



City Administrator's Weekly Update

Week Ending April 24, 2015

MEETING SCHEDULE

April 28, 4:15 pm
Library Board
Cloquet Library

May 4, 4:30 pm
Parks Commission
City Hall

May 5, 5:30 pm
Council Work Session
City Hall

May 5, 7:00 pm
City Council Meeting
City Hall

May 6, 8:00 am
EDA
City Hall

May 12, 7:00 pm
Planning Commission
City Hall

May 19, 5:30 pm
Council Work Session
City Hall

May 19, 7:00 pm
City Council Meeting
City Hall

May 20, 4:30 pm
Cable Commission
CAT-7 Studios

May 20, 6:00 pm
CAFD
Station 1

May 26, 4:15 pm
Library Board
Cloquet Library

May 26, 7:00 pm
Planning Commission
City Hall

ADMINISTRATION

PERSONNEL

Interviews with the potential Administrative Assistant candidates continued this week and a candidate was identified. Interviews for the two Commander positions in the Police Department also took place this week. The postings for a Truck Driver and Maintenance Person positions were posted internally.

Debbie Johnson will be retiring on Thursday next week after so many years of service to the City that we can't remember how long she has been here. If you get a chance, please stop by to wish her congratulations and good luck with her rocking chair.



CITIZENS ADVISORY BOARD

Ron Gittings will be resigning from the Citizens Advisory Board. If you know of anyone that would be interested in serving in this capacity, please encourage them to apply.

CITY COUNCIL RETREAT

The City Council and Department Heads will be meeting this weekend as part of their annual retreat to discuss future goals and strategies for the City. The outcomes will be posted on the City website and reviewed at future meetings of the Council.

CITY HALL SECURITY

We have been experiencing some problems with the security system at City Hall and met with our provider to look at some upgrades to the system. These upgrades would address some of the challenges we have been having since the broadband hub was put in the basement and to implement recommendations of the facilities study.

2014 ANNUAL FINANCIAL AUDIT

Finance staff was busy this week working with our auditor to complete the 2014 financial audit. The auditors will work for another 4-6 weeks finishing up which will result in the audit presentation early this summer. On a related note, staff met with DEED staff who was conducting an audit of our records on the County Human Services project and we were contacted by FEMA who is looking to audit our files from the flood.

PUBLIC WORKS / PARKS

FLOWER PLANTERS

As part of the 2015 budget, the City Council had requested that flower planters be placed in the downtown commercial areas. Staff has been working with area landscape companies to move this project forward. Our start up costs for this first year is a bit higher than budgeted at about \$155 per planter as compared to the budget. Future years will drop between \$65- \$100 once we have the hardware purchased.



"We all need people who will give us feedback. That's how we improve."

-- Bill Gates,
Businessman and philanthropist



OTHER INFORMATION ATTACHED

Attached the Council will find the following:

- March Financial Report
- Debbie's Retirement Announcement

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April 22, 2015

Dear Brian Fritsinger, City Administrator:

Enclosed is the monthly financial report and cash and investment analysis for March 2015.

Cash and Investments

Cash balances are 2% above March 2014. A narrative and several spreadsheets discussing this month's cash and investment activities, and balances are attached.

Budgets

Revenues/Transfers in – Most are in line with budget. City sales tax is \$71,000 above budget. SAPPI water sales are \$95,000 above budget.

Expenditures/Expenses – Selected department and fund expenditures/expenses are analyzed on the following worksheets.

Major Revenues and Expenditures/Expenses

Revenues:

FDL \$60,000 for CAFD fire contract and \$20,400 for White Pine Trail paving assessment. State \$78,300 for City Sales Tax. Various individuals \$45,000 for prepaid assessments for 22nd Street and White Pine Trail projects.

Expenditures/Expenses:

Insight Public Sector \$11,000 for two squad car cameras.

If you have questions, please feel free to let me know.

Respectfully,

A handwritten signature in cursive script that reads "Nancy Klassen".

