployment rates, the sustained level of building permits continues, and the client rolls for Ontario Works are declining.

In closing, I would like to thank all those individuals who contributed to the preparation of this annual corporate report.

G.S. Pinsonneault, CA
 Commissioner of Corporate Services and Treasurer

April 23, 1999



CONSOLIDATED BALANCE SHEET

December 31, 1998 with comparative figures for 1997

(stated in thousands of dollars)

Assets	1998	1997
Unrestricted:	\$	\$
Taxes receivable	22,249	19,412
Accounts receivable	40,829	25,946
Other current assets	4,228	3,456
	67,306	48,814
Restricted:		
Cash	14,101	5,507
Investments (note 5)	283	6,706
Investment in own debentures (note 5)	3,003	4,225
Accounts receivable	652	665
Due from own funds	43,803	31,987
	61,842	49,090
Capital outlay financed by long term liabilities and to be recovered in future years [note 1(b)]:		
General municipal purposes	55,429	52,321
Tunnel plaza improvements	18,686	19,161
	74,115	71,482
Total Assets	203,263	169,386
Liabilities and Fund Balances		
Liabilities:		
Accounts payable and accrued liabilities	31,353	20,944
Due to own funds	43,803	31,987
Note payable [note 11(e)]	15,155	8,489
Net long term liabilities (note 8):		
Repayable from general tax revenues	55,429	52,321
Repayable from Tunnel toll revenues	18,686	19,161
Total liabilities	164,426	132,902
Fund balances at the end of the year (note 10):		
To be recovered from taxation or user charges	(4,184)	(235)
Capital operations not yet permanently financed	(24,210)	(18,647)
Reserves	5,451	6,298
Reserve funds	61,780	49,068
Total fund balances	38,837	36,484
Total Liabilities and Fund Balances	203,263	169,386

The accompanying notes are an integral part of these consolidated financial statements.

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, 1998 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, 1998 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 23, 1999

Ernst & Young
Chartered Accountants

CONSOLIDATED STATEMENT OF OPERATIONS

Year ended December 31, 1998 with comparative figures for 1997

(stated in thousands of dollars)

	1998	1997
	\$	\$
SOURCES OF FINANCING:		
Taxation and user charges:		
Residential and farm taxation	150,030	152,831
Commercial, industrial and business taxation	134,007	126,082
Taxation from other governments	13,630	8,244
User charges	103,466	99,244
Grants:		
Government of Canada	4,274	791
Province of Ontario	59,549	72,335
Other:		
Contributions from developers	10,096	8,556
Investment income	9,218	7,752
Sale of land and equipment	3,965	5,812
Penalties and interest on taxes	3,124	3,166
Fines	3,733	1,727
Deduct amounts received or receivable for school boards (note 2)	(102,871)	(143,228)
Proceeds from the issue of long term liabilities	19,907	15,999
Net appropriation from reserves and reserve funds	-	2,735
Municipal fund balances at the beginning of the year (note 10):		
To (be recovered from) offset taxation or user charges	(235)	1,148
Capital operations not yet permanently financed	(18,647)	(20,458)
Total Financing available during the year	393,246	342,736
APPLIED TO:		
Current operations:		
General government	37,115	31,577
Protection to persons and property	69,117	69,586
Transportation services	51,183	50,029
Environmental services	32,014	31,783
Health services	9,533	1,038
Social and family services	84,506	62,483
Recreation and cultural services	37,496	35,300
Planning and development	14,599	5,515
	335,563	287,311
Capital:		
General government	640	2,682
Protection to persons and property	7,902	10,249
Transportation services:		
General municipal improvements	32,423	20,528
Tunnel improvements	1,629	1,318
Environmental services	14,866	22,206
Social and family services	280	163
Recreation and cultural services	9,420	6,352
Planning and development	7,052	10,809
	74,212	74,307
Net appropriations to reserves and reserve funds	11,865	-
Municipal fund balances at the end of the year (note 10):		
To be recovered from taxation or user charges	(4,184)	(235)
Capital operations not yet permanently financed	(24,210)	(18,647)
Total Applications during the year	393,246	342,736

The accompanying notes are an integral part of these consolidated financial statements.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 1998

*(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	Erie Street East Improvement Area
Windsor Police Services	Ottawa Street Business Improvement Area
Roseland Golf and Curling Club Limited	Riverside Business Improvement Area
Transit Windsor	Wyandotte Street East Improvement Area
The Corporation of the City of Windsor Public Library	Wyandotte Street East (Olde Midtown)
Windsor Tunnel Commission	Business Improvement Area
City Centre Business Association	Sandwich Community Improvement Area
Ford City Business 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:

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

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 expenditures. 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.

Modifications of the accrual basis employed by the Corporation are as follows (see also note 10 [a]):

(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) Accounts Receivable

Accounts receivable are reported net of any allowance for doubtful accounts.

(IV) 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.

(V) 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.

(VI) 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.

2. SCHOOL BOARDS

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

	School Boards	
	1998	1997
	\$	\$
Taxation received or receivable	102,871	143,228
Requisitions	103,786	142,347
Amount due (from) to School Boards	(915)	881

As part of the local services realignment, the Province of Ontario has decreased the residential property tax levy for School Board purposes by approximately one half. This change is intended to allow municipalities the ability to increase their own purpose tax levy to fund the increased expenditures for services downloaded by the Province.

3. CONTRIBUTION TO UNCONSOLIDATED JOINT BOARD

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

	1998	1997
	\$	\$
Windsor-Essex County Health Unit	4,764	1,022

The Corporation is contingently liable for its share, which is approximately 56%, of any deficits which may arise. The Windsor-Essex County Health Unit did not incur a deficit in 1997 or 1998.

