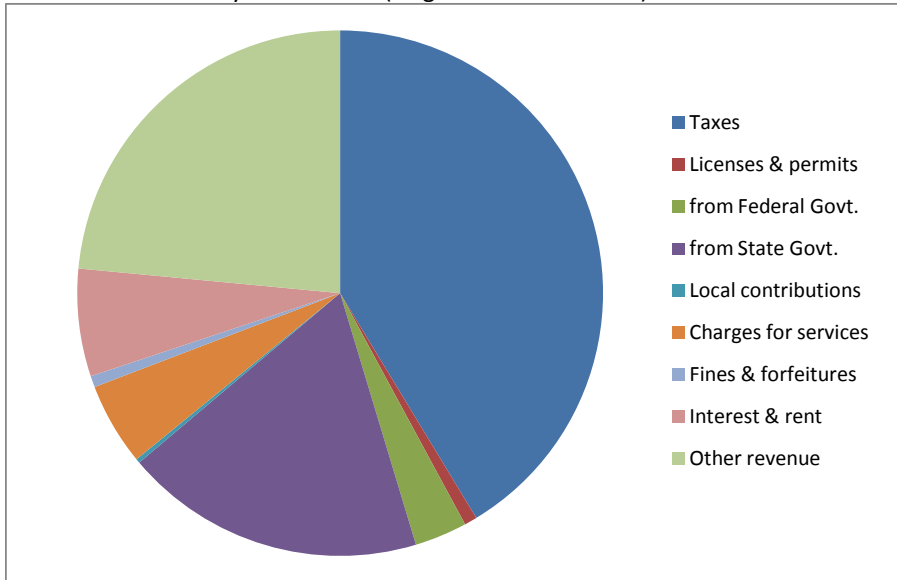


CITIZENS' GUIDE TO LOCAL UNIT FINANCES - City of Coldwater

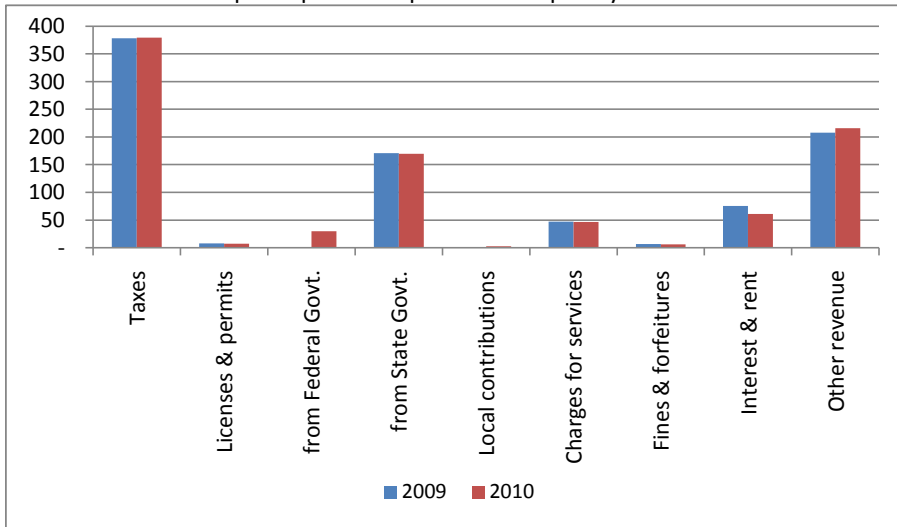
1. Where our money comes from (all governmental funds)



