

1998 FINANCIAL INFORMATION RETURN

MUNICIPAL CODE: 26053

MUNICIPALITY OF: St. Catharines C

1998 FINANCIAL INFORMATION RETURN

ANALYSIS OF REVENUE FUND REVENUES

For the year ended December 31, 1998.

Municipality

St. Catharines C

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		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	167,866,273	77,325,506	50,213,944	40,326,823
Direct water billings on ratepayers -- own municipality	2	11,853,565	7,589,729		4,263,836
-- other municipalities	3	19,490	-		19,490
Sewer surcharge on direct water billings -- own municipality	4	2,130,350	-		2,130,350
-- other municipalities	5	-	-		-
Subtotal	6	181,869,678	84,915,235	50,213,944	46,740,499
PAYMENTS IN LIEU OF TAXATION					
Canada	7	197,249	53,541	-	143,708
Canada Enterprises	8	262,277	77,366	-	184,911
Ontario					
The Municipal Tax Assistance Act	9	448,604	222,268		226,336
The Municipal Act, section 157	10	649,800	216,169		433,631
Other	11	-	-		-
Ontario Enterprises					
Ontario Housing Corporation	12	1,426,213	632,133	168,898	625,182
Ontario Hydro	13	159,336	43,857	-	115,479
Liquor Control Board of Ontario	14	13,518	6,796	-	6,722
Other	15	-	-	-	-
Municipal enterprises	16	684,548	186,321	-	498,227
Other municipalities and enterprises	17	176,860	47,950	-	128,910
Subtotal	18	4,018,405	1,486,401	168,898	2,363,106
ONTARIO NON-SPECIFIC GRANTS					
Community Reinvestment Fund	62	3,769,000			3,769,000
Special Transition Assistance	63	-			-
Special Circumstances Fund	64	1,000,000			1,000,000
Municipal Restructuring Fund	65	-			-
.....	61	-			-
Subtotal	69	4,769,000			4,769,000
REVENUES FOR SPECIFIC FUNCTIONS					
Ontario specific grants	29	432,508			432,508
Canada specific grants	30	208,148			208,148
Other municipalities - grants and fees	31	606,629			606,629
Fees and service charges	32	10,916,609			10,916,609
Subtotal	33	12,163,894			12,163,894
OTHER REVENUES					
Trailer revenue and licences	34	700			700
Licences and permits	35	1,712,841	-	-	1,712,841
Rents, concessions and franchises	36	297,379			297,379
Fines	37	451,681			451,681
Penalties and interest on taxes	38	1,728,642			1,728,642
Investment income - from own funds	39	1,535,452			1,535,452
- other	40	-			-
Donations	70	34,449			34,449
Sales of publications, equipment, etc	42	311,619			311,619
Contributions from capital fund	43	-			-
Contributions from reserves and reserve funds	44	2,077,558			2,077,558
Contributions from non-consolidated entities	45	-			-
--	46	326,614			326,614
--	47	7,716			7,716
--	48	-			-
Subtotal	50	8,484,651	-	-	8,484,651
TOTAL REVENUE	51	211,305,628	86,401,636	50,382,842	74,521,150

ANALYSIS OF TAXATION -
SCHOOL BOARDS

For the year ended December 31, 1998.

Municipality

St. Catharines C

2LT - SB
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		Distribution by Purpose				
		English Language Public DSB	French Language Public DSB	English Language Catholic DSB	French Language Catholic DSB	
Tax Band	Tax Rate	Total				
1	2	3	4	5	6	7
Residential / Multi Residential/ Farmland/Managed Forest						
Residential and Farm - general	0.460000	22,364,003	16,477,424	94,606	5,523,457	268,516
- farmland pending development -	0.460000	-	-	-	-	-
- farmland pending development -	0.460000	-	-	-	-	-
Multi-residential -general	0.460000	1,457,348	1,166,858	12,076	253,035	25,379
- farmland pending development -	-	-	-	-	-	-
- farmland pending development -	-	-	-	-	-	-
Farmland	0.115000	36,387	27,937	139	8,143	168
Managed Forest	0.115000	-	-	-	-	-
---	-	-	-	-	-	-
Subtotal Residential /MR/ F/MF	-	23,857,738	17,672,219	106,821	5,784,635	294,063
Subtotal Commercial		17,519,321	11,462,542	306,763	5,364,766	385,250
Subtotal Industrial		8,405,700	5,499,681	147,184	2,573,994	184,841
Pipeline	1.752400	369,108	241,500	6,463	113,028	8,117
Other	-	-	-	-	-	-
Supplementary Taxes		62,077	45,527	396	15,143	1,011
Subtotal levied by tax rate		50,213,944	34,921,469	567,627	13,851,566	873,282
Railway rights-of-way		-	-	-	-	-
Utility transmission / distribution corridor		-	-	-	-	-
---		-	-	-	-	-
Subtotal special charges on tax bills		-	-	-	-	-
Total school board purposes		50,213,944	34,921,469	567,627	13,851,566	873,282

For the year ended December 31, 1998.

