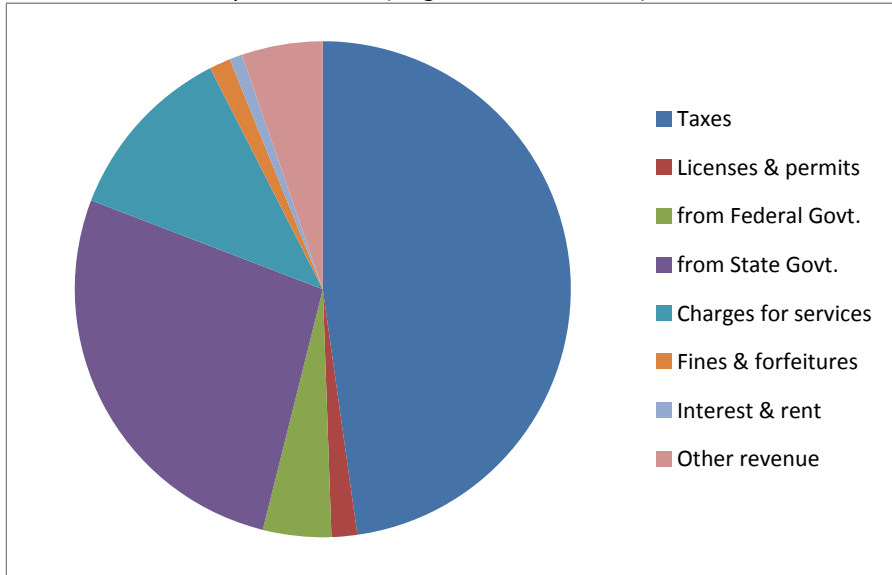


CITIZENS' GUIDE TO LOCAL UNIT FINANCES - CITY OF GLADWIN

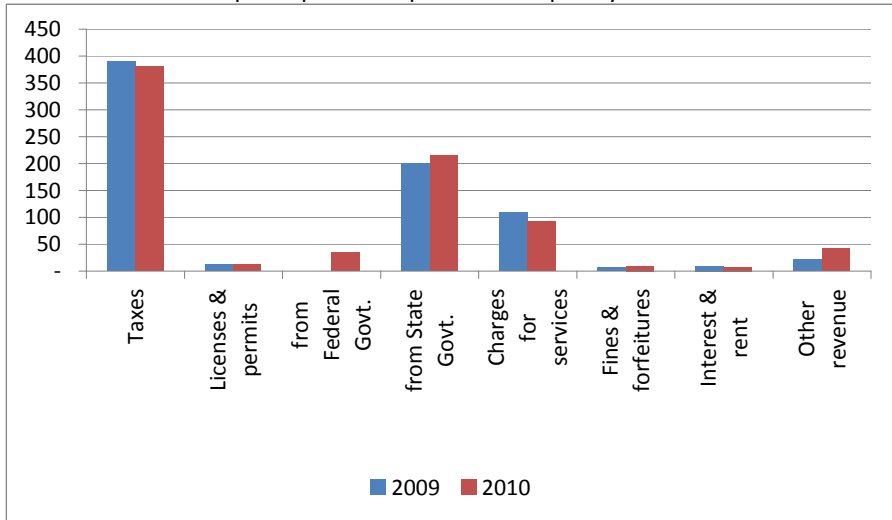
1. Where our money comes from (all governmental funds)