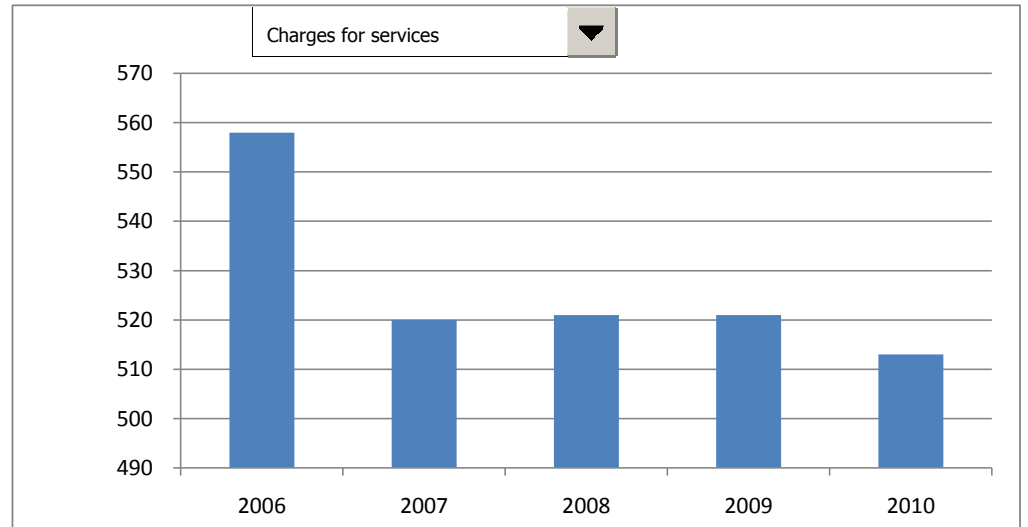
2. Compared to the prior year

	2009	2010	% change
Taxes	\$ 4,161	\$ 4,173	0%
Licenses & permits	86	79	-8%
from Federal Govt.	6	326	5333%
from State Govt.	1,878	1,869	0%
Local contributions	1	26	2500%
Charges for services	521	513	-2%
Fines & forfeitures	74	70	(0)
Interest & rent	830	668	(0)
Other revenue	2,283	2,373	4%
Total	\$ 9,840	\$ 10,097	3%

3. Revenue sources per capita - compared to the prior year



4. Historical trends of individual sources



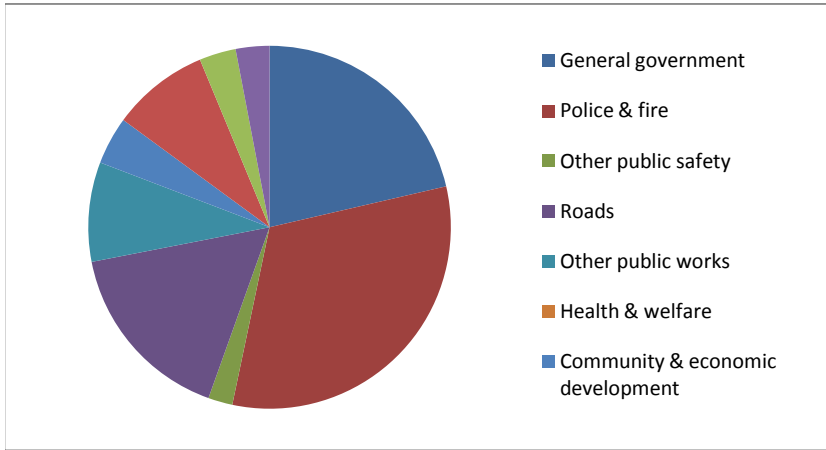
Commentary:

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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - City of Coldwater

