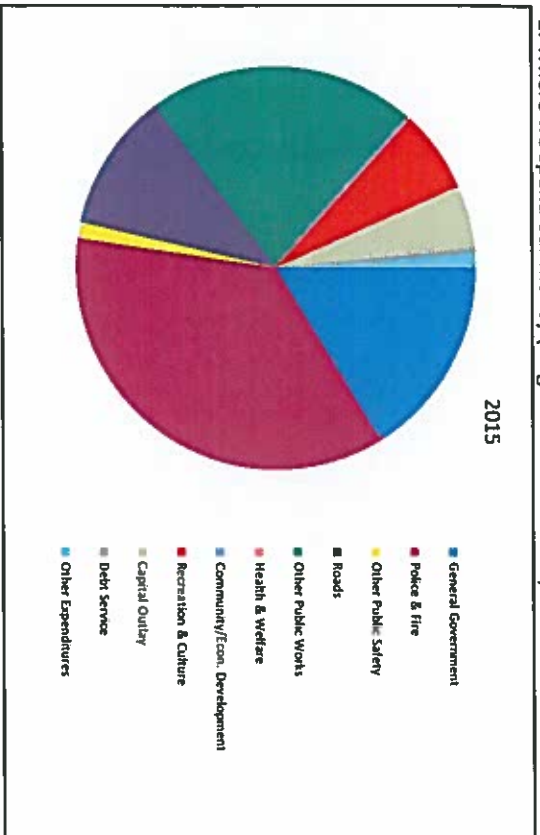


CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - Yale - St. Clair

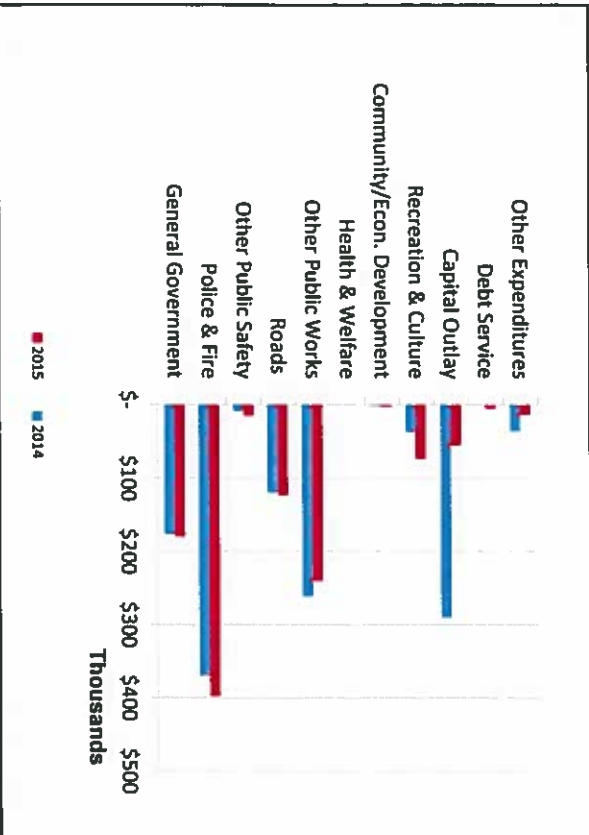
1. Where we spend our money (all governmental funds)