Nancy M. Klassen, CPA, CPFO
Finance Director

City of Cloquet
Select Departmental and Funds Expenditure/Expense Budget Report for March
2015

Fund	2015 Budget	YTD Expend/Expense Budget	YTD Expenditures/ Expenses	Over (Under) Budget	Over (Under) %
General					
Administration	334,200	55,388	64,323	8,935	16%
Finance	188,150	45,813	42,020	(3,793)	-8%
Law	95,000	23,750	10,856	(12,894)	-54%
Planning and Zoning	209,600	52,900	55,532	2,632	5%
Police and training	2,332,400	602,850	623,258	20,408	3% 1
Hwy, Streets & Rwy	926,000	252,525	342,447	89,922	36% 2
Library	501,450	126,738	137,823	11,085	9%
Park	556,450	135,488	82,686	(52,802)	-39% 6
Water - LSWL	3,597,250	1,069,426	683,191	(386,235)	-36% 3
Water - In Town	1,653,600	259,913	197,094	(62,820)	-24% 4
Sewer	1,677,800	344,450	269,434	(75,016)	-22% 5
Storm Water	300,050	36,488	31,644	(4,844)	-13%
Cable TV	137,325	34,806	34,868	62	0%

Note: Does not include transfers.

Explanation of (over) budget \$10,000 & 10%.

- 1 - New personnel not hired yet so overtime over budget.
- 2 - Gravel crushing for inventory of \$110,000. Lasts several years.
- 3 - Late invoices for electricity and automatic controls project not started,
- 4 - Distribution position not filled yet and late electricity invoice.
- 5 - Late invoice for WLSSD.
- 6 - New employee not hired yet and Community Education paid in April not March as budgeted.

Filename: Expenditure-expense budget report

City of Cloquet
Select Departmental and Funds Payroll Expenditure/Expense Budget Report as of March
2015
Payroll Overtime

Fund	2013 Total	2014 Total	2015 Budget	YTD Expend/Expense Budget	YTD Expenditures/Expenses	Over (Under) Budget	(Over) Under %	
General								
Police	145,849.73	138,357.25	63,000.00	15,750.00	48,640.46	32,890.46	209%	1
Hwy & St	34,049.86	51,578.33	21,500.00	5,375.00	4,585.21	(789.79)	-15%	
Water - LSWL	37,473.06	49,244.62	30,500.00	7,625.00	10,883.92	3,258.92	43%	2
Water In Town	22,206.75	29,045.61	12,000.00	3,000.00	3,381.56	381.56	13%	2
Sewer	11,303.80	12,208.07	10,000.00	2,500.00	3,161.78	661.78	26%	2
Storm Water	5,473.21	6,835.74	2,500.00	625.00	530.43	(94.57)	-15%	

Explanation of (over) budget

1 - Two new personnel not hired yet to bring down OT.

2 - Water leaks and pumphouse OT.

Filename: Expenditure-expense budget report

*City of Cloquet
Cash and Investments
Management Summary
March 31, 2015*

Analysis of Portfolio

Attached is a “Cash and Investment Analysis” which shows the type of accounts and values that make up the City’s cash and investment portfolio.

Current Economics

The economy is still on the slow but steady pace. Minnesota has fared better than the US averages in the Great Recession. The State has a positive forecast for the future. The February updated forecast shows an increased surplus for FY 2016-2017 of \$1.869 billion. Unemployment is at 5.5% for March.

The City’s certified 2015 LGA will be approximately \$44,000 more than 2014 and the City increased its levy by 2.98% for 2015. There is talk in the legislation about diverting LGA for infrastructure projects and the opposite to restore LGA to its 2002 level.

Cloquet’s .5% City sales tax actual receipts are coming in above budget. The City should be collecting approximately \$1 million a year.

Current Activity

During the month of March CDs for \$980,000 matured or where called. The proceeds were reinvested in agencies for \$295,000. The rest was held for cash flows and to be invested in the future. Attached is an “Investment Portfolio Analysis” with the detail of investments.

Variance Analysis

Cash and investments are 2% above March 2014.