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

St. Catharines C

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		Ontario Specific Grants	Canada Grants	other municipalities grants, fees and service charges	fees and service charges
		1 \$	2 \$	3 \$	4 \$
General Government	1	15,852	162,507	-	498,038
Protection to Persons and Property					
Fire	2	-	-	333,324	36,792
Police	3	-	-	-	-
Conservation Authority	4	-	-	-	-
Protective inspection and control	5	-	-	-	166,233
Emergency measures	6	-	-	-	-
Subtotal	7	-	-	333,324	203,025
Transportation services					
Roadways	8	-	-	626	356,209
Winter Control	9	-	-	20,237	-
Transit	10	21,425	-	156,273	4,339,810
Parking	11	-	-	-	1,285,418
Street Lighting	12	-	-	-	-
Air Transportation	13	-	-	96,169	94,070
--	14	-	-	-	7,379
Subtotal	15	21,425	-	273,305	6,082,886
Environmental services					
Sanitary Sewer System	16	-	-	-	283,051
Storm Sewer System	17	-	-	-	-
Waterworks System	18	-	-	-	574,580
Garbage Collection	19	-	-	-	-
Garbage Disposal	20	-	-	-	-
Pollution Control	21	-	6,666	-	-
--	22	-	-	-	-
Subtotal	23	-	6,666	-	857,631
Health Services					
Public Health Services	24	-	-	-	-
Public Health Inspection and Control	25	-	-	-	-
Hospitals	26	-	-	-	-
Ambulance Services	27	-	-	-	-
Cemeteries	28	-	-	-	548,428
--	29	-	-	-	-
Subtotal	30	-	-	-	548,428
Social and Family Services					
General Assistance	31	-	-	-	-
Assistance to Aged Persons	32	55,235	-	-	20,847
Assistance to Children	33	-	-	-	-
Day Nurseries	34	-	-	-	-
--	35	-	-	-	85,632
Subtotal	36	55,235	-	-	106,479
Social Housing	90	-	-	-	-
Recreation and Cultural Services					
Parks and Recreation	37	5,046	-	-	2,169,947
Libraries	38	249,724	-	-	263,093
Other Cultural	39	50,226	51	-	46,277
Subtotal	40	304,996	51	-	2,479,317
Planning and Development					
Planning and Development	41	-	523	-	78,232
Commercial and Industrial	42	35,000	38,401	-	38,554
Residential Development	43	-	-	-	-
Agriculture and Reforestation	44	-	-	-	19,038
Tile Drainage and Shoreline Assistance	45	-	-	-	4,981
--	46	-	-	-	-
Subtotal	47	35,000	38,924	-	140,805
Electricity	48	-	-	-	-
Gas	49	-	-	-	-
Telephone	50	-	-	-	-
Total	51	432,508	208,148	606,629	10,916,609

1998 FINANCIAL INFORMATION RETURN

ANALYSIS OF REVENUE FUND EXPENDITURES

For the year ended December 31, 1998.