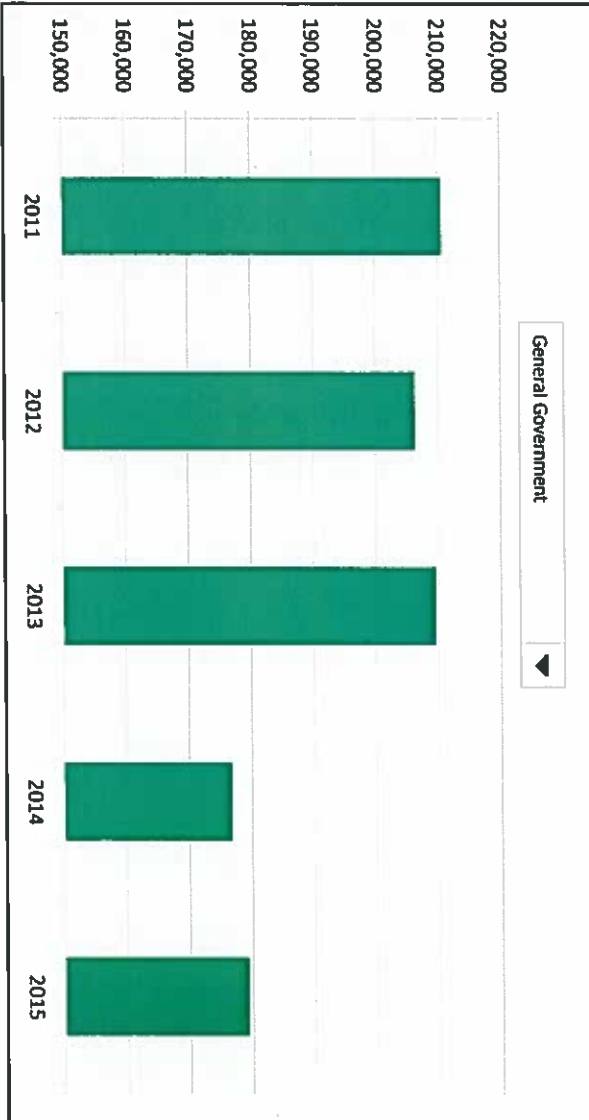
2. Compared to the prior year

	2014	2015	Change
General Government	\$ 176,748	\$ 179,365	1.48%
Police & Fire	\$ 369,292	\$ 397,429	7.62%
Other Public Safety	\$ 8,506	\$ 14,082	65.55%
Roads	\$ 119,727	\$ 123,221	2.92%
Other Public Works	\$ 261,006	\$ 239,727	-8.15%
Health & Welfare	\$ -	\$ -	N/A
Community/Econ. Development	\$ 915	\$ 2,374	159.45%
Recreation & Culture	\$ 36,791	\$ 73,083	98.64%
Capital Outlay	\$ 289,306	\$ 54,937	-81.01%
Debt Service	\$ -	\$ 4,500	N/A
Other Expenditures	\$ 35,876	\$ 13,483	-62.42%
Total Expenditures	\$ 1,298,167	\$ 1,102,201	-15.10%

3. Spending - compared to the prior year



4. Historical trends of individual departments:

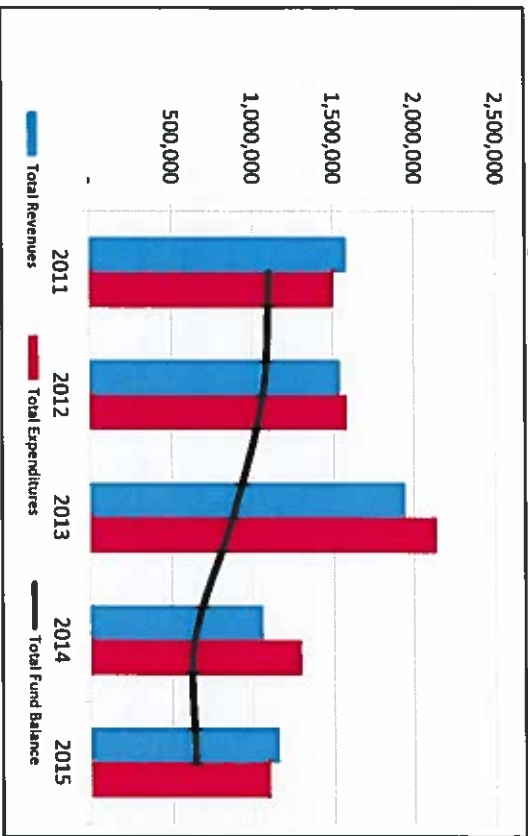


Commentary:

For more information on our unit's finances, contact John G Osborn at 810-387-3311.

CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Yale - St. Clair

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

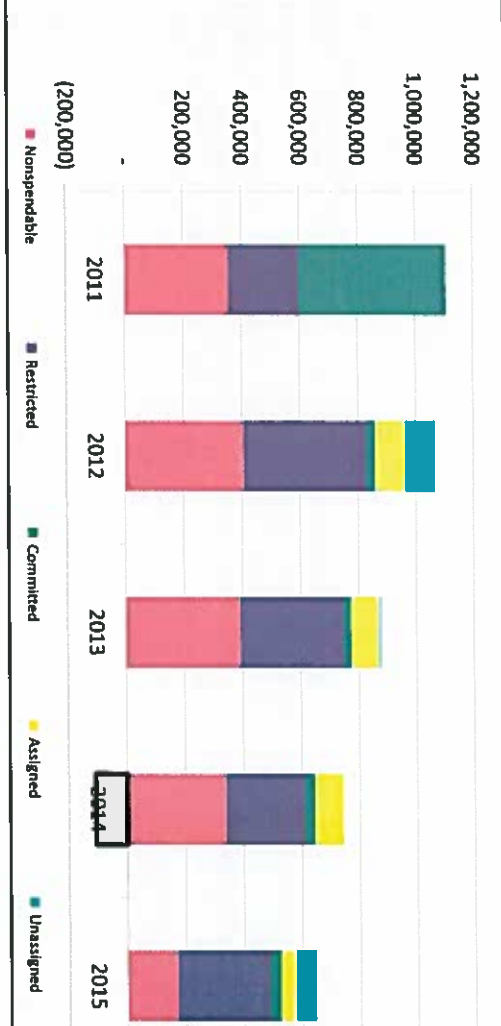
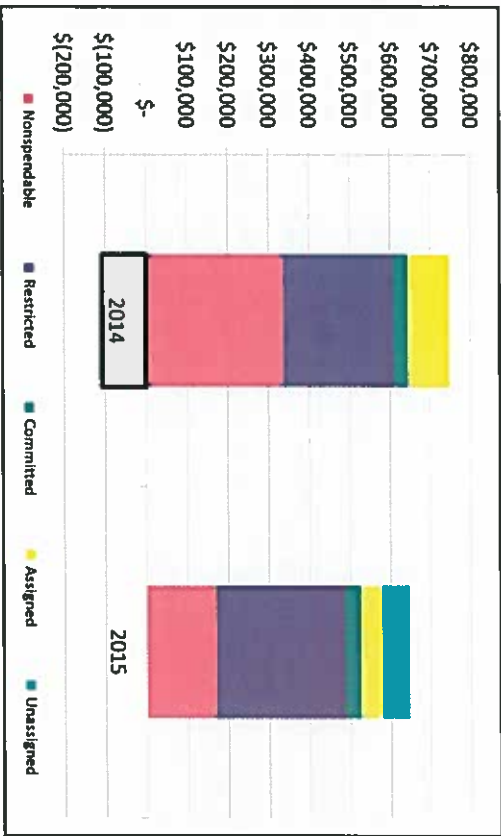


2. Compared to the prior year

	2014	2015	Change
Revenues	\$ 1,061,822	\$ 1,157,569	9.02%
Expenditures	\$ 1,298,167	\$ 1,102,201	-15.10%
Surplus (Shortfall)	\$ (236,345)	\$ 55,368	-123.43%

Fund balance, by component:	2014	2015	Change
Nonspendable	\$ 339,718	\$ 170,864	-49.70%
Restricted	\$ 270,648	\$ 316,808	17.06%
Committed	\$ 36,237	\$ 38,928	7.43%
Assigned	\$ 101,387	\$ 54,050	-46.69%
Unassigned	\$ (107,458)	\$ 65,250	-160.72%
Total Fund Balance	\$ 640,532	\$ 645,900	0.84%

3. Historical trends of individual components

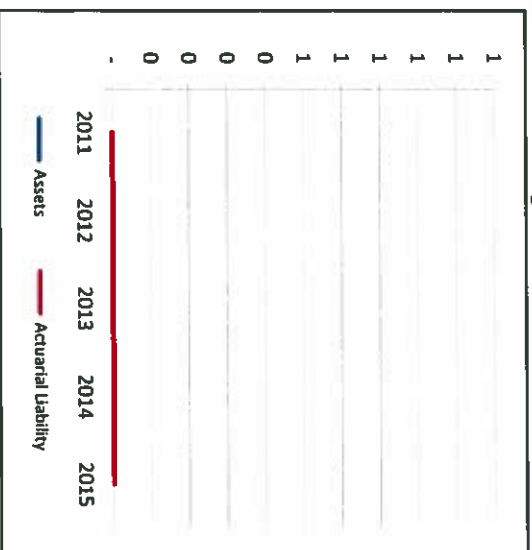


Commentary:

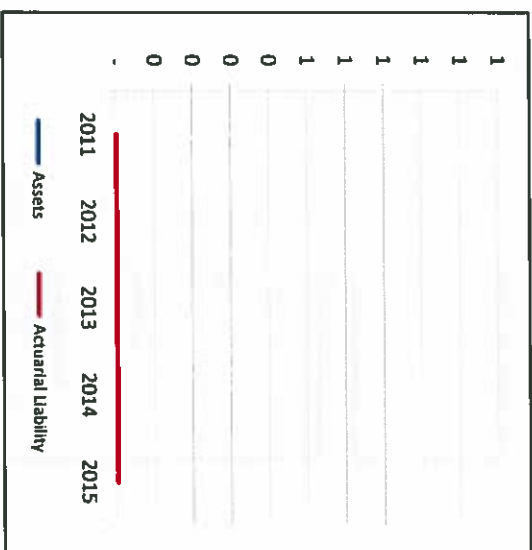
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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Yale - St. Clair

