

1998 FINANCIAL INFORMATION RETURN

MUNICIPAL CODE: 7024

MUNICIPALITY OF: Gananoque ST

ANALYSIS OF REVENUE FUND REVENUES

Gananoque ST

1
3

For the year ended December 31, 1998.

		Total Revenue	Upper Tier Purposes	School Board Purposes	Own Purpose
		1	2	3	4
		\$	\$	\$	\$
TAXATION					
Taxation from schedule 2LTxx or requisitions from schedule 2UT	1	5,945,614	-	2,646,859	3,298,755
Direct water billings on ratepayers -- own municipality	2	630,542	-		630,542
-- other municipalities	3	8,447	-		8,447
Sewer surcharge on direct water billings -- own municipality	4	402,262	-		402,262
-- other municipalities	5	3,562	-		3,562
Subtotal	6	6,990,427	-	2,646,859	4,343,568
PAYMENTS IN LIEU OF TAXATION					
Canada	7	9,790	-	5,385	4,405
Canada Enterprises	8	39,481	-	21,754	17,727
Ontario					
The Municipal Tax Assistance Act	9	-	-		-
The Municipal Act, section 157	10	-	-		-
Other	11	1,671	-		750
Ontario Enterprises					
Ontario Housing Corporation	12	34,866	-	6,753	28,113
Ontario Hydro	13	-	-	-	-
Liquor Control Board of Ontario	14	5,039	-	-	5,039
Other	15	1,217	-	-	1,217
Municipal enterprises	16	35,835	-	20,131	15,704
Other municipalities and enterprises	17	-	-	-	-
Subtotal	18	127,899	-	54,944	72,955
ONTARIO NON-SPECIFIC GRANTS					
Community Reinvestment Fund	62	395,000			395,000
Special Transition Assistance	63	49,000			49,000
Special Circumstances Fund	64	177,757			177,757
Municipal Restructuring Fund	65	-			-
.....	61	-			-
Subtotal	69	621,757			621,757
REVENUES FOR SPECIFIC FUNCTIONS					
Ontario specific grants	29	810,303			810,303
Canada specific grants	30	7,776			7,776
Other municipalities - grants and fees	31	6,270			6,270
Fees and service charges	32	1,493,021			1,493,021
Subtotal	33	2,317,370			2,317,370
OTHER REVENUES					
Trailer revenue and licences	34	-			-
Licences and permits	35	61,059	-	-	61,059
Rents, concessions and franchises	36	-			-
Fines	37	8,922			8,922
Penalties and interest on taxes	38	85,065			85,065
Investment income - from own funds	39	81,759			81,759
- other	40	-			-
Donations	70	20,761			20,761
Sales of publications, equipment, etc	42	-			-
Contributions from capital fund	43	-			-
Contributions from reserves and reserve funds	44	667,809	667,809		
Contributions from non-consolidated entities	45	-			-
--	46	-			-
--	47	-			-
--	48	-			-
Subtotal	50	925,375	-	-	925,375
TOTAL REVENUE	51	10,982,828	-	2,701,803	8,281,025

ANALYSIS OF TAXATION -
SCHOOL BOARDS

For the year ended December 31, 1998.

Municipality

Gananoque ST

2LT - SB
48

Distribution by Purpose						
Tax Band	Tax Rate	Total	English Language Public DSB	French Language Public DSB	English Language Catholic DSB	French Language Catholic DSB
1	2	3	4	5	6	7
Residential / Multi Residential/ Farmland/Managed Forest						
Residential and Farm - general	0.460000	889,629	689,282	1,305	198,250	792
- farmland pending development -	0.460000	-	-	-	-	-
- farmland pending development -	0.460000	-	-	-	-	-
Multi-residential -general	0.460000	32,132	32,132	-	-	-
- farmland pending development -	-	-	-	-	-	-
- farmland pending development -	-	-	-	-	-	-
Farmland	0.115000	4	4	-	-	-
Managed Forest	0.115000	-	-	-	-	-
---	-	-	-	-	-	-
Subtotal Residential /MR/ F/MF	-	921,765	721,418	1,305	198,250	792
Subtotal Commercial		1,165,667	929,852	-	227,107	8,708
Subtotal Industrial		449,019	358,183	-	87,482	3,354
Pipeline	1.502080	12,082	9,638	-	2,354	90
Other	-	-	-	-	-	-
Supplementary Taxes		98,326	85,457	-	12,512	357
Subtotal levied by tax rate		2,646,859	2,104,548	1,305	527,705	13,301
Railway rights-of-way		-	-	-	-	-
Utility transmission / distribution corridor		-	-	-	-	-
---		-	-	-	-	-
Subtotal special charges on tax bills		-	-	-	-	-
Total school board purposes		2,646,859	2,104,548	1,305	527,705	13,301

ANALYSIS OF UPPER TIER LEVIES AND DIRECT CHARGES

For the year ended December 31, 1998.

Municipality

This Schedule Not Required For This Municipality

[illegible]

For the year ended December 31, 1998.

This Schedule Not Required For This Municipality

[illegible]

1998 FINANCIAL INFORMATION RETURN

ANALYSIS OF CURRENT REVENUE
FOR SPECIFIC FUNCTION

For the year ended December 31, 1998.