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 \$9,538, the Corporation is also contingently liable for 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.

4. TRUST FUNDS

Trust funds administered by the Corporation amounting to \$3,377 (1997, \$3,378) have not been included in the consolidated balance sheet nor have their operations been included in the consolidated statement of operations.

5. INVESTMENTS

The total investments of \$3,286 (1997, \$10,931), consisting primarily of investments in own debentures, reported on the consolidated balance sheet at cost, have a market value of \$3,288 (1997, \$10,906) at the end of the year.

6. PENSION AGREEMENTS

The Corporation makes contributions to the Ontario Municipal Employees Retirement System (OMERS), which is a multi-employer plan, on behalf of 2,263 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 1998 was \$2,653 (1997, \$6,571) 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.

Effective January 1, 1998, the OMERS Pension Plan contribution rate for both members and employers was reduced by two percentage points. In addition, a one year contribution holiday was instituted beginning in August, 1998, for all members and employers.

Under the past service, optional and extended service provisions of the OMERS agreements, the Corporation is obligated at December 31, 1998, for an amount of approximately \$17 (1997, \$191) as established for the plans. No provision has been made for this liability. An amount of \$174 (1997, \$189) 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.

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 amount to \$14,540 (1997, \$13,823) based on an extrapolation from the valuation accounting results compiled as at December 31, 1998. The net assets, at market value, available to provide these benefits amount to \$15,129 (1997, \$15,076).

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 1998

*(stated in thousands of dollars)***7. 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, amount to \$14,127 (1997, \$14,713) at the end of the year. No provision has been made for this liability. An amount of \$511 (1997, \$488) has been paid out in the current year and is reported on the consolidated statement of operations.

Potential payments over the next five years to employees who are eligible to retire and entitled to a payout amount to \$6,682 (1997, \$6,220). Of this amount, \$3,840 is attributable to potential retirements in 1999 while expected payouts in the following four years range from \$300 to \$1,100 per year.

8. 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:

	1998	1997
	\$	\$
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:	103,471	105,225
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 net of contributions to sinking funds is:	(28,668)	(30,648)
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:	(1)	(1)
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:	(687)	(3,094)
Net long term liabilities at the end of the year	74,115	71,482
Less amount repayable from Tunnel Reserve funds	(18,686)	(19,161)
Net amount repayable from general taxation	55,429	52,321

Of this amount, \$3,003 (1997, \$4,225) are held by reserve funds as investments.

In 1997, the Windsor Tunnel Commission established a reserve fund to help pay for the balloon payment of \$14,882 due June 15, 2005, on the debentures issued on behalf of the Commission. At December 31, 1998, the balance in this reserve fund is \$2,399 (1997, \$1,559) and is disclosed in note 10 (c).

The Corporation has assumed no debt from other municipalities.

(b) Of the net long term liabilities in (a) of this note, \$58,507 in principal payments are payable from 1999 to 2003, \$15,608 from 2004 to 2008. These amounts will require funding in those periods and are summarized as follows:

	1999	2004	
	to	to	
	2003	2008	Total
	\$	\$	\$
From general municipal revenues	53,900	-	53,900
From Tunnel toll revenues	3,078	15,608	18,686
From benefitting landowners	1,529	-	1,529
	58,507	15,608	74,115

(c) 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.

(d) 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, 1998, is \$28,669 (1997, \$30,649) and is not recorded on the consolidated balance sheet.

9. 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:

	1998	1997
	\$	\$
General principal payments including contributions to sinking funds	16,784	15,310
Tunnel principal payments	475	437
General interest	3,021	3,370
Tunnel interest	1,645	1,681
	21,925	20,798

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

10. MUNICIPAL FUND BALANCES AT THE END OF THE YEAR

(a) The balance on the consolidated statement of operations reflects a municipal deficit of \$4,184 (1997, \$235) and is comprised of the following:

	1998	1997
	\$	\$
For general increase of taxation:		
Corporation of the City of Windsor revenue fund	(4,161)	(177)
The Corporation of the City of Windsor Public Library Board	(123)	(22)
	(4,284)	(199)
For benefitting landowners related to special charges and special areas:		
City Centre Business Association	171	30
Ford City Business Improvement Area	-	(10)
Sandwich Community Improvement Area	(24)	(56)
Riverside Business Improvement Area	(47)	-
	100	(36)
	(4,184)	(235)

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:

	1998	1997
	\$	\$
Accrued interest on long term liabilities	1,725	2,187
Vested sick leave	14,127	14,713
	15,852	16,900

The Corporation's policy allows only temporary employees the option of vacation pay in lieu of time off. Since this amount is not significant, it has not been accrued.

	1998	1997
	\$	\$
(b) Unfinanced capital outlay at the end of the year is detailed as follows:		
Acquisition of fixed assets to be recovered through taxation or user charges	(12,292)	(16,996)
Acquisition of fixed assets to be financed from the proceeds of long term liabilities	(20,743)	(10,721)
Acquisition of fixed assets to be recovered through reserves and reserve funds	(12,538)	(8,833)
Funds available for the acquisition of fixed assets	21,363	17,903
	(24,210)	(18,647)

(c) Reserves and Reserve Funds

The total balances of reserves and reserve funds of \$5,451 (1997, \$6,298) and \$61,780 (1997, \$49,068) respectively, are made up of the following:

Reserves set aside for specific purpose by Council:	1998	1997
	\$	\$
Working funds	973	1,298
Encumbrances	1,399	764
Future planning	166	148
Post retirement death benefit	107	-
Recreation Services	515	676
Police Services	383	460
Fire Services	63	21
Long term disability insurance	1,811	2,661
Retroactive payments	-	251
Transit Services	34	19
Total Reserves	5,451	6,298