Municipality
St. Catharines C

		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	5,528,425	601,451	4,945,661	1,055,314	-	653,698	11,477,153
Protection to Persons and Property								
Fire	2	10,065,200	-	534,339	643,914	-	-	11,243,453
Police	3	-	-	-	-	-	-	-
Conservation Authority	4	-	-	-	-	-	-	-
Protective inspection and control	5	794,792	-	267,175	9,093	100,000	99,644	1,270,704
Emergency measures	6	-	-	-	-	-	-	-
Subtotal	7	10,859,992	-	801,514	653,007	100,000	99,644	12,514,157
Transportation services								
Roadways	8	3,798,205	2,023,376	2,551,789	1,764,982	-	477,210	9,661,142
Winter Control	9	366,630	-	255,436	46,423	-	58,092	610,397
Transit	10	5,311,770	179,783	2,122,949	387,270	-	-	8,001,772
Parking	11	184,373	-	842,233	553,765	-	179,500	1,759,871
Street Lighting	12	-	-	694,799	383,000	-	-	1,077,799
Air Transportation	13	114,668	-	79,635	79,446	-	-	273,749
--	14	15,520	67,927	49,410	-	-	-	132,857
Subtotal	15	9,791,166	2,271,086	6,596,251	3,214,886	-	355,802	21,517,587
Environmental services								
Sanitary Sewer System	16	916,586	235,729	433,372	548,991	-	63,159	2,071,519
Storm Sewer System	17	-	1,238,577	-	322,000	-	-	1,560,577
Waterworks System	18	1,220,564	110,635	1,469,935	1,853,973	-	1,011,583	5,666,690
Garbage Collection	19	-	-	-	-	-	-	-
Garbage Disposal	20	-	-	-	-	-	-	-
Pollution Control	21	496,171	116,385	56,040	114,382	-	67,447	715,531
--	22	-	-	-	-	-	-	-
Subtotal	23	2,633,321	1,701,326	1,959,347	2,839,346	-	880,977	10,014,317
Health Services								
Public Health Services	24	-	-	-	-	-	-	-
Public Health Inspection and Control	25	-	-	-	-	-	-	-
Hospitals	26	-	-	-	-	-	-	-
Ambulance Services	27	-	-	-	-	-	-	-
Cemeteries	28	806,601	193,157	225,086	66,258	-	22,130	1,268,972
--	29	-	-	-	-	-	-	-
Subtotal	30	806,601	193,157	225,086	66,258	-	22,130	1,268,972
Social and Family Services								
General Assistance	31	-	-	-	-	-	-	-
Assistance to Aged Persons	32	67,104	72,534	257,501	3,260	-	22,400	422,799
Assistance to Children	33	-	-	-	-	-	-	-
Day Nurseries	34	-	-	-	-	-	-	-
--	35	476,633	-	195,718	81,749	-	-	754,100
Subtotal	36	543,737	72,534	453,219	85,009	-	22,400	1,176,899
Social Housing	90	-	-	-	-	-	-	-
Recreation and Cultural Services								
Parks and Recreation	37	5,328,430	457,226	2,681,025	1,198,851	16,589	10,291	9,692,412
Libraries	38	2,340,925	140,811	1,180,828	585,057	-	-	4,247,621
Other Cultural	39	441,255	428,924	341,264	74,804	149,242	907	1,436,396
Subtotal	40	8,110,610	1,026,961	4,203,117	1,858,712	165,831	11,198	15,376,429
Planning and Development								
Planning and Development	41	820,734	-	20,173	15,470	-	46,935	809,442
Commercial and Industrial	42	337,260	28,480	436,366	28,440	-	64,346	894,892
Residential Development	43	-	-	2,727	-	-	-	2,727
Agriculture and Reforestation	44	302,027	-	416,564	-	-	-	718,591
Tile Drainage and Shoreline Assistance	45	-	4,981	-	-	-	-	4,981
--	46	-	34,033	-	-	-	-	34,033
Subtotal	47	1,460,021	67,494	875,830	43,910	-	17,411	2,464,666
Electricity	48	-	-	-	-	-	-	-
Gas	49	-	-	-	-	-	-	-
Telephone	50	-	-	-	-	-	-	-
Total	51	39,733,873	5,934,009	20,060,025	9,816,442	265,831	-	75,810,180