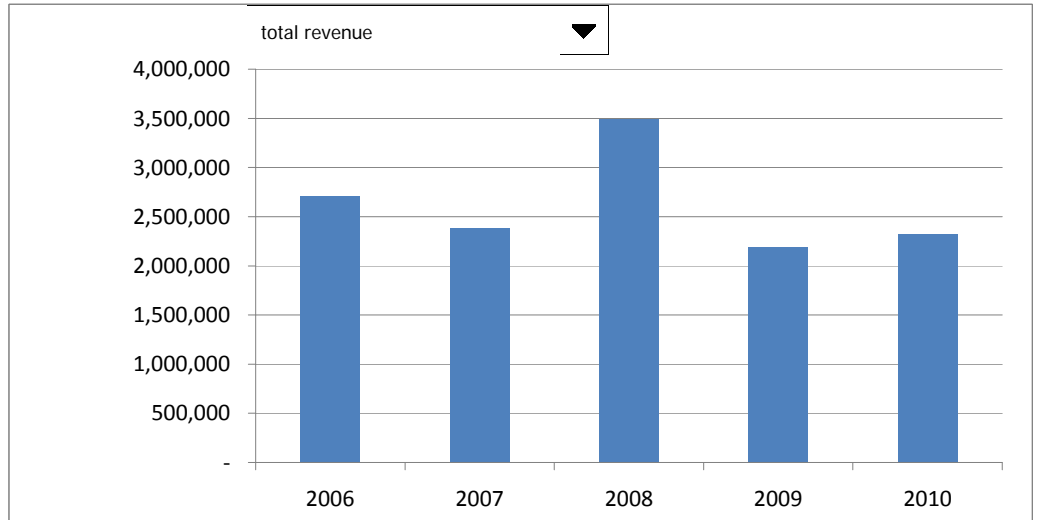
2. Compared to the prior year

	2009	2010	% change
Taxes	\$ 1,142,815	\$ 1,114,777	-2%
Licenses & permits	35,036	36,486	4%
from Federal Govt.	-	103,661	n/a
from State Govt.	587,564	630,345	7%
Local contributions	-	-	n/a
Charges for services	318,827	271,751	-15%
Fines & forfeitures	18,397	27,274	0
Interest & rent	27,532	22,933	(0)
Other revenue	62,031	121,475	96%
Total	\$ 2,192,202	\$ 2,328,702	6%

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



4. Historical trends of individual sources



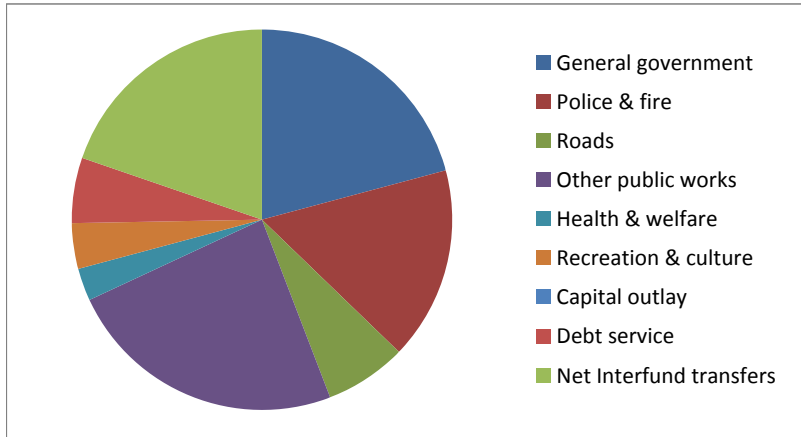
Commentary:

For more information on our unit's finances, contact Elizabeth Barnebee at (989) 426-9231 ext 103.

CITIZENS' GUIDE TO LOCAL UNIT FINANCES - CITY OF GLADWIN

EXPENDITURES

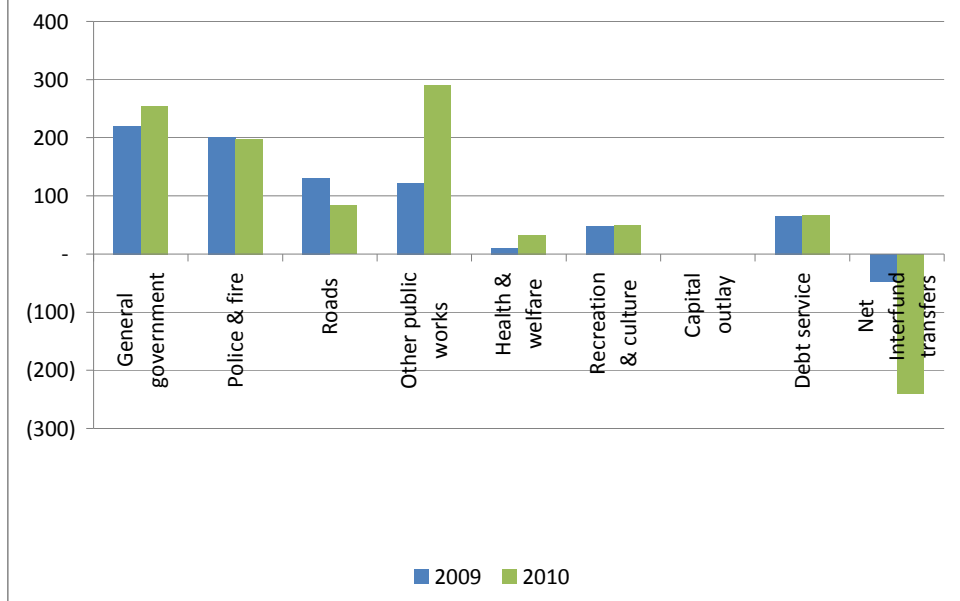
1. Where we spend our money (all governmental funds)