EXPENDITURES

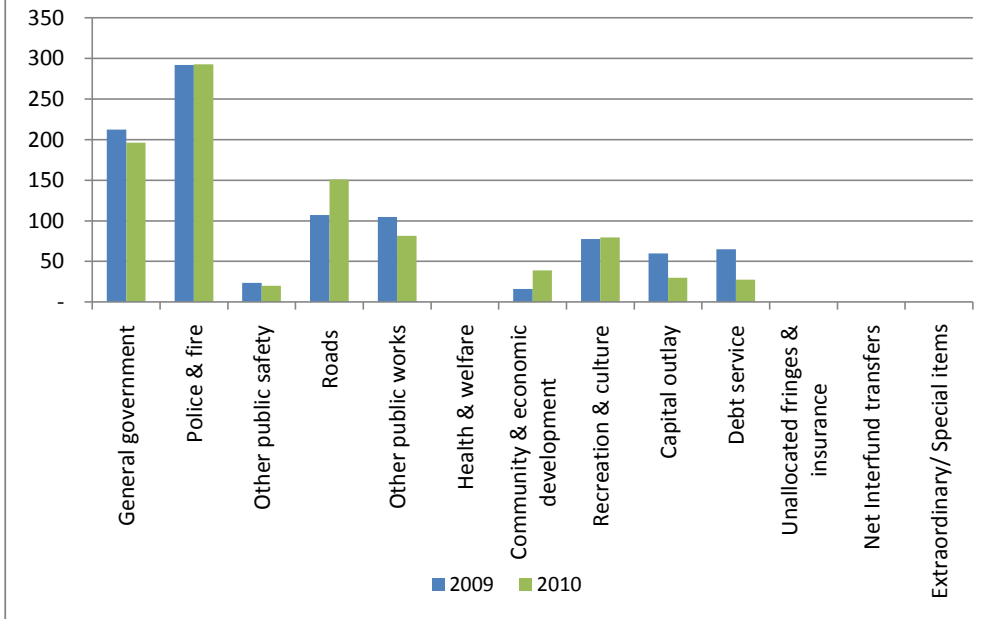
1. Where we spend our money (all governmental funds)



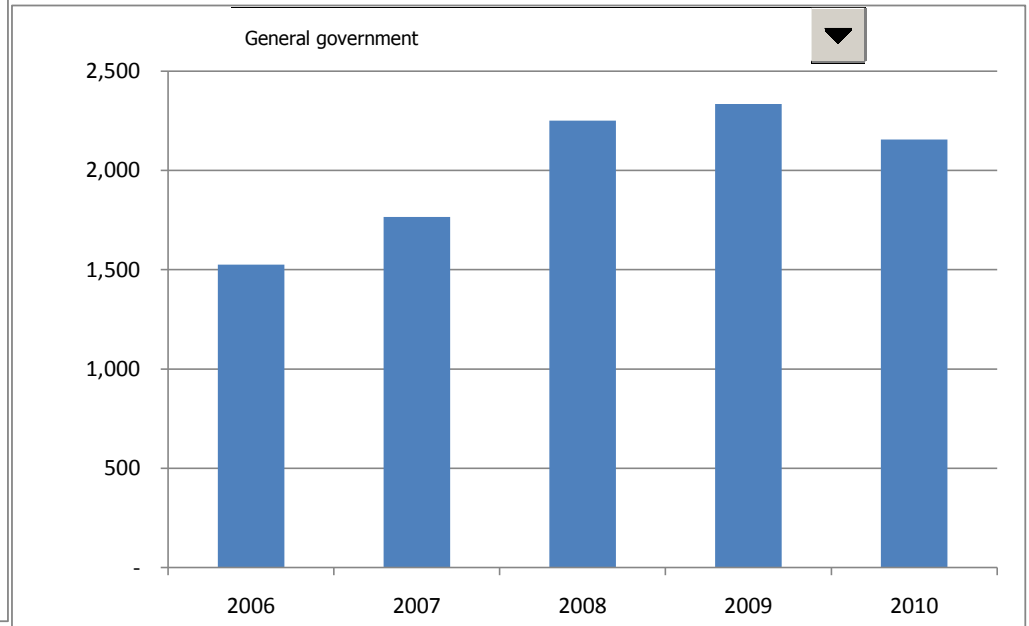
2. Compared to the prior year

	2009	2010	% change
General government	\$ 2,334	\$ 2,156	-8%
Police & fire	3,210	3,220	0%
Other public safety	259	219	-15%
Roads	1,178	1,661	41%
Other public works	1,151	895	-22%
Health & welfare	-	-	n/a
Community & economic development	178	430	142%
Recreation & culture	855	874	2%
Capital outlay	658	329	-50%
Debt service	715	303	-58%
Interfund transfers (net)	-	-	n/a
total expenditures	\$ 10,538	\$ 10,087	-4%