Municipality

Gananoque ST

3
7

		Ontario Specific Grants	Canada Grants	other municipalities grants, fees and service charges	fees and service charges
		1 \$	2 \$	3 \$	4 \$
General Government	1	-	600	-	89,093
Protection to Persons and Property					
Fire	2	-	720	-	2,300
Police	3	-	-	-	88,053
Conservation Authority	4	-	-	-	-
Protective inspection and control	5	-	-	-	-
Emergency measures	6	436,179	-	-	-
Subtotal	7	436,179	720	-	90,353
Transportation services					
Roadways	8	-	-	-	7,951
Winter Control	9	-	-	-	-
Transit	10	150	-	-	-
Parking	11	-	-	-	64,360
Street Lighting	12	-	-	-	-
Air Transportation	13	-	-	-	14,071
--	14	-	-	-	-
Subtotal	15	150	-	-	86,382
Environmental services					
Sanitary Sewer System	16	-	-	-	9,379
Storm Sewer System	17	-	-	-	-
Waterworks System	18	-	-	-	240,784
Garbage Collection	19	-	-	-	98,905
Garbage Disposal	20	-	-	-	3,898
Pollution Control	21	-	-	-	-
--	22	-	-	-	-
Subtotal	23	-	-	-	352,966
Health Services					
Public Health Services	24	-	-	-	-
Public Health Inspection and Control	25	-	-	-	-
Hospitals	26	-	-	-	-
Ambulance Services	27	-	-	-	-
Cemeteries	28	-	-	-	-
--	29	-	-	-	-
Subtotal	30	-	-	-	-
Social and Family Services					
General Assistance	31	347,672	-	6,270	-
Assistance to Aged Persons	32	-	-	-	-
Assistance to Children	33	11,103	-	-	-
Day Nurseries	34	-	-	-	-
--	35	-	-	-	-
Subtotal	36	358,775	-	6,270	-
Social Housing	90	-	-	-	-
Recreation and Cultural Services					
Parks and Recreation	37	-	-	-	642,353
Libraries	38	13,851	-	-	8,128
Other Cultural	39	1,348	2,210	-	213,591
Subtotal	40	15,199	2,210	-	864,072
Planning and Development					
Planning and Development	41	-	1,934	-	10,155
Commercial and Industrial	42	-	-	-	-
Residential Development	43	-	-	-	-
Agriculture and Reforestation	44	-	2,312	-	-
Tile Drainage and Shoreline Assistance	45	-	-	-	-
--	46	-	-	-	-
Subtotal	47	-	4,246	-	10,155
Electricity	48	-	-	-	-
Gas	49	-	-	-	-
Telephone	50	-	-	-	-
Total	51	810,303	7,776	6,270	1,493,021

1998 FINANCIAL INFORMATION RETURN

ANALYSIS OF REVENUE FUND EXPENDITURES

For the year ended December 31, 1998.

Municipality
Gananoque ST

		Salaries Wages and Employee Benefits	Net Long Term Debt Charges	Materials, Services, Rents and Financial Expenses	Transfers To Own Funds	Other Transfers	Inter- Functional Transfers	Total Expenditures
		1	2	3	4	5	6	7
		\$	\$	\$	\$	\$	\$	\$
General Government	1	221,022	12,155	505,031	110,578	-	-	848,786
Protection to Persons and Property								
Fire	2	253,409	-	34,884	14,968	-	-	303,261
Police	3	896,417	-	76,353	65,069	-	-	1,037,839
Conservation Authority	4	-	-	-	-	20,727	-	20,727
Protective inspection and control	5	28,509	-	6,736	-	-	-	35,245
Emergency measures	6	-	-	474,956	-	-	-	474,956
Subtotal	7	1,178,335	-	592,929	80,037	20,727	-	1,872,028
Transportation services								
Roadways	8	230,112	-	189,086	545,365	-	-	964,563
Winter Control	9	22,893	-	20,207	-	-	-	43,100
Transit	10	-	-	150	-	-	-	150
Parking	11	35,495	-	10,084	2,503	-	-	48,082
Street Lighting	12	-	-	102,078	-	-	-	102,078
Air Transportation	13	3,045	-	54,271	-	-	-	57,316
--	14	-	-	-	-	-	-	-
Subtotal	15	291,545	-	375,876	547,868	-	-	1,215,289
Environmental services								
Sanitary Sewer System	16	30,508	190,132	214,862	109,770	-	-	545,272
Storm Sewer System	17	-	-	-	-	-	-	-
Waterworks System	18	280,017	180,223	193,239	246,177	-	-	899,656
Garbage Collection	19	14,748	-	170,467	-	-	-	185,215
Garbage Disposal	20	9,377	-	82,377	-	-	-	91,754
Pollution Control	21	-	-	-	-	-	-	-
--	22	-	-	-	-	-	-	-
Subtotal	23	334,650	370,355	660,945	355,947	-	-	1,721,897
Health Services								
Public Health Services	24	-	-	-	-	145,417	-	145,417
Public Health Inspection and Control	25	-	-	-	-	-	-	-
Hospitals	26	-	-	-	-	-	-	-
Ambulance Services	27	-	-	163,985	-	-	-	163,985
Cemeteries	28	-	-	-	-	-	-	-
--	29	-	-	-	-	-	-	-
Subtotal	30	-	-	163,985	-	145,417	-	309,402
Social and Family Services								
General Assistance	31	49,897	-	13,233	-	1,111,697	-	1,174,827
Assistance to Aged Persons	32	-	-	-	-	5,428	-	5,428
Assistance to Children	33	-	-	-	-	-	-	-
Day Nurseries	34	-	-	4,687	-	-	-	4,687
--	35	-	-	-	-	-	-	-
Subtotal	36	49,897	-	17,920	-	1,117,125	-	1,184,942
Social Housing	90	-	-	109,283	-	-	-	109,283
Recreation and Cultural Services								
Parks and Recreation	37	290,227	-	289,911	159,538	-	-	739,676
Libraries	38	68,700	-	32,394	-	-	-	101,094
Other Cultural	39	7,783	-	269,979	-	-	-	277,762
Subtotal	40	366,710	-	592,284	159,538	-	-	1,118,532
Planning and Development								
Planning and Development	41	11,386	-	14,589	4,000	-	-	29,975
Commercial and Industrial	42	26,537	-	24,331	-	30,000	-	80,868
Residential Development	43	-	-	-	-	-	-	-
Agriculture and Reforestation	44	-	-	-	-	-	-	-
Tile Drainage and Shoreline Assistance	45	-	-	-	-	-	-	-
--	46	-	-	-	-	-	-	-
Subtotal	47	37,923	-	38,920	4,000	30,000	-	110,843
Electricity	48	-	-	-	-	-	-	-
Gas	49	-	-	-	-	-	-	-
Telephone	50	-	-	-	-	-	-	-
Total	51	2,480,082	382,510	3,057,173	1,257,968	1,313,269	-	8,491,002