1998 FINANCIAL INFORMATION RETURN		
Municipality		5
ANALYSIS OF CAPITAL OPERATION		9
For the year ended December 31, 1998.		
St. Catharines C		
		1
		\$
Unfinanced capital outlay (Unexpended capital financing) at the beginning of the year	1	- 27,941
Source of Financing		
Contributions from Own Funds		
Revenue Fund	2	2,574,155
Reserves and Reserve Funds	3	6,482,205
Subtotal	4	9,056,360
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	5,491,000
Sinking Fund Debentures	14	-
Long Term Bank Loans	15	-
Long Term Reserve Fund Loans	16	-
- -	17	-
Subtotal *	18	5,491,000
Grants and Loan Forgiveness		
Ontario	20	2,451,727
Canada	21	556,687
Other Municipalities	22	215,000
Subtotal	23	3,223,414
Other Financing		
Prepaid Special Charges	24	11,299
Proceeds From Sale of Land and Other Capital Assets	25	50,000
Investment Income		
From Own Funds	26	-
Other	27	-
Donations	28	63,301
--	30	-
--	31	-
Subtotal	32	124,600
Total Sources of Financing	33	17,895,374
Applications		
Own Expenditures		
Short Term Interest Costs	34	-
Other	35	13,675,565
Subtotal	36	13,675,565
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	1,918,618
Total Applications	42	15,594,183
Unfinanced Capital Outlay (Unexpended capital financing) at the End of the Year	43	- 2,329,132
Amount Reported in Line 43 Analysed as Follows:		
Unapplied Capital Receipts (Negative)	44	- 3,644,585
To be Recovered From:		
- Taxation or User Charges Within Term of Council	45	91,024
- Proceeds From Long Term Liabilities	46	720,625
- Transfers From Reserves and Reserve Funds	47	268,253
- -	48	235,551
Total Unfinanced Capital Outlay (Unexpended Capital Financing)	49	- 2,329,132
* - 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

St. Catharines C

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		CAPITAL GRANTS			TOTAL OWN EXPENDITURES
		Ontario Grants	Canada Grants	Other municipalities	
		1	2	3	4
		\$	\$	\$	\$
General Government	1	-	-	-	1,003,099
Protection to Persons and Property					
Fire	2	-	-	-	453,825
Police	3	-	-	-	11,093
Conservation Authority	4	-	-	-	-
Protective inspection and control	5	-	-	-	-
Emergency measures	6	-	-	-	-
Subtotal	7	-	-	-	464,918
Transportation services					
Roadways	8	341,278	341,278	-	4,694,517
Winter Control	9	-	-	-	2,506
Transit	10	1,895,040	-	-	387,270
Parking	11	-	-	-	46,851
Street Lighting	12	-	-	-	394,000
Air Transportation	13	-	-	-	79,446
--	14	-	-	-	-
Subtotal	15	2,236,318	341,278	-	5,604,590
Environmental services					
Sanitary Sewer System	16	-	-	-	238,809
Storm Sewer System	17	57,569	57,569	-	801,696
Waterworks System	18	-	-	215,000	1,530,589
Garbage Collection	19	-	-	-	-
Garbage Disposal	20	-	-	-	-
Pollution Control	21	-	-	-	917,892
--	22	-	-	-	-
Subtotal	23	57,569	57,569	215,000	3,488,986
Health Services					
Public Health Services	24	-	-	-	-
Public Health Inspection and Control	25	-	-	-	-
Hospitals	26	-	-	-	-
Ambulance Services	27	-	-	-	-
Cemeteries	28	-	-	-	113,327
--	29	-	-	-	-
Subtotal	30	-	-	-	113,327
Social and Family Services					
General Assistance	31	-	-	-	-
Assistance to Aged Persons	32	-	-	-	260
Assistance to Children	33	-	-	-	-
Day Nurseries	34	-	-	-	-
--	35	-	-	-	81,749
Subtotal	36	-	-	-	82,009
		-	-	-	-
Social Housing	90	-	-	-	-
Recreation and Cultural Services					
Parks and Recreation	37	138,703	138,703	-	2,068,390
Libraries	38	-	-	-	527,557
Other Cultural	39	19,137	19,137	-	273,597
Subtotal	40	157,840	157,840	-	2,869,544
Planning and Development					
Planning and Development	41	-	-	-	46,410
Commercial and Industrial	42	-	-	-	2,682
Residential Development	43	-	-	-	-
Agriculture and Reforestation	44	-	-	-	-
Tile Drainage and Shoreline Assistance	45	-	-	-	-
--	46	-	-	-	-
Subtotal	47	-	-	-	49,092
Electricity	48	-	-	-	-
Gas	49	-	-	-	-
Telephone	50	-	-	-	-
Total	51	2,451,727	556,687	215,000	13,675,565

1998 FINANCIAL INFORMATION RETURN

ANALYSIS OF NET LONG TERM
LIABILITIES BY FUNCTION

For the year ended December 31, 1998.