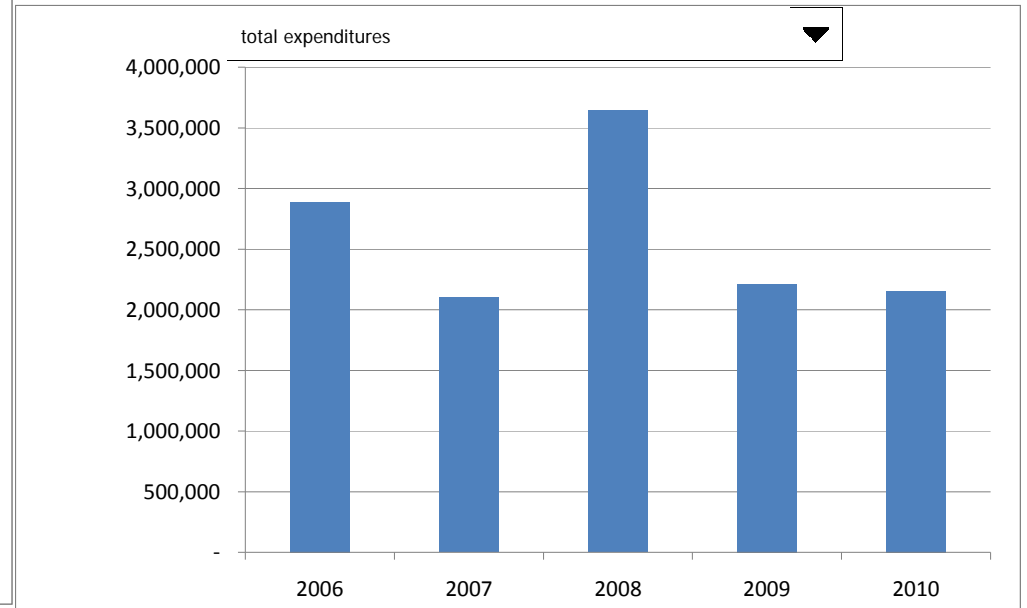
2. Compared to the prior year

	2009	2010	% change
General government	\$ 646,826	\$ 745,490	15%
Police & fire	590,963	579,805	-2%
Other public safety	-	-	n/a
Roads	385,486	245,497	-36%
Other public works	357,488	853,389	139%
Health & welfare	32,525	96,048	195%
Community & economic develop	-	-	n/a
Recreation & culture	142,521	145,073	2%
Capital outlay	-	-	n/a
Debt service	193,504	194,541	1%
Interfund transfers (net)	(137,465)	(704,025)	412%
total expenditures	\$ 2,211,848	\$ 2,155,818	-3%

3. Spending per capita - compared to the prior year



4. Historical trends of individual departments:

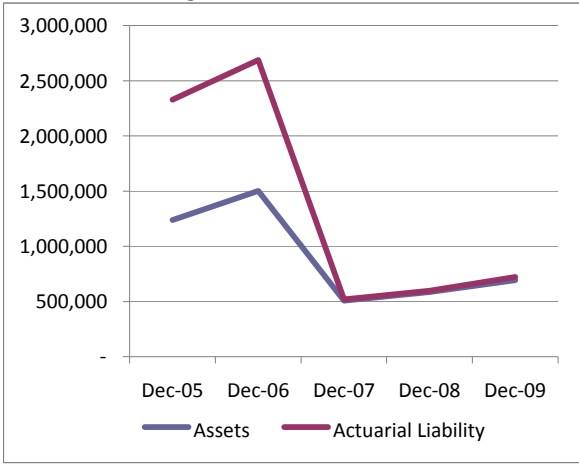


Commentary:

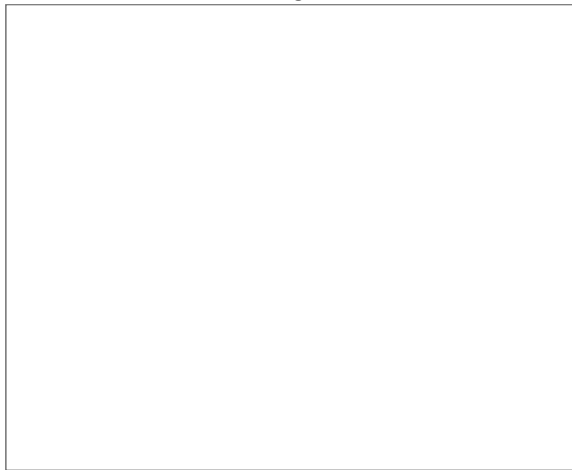
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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - CITY OF GLADWIN

1. Pension funding status

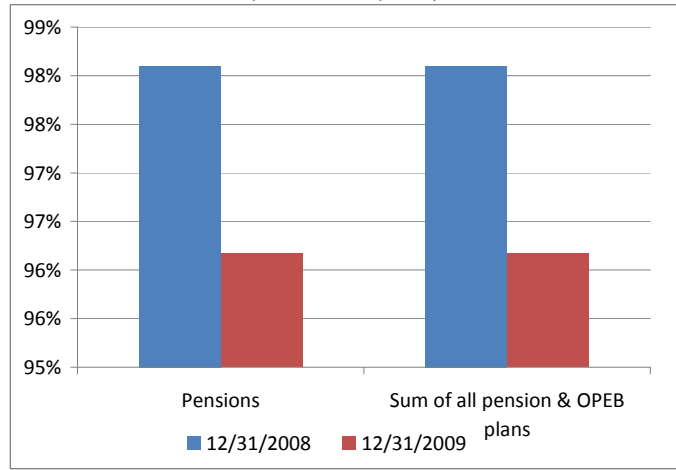


2. Retiree Health care funding status

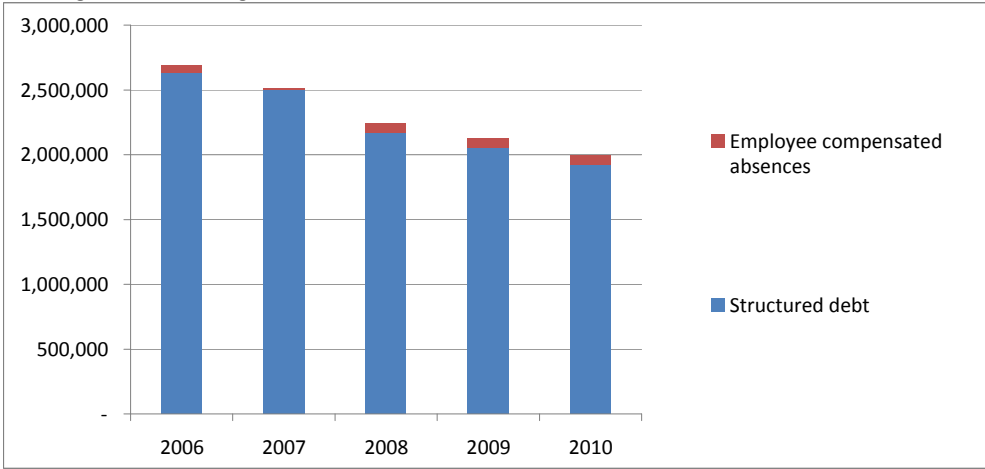


OTHER LONG TERM OBLIGATIONS

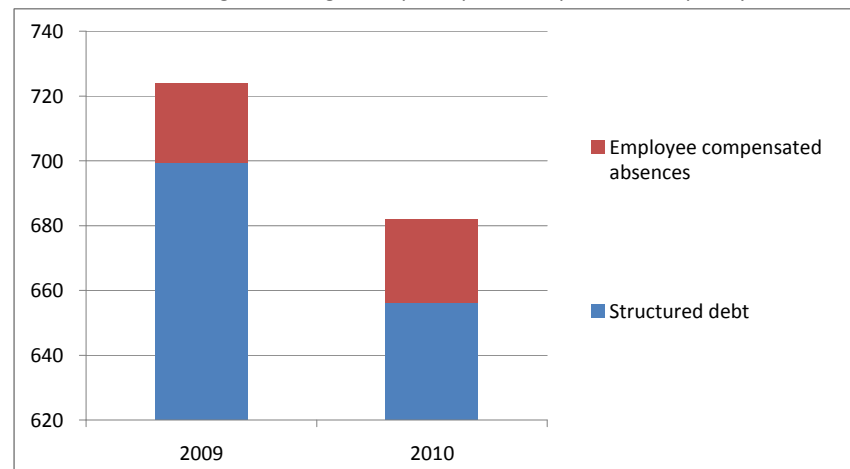
3. Percent funded - compared to the prior year