1998 FINANCIAL INFORMATION RETURN		
	Municipality	
ANALYSIS OF CAPITAL OPERATION	Gananoque ST	5
For the year ended December 31, 1998.		
		1
		\$
Unfinanced capital outlay (Unexpended capital financing) at the beginning of the year	1	-
Source of Financing		
Contributions from Own Funds		
Revenue Fund	2	668,493
Reserves and Reserve Funds	3	26,868
Subtotal	4	695,361
Long Term Liabilities Incurred		
Central Mortgage and Housing Corporation	5	-
Ontario Financing Authority	7	-
Commercial Area Improvement Program	9	-
Other Ontario Housing Programs	10	-
Ontario Clean Water Agency	11	-
Tile Drainage and Shoreline Property Assistance Programs	12	-
Serial Debentures	13	-
Sinking Fund Debentures	14	-
Long Term Bank Loans	15	-
Long Term Reserve Fund Loans	16	-
- -	17	-
Subtotal *	18	-
Grants and Loan Forgiveness		
Ontario	20	32,174
Canada	21	32,173
Other Municipalities	22	-
Subtotal	23	64,347
Other Financing		
Prepaid Special Charges	24	-
Proceeds From Sale of Land and Other Capital Assets	25	-
Investment Income		
From Own Funds	26	-
Other	27	-
Donations	28	47,392
--	30	-
--	31	-
Subtotal	32	47,392
Total Sources of Financing	33	807,100
Applications		
Own Expenditures		
Short Term Interest Costs	34	-
Other	35	807,100
Subtotal	36	807,100
Transfer of Proceeds From Long Term Liabilities to:		
Other Municipalities	37	-
Unconsolidated Local Boards	38	-
Individuals	39	-
Subtotal	40	-
Transfers to Reserves, Reserve Funds and the Revenue Fund	41	-
Total Applications	42	807,100
Unfinanced Capital Outlay (Unexpended capital financing) at the End of the Year	43	-
Amount Reported in Line 43 Analysed as Follows:		
Unapplied Capital Receipts (Negative)	44	-
To be Recovered From:		
- Taxation or User Charges Within Term of Council	45	-
- Proceeds From Long Term Liabilities	46	-
- Transfers From Reserves and Reserve Funds	47	-
- -	48	-
Total Unfinanced Capital Outlay (Unexpended Capital Financing)	49	-
* - Amount in Line 18 Raised on Behalf of Other Municipalities	19	-
		-

1998 FINANCIAL INFORMATION RETURN

ANALYSIS OF CAPITAL GRANTS AND OWN EXPENDITURES

For the year ended December 31, 1998.