Municipality

St. Catharines C

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			1
			\$
General Government	1	-	
Protection to Persons and Property			
Fire	2	566,957	
Police	3	-	
Conservation Authority	4	-	
Protective inspection and control	5	-	
Emergency measures	6	-	
	Subtotal	7	-
Transportation services			
Roadways	8	-	
Winter Control	9	9,641,276	
Transit	10	-	
Parking	11	415,969	
Street Lighting	12	1,009,341	
Air Transportation	13	-	
--	14	-	
	Subtotal	15	131,216
Environmental services			
Sanitary Sewer System	16	11,197,802	
Storm Sewer System	17	550,082	
Waterworks System	18	4,326,878	
Garbage Collection	19	825,013	
Garbage Disposal	20	-	
Pollution Control	21	-	
--	22	-	
	Subtotal	23	-
Health Services			
Public Health Services	24	5,701,973	
Public Health Inspection and Control	25	-	
Hospitals	26	-	
Ambulance Services	27	-	
Cemeteries	28	-	
--	29	344,780	
	Subtotal	30	-
Social and Family Services			
General Assistance	31	344,780	
Assistance to Aged Persons	32	-	
Assistance to Children	33	365,555	
Day Nurseries	34	-	
--	35	-	
	Subtotal	36	-
Social Housing	90	-	
Recreation and Cultural Services			
Parks and Recreation	37	-	
Libraries	38	3,351,727	
Other Cultural	39	195,245	
	Subtotal	40	583,957
Planning and Development			
Planning and Development	41	4,130,929	
Commercial and Industrial	42	-	
Residential Development	43	-	
Agriculture and Reforestation	44	-	
Tile Drainage and Shoreline Assistance	45	-	
--	46	27,707	
	Subtotal	47	-
Electricity	48	27,707	
Gas	49	2,530,400	
Telephone	50	-	
	Total	51	-

1998 FINANCIAL INFORMATION RETURN

ANALYSIS OF LONG TERM
LIABILITIES AND COMMITMENTS

For the year ended December 31, 1998.

Municipality

St. Catharines C

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		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	-	
Subtotal	4	-	
Plus: All debt assumed by the municipality from others	5	24,866,103	
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	24,866,103	
Amount reported in line 15 analyzed as follows:			
Sinking fund debentures	16	-	
Instalment (serial) debentures	17	24,866,103	
Long term bank loans	18	-	
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	3,050,711	
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	3,050,711	

1998 FINANCIAL INFORMATION RETURN

Municipality

St. Catharines C

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ANALYSIS OF LONG TERM
LIABILITIES AND COMMITMENTS

For the year ended December 31, 1998.

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			
- general tax rates	50	4,177,941	1,708,468
- special are rates and special charges	51	-	-
- benefiting landowners	52	35,248	12,352
- user rates (consolidated entities)	53	-	-
Recovered from reserve funds	54	258,347	190,885
Recovered from unconsolidated entities			
- hydro	55	1,674,800	460,377
- gas and telephone	57	-	-
--	56	-	-
--	58	-	-
--	59	-	-
Total	78	6,146,336	2,372,082
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	3,769,269	1,625,148	301,135	166,409	1,196,100	264,055
2000	61	3,223,596	1,269,418	326,474	117,739	1,334,300	119,378
2001	62	2,864,115	991,439	381,733	63,463	-	-
2002	63	2,047,242	743,970	-	-	-	-
2003	64	2,188,177	586,080	-	-	-	-
2004 - 2008	65	7,233,962	1,012,831	-	-	-	-
2009 onwards	79	-	-	-	-	-	-
interest to be earned on sinking funds *	69	-	-	-	-	-	-
Downtown revitalization program	70	-	-	-	-	-	-
Total	71	21,326,361	6,228,886	1,009,342	347,611	2,530,400	383,433

* 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

St. Catharines C

9LT
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CONTINUITY OF UPPER TIER AND SCHOOL BOARD LEVIES

For the year ended December 31, 1998.