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 1998

(stated in thousands of dollars)

	1998	1997
	\$	\$
Reserve funds set aside for specific purpose by Council:		
Replacement of equipment	14,136	15,308
Capital expenditures	21,777	16,054
Tunnel improvements	12,560	8,403
Insurance (note 14)	451	430
Health benefits rate stabilization	397	464
Future planning	202	198
Sanitary sewers expenditures	3,612	1,265
Tunnel debt repayment [note 8(a)]	2,399	1,559
Airport capital expenditures	659	-
	56,193	43,681
Reserve funds set aside for specific purpose by legislation, regulation or agreement:		
Parking facilities	1,533	2,021
Park purposes	753	536
Development charges	3,301	2,830
	5,587	5,387
Total Reserve Funds	61,780	49,068

11. COMMITMENTS

As at December 31, 1998, the Corporation is committed to making the following payments:

- (a) Contracts for various capital construction projects, at a cost approximating \$7,235 (1997, \$6,766) in the aggregate, to be financed generally by unapplied capital receipts, senior government subsidies and the issue of debentures.
- (b) Payments for various operating leases over the following year approximating \$4,762 (1997, \$4,217). These arrangements have been approved by the Ontario Municipal Board or Treasurer's Certificate.
- (c) Funding for its share of the perpetual care costs of the now closed Landfill #3. This commitment is expected to require a payment to the Essex-Windsor Solid Waste Authority of \$900 per year for the foreseeable future.
- (d) Grants to the University of Windsor amounting to \$610 in each of the next three years and \$200 in 2002.
- (e) The Ontario Financing Authority (OFA) will pay the City's construction costs related to the new Joint Justice Facility and recover these costs and related carrying charges (at the Province's 90 day treasury bill rate) upon completion of the project. To date, these advances amount to \$15,155 (1997, \$8,489) and are shown as a note payable on the consolidated balance sheet. Upon completion, the Corporation will issue a debenture to the OFA for an estimated amount of \$25,700 to permanently finance the project.
- (f) Contributions of \$2.0 million in each of the next seven years to the Windsor-Essex County Hospitals Foundation's "Together in Caring" Campaign. Funding for this contribution will be obtained annually through a special tax levy.

12. CONTINGENT LIABILITIES

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.

The Corporation of the City of Windsor has, by agreement, established a Joint Board of Management with the Corporation of the County of Essex known as the Essex-Windsor Solid Waste Authority. The Essex-Windsor Solid Waste Authority is responsible for administering the waste management programs of the City and the County in conformity with a Solid Waste Management Master Plan dated October, 1993. If either party should give notice of termination of the agreement, the assets and liabilities are to be distributed between the parties on a pro-rated basis in accordance with a method of distribution to be developed at the time of withdrawal on the basis of circumstances then existing. The Corporation is therefore contingently liable for its share of the debt relating to the planning, design, land acquisition and construction of the Regional Landfill. At December 31, 1998, it is estimated that this pro-rata share would be \$14.0 million. It is considered unlikely that the agreement will be terminated and that the Corporation of the City of Windsor will be required to fund its pro-rata share.

13. 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 incurred 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.

14. 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, 1998, amounted to \$451 (1997, \$430) and is reported on the consolidated balance sheet under reserve funds (note 10). The Corporation budgets each year for premiums and claims. Any budget excess is credited to the reserve fund. The budget excess for 1998 is \$NIL (1997, \$NIL). The total number of claims paid in the year was 390 (1997, 413) for a total cost of \$511 (1997, \$366). These payments are shown as an expenditure on the consolidated statement of operations.

15. AIRPORT ACQUISITION

On December 30, 1998, the Corporation acquired title to the Windsor Airport from Transport Canada for nominal consideration and agreed to operate the Airport for a period of at least fifty-eight years. This transaction is governed by a master agreement and is subject to a number of restrictions and conditions. The Corporation has subsequently contracted with SERCO Aviation Services Inc. to operate the Airport on its behalf for a ten year period. It is anticipated that the Airport operation will be self-sustaining.

16. SUBSEQUENT EVENT

On April 22, 1999, City Council approved a public/private partnership with One Riverside Drive Inc., a subsidiary of the Canderel Stoneridge Group Inc., to redevelop the Richmond Landing block. The redevelopment will include a commercial tower, more than half of which will be leased to Daimler Chrysler Canada as their new headquarters, as well as a parkade.

Under the agreement, the City of Windsor is responsible for expropriating the properties and the demolition of existing structures. The City's capital costs are expected to be about \$26,728 and relate primarily to the cost of building the parkade, and to its proportionate share of the land and demolition costs. These expenditures will be financed by 25-year debentures to be repaid largely from the new taxes generated by the development and contributions from the Off-Street Parking Reserve Fund.

17. UNCERTAINTY DUE TO THE YEAR 2000 ISSUE

The year 2000 issue arises because many computerized systems use two digits rather than four to identify a year. Date sensitive systems may recognize the year 2000 as 1900 or some other date, resulting in errors when information using year 2000 dates is processed. In addition, similar problems may arise in some systems which use certain dates in 1999 to represent something other than a date. The effects of the year 2000 issue may be experienced before, on, or after January 1, 2000, and, if not addressed, the impact on operations and financial reporting may range from minor errors to significant systems failure which could affect an entity's ability to conduct normal business operations. Management has developed and is implementing a plan designed to identify and address the expected effects of the Year 2000 Issue on the Company. As at December 31, 1998, the Company has commenced the identification of computer systems that will require modification or replacement. An assessment of the readiness of third parties such as customers, suppliers and others is ongoing. However, it is not possible to be certain that all aspects of the year 2000 issue affecting the entity, including those related to the efforts of suppliers, or other third parties, will be fully resolved.