The federal benchmark interest rate is still 0% to .25%. The Federal Reserve increased the discount rate from .50% to .75% in February 2010. The federal benchmark rate is expected to stay the same through mid-2015. Attached is an “Interest Earnings Analysis” which details the average balances invested, rate of return, and prior year rates.

The budgeted interest earnings are \$282,800 for 2015, which is less than 2014. The City’s investment annualized yield is approximately \$195,000 or 1.41% for 2015. The 2015 budget is based on the economy and interest rates increasing. Yellen is expected to be less adverse to inflation if it helps increase the economy and interest rates.

Other

Goals for future – Yearly analysis report of cash balances, investments, and interest earnings (partially added to the annual report in 2007). More financial and cash flow planning in 2015 (as time permits).

**City of Cloquet
Cash Balances
March
2015**

Fund #	Fund	Amount
101	General	4,240,933.94
201	LDO Loan (EDA)	211,545.02
202	Federal CDBG Loan (EDA)	823,950.24
203	Economic Development Loan (City)	157,066.37
204	State SCDG/MIF (EDA)	126,857.76
206	Revolving SCGP - Committed (EDA)	6,570.25
207	Community Development Operating (City)	(3,289.33)
207	CD Operating - Committed (City)	-
211	Library	47,430.56
220	TIF - Daqota/Woodward	396.57
221	TIF - 14th Street Apartments	(1,184.88)
222	TIF - Oak Street Apartments	26,774.39
224	Building Facilities Planning	815,800.00
225	Permanent Improvement	1,103,028.06
226	Park	188,701.17
226	Park - Restricted - In Lieu	37,924.41
226	Park - Skate Park	2,640.85
228	Senior Center	(1,243.09)
231	Public Works Reserve	599,606.89
260	Landfill Host Fee - 25%	81,375.49
260	Landfill Host Fee - 75%	193,974.87
368	Business Park Bonds	1,388,193.61
370	Swimming Pond Bonds	17,633.06
403	Capital Projects - Revolving	(1,921,001.17)
405	City Sales Tax Capital Projects	1,821,503.90
600	Water - Lake Superior Waterline	1,080,649.83
600	Water - Lake Superior Waterline Debt	247,850.90
600	Water - Lake Superior Waterline Construction	385,790.33
601	Water	3,128,482.37
602	Sewer	1,689,229.33
605	Storm Water	259,577.21
614	Cable TV	251,118.70
701	Employee severance	692,905.30
905	Cloquet Area Fire District	1,179,166.76
	Total	18,879,959.67

City of Cloquet
Cash and Investment Analysis
March 31, 2015

	Tentative Goals	Current 3/31/2015	2/28/2015	1/31/2015	12/31/2014	Last Year 3/31/2014
DEMAND ACCOUNTS						
Checking & MM & Savings	10%-15%	\$5,042,087.54 27%	\$4,649,131.23 24%	\$5,345,216.92 28%	\$6,492,477.88 31%	\$4,370,853.77 24%
INVESTMENTS						
Invested less than one year						
Certificates of Deposit		\$1,414,033.23	\$2,394,033.23	\$2,634,033.23	\$3,130,000.00	\$2,950,000.00
Municipals		\$1,083,096.67	\$1,083,096.67	\$831,961.67	\$1,096,794.42	\$998,896.81
Government Agencies		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total invested less than one year	50%-70%	\$2,497,129.90 13%	\$3,477,129.90 18%	\$3,465,994.90 18%	\$4,226,794.42 20%	\$3,948,896.81 21%
Invested one to three years						
Certificates of Deposit		\$3,043,000.00	\$2,833,000.00	\$2,833,000.00	\$2,833,000.00	\$1,684,000.00
Municipals		\$2,516,067.34	\$2,516,067.34	\$2,078,838.03	\$2,078,838.03	\$2,481,651.45
Government Agencies		\$500,000.00	\$500,000.00	\$500,000.00	\$500,000.00	\$0.00
Total invested one to three years	10%-20%	\$6,059,067.34 32%	\$5,849,067.34 31%	\$5,411,838.03 28%	\$5,411,838.03 26%	\$4,165,651.45 23%
Invested over three years						
Certificates of Deposit		\$1,737,000.00	\$1,947,000.00	\$1,707,000.00	\$1,611,000.00	\$1,694,000.00
Municipal bonds*		\$772,844.56	\$772,844.56	\$1,461,208.87	\$1,461,208.87	\$1,973,845.12
Government Agencies *		\$2,771,830.33	\$2,476,830.33	\$2,002,126.17	\$2,002,126.17	\$2,327,126.17
Total invested over three years	10%-20%	\$5,281,674.89 28%	\$5,196,674.89 27%	\$5,170,335.04 27%	\$5,074,335.04 24%	\$5,994,971.29 32%
Total	100%	\$18,879,959.67	\$19,172,003.36	\$19,393,384.89	\$21,205,445.37	\$18,480,373.32
Current month variance			(\$292,043.69) -2%	(\$513,425.22) -3%	(\$2,325,485.70) -11%	\$399,586.35 2%