		Balance at beginning of year	amounts levied	supplementary taxes	total expended	amount of levy raised	share of Provincial grants	share of payments in lieu of taxes	other	total raised	balance at end of year
		1	2	3	4	5	8	9	10	12	11
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
UPPER TIER											
Included in general tax rate for upper tier purposes											
General levy	1		58,763,679	78,394	58,842,073	-	-	-	-	-	-
Special pupose levies											
Water rate	2		-	-	-	-	-	-	-	-	-
Transit rate	3		-	-	-	-	-	-	-	-	-
Sewer rate	4		-	-	-	-	-	-	-	-	-
Library rate	5		-	-	-	-	-	-	-	-	-
Road rate	6		-	-	-	-	-	-	-	-	-
--	7		5,368,188	-	5,368,188	-	-	-	-	-	-
--	8		-	-	-	-	-	-	-	-	-
Payments in lieu of taxes	9		1,486,401	-	1,486,401	-	-	-	-	-	-
Subtotal levied by tax rate -- general	11	-	65,618,268	78,394	65,696,662	64,210,261	-	1,486,401	-	65,696,662	-
Special purpose levies											
Water	12		-	-	-	-	-	-	-	-	-
Transit	13		-	-	-	-	-	-	-	-	-
Sewer	14		13,115,245	-	13,115,245	-	-	-	-	-	-
Library	15		-	-	-	-	-	-	-	-	-
--	16		-	-	-	-	-	-	-	-	-
--	17		-	-	-	-	-	-	-	-	-
Subtotal levied by tax rate -- special areas	18	-	13,115,245	-	13,115,245	13,115,245	-	-	-	13,115,245	-
Speical charges	19	-	-	-	-	-	-	-	-	-	-
Direct water billings	20	-	7,589,729	-	7,589,729	7,589,729	-	-	-	7,589,729	-
Sewer surcharge on direct water billings	21	-	-	-	-	-	-	-	-	-	-
Total region or county	22	-	86,323,242	78,394	86,401,636	84,915,235	-	1,486,401	-	86,401,636	-

1998 FINANCIAL INFORMATION RETURN

Municipality

CONTINUITY OF UPPER TIER AND SCHOOL BOARD LEVIES

St. Catharines C

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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	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
English Language Public DSB (specify)												
	62	-	34,996,371	45,527	-	35,041,898	34,921,469	120,429	-	35,041,898	-	
	63	-	-	-	-	-	-	-	-	-	-	
French Language Public DSB (specify)												
	64	-	-	-	-	-	-	-	-	-	-	
	65	-	568,988	396	-	569,384	567,627	1,757	-	569,384	-	
English Language Catholic DSB (specify)												
	93	-	13,879,970	15,143	-	13,895,113	13,851,566	43,547	-	13,895,113	-	
	94	-	-	-	-	-	-	-	-	-	-	
French Language Catholic DSB (specify)												
	95	-	-	-	-	-	-	-	-	-	-	
	96	-	875,436	1,011	-	876,447	873,282	3,165	-	876,447	-	
Total school boards		36	-	50,320,765	62,077	-	50,382,842	50,213,944	168,898	-	50,382,842	-

1998 FINANCIAL INFORMATION RETURN

CONTINUITY OF RESERVES
AND RESERVE FUNDS

For the year ended December 31, 1998.

Municipality

St. Catharines C

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		1	\$
Balance at the beginning of the year	1	24,245,821	
Revenues			
Contributions from revenue fund	2	7,242,287	
Contributions from capital fund	3	1,918,618	
Development Charges Act	67	481,233	
Lot levies and subdivider contributions	60	218,777	
Recreational land (the Planning Act)	61	78,918	
Investment income - from own funds	5	351,820	
- other	6	445	
--	9	145,603	
--	10	27,984	
--	11	49,042	
--	12	-	
Total revenue	13	10,514,727	
Expenditures			
Transferred to capital fund	14	6,482,205	
Transferred to revenue fund	15	2,077,558	
Charges for long term liabilities - principal and interest	16	449,232	
--	63	4,236	
--	20	182,608	
--	21	-	
Total expenditure	22	9,195,839	
Balance at the end of the year for:			
Reserves	23	18,360,286	
Reserve Funds	24	7,204,423	
Total	25	25,564,709	
Analysed as follows:			
Reserves and discretionary reserve funds:			
Working funds	26	613,038	
Contingencies	27	-	
Ontario Clean Water Agency funds for renewals, etc			
- sewer	28	-	
- water	29	-	
Replacement of equipment	30	7,514,972	
Sick leave	31	2,318,780	
Insurance	32	-	
Workers' compensation	33	-	
Capital expenditure - general administration	34	840,000	
- roads	35	1,339,200	
- sanitary and storm sewers	36	343,000	
- parks and recreation	64	1,027,525	
- library	65	1,500	
- other cultural	66	90,000	
- water	38	1,532,000	
- transit	39	1,233,517	
- housing	40	-	
- industrial development	41	-	
- other and unspecified	42	1,456,919	
Waterworks current purposes	49	-	
Transit current purposes	50	-	
Library current purposes	51	84,670	
--	52	113,575	
--	53	248,290	
--	54	-	
Obligatory reserve funds:			
Development Charges Act	68	-	
Lot levies and subdivider contributions	44	2,966,174	
Recreational land (the Planning Act)	46	1,149,555	
Parking revenues	45	1,618,072	
Debenture repayment	47	1,073,922	
Exchange rate stabilization	48	-	
--	55	-	
--	56	-	
--	57	-	
Total	58	25,564,709	