3. Spending per capita - compared to the prior year



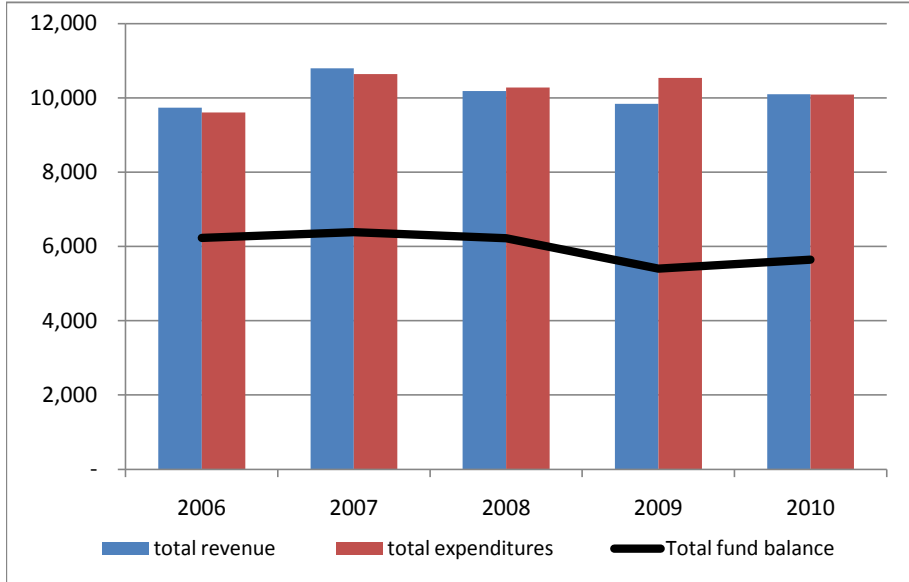
4. Historical trends of individual departments:



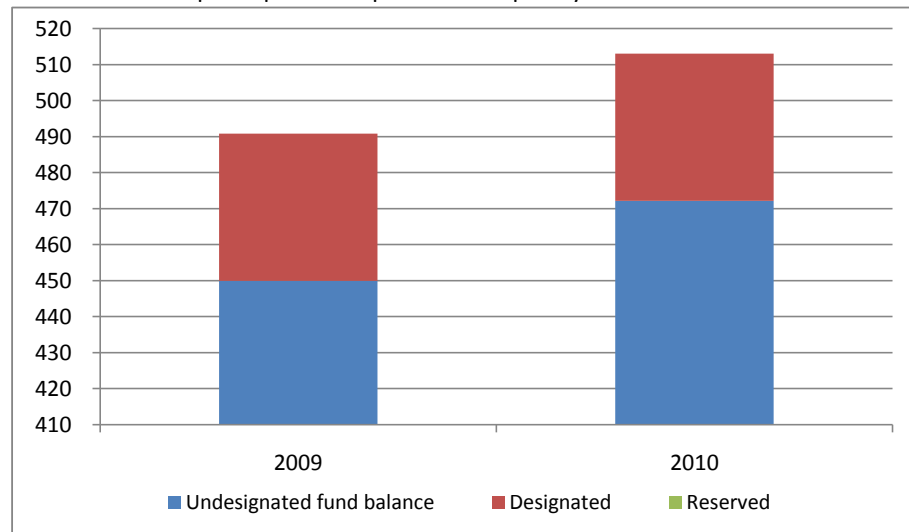
Commentary:

CITIZENS' GUIDE TO LOCAL UNIT FINANCES - City of Coldwater

1. How have we managed our governmental fund resources (fund balance)?



3. Fund balance per capita - compared to the prior year

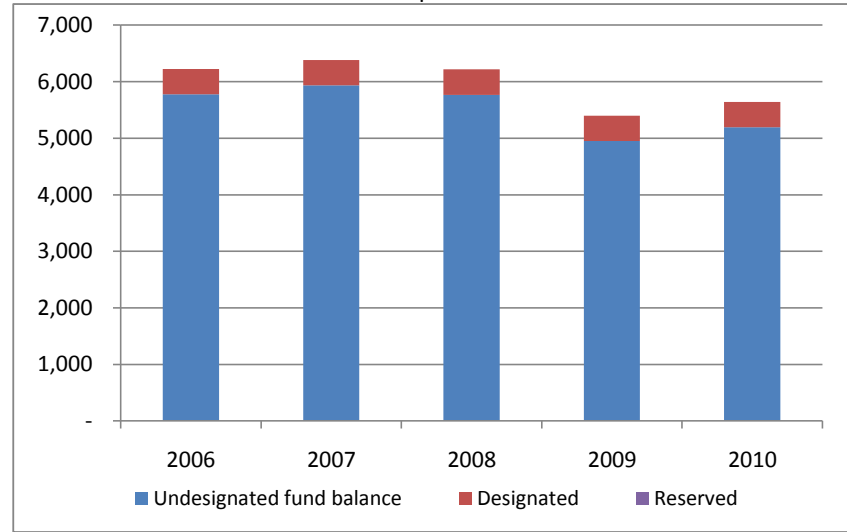


FINANCIAL POSITION

2. Compared to the prior year

	2009	2010	% change
Revenue	9,840	10,097	3%
Expenditures	10,538	10,087	-4%
Surplus (shortfall)	(698)	10	-101%
Fund balance, by component:			
Reserved	-	-	#DIV/0!
Designated	450	450	0%
Undesignated	4,949	5,194	5%
total fund balance	5,399	5,644	5%

4. Historical trends of individual components

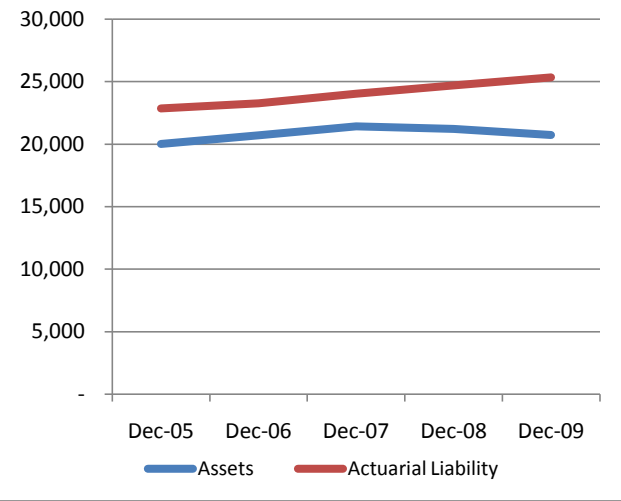


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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - City of Coldwater