Municipality

Gananoque ST

		CAPITAL GRANTS			TOTAL OWN EXPENDITURES
		Ontario Grants	Canada Grants	Other municipalities	
		1	2	3	4
		\$	\$	\$	\$
General Government	1	-	-	-	75,456
Protection to Persons and Property					
Fire	2	-	-	-	2,410
Police	3	-	-	-	35,395
Conservation Authority	4	-	-	-	-
Protective inspection and control	5	-	-	-	-
Emergency measures	6	-	-	-	-
Subtotal	7	-	-	-	37,805
Transportation services					
Roadways	8	32,174	32,173	-	362,478
Winter Control	9	-	-	-	-
Transit	10	-	-	-	-
Parking	11	-	-	-	876
Street Lighting	12	-	-	-	-
Air Transportation	13	-	-	-	-
--	14	-	-	-	-
Subtotal	15	32,174	32,173	-	363,354
Environmental services					
Sanitary Sewer System	16	-	-	-	108,770
Storm Sewer System	17	-	-	-	-
Waterworks System	18	-	-	-	155,514
Garbage Collection	19	-	-	-	-
Garbage Disposal	20	-	-	-	-
Pollution Control	21	-	-	-	-
--	22	-	-	-	-
Subtotal	23	-	-	-	264,284
Health Services					
Public Health Services	24	-	-	-	-
Public Health Inspection and Control	25	-	-	-	-
Hospitals	26	-	-	-	-
Ambulance Services	27	-	-	-	-
Cemeteries	28	-	-	-	-
--	29	-	-	-	-
Subtotal	30	-	-	-	-
Social and Family Services					
General Assistance	31	-	-	-	-
Assistance to Aged Persons	32	-	-	-	-
Assistance to Children	33	-	-	-	-
Day Nurseries	34	-	-	-	-
--	35	-	-	-	-
Subtotal	36	-	-	-	-
		-	-	-	-
Social Housing	90	-	-	-	-
Recreation and Cultural Services					
Parks and Recreation	37	-	-	-	66,201
Libraries	38	-	-	-	-
Other Cultural	39	-	-	-	-
Subtotal	40	-	-	-	66,201
Planning and Development					
Planning and Development	41	-	-	-	-
Commercial and Industrial	42	-	-	-	-
Residential Development	43	-	-	-	-
Agriculture and Reforestation	44	-	-	-	-
Tile Drainage and Shoreline Assistance	45	-	-	-	-
--	46	-	-	-	-
Subtotal	47	-	-	-	-
Electricity	48	-	-	-	-
Gas	49	-	-	-	-
Telephone	50	-	-	-	-
Total	51	32,174	32,173	-	807,100

1998 FINANCIAL INFORMATION RETURN

ANALYSIS OF NET LONG TERM
LIABILITIES BY FUNCTION

For the year ended December 31, 1998.

Municipality

Gananoque ST

7
11

			1
			\$
General Government	1	-	
Protection to Persons and Property			
Fire	2	-	
Police	3	-	
Conservation Authority	4	-	
Protective inspection and control	5	-	
Emergency measures	6	-	
	Subtotal	7	-
Transportation services			
Roadways	8	-	
Winter Control	9	-	
Transit	10	-	
Parking	11	-	
Street Lighting	12	-	
Air Transportation	13	-	
--	14	-	
	Subtotal	15	-
Environmental services			
Sanitary Sewer System	16	-	
Storm Sewer System	17	1,563,804	
Waterworks System	18	-	
Garbage Collection	19	590,000	
Garbage Disposal	20	-	
Pollution Control	21	-	
--	22	-	
	Subtotal	23	-
Health Services			
Public Health Services	24	2,153,804	
Public Health Inspection and Control	25	-	
Hospitals	26	-	
Ambulance Services	27	-	
Cemeteries	28	-	
--	29	-	
	Subtotal	30	-
Social and Family Services			
General Assistance	31	-	
Assistance to Aged Persons	32	-	
Assistance to Children	33	-	
Day Nurseries	34	-	
--	35	-	
	Subtotal	36	-
Social Housing	90	-	
Recreation and Cultural Services			
Parks and Recreation	37	-	
Libraries	38	-	
Other Cultural	39	-	
	Subtotal	40	-
Planning and Development			
Planning and Development	41	-	
Commercial and Industrial	42	-	
Residential Development	43	-	
Agriculture and Reforestation	44	-	
Tile Drainage and Shoreline Assistance	45	-	
--	46	-	
	Subtotal	47	-
Electricity	48	-	
Gas	49	-	
Telephone	50	-	
	Total	51	-

1998 FINANCIAL INFORMATION RETURN

ANALYSIS OF LONG TERM
LIABILITIES AND COMMITMENTS

For the year ended December 31, 1998.

Municipality

Gananoque ST

8
12

		1	\$
1. Calculation of the Debt Burden of the Municipality			
All debt issued by the municipality, predecessor municipalities and consolidated entities			
:To Ontario and agencies	1	-	
: To Canada and agencies	2	-	
: To other	3	2,153,804	
Subtotal	4	2,153,804	
Plus: All debt assumed by the municipality from others	5	-	
Less: All debt assumed by others			
:Ontario	6	-	
:School boards	7	-	
:Other municipalities	8	-	
Subtotal	9	-	
Less: Ontario Clean Water Agency debt retirement funds			
- sewer	10	-	
- water	11	-	
Own sinking funds (actual balances)			
- general	12	-	
- enterprises and other	13	-	
Subtotal	14	-	
Total	15	2,153,804	
Amount reported in line 15 analyzed as follows:			
Sinking fund debentures	16	-	
Instalment (serial) debentures	17	590,000	
Long term bank loans	18	1,563,804	
Lease purchase agreements	19	-	
Mortgages	20	-	
Ontario Clean Water Agency	22	-	
Long term reserve fund loans	23	-	
--	24	-	
			\$
2. Total debt payable in foreign currencies (net of sinking fund holdings)			
U.S. dollars - Canadian dollar equivalent included in line 15 above	25	-	
- par value of this amount in U.S. dollars	26	-	
Other - Canadian dollar equivalent included in line 15 above	27	-	
- par value of this amount in _____	28	-	
			\$
3. Interest earned on sinking funds and debt retirement funds during the year			
Own funds	29	-	
Ontario Clean Water Agency - sewer	30	-	
- water	31	-	
			\$
4. Actuarial balance of own sinking funds at year end		32	-
			\$
5. Long term commitments and contingencies at year end			
Total liability for accumulated sick pay credits	33	491,608	
Total liability under OMERS plans			
- initial unfunded	34	-	
- actuarial deficiency	35	-	
Total liability for own pension funds			
- initial unfunded	36	-	
- actuarial deficiency	37	-	
Outstanding loans guarantee	38	-	
Commitments and liabilities financed from revenue, as approved by the Ontario Municipal Board or Council, as the case may be			
- hospital support	39	-	
- university support	40	-	
- leases and other agreements	41	-	
Other (specify)	42	-	
--	43	-	
--	44	-	
Total	45	491,608	

1998 FINANCIAL INFORMATION RETURN

ANALYSIS OF LONG TERM
LIABILITIES AND COMMITMENTS

For the year ended December 31, 1998.