18. COMPARATIVE FIGURES

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

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 **The Corporation of the City of Windsor** as at December 31, 1998 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 were 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 the 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, 1998 and the continuity of trust funds for the year then ended in accordance with the accounting principles disclosed in note 1 to the consolidated financial statements.

Windsor, Ontario
April 23, 1999

Chartered Accountants

TRUST FUNDS BALANCE SHEETDecember 31, 1998 *(stated in thousands of dollars)*

	Huron Lodge Residents Maintenance	Huron Lodge Residents Comfort	Willistead Restoration
Assets:	\$	\$	\$
Cash	483	479	14
Receivables:			
Repayable			
Forgivable			
Other	297		
Due from Huron Lodge Residents Comfort Trust Fund	12		
Short term investments (Note 2)			
Total Current Assets	792	479	14
Investments in City of Windsor municipal debentures (Note 2):			
Long term receivables:			
Repayable			
Forgivable			
Total Long Term Assets	-	-	-
Total Assets	792	479	14
Liabilities:			
Due to Huron Lodge Residents Maintenance Trust Fund		12	
Accounts payable		5	
Amount repayable to Province of Ontario			
Total Liabilities	-	17	-
Fund Balance	792	462	14
Total Liabilities and Fund Balance	792	479	14

TRUST FUNDS STATEMENT OF CONTINUITYYear ended December 31, 1998 *(stated in thousands of dollars)*

Balance at the beginning of the year	918	432	14
Revenues:			
Residents comfort		387	
Residents capital	3,571		
Interest earned	36	21	1
Contributions			3
Total Revenues	3,607	408	4
Expenditures:			
Residents maintenance	3,155		
Payments to residents or estates	578	378	
Purchases of furnishings and capital improvements			4
Forgiveness of loans			
Administrative charges			
Refunds to the Province of Ontario			
Total Expenditures	3,733	378	4
Balance at the end of the year	792	462	14

The accompanying notes are an integral part of these financial statements.

NOTES TO TRUST FUNDS STATEMENTSDecember 31, 1998 *(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.

(Note 3) O.H.R.P. Regular	(Note 3) O.H.R.P. Rental	Municipal Candidates Trust	Chimchuk Fund	Library Board	Total
\$	\$	\$	\$	\$	\$
308	1	1	4	6	1,296
35					35
6					6
					297
			987		987
349	1	1	991	6	2,633
			853		853
161					161
7					7
168	-	-	853	-	1,021
517	1	1	1,844	6	3,654
					12
					5
259	1	-	-	-	260
259	1	-	-	-	277
258		1	1,844	6	3,377
517	1	1	1,844	6	3,654
295	-	-	1,713	6	3,378
					387
					3,571
27			131		216
		1			4
27	-	1	131	-	4,178
					3,155
					956
					4
10					10
5					5
49					49
64	-	-	-	-	4,179
258	-	1	1,844	6	3,377

2. INVESTMENTS

The total investments of \$1,840, reported on the balance sheet at cost, have a market value of \$1,850 at the end of the year.

3. ONTARIO HOME RENEWAL PROGRAM (O.H.R.P.)

In 1995, 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.

SINKING FUND BY-LAWS 5979 AND 10742

STATEMENT OF CONTINUITY AND FUND BALANCE

(stated in thousands of dollars)

December 31, 1998

	\$
Actual balance at the beginning of the year	3,094
Annual levy	546
Investment income	74
Sub-total	3,714
Less:	
Payment of sinking fund 5979	2,694
By-law 5979 surplus returned to operating funds	333
Sub-total	3,027
Actual balance at the end of the year (see below)	687
Balance required at the end of the year	711
Shortfall	(24)
Actual balance (including accrued interest) consists of:	
City of Windsor debenture, \$333, at 4.5% due November 1, 2000	336
City of Windsor debenture, \$15, at 5.5% due November 1, 2003	15
Term Deposit, \$335, at 5% due November 1, 1999	335
Cash in bank	1
Total	687

NOTES TO SINKING FUNDS FINANCIAL STATEMENT

December 31, 1998

1. ACCOUNTING POLICY

Investment income is reported on the accrual basis.

2. DETAILS OF SINKING FUNDS

Sinking fund By-law 5979 was approved by Council in 1978 to fund construction on the E.C.Row Expressway and a parking garage. This sinking fund was retired in 1998 in the amount of \$2,694.

Sinking fund By-law 10742 was approved in 1997 with a maturity value of \$9,000 due in 2011. The sinking fund was established to fund the Windsor Utilities Commission's expansion of its water treatment plant.

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-Laws 5979 and 10742** as at December 31, 1998 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-Laws 5979 and 10742 as at December 31, 1998 in accordance with the provisions of the Municipal Act.