* - Some of these investments have call dates less than one year.

Note:

The over three year period exceeds the goals but several investments are priced to call and will not be held over three years.

City of Cloquet
Investment Portfolio Analysis
Detail of Investments March 31, 2015

Brokerage	Purchase Date	Maturity Date	Time Held	Description	Amount	YTM Rate	Annualized Yield	Market Value
Invested less than one year								
Certificates of Deposit								
Wells Fargo	12/16/2014	6/16/2015	6 months	First Niagara Bk	\$245,000.00	0.300%	\$735.00	\$245,035.04
Wells Fargo	12/19/2014	6/19/2015	6 months	Berkshire Bk	\$245,000.00	0.450%	\$1,102.50	\$245,108.29
Smith Barney	7/18/2012	7/20/2015	3 yrs	Ally Bank (form GMAC)	\$94,000.00	1.100%	\$1,034.00	\$94,220.90
UBS Financial	7/25/2012	7/27/2015	3 yrs	Sallie Mae Bank UT	\$240,000.00	1.200%	\$2,880.00	\$240,667.20
Wells Fargo	7/29/2013	7/29/2015	2 yrs	Medallion Bk	\$245,000.00	0.650%	\$1,592.50	\$245,293.51
Wells Fargo	12/31/2014	7/31/2015	7 months	Bank of Holland	\$245,033.23	0.450%	\$1,102.65	\$245,326.10
Smith Barney	8/31/2011	8/31/2015	4 yrs	CIT Bk UT	\$100,000.00	1.450%	\$1,450.00	\$100,442.00
					\$1,414,033.23		\$9,896.65	\$1,416,093.04
Municipals								
Wells Fargo	2/5/2013	4/1/2015	2 yrs 2 m	NY NY ULT GO	\$217,589.23	0.400%	\$870.36	\$195,000.00
Wells Fargo	2/5/2013	4/1/2015	2 yrs 2 m	NY NY ULT GO	\$340,331.88	0.400%	\$1,361.33	\$305,000.00
Wells Fargo	8/29/2012	7/1/2015	3 yrs	Philadelphia PA ISD	\$274,040.56	1.500%	\$4,110.61	\$251,902.50
Wells Fargo	1/30/2014	2/15/2016	3 yrs	Columbus OH Txb1	\$251,135.00	0.500%	\$1,255.68	\$250,435.00
					\$1,083,096.67		\$7,597.97	\$1,002,337.50
Invested one to three years								
Certificates of Deposit								
Wells Fargo	7/21/2014	7/21/2016	2 yrs	Citizens State Bank	\$245,000.00	0.650%	\$1,592.50	\$244,868.68
Smith Barney	7/24/2013	7/25/2016	3 yrs	Discover Bk DE	\$100,000.00	1.100%	\$1,100.00	\$100,629.00
Wells Fargo	7/31/2014	7/29/2016	2 yrs	Washington Trust Co	\$245,000.00	0.700%	\$1,715.00	\$245,107.80
Smith Barney	8/1/2012	8/10/2016	4 yrs	Firstbank Santurce	\$245,000.00	1.250%	\$3,062.50	\$247,584.75
Smith Barney	8/31/2011	8/31/2016	5 yrs	Goldman Sachs - UT	\$150,000.00	1.850%	\$2,775.00	\$152,436.00
Frandsen Bank	3/5/2015	9/5/2016	18 months	Frandsen Bank	\$245,000.00	0.300%	\$735.00	\$245,000.00