1. Pension funding status

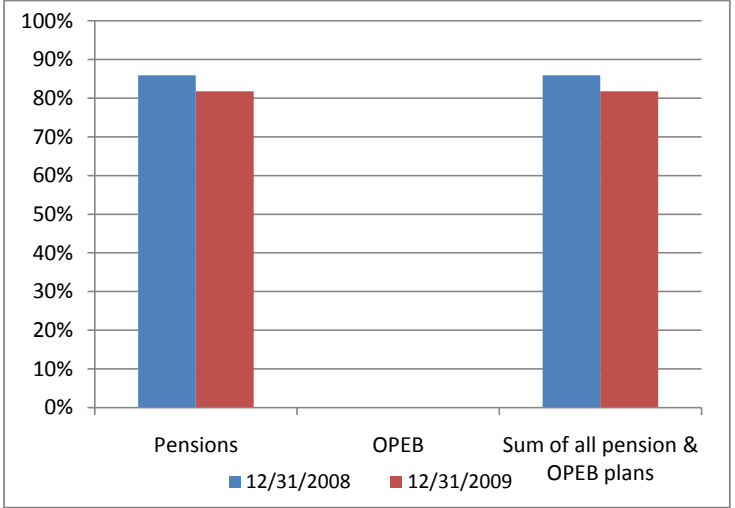


2. Retiree Health care funding status

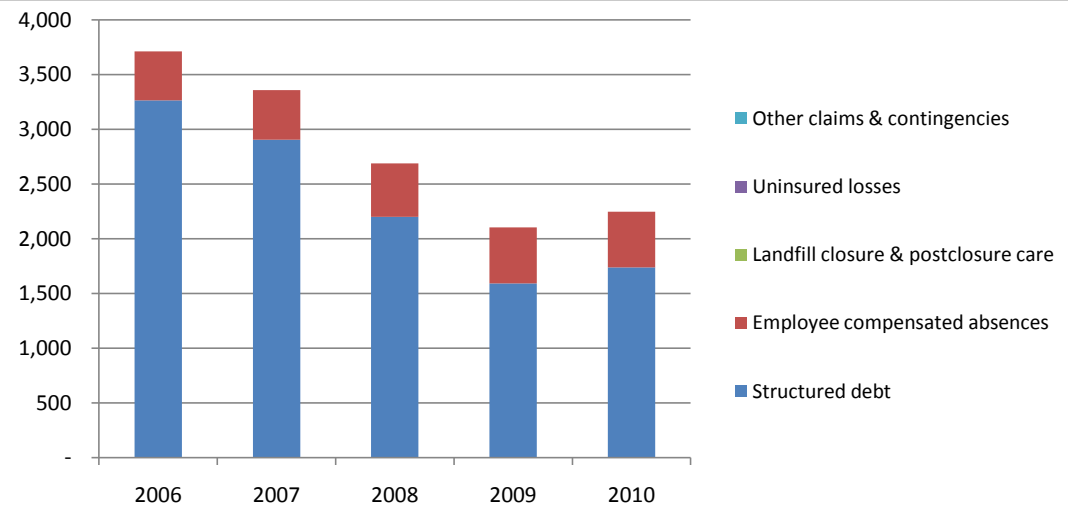


OTHER LONG TERM OBLIGATIONS

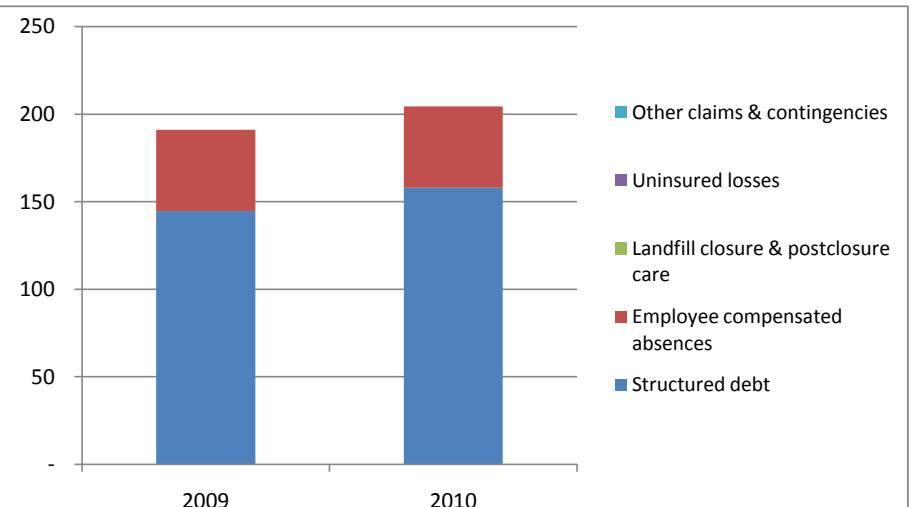
3. Percent funded - compared to the prior year



4. Long Term Debt obligations:



5. Debt & other long term obligations per capita - compared to the prior year



Commentary:

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