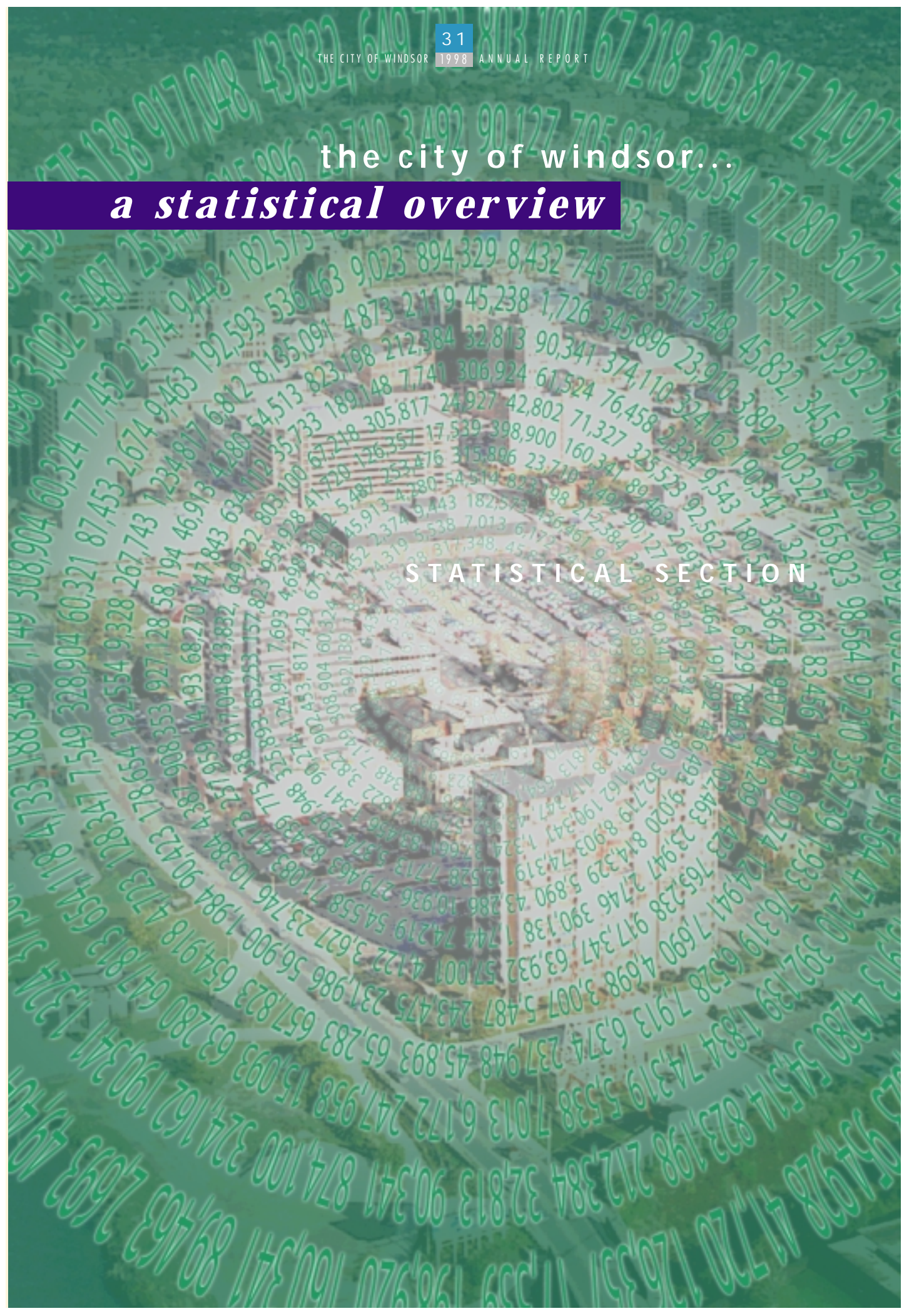
Windsor, Ontario
April 23, 1999

Chartered Accountants

the city of windsor...

a statistical overview

STATISTICAL SECTION



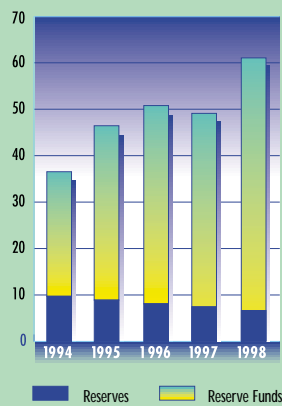
FINANCIAL AND STATISTICAL REVIEW

As at December 31 (Unaudited)

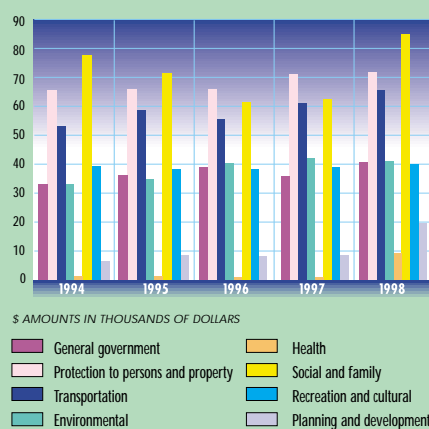
	<i>(stated in thousands of dollars)</i>				
	1998	1997	1996	1995	1994
	\$	\$	\$	\$	\$
1. SUMMARY OF RESERVES AND FUND BALANCES					
Consolidated current fund surplus/(deficit)	(4,184)	(235)	1,148	843	(175)
Unfinanced capital outlay	(24,210)	(18,647)	(20,458)	(20,585)	(83,257)
Reserves	5,451	6,298	7,251	8,904	9,722
Reserve funds	61,780	49,068	50,850	46,588	35,163
Total Reserves and Reserve Funds (1)	67,231	55,366	58,101	55,492	44,885
2. CURRENT FUND ANALYSIS OF EXPENDITURES *					
Expenditures by Function: (2)					
General government	40,320	35,589	38,306	36,195	33,153
Protection to persons and property	70,866	70,498	65,936	65,706	65,824
Transportation services	66,010	60,680	55,509	58,453	53,464
Environmental services	41,203	42,541	40,566	34,559	33,263
Health services	9,533	1,022	1,028	1,114	1,053
Social and family services	84,923	62,821	61,476	71,101	77,286
Recreation and cultural services	40,735	39,204	38,572	38,165	39,192
Planning and development	19,364	8,244	8,638	8,370	6,514
Total	372,954	320,599	310,031	313,663	309,749
Expenditures by Object: (3)					
Salaries, wages and employee benefits	156,823	150,559	144,592	144,325	139,981
General operating	79,821	77,071	77,591	70,086	61,064
Transfers to other entities and the public	77,151	40,274	38,589	49,500	57,613
Net long term debt charges	19,804	18,189	17,441	15,516	15,511
Transfers to capital, reserves and reserve funds	39,355	34,506	31,818	34,236	35,580
Total	372,954	320,599	310,031	313,663	309,749

* 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.)