1998 FINANCIAL INFORMATION RETURN

Municipality

ANALYSIS OF CONSOLIDATED
YEAR END BALANCES

St. Catharines C

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For the year ended December 31, 1998.

		1	2
		\$	\$
ASSETS			portion of cash not in chartered banks
Current assets			
Cash	1	23,866,652	-
Accounts receivable			
Canada	2	465,716	
Ontario	3	1,253	
Region or county	4	34,535	
Other municipalities	5	10,303	
School Boards	6	325,142	portion of taxes
Waterworks	7	3,157,300	receivable for
Other (including unorganized areas)	8	777,778	business taxes
Taxes receivable			
Current year's levies	9	10,412,194	
Previous year's levies	10	2,952,813	241,232
Prior year's levies	11	1,349,034	126,726
Penalties and interest	12	1,454,938	82,979
Less allowance for uncollectables (negative)	13	- 755,082	- 450,937
Investments			
Canada	14	-	
Provincial	15	-	
Municipal	16	-	
Other	17	-	
Other current assets	18	1,411,717	portion of line 20
Capital outlay to be recovered in future years	19	24,866,103	for tax sale / tax
Deferred taxes receivable	60	-	registration
Other long term assets	20	-	-
	21	70,330,396	
	Total		

1998 FINANCIAL INFORMATION RETURN

Municipality

ANALYSIS OF CONSOLIDATED
YEAR END BALANCES

St. Catharines C

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	80,056		
Region or county	28	3,374,868		
Other municipalities	29	5,000		
School Boards	30	9,954		
Trade accounts payable	31	3,164,206		
Other	32	1,170,033		
Other current liabilities	33	506,264		
Net long term liabilities				
Recoverable from the Consolidated Revenue Fund				
- general tax rates	34	20,401,030		
- special area rates and special charges	35	-		
- benefitting landowners	36	100,319		
- user rates (consolidated entities)	37	825,013		
Recoverable from Reserve Funds	38	1,009,341		
Recoverable from unconsolidated entities	39	2,530,400		
Less: Own holdings (negative)	40	-		
Reserves and reserve funds	41	25,564,709		
Accumulated net revenue (deficit)				
General revenue	42	4,248,020		
Special charges and special areas (specify)				
--	43	2,123,232		
--	44	-		
--	45	-		
--	46	-		
Consolidated local boards (specify)				
Transit operations	47	25,423		
Water operations	48	2,455,978		
Libraries	49	298,989		
Cemetaries	50	-		
Recreation, community centres and arenas	51	-		
--	52	111,798		
--	53	- 3,369		
--	54	-		
--	55	-		
Region or county	56	-		
School boards	57	-		
Unexpended capital financing / (unfinanced capital outlay)	58	2,329,132		
Total	59	70,330,396		

Municipality

St. Catharines C

For the year ended December 31, 1998.

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		1		
1. Number of continuous full time employees as at December 31				
Administration	1	28		
Non-line Department Support Staff	2	116		
Fire	3	154		
Police	4	-		
Transit	5	124		
Public Works	6	120		
Health Services	7	14		
Homes for the Aged	8	-		
Other Social Services	9	-		
Parks and Recreation	10	73		
Libraries	11	41		
Planning	12	15		
Total	13	685		
		continuous full time employees December 31		
		other		
		1 \$	2 \$	
2. Total expenditures during the year on:		14	28,699,137	
Wages and salaries			4,151,440	
Employee benefits		15	5,880,227	
		1 \$		
3. Reductions of tax roll during the year (lower tier municipalities only)				
Cash collections: Current year's tax	16	158,597,298		
Previous years' tax	17	2,816,968		
Penalties and interest	18	1,845,202		
Subtotal	19	163,259,468		
Discounts allowed	20	-		
Tax adjustments under section 421, 441 and 442 of the Municipal Act				
- recoverable from general municipal accounts	25	2,865,084		
- recoverable from upper tier	90	1,474,611		
- recoverable from school boards	91	3,534,674		
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	171,133,837		
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	19,980,220		
Due date of last installment (YYYYMMDD)	33	19,980,409		
Final billings: Number of installments	34	2		
Due date of first installment (YYYYMMDD)	35	19,980,925		
Due date of last installment (YYYYMMDD)	36	19,981,016		
		\$		
Supplementary taxes levied with 1999 due date	37	217,997		
		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
Estimated to take place	1 \$	2 \$	3 \$	4 \$
in 1999	58	6,737,000	-	4,698,000
in 2000	59	6,750,000	-	4,825,000
in 2001	60	6,750,000	-	4,825,000
in 2002	61	6,750,000	-	4,825,000
in 2003	62	6,750,000	-	4,825,000
Total	63	33,737,000	-	23,998,000