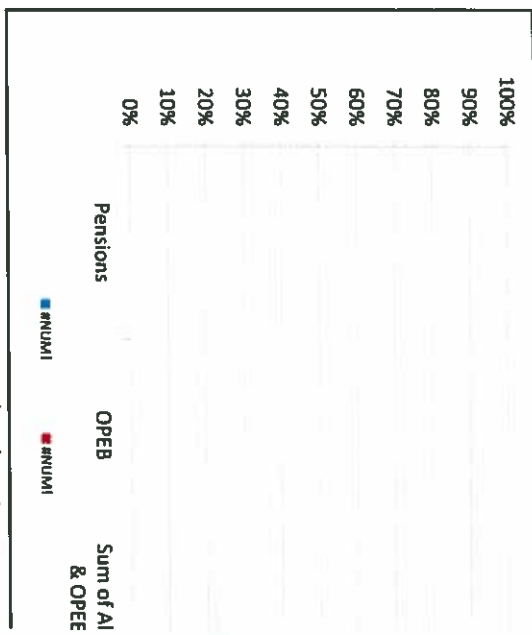
1. Pension funding status



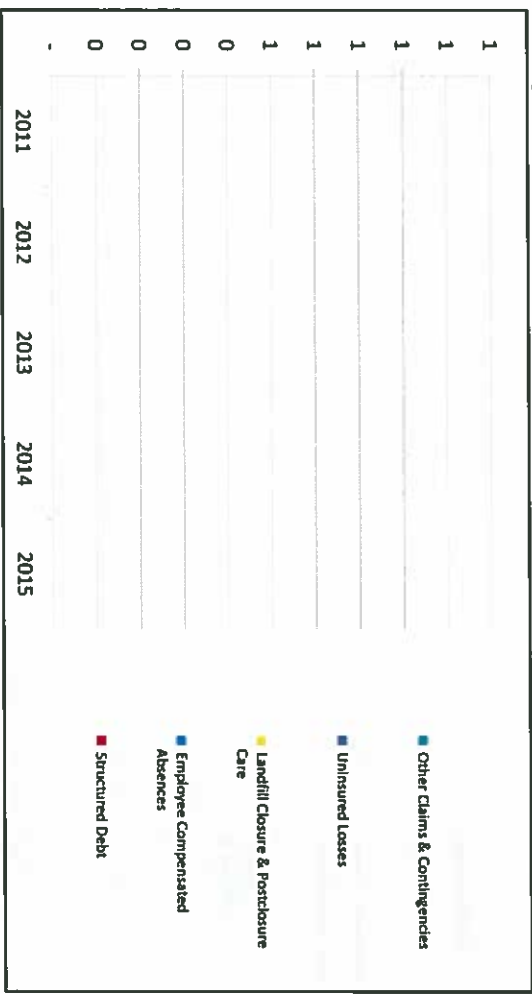
2. Retiree Health care funding status



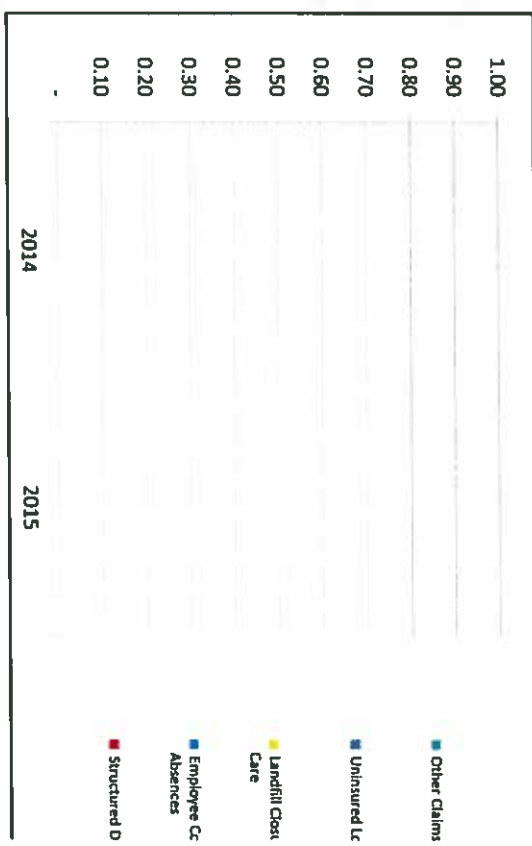
3. Percent funded - compared to the prior year



4. Long Term Debt obligations:



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



Comments: The only debt held by the City is contained in the Water Fund and is paid for by water debt service revenues.

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