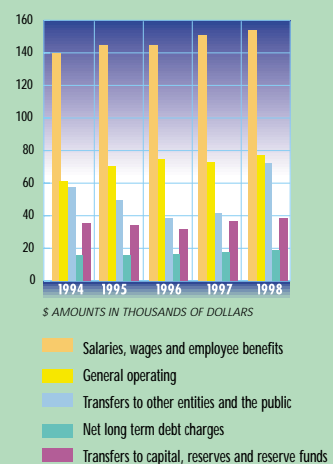
TOTAL RESERVES AND RESERVE FUNDS (1)



EXPENDITURES BY FUNCTION (2)



EXPENDITURES BY OBJECT (3)



FINANCIAL AND STATISTICAL REVIEW

As at December 31 (Unaudited)	<i>(stated in thousands of dollars)</i>				
	1998 \$	1997 \$	1996 \$	1995 \$	1994 \$
3. CURRENT FUND REVENUES BY SOURCE *					
Taxation	284,037	278,913	267,750	261,900	250,227
Payments in lieu of taxes:					
- From other governments and government enterprises	11,955	6,889	6,725	6,556	6,289
- From municipal enterprises	1,675	1,354	1,308	1,310	1,498
User charges	98,402	95,484	86,521	78,759	72,431
Grants:					
- Province of Ontario	50,964	57,014	64,177	75,947	81,985
- Government of Canada	1,034	473	99	306	78
Investment income	5,402	4,746	4,893	7,263	4,758
Contribution from capital fund	5,291	9,242	5,244	5,955	6,645
Contribution from reserves and reserve funds	6,101	3,323	4,956	4,913	5,109
Other	7,015	4,893	5,430	5,800	5,687
Total Revenues	471,876	462,331	447,103	448,709	434,707
Less amounts raised on behalf of School Boards	102,871	142,772	136,767	134,028	124,808
Net municipal current fund revenues	369,005	319,559	310,336	314,681	309,899
4. ASSESSED VALUES FOR GENERAL MUNICIPAL PURPOSES <i>(1998 reflects current value assessment)</i>					
Residential, Multi-Residential and Farmland	7,747,186	744,539	715,760	710,090	699,625
Commercial and Industrial	2,253,428	335,091	312,650	296,925	302,350
Business	-	148,832	139,361	130,349	134,051
TOTAL	10,000,614	1,228,462	1,167,771	1,137,364	1,136,026
5. TAX RATES FOR GENERAL MUNICIPAL PURPOSES <i>(revised for 1998) **</i>					
Residential and Farm	.047724	100.84	100.33	99.04	100.04
Commercial and Industrial	.363703	118.04	118.04	116.52	117.69
Business	-	118.04	118.04	116.52	117.69
6. ANALYSIS OF REVENUE FROM MUNICIPAL TAXATION ***					
Residential and Farm	109,470	74,314	71,812	71,271	70,610
Commercial and Industrial	71,696	41,073	36,905	37,017	35,990
Business	-	18,464	16,450	16,861	16,248
Total Municipal Taxation	181,166	133,851	125,167	125,149	122,848
7. OTHER SOURCES OF TAXATION REVENUES					
Telephone and Telegraph	-	1,875	1,945	2,051	2,090
Local improvements	1,415	1,534	1,686	1,570	1,381
Business improvement areas	799	773	752	734	659
Total Other Revenue	2,214	4,182	4,383	4,355	4,130

* The amounts reported on this schedule reflect only those of the City of Windsor current fund and therefore our captions do not tie directly into the consolidated financial statements.