Municipality

Gananoque ST

6. Ontario Clean Water Agency Provincial Projects							
			accumulated surplus (deficit)	total outstanding capital obligation	debt charges		
			1	2	3		
			\$	\$	\$		
Water projects - for this municipality only			46	-	-	-	
- share of integrated projects			47	-	-	-	
Sewer projects - for this municipality only			48	-	-	-	
- share of integrated projects			49	-	-	-	
7. 1998 Debt Charges							
			principal		interest		
			1	2			
			\$	\$			
Recovered from the consolidated revenue fund			50	11,000	1,155		
- general tax rates			51	-	-		
- special are rates and special charges			52	-	-		
- benefiting landowners			53	189,970	180,385		
- user rates (consolidated entities)			54	-	-		
Recovered from reserve funds			55	-	-		
Recovered from unconsolidated entities			57	-	-		
- hydro			56	-	-		
- gas and telephone			57	-	-		
--			58	-	-		
--			59	-	-		
--			59	-	-		
Total			78	200,970	181,540		
Line 78 includes:							
Financing of one-time real estate purchase			90	-	-		
Other lump sum (balloon) repayments of long term debt			91	-	-		
8. Future principal and interest payments on EXISTING net debt							
		recoverable from the consolidated revenue fund		recoverable from reserve funds		recoverable from unconsolidated entities	
		principal	interest	principal	interest	principal	interest
		1	2	3	4	5	6
		\$	\$	\$	\$	\$	\$
1999	60	205,408	165,346	-	-	-	-
2000	61	222,246	148,783	-	-	-	-
2001	62	240,569	130,475	-	-	-	-
2002	63	260,367	111,290	-	-	-	-
2003	64	101,694	88,438	-	-	-	-
2004 - 2008	65	639,644	310,933	-	-	-	-
2009 onwards	79	483,876	59,009	-	-	-	-
interest to be earned on sinking funds *	69	-	-	-	-	-	-
Downtown revitalization program	70	-	-	-	-	-	-
Total	71	2,153,804	1,014,274	-	-	-	-
* Includes interest to earned on Ontario Clean Water Agency debt retirement funds							
9. Future principal payments on EXPECTED NEW debt							
				1			
				\$			
1999	72			-			
2000	73			-			
2001	74			-			
2002	75			-			
2003	76			-			
Total				77	-		
10. Other notes (attach supporting schedules as required)							
11. Long term debt refinanced:							
				principal		interest	
				1	2		
				\$	\$		
Repayment of Provincial Special Assistance				92	-	-	
Other long term debt refinanced				93	-	-	

1998 FINANCIAL INFORMATION RETURN

Municipality

Gananoque ST

9LT

13

CONTINUITY OF UPPER TIER AND SCHOOL BOARD LEVIES

For the year ended December 31, 1998.

[illegible]

1998 FINANCIAL INFORMATION RETURN

Municipality

CONTINUITY OF UPPER TIER AND SCHOOL BOARD LEVIES

Gananoque ST

9LT
13

For the year ended December 31, 1998.

		Balance at beginning of year	amounts levied	supplementary taxes	pupils' fees, share of trailer licenses	total expended	amount of levy raised	share of payments in lieu of taxes	pupils' fees, share of trailer licenses	total raised	balance at end of year	
		1	2	3	4	5	6	8	9	10	11	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
SCHOOL BOARDS												
	English Language Public DSB (specify)											
	--	62	-	2,062,920	85,457	-	2,148,377	2,104,548	43,829	-	2,148,377	-
	--	63	-	-	-	-	-	-	-	-	-	
French Language Public DSB (specify)												
	--	64	-	1,305	-	-	1,305	1,305	-	-	1,305	-
	--	65	-	-	-	-	-	-	-	-	-	-
English Language Catholic DSB (specify)												
	--	93	-	525,898	12,512	-	538,410	527,705	10,705	-	538,410	-
	--	94	-	-	-	-	-	-	-	-	-	-
French Language Catholic DSB (specify)												
	--	95	-	13,354	357	-	13,711	13,301	410	-	13,711	-
	--	96	-	-	-	-	-	-	-	-	-	-
	Total school boards	36	-	2,603,477	98,326	-	2,701,803	2,646,859	54,944	-	2,701,803	-

1998 FINANCIAL INFORMATION RETURN

CONTINUITY OF RESERVES
AND RESERVE FUNDS

For the year ended December 31, 1998.