4. Long Term Debt obligations:



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

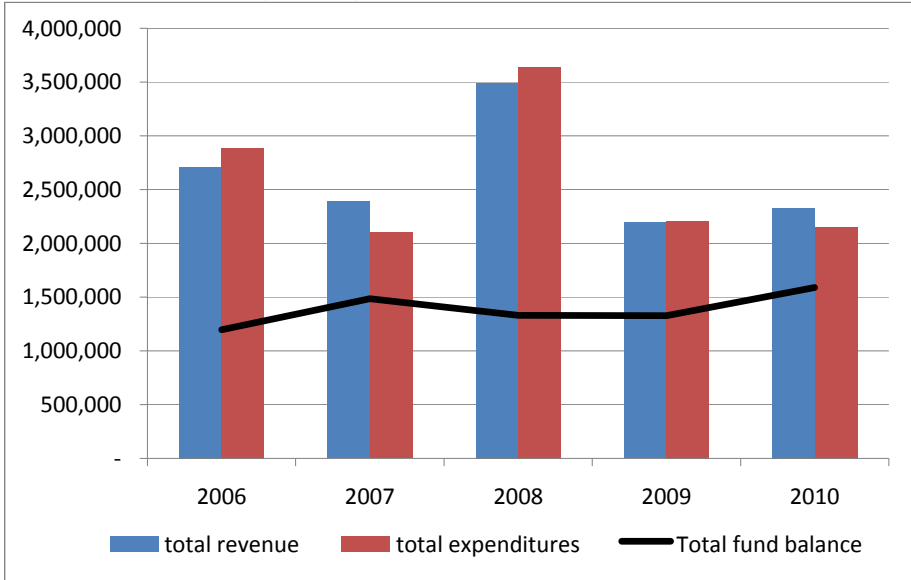


Commentary:

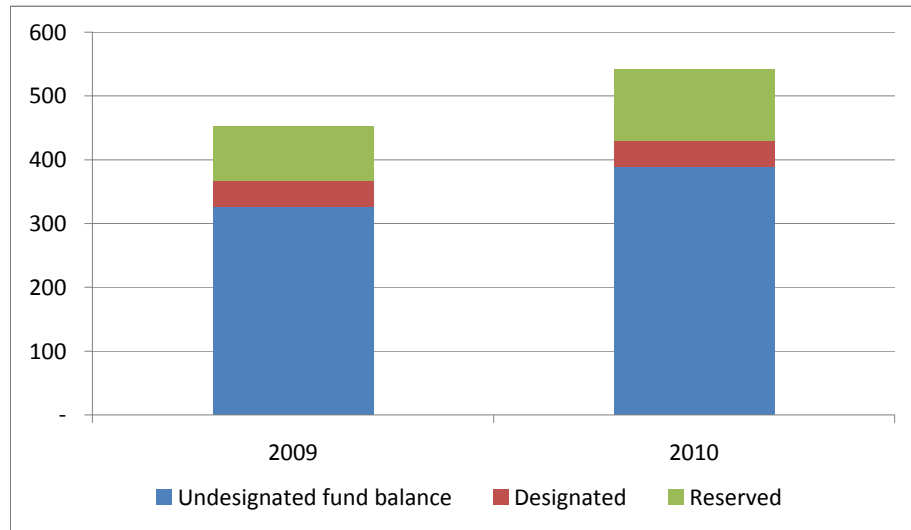
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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - CITY OF GLADWIN

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



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



Commentary:

For more information on our unit's finances, contact Elizabeth Barnebee at (989) 426-9231 ext 103.

FINANCIAL POSITION

2. Compared to the prior year

	2009	2010	% change
Revenue	2,192,202	2,328,702	6%
Expenditures	2,211,848	2,155,818	-3%
Surplus (shortfall)	(19,646)	172,884	-980%
Fund balance, by component:			
Reserved	248,945	331,943	33%
Designated	122,612	119,390	-3%
Undesignated	955,049	1,138,157	19%
total fund balance	1,326,606	1,589,490	20%

4. Historical trends of individual components