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	51,492		32,566	
7. Analysis of direct water and sewer billings as at December 31					
Water		number of residential units	1998 billings residential units	all other properties	computer use only
		1	2	3	4
			\$	\$	
	In this municipality	39	54,595	6,450,829	5,402,736
	In other municipalities (specify municipality)				
	--	40	-	-	-
	--	41	-	-	-
	--	42	-	-	-
	--	43	-	-	-
	--	64	-	-	-
Sewer		number of residential units	1998 billings residential units	all other properties	computer use only
		1	2	3	4
			\$	\$	
	In this municipality	44	54,427	1,290,166	840,184
	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 sinking funds		own municipality	other municipalities, school boards	Province	Federal
		1	2	3	4
		\$	\$	\$	\$
	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					
name of joint boards		total board expenditure	contribution from this municipality	this municipality's share of total municipal contributions	for computer use only
		1	2	3	4
		\$	\$	%	
11. Applications to the Ontario Municipal Board or to Council					
Approved but not financed as at December 31, 1997 Approved in 1998 Financed in 1998 No long term financing necessary Approved but not financed as at December 31, 1998 Applications submitted but not approved as at Decemeber 31, 1998		tile drainage, shoreline assistance, downtown revitalization, electricity gas, telephone	other submitted to O.M.B.	other submitted to Council	total
		1	2	4	3
		\$	\$	\$	\$
12. Forecast of total revenue fund expenditures					
		1999	2000	2001	2002
		1	2	3	4
		\$	\$	\$	\$
	73	-	-	-	-
13. Municipal procurement this year					
Total construction contracts awarded Construction contracts awarded at \$100,000 or greater				1	2
					\$
	85	38		8,111,600	
	86	29		7,607,000	

ANALYSIS OF USER FEES

Municipality

St. Catharines C

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
	1					
	2					
	3					
	4					
	5					
	6					
	7					
	8					
	9					
	10					
	11					
	12					
	13					
	14					
	15					
	16					
	17					
	18					
	19					
	20					
	Subtotal	21				
All other user fees		22			10,916,609	
	Total	23			10,916,609	

PROPERTY TAX REFORM TOOLS

For the year ended December 31, 1998.

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

			residential	multi-residential	commercial	office buildings	shopping centres	parking lots/ vacant land	industrial
			1	2	3	4	5	6	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	farmland	managed forest	pipeline	new multi-residential
			1	2	3	4	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	office buildings	shopping centres	parking lots/ vacant land	industrial	large industrial
			1	2	3	4	5	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	commercial	office buildings	shopping centres	parking lots/ vacant land	industrial	large industrial
			1	2	3	4	5	6	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	commercial	office buildings	shopping centres	parking lots/ vacant land	industrial	large industrial
			1	2	3	4	5	6	7
Total no. of properties in class	(#)	38	221	-	-	-	-	329	-
Budgetary levy change	(%)	39	6	5	-	-	-	5	-
Properties increasing:									
No. of properties affected within class	(#)	40	97	912	-	-	-	139	-
Total tax increase phase-ins for year	(\$)	41	-	-	-	-	-	-	-
Total tax adjustments for the year	(\$)	42	566,173	4,091,244	-	-	-	1,101,785	-
Properties decreasing:									
No. of properties affected within class	(#)	43	124	866	-	-	-	190	-
Percentage used to determine decrease phase-in	(%)	44	17	13	-	-	-	2	-
Total tax decrease phase-ins for year	(\$)	45	-	-	-	-	-	-	-
Total tax adjustments for the year	(\$)	46	585,980	2,058,695	-	-	-	1,721,402	-