** There are several other classes that have not been included in this statement.

*** As a result of current value assessment there is no longer a business tax levy as of 1998.

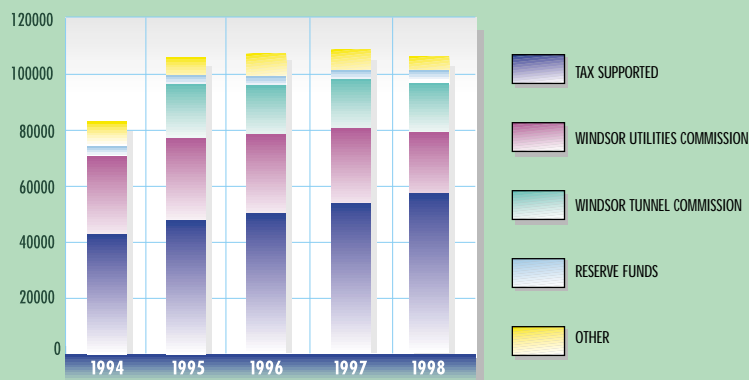
FINANCIAL AND STATISTICAL REVIEW

As at December 31 (Unaudited)	(stated in thousands of dollars)				
	1998 \$	1997 \$	1996 \$	1995 \$	1994 \$
8. COLLECTION STATISTICS					
Total taxes billed (\$000's)	284,037	278,912	267,739	261,900	250,227
Total collections (\$000's)	282,831	278,119	266,674	258,072	251,687
Total collections as a % of current levy	100	100	99	99	101
Taxes Receivable at end of year (\$000's)*	22,249	20,038	22,112	22,947	21,892
Total Receivable as a % of current levy	8	7	9	9	9
9. ANALYSIS OF LONG TERM DEBT (1)					
Gross debt issued by the municipality	103,471	105,225	106,720	106,414	82,187
Less: debt assumed by the Windsor Utilities Commission	26,197	27,844	28,751	29,943	29,307
Less: debt assumed by School Boards	1,867	2,140	2,413	2,671	2,939
Less: debt assumed by other municipalities	604	999	1,422	1,824	2,232
Less: debt assumed by individuals	1	1	2	4	6
Less: sinking fund balances	687	2,694	2,417	2,055	1,710
Net outstanding long term debt	74,115	71,546	71,715	69,917	45,993
Less: debt recoverable from Tunnel toll revenue	18,686	19,161	19,598	20,000	-
Less: amounts recoverable from user rates - Library Board	-	-	-	20	9
Less: debt amount recoverable from reserve funds	-	2,075	2,183	2,282	2,372
Net debt to be repaid from property taxes	55,429	50,310	49,934	47,615	43,612
Debt issued by W.E.C.D.S.B.* *					
	43,000	6,401	7,045	4,659	2,500
Per capita debt:					
Population	200,062	200,062	195,637	195,637	195,637
Gross debt per capita	517	525	545	544	420
Net debt per capita	277	357	367	357	235
Legal debt limit (based on 5 yr term)					
General long term debt charges as a % of total expenditures	5.3	5.7	5.6	4.9	5.0

* Net of allowances

** 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-Essex Catholic District School Board (W.E.C.D.S.B.). (Amounts from 1994 to 1997 represent those of the pre-amalgamated Windsor Roman Catholic Separate School Board (W.R.C.S.S.B.))

GROSS DEBT ISSUED BY THE MUNICIPALITY (1)



FINANCIAL AND STATISTICAL REVIEW

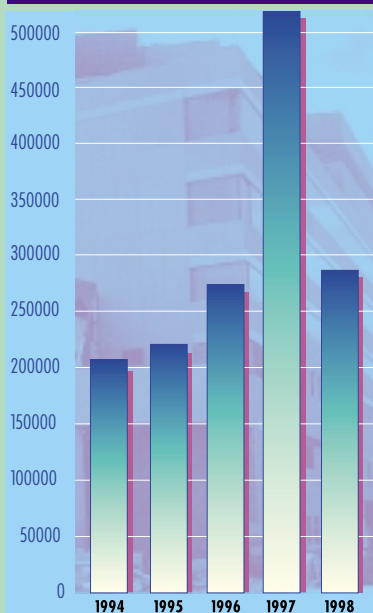
As at December 31 (Unaudited)	<i>(stated in thousands of dollars)</i>				
	1998	1997	1996	1995	1994
	\$	\$	\$	\$	\$
10. ANALYSIS OF CAPITAL OPERATIONS					
Sources of Revenue:					
Contribution from current fund	16,763	23,810	20,645	19,029	18,484
Contribution from reserves and reserve funds	15,646	32,045	13,464	13,871	3,636
Proceeds from issue of long term liability	19,907	16,000	17,604	38,000	7,000
Ontario grants	7,896	9,027	5,448	15,271	11,128
Canada grants	2,581	318	3,766	7,309	2,400
Proceeds from sale of land	-	110	154	56,397	1,646
Investment income	1,553	1,550	1,509	1,657	855
Other	10,412	11,347	2,405	6,320	7,425
Total Sources of Revenue	74,758	94,207	64,995	157,854	52,574
Capital Expenditures: *					
General government	3,059	2,677	6,344	7,513	3,765
Protection to persons and property	7,991	10,249	1,801	1,065	1,608
Transportation services	36,207	21,847	26,051	34,508	36,347
Environmental services	15,249	29,124	18,427	19,468	12,515
Health services	-	61	-	-	-
Social and family services	294	163	399	307	791
Recreation and cultural services	9,595	6,352	6,934	11,336	10,178
Planning and development	7,926	10,809	4,912	20,985	48,875
Total Capital Expenditures	80,321	81,282	64,868	95,182	114,079
11. GENERAL COMPARATIVE STATISTICS					
ROADS:					
Paved (kms)	950	913	873	861	852
Unpaved (kms)	5	16	16	16	16
Streetlights (#)	20,860	20,454	19,824	19,779	19,647
Bridge structures (#)	58	58	58	60	60
Railway crossings (#)	106	110	115	115	115
Traffic signals (#)	247	229	225	220	213
Watermains (kms)	979	963	946	926	917
Sewers (kms)	1,421	1,406	1,368	1,368	1,368
NUMBER OF SCHOOLS:					
Elementary	62	68	68	68	68
Secondary	16	14	14	14	14
Adult learning centres	1	4	4	4	3
Agency & alternate	9	10	10	10	10
Total Number of Schools	88	96	96	96	95
School registration	37,400	35,326	36,096	35,790	34,723
MUNICIPAL EMPLOYEES:					
General municipal	1,417	1,411	1,436	1,445	1,527
Police department	553	539	539	539	540
Fire department	280	279	273	270	275
Total	2,250	2,229	2,248	2,254	2,342
LICENSES ISSUED:					
Business licenses	7,833	5,500	4,600	6,716	8,208
Dog licenses	12,179	10,000	9,000	9,672	11,008
Lottery licenses	38,240	40,000	40,560	54,385	49,084
Marriage licenses	1,700	1,700	1,784	1,764	1,645
Births	4,200	4,100	4,066	4,120	3,947
Deaths	2,200	2,250	2,246	2,180	2,285
Stillbirths	26	23	37	26	42

* 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.)