Municipality

Gananoque ST

10
15

		1	\$
Balance at the beginning of the year	1	2,719,390	
Revenues			
Contributions from revenue fund	2	589,475	
Contributions from capital fund	3	-	
Development Charges Act	67	-	
Lot levies and subdivider contributions	60	8,522	
Recreational land (the Planning Act)	61	-	
Investment income - from own funds	5	24,493	
- other	6	-	
--	9	1,617	
--	10	-	
--	11	-	
--	12	-	
Total revenue	13	624,107	
Expenditures			
Transferred to capital fund	14	26,868	
Transferred to revenue fund	15	667,809	
Charges for long term liabilities - principal and interest	16	-	
--	63	-	
--	20	-	
--	21	-	
Total expenditure	22	694,677	
Balance at the end of the year for:			
Reserves	23	1,912,874	
Reserve Funds	24	735,956	
Total	25	2,648,830	
Analysed as follows:			
Reserves and discretionary reserve funds:			
Working funds	26	547,809	
Contingencies	27	-	
Ontario Clean Water Agency funds for renewals, etc			
- sewer	28	-	
- water	29	-	
Replacement of equipment	30	879,260	
Sick leave	31	312,985	
Insurance	32	-	
Workers' compensation	33	-	
Capital expenditure - general administration	34	-	
- roads	35	-	
- sanitary and storm sewers	36	-	
- parks and recreation	64	54,921	
- library	65	-	
- other cultural	66	6,500	
- water	38	-	
- transit	39	-	
- housing	40	-	
- industrial development	41	-	
- other and unspecified	42	18,036	
Waterworks current purposes	49	344,889	
Transit current purposes	50	-	
Library current purposes	51	4,500	
--	52	20,640	
--	53	90,759	
--	54	171,664	
Obligatory reserve funds:			
Development Charges Act	68	-	
Lot levies and subdivider contributions	44	152,760	
Recreational land (the Planning Act)	46	-	
Parking revenues	45	44,107	
Debenture repayment	47	-	
Exchange rate stabilization	48	-	
--	55	-	
--	56	-	
--	57	-	
Total	58	2,648,830	

1998 FINANCIAL INFORMATION RETURN

Municipality

ANALYSIS OF CONSOLIDATED
YEAR END BALANCES

Gananoque ST

11
16

For the year ended December 31, 1998.

		1	2
		\$	\$
ASSETS			portion of cash not in chartered banks
Current assets			
Cash	1	1,744,251	925
Accounts receivable			
Canada	2	113,634	
Ontario	3	393,686	
Region or county	4	3,415	
Other municipalities	5	-	
School Boards	6	32,041	portion of taxes
Waterworks	7	-	receivable for
Other (including unorganized areas)	8	141,968	business taxes
Taxes receivable			
Current year's levies	9	629,517	
Previous year's levies	10	348,544	53,390
Prior year's levies	11	418,090	104,780
Penalties and interest	12	266,100	53,388
Less allowance for uncollectables (negative)	13	- 162,097	- 90,000
Investments			
Canada	14	-	
Provincial	15	-	
Municipal	16	-	
Other	17	-	
Other current assets	18	16,618	portion of line 20
Capital outlay to be recovered in future years	19	2,153,804	for tax sale / tax
Deferred taxes receivable	60	-	registration
Other long term assets	20	-	-
	Total 21	6,099,571	

1998 FINANCIAL INFORMATION RETURN

Municipality

ANALYSIS OF CONSOLIDATED
YEAR END BALANCES

Gananoque ST

For the year ended December 31, 1998.

LIABILITIES				portion of loans not from chartered banks
Current Liabilities				
Temporary loans - current purposes	22	-	-	-
- capital - Ontario	23	-		
- Canada	24	-		
- Other	25	-		
Accounts payable and accrued liabilities				
Canada	26	-		
Ontario	27	11,798		
Region or county	28	420,427		
Other municipalities	29	-		
School Boards	30	7,141		
Trade accounts payable	31	450,066		
Other	32	97,038		
Other current liabilities	33	-		
Net long term liabilities				
Recoverable from the Consolidated Revenue Fund				
- general tax rates	34	-		
- special area rates and special charges	35	-		
- benefitting landowners	36	-		
- user rates (consolidated entities)	37	2,153,804		
Recoverable from Reserve Funds	38	-		
Recoverable from unconsolidated entities	39	-		
Less: Own holdings (negative)	40	-		
Reserves and reserve funds	41	2,648,830		
Accumulated net revenue (deficit)				
General revenue	42	21,515		
Special charges and special areas (specify)				
--	43	-		
--	44	-		
--	45	-		
--	46	-		
Consolidated local boards (specify)				
Transit operations	47	-		
Water operations	48	-		
Libraries	49	2,565		
Cemetaries	50	-		
Recreation, community centres and arenas	51	-		
--	52	16,805		
--	53	269,582		
--	54	-		
--	55	-		
Region or county	56	-		
School boards	57	-		
Unexpended capital financing / (unfinanced capital outlay)	58	-		
Total	59	6,099,571		

Municipality

Gananoque ST

For the year ended December 31, 1998.

12
17

		1		
1. Number of continuous full time employees as at December 31				
Administration	1	6		
Non-line Department Support Staff	2	-		
Fire	3	4		
Police	4	14		
Transit	5	-		
Public Works	6	12		
Health Services	7	-		
Homes for the Aged	8	-		
Other Social Services	9	-		
Parks and Recreation	10	6		
Libraries	11	1		
Planning	12	1		
Total	13	44		
		continuous full time employees December 31		
		other		
		1	2	
		\$	\$	
2. Total expenditures during the year on:		14	1,948,376	
Wages and salaries			244,053	
Employee benefits		15	270,974	
			16,679	
		1		
		\$		
3. Reductions of tax roll during the year (lower tier municipalities only)				
Cash collections: Current year's tax	16	5,180,050		
Previous years' tax	17	613,211		
Penalties and interest	18	185,226		
Subtotal	19	5,978,487		
Discounts allowed	20	-		
Tax adjustments under section 421, 441 and 442 of the Municipal Act				
- recoverable from general municipal accounts	25	103,556		
- recoverable from upper tier	90	-		
- recoverable from school boards	91	119,133		
Transfers to tax sale and tax registration accounts	26	-		
The Municipal Elderly Residents' Assistance Act - reductions	27	-		
- refunds	28	-		
Tax relief to low income seniors and disabled persons under various Acts				
including section 373 of the Municipal Act				
- deferrals	92	-		
- cancellations	93	-		
- other	94	-		
		2		
		%		
Rebates to eligible charities under section 442.1 of the Municipal Act				
- recoverable from general municipal accounts	95	-	-	
- recoverable from upper tier	96	-	-	
- recoverable from school boards	97	-	-	
Rebates under section 442.2 of the Municipal Act				
- commercial properties	98	-		
- industrial properties	99	-		
--	80	-		
Total reductions	29	6,201,176		
Amounts added to the tax roll for collection purposes only	30	-		
Business taxes written off under subsection 441(1) of the Municipal Act	81	-		
		1		
4. Tax due dates for 1998 (lower tier municipalities only)				
Interim billings: Number of installments	31	2		
Due date of first installment (YYYYMMDD)	32	19,980,224		
Due date of last installment (YYYYMMDD)	33	19,980,414		
Final billings: Number of installments	34	2		
Due date of first installment (YYYYMMDD)	35	19,981,029		
Due date of last installment (YYYYMMDD)	36	19,981,126		
		\$		
Supplementary taxes levied with 1999 due date	37	-		
		1		
5. Projected capital expenditures and long term financing requirements as at December 31				
		long term financing requirements		
	gross expenditures	approved by the O.M.B. or Concil	submitted but not yet approved by O.M.B. or Council	forecast not yet submitted to the O.M.B or Council
	1	2	3	4
	\$	\$	\$	\$
Estimated to take place				
in 1999	58	-	-	-
in 2000	59	-	-	-
in 2001	60	-	-	-
in 2002	61	-	-	-
in 2003	62	-	-	-
Total	63	-	-	-

STATISTICAL DATA

For the year ended December 31, 1998.

		balance of fund		loans outstanding		
		1		2		
		\$		\$		
6. Ontario Home Renewal Plan trust fund at year end	82	3,281		3,281		
7. Analysis of direct water and sewer billings as at December 31						
		number of residential units	1998 billings residential units	all other properties	computer use only	
		1	2	3	4	
			\$	\$		
Water						
In this municipality	39	1,841	630,542	-		
In other municipalities (specify municipality)						
--	40	-	-	-	-	
--	41	-	-	-	-	
--	42	-	-	-	-	
--	43	-	-	-	-	
--	64	-	-	-	-	
		number of residential units	1998 billings residential units	all other properties	computer use only	
		1	2	3	4	
			\$	\$		
Sewer						
In this municipality	44	1,844	402,262	-		
In other municipalities (specify municipality)						
--	45	-	-	-	-	
--	46	-	-	-	-	
--	47	-	-	-	-	
--	48	-	-	-	-	
--	65	-	-	-	-	
				water	sewer	
				1	2	
Number of residential units in this municipality receiving municipal water and sewer services but which are not on direct billing	66	-		-		
8. Selected investments of own sinking funds as at December 31						
		own municipality	other municipalities, school boards	Province	Federal	
		1	2	3	4	
		\$	\$	\$	\$	
Own sinking funds	83	-	-	-	-	
9. Borrowing from own reserve funds						
				1		
				\$		
Loans or advances due to reserve funds as at December 31	84	-				
10. Joint boards consolidated by this municipality						
		total board expenditure	contribution from this municipality	this municipality's share of total municipal contributions	for computer use only	
		1	2	3	4	
		\$	\$	%		
name of joint boards						
--	53	-	-	-	-	
--	54	-	-	-	-	
--	55	-	-	-	-	
--	56	-	-	-	-	
--	57	-	-	-	-	
11. Applications to the Ontario Municipal Board or to Council						
		tile drainage, shoreline assistance, downtown revitalization, electricity gas, telephone	other submitted to O.M.B.	other submitted to Council	total	
		1	2	4	3	
		\$	\$	\$	\$	
Approved but not financed as at December 31, 1997	67	-	-	-	-	
Approved in 1998	68	-	-	-	-	
Financed in 1998	69	-	-	-	-	
No long term financing necessary	70	-	-	-	-	
Approved but not financed as at December 31, 1998	71	-	-	-	-	
Applications submitted but not approved as at Decemeber 31, 1998	72	-	-	-	-	
12. Forecast of total revenue fund expenditures						
		1999	2000	2001	2002	2003
		1	2	3	4	5
		\$	\$	\$	\$	\$
	73	-	-	-	-	-
13. Municipal procurement this year						
		1		2		
		\$		\$		
Total construction contracts awarded	85	-		-		
Construction contracts awarded at \$100,000 or greater	86	1		376,359		