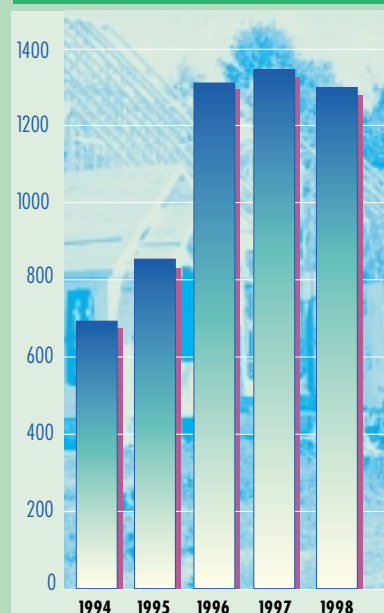
FINANCIAL AND STATISTICAL REVIEW

As at December 31 (Unaudited)	<i>(stated in thousands of dollars)</i>				
	1998	1997	1996	1995	1994
	\$	\$	\$	\$	\$
12. NEW CONSTRUCTION					
BUILDING PERMITS ISSUED:					
Residential	2,990	2,347	2,145	1,877	1,571
Commercial	312	125	291	313	313
Industrial	160	298	116	137	168
Government and Institutional	89	102	62	66	88
Totals	3,551	2,872	2,614	2,393	2,140
VALUE OF CONSTRUCTION (\$000's) (1)					
Residential	151,211	166,432	163,489	101,792	86,902
Commercial	56,576	213,362	66,919	45,651	18,719
Industrial	38,332	95,929	32,757	61,146	60,880
Government and Institutional	33,580	55,040	10,400	11,926	40,610
Totals	279,699	530,763	273,565	220,515	207,111
NUMBER OF NEW DWELLING UNITS CONSTRUCTED (2)					
Single family	755	964	845	695	552
Semi-detached	160	158	115	92	34
Duplex	4	12	9	7	4
Double duplex	8	-	20	2	4
Multiple dwellings:					
Group housing	130	24	64	22	27
Apartment buildings	195	209	267	14	145
Totals	1,252	1,367	1,320	832	766
13. REAL ESTATE STATISTICAL INFORMATION					
RESIDENTIAL:					
Total gross residential sales (\$000's)	618,165	602,743	548,163	550,439	506,578
Total residential units sold	9,116	4,793	4,663	4,670	4,602
Average cost per residential unit (\$000's)	133	126	118	118	110

VALUE OF CONSTRUCTION: (\$000's) (1)



NEW DWELLING UNITS CONSTRUCTED (2)



FINANCIAL AND STATISTICAL REVIEW

14. PRINCIPAL CORPORATE TAXPAYERS	Assessment for 1998 Taxation \$000's	Percentage of Total Assessment %
Ford Motor Co. Ltd. of Canada	144,752	1.41
Regional Shopping Centres	125,087	1.22
Chrysler Canada Ltd.	100,642	0.98
City of Windsor Housing	58,164	0.57
General Motors of Canada	56,449	0.55
Union Gas Ltd.	40,291	0.39
IPCF Properties Inc.	34,419	0.34
More Custom Homes Ltd.	31,559	0.31
Danzig Enterprises Limited	29,025	0.28
Hiram Walker & Sons	27,188	0.27
Canadian Transit Company	25,883	0.25
Cambridge Leaseholds Ltd.	19,101	0.19
DNN Galvanizing Corporation	15,779	0.15
N & D Supermarket Limited	14,733	0.14
Peregrine Windsor Inc.	14,634	0.14

Corporation of The City of Windsor Public Sector Salary Disclosure 1998 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 who were paid salaries of \$100,000 or more during the 1998 calendar year.

CORPORATION OF THE CITY OF WINDSOR

Employee	Position	Salary (\$)	Taxable Benefits (\$)
Wills, Chuck	Chief Administrative Officer	128,866.89	2,356.53
Kousik, John	Chief of Police	122,011.44	550.25
Harding, Gord	Commissioner of Works	111,965.50	631.45
Howe, Dana	Commissioner of Social Services	110,752.43	631.45
Pinsonneault, Gerard	Commissioner of Corporate Services & Treasurer	110,752.43	631.45
Halliwill, Barry	Commissioner of Legal & Human Resources	109,112.11	607.04
Stannard, Glenn	Deputy Chief Administration (Police Services)	105,614.08	777.26
Dagley, Michael	Deputy Chief Operations (Police Services)	104,351.84	605.40
Fields, David	Commissioner of Fire Services/Fire Chief	102,289.26	537.47

City of Windsor Major Employers	Approx. # of Employees
Chrysler Canada	8,632
Ford Motor Company	6,463
Windsor Casino Ltd.	3,635
Greater Essex County District School Board	2,915
University of Windsor	2,831
City of Windsor (inc. Police)	2,666
Windsor Regional Hospital	2,300
General Motors of Canada	1,763
Hotel Dieu-Grace Hospital	1,700
Windsor Essex Catholic School Board	1,500

Statistics: In addition to Corporate resources, statistics were obtained from: Windsor Utilities Commission, Windsor-Essex Public and Separate School Boards, Windsor-Essex Development Commission, Stats Canada, and Human Resources Development Canada.

Design/Production: Harris Marketing Communications, Windsor, Ontario