ANALYSIS OF USER FEES

Municipality

Gananoque ST

For the year ended December 31, 1998.

program / service	FIR Schedule 3 Line No.	unit of measure	minimum rate per unit	maximum rate per unit	annual revenue	comments
		1	2 \$	3 \$	4 \$	5
	19	1	1	1	98,905	0
	39	2	5	8	87,539	0
	11	3	1	2	64,360	0
	37	4	26	112	152,962	0
	37	5	1	31	308,710	0
	18	6	7	7	191,700	0
	7					
	8					
	9					
	10					
	11					
	12					
	13					
	14					
	15					
	16					
	17					
	18					
	19					
	20					
	Subtotal	21			904,176	
All other user fees		22			588,845	
	Total	23			1,493,021	

PROPERTY TAX REFORM TOOLS

For the year ended December 31, 1998.

1. Phase-in programs under section 372 of the Municipal Act

residential

1

multi-residential

2

commercial

3

office buildings

4

shopping centres

5

parking lots/
vacant land

6

industrial

7

No. of years of the program

(#)

1

-

-

-

-

-

-

Cross class funding (1=Yes; 0=No)

2

-

Properties increasing:

No. of properties affected within class

(#)

3

-

-

-

-

-

-

Total adjustments for the year

(\$)

4

-

-

-

-

-

-

Minimum threshold amount:

- dollar value

(\$)

5

-

-

-

-

-

-

- per cent value

(%)

6

-

-

-

-

-

-

Phase-in rate

(%)

7

-

-

-

-

-

-

Properties decreasing:

No. of properties affected within class

(#)

8

-

-

-

-

-

-

Total adjustments for the year

(\$)

9

-

-

-

-

-

-

- dollar value

(\$)

10

-

-

-

-

-

-

- per cent value

(%)

11

-

-

-

-

-

-

Phase-in rate

(%)

12

-

-

-

-

-

-

large industrial

1

farmland

2

managed forest

3

pipeline

4

new multi-residential

5

No. of years of the program

(#)

13

-

-

-

-

-

Cross class funding (1=Yes; 0=No)

14

Properties increasing:

No. of properties affected within class

(#)

15

-

-

-

-

-

Total adjustments for the year

(\$)

16

-

-

-

-

-

Minimum threshold amount:

- dollar value

(\$)

17

-

-

-

-

-

- per cent value

(%)

18

-

-

-

-

-

Phase-in rate

(%)

19

-

-

-

-

-

Properties decreasing:

No. of properties affected within class

(#)

20

-

-

-

-

-

Total adjustments for the year

(\$)

21

-

-

-

-

-

Minimum threshold amount:

- dollar value

(\$)

22

-

-

-

-

-

- per cent value

(%)

23

-

-

-

-

-

Phase-in rate

(%)

24

-

-

-

-

-

2. Rebate programs under section 442.2 of the Municipal Act

commercial

1

office buildings

2

shopping centres

3

parking lots/
vacant land

4

industrial

5

large industrial

6

No. of years of the program

(#)

25

-

-

-

-

-

-

Total no.of properties in class

(#)

26

-

-

-

-

-

-

No. of properties affected within class

(#)

27

-

-

-

-

-

-

Total adjustments for the year

(\$)

28

-

-

-

-

-

-

Minimum threshold amount:

- dollar value

(\$)

29

-

-

-

-

-

-

- per cent value

(%)

30

-

-

-

-

-

-

Assessment value to qualify:

- minimum

(\$)

31

-

-

-

-

-

-

- maximum

(\$)

32

-

-

-

-

-

-

3. 2.5% Capping programs under section 447.1 of the Municipal Act

multi-residential

1

commercial

2

office buildings

3

shopping centres

4

parking lots/
vacant land

5

industrial

6

large industrial

7

Total no. of properties in class

(#)

33

-

-

-

-

-

-

Properties increasing:

No. of properties affected within class

(#)

34

-

-

-

-

-

-

Total adjustments for the year

(\$)

35

-

-

-

-

-

-

Properties decreasing:

No. of properties affected within class

(#)

36

-

-

-

-

-

-

Total adjustments for the year

(\$)

37

-

-

-

-

-

-

4. 10/5/5 Capping program and Maximum Taxes program under section 447.35 of the Municipal Act

multi-residential

1

commercial

2

office buildings

3

shopping centres

4

parking lots/
vacant land

5

industrial

6

large industrial

7

Total no. of properties in class

(#)

38

14

-

-

-

30

-

Budgetary levy change

(%)

39

-

-

-

-

-

-

Properties increasing:

No. of properties affected within class

(#)

40

5

127

-

-

24

-

Total tax increase phase-ins for year

(\$)

41

-

-

-

-

-

-

Total tax adjustments for the year

(\$)

42

2,825

187,671

-

-

46,376

-

Properties decreasing:

No. of properties affected within class

(#)

43

9

85

-

-

6

-

Percentage used to determine decrease phase-in

(%)

44

75

47

-

-

60

-

Total tax decrease phase-ins for year

(\$)

45

-

-

-

-

-

-

Total tax adjustments for the year

(\$)

46

2,825

164,815

-

-

37,191

-