UBS Financial	9/10/2014	9/12/2016	2 yrs	Peoples United	\$240,000.00	0.850%	\$2,040.00	\$240,031.20
UBS Financial	9/12/2014	9/12/2016	2 yrs	Merrick	\$240,000.00	0.850%	\$2,040.00	\$240,134.40
Smith Barney	9/23/2011	9/23/2016	5 yrs	GE Money Bk UT	\$35,000.00	2.000%	\$700.00	\$35,663.95
Smith Barney	9/30/2013	9/30/2016	3 yrs	BMW Bk - UT	\$80,000.00	1.150%	\$920.00	\$80,576.80
Smith Barney	11/14/2013	11/14/2016	3 yrs	Ally Bank (form GMAC)	\$150,000.00	1.100%	\$1,650.00	\$151,020.00
Smith Barney	6/8/2012	6/8/2017	5 yrs	World Financial DE	\$200,000.00	1.850%	\$3,700.00	\$203,694.00
Smith Barney	6/22/2012	6/22/2017	5 yrs	St Bank of India NY	\$245,000.00	2.000%	\$4,900.00	\$249,454.10
Wells Fargo	7/24/2014	7/24/2017	3 yrs	American Express Fed Sv	\$245,000.00	1.150%	\$2,817.50	\$245,009.56
UBS Financial	10/19/2012	10/19/2017	5 yrs	Boston Prvt B&T MA	\$100,000.00	1.000%	\$1,000.00	\$99,475.00
Smith Barney	11/25/2013	11/24/2017	4 yrs	Comenity Bk UT	\$68,000.00	1.400%	\$952.00	\$68,670.48
Smith Barney	3/12/2014	3/14/2018	4 yrs	GE Capital Ret BK UT	\$210,000.00	1.500%	\$3,150.00	\$211,264.20
					\$3,043,000.00		\$34,849.50	\$3,060,619.92
Municipals								
Wells Fargo	7/30/2012	6/1/2016	4 yrs	Des Moines IA	\$180,678.60	0.750%	\$1,355.09	\$180,547.20
Wells Fargo	12/6/2013	12/1/2016	3 yrs	Minneapolis MN	\$207,581.33	0.750%	\$1,556.86	\$204,664.00
Wells Fargo	11/4/2010	2/1/2017	6 1/2 yrs	Bloomington MN BAB	\$202,324.00	2.100%	\$4,248.80	\$205,958.00
Wells Fargo	1/7/2009	2/1/2017	7 yrs	Osseo MN ISD 279	\$218,141.70	5.400%	\$11,779.65	\$229,984.70
Wells Fargo	1/31/2014	3/1/2017	3 yrs	Menomonie WI Txb1	\$340,204.15	0.970%	\$3,299.98	\$334,088.70
Wells Fargo	9/4/2014	4/1/2017	2 1/2 yrs	St Francis MN ISD	\$166,137.00	0.900%	\$1,495.23	\$158,601.00
UBS Financial	12/1/2010	12/1/2017	7 yrs	Stamford CT	\$512,636.25	2.759%	\$14,143.63	\$529,065.00
Wells Fargo	1/14/2014	2/1/2018	4 yrs	Anoka County MN	\$567,323.75	1.480%	\$8,396.39	\$546,130.00
Wells Fargo	7/26/2012	2/1/2018	6 1/2 yrs	North Branch MN ISD 138	\$121,040.56	1.260%	\$1,525.11	\$110,531.00
					\$2,516,067.34		\$47,800.76	\$2,499,549.60
Government Agencies								
Wells Fargo	7/17/2014	7/17/2017	3 yrs	FHLMC	\$500,000.00	1.125%	\$5,625.00	\$500,213.50
					\$500,000.00		\$5,625.00	\$500,213.50
Invested over three years								
Certificates of Deposit								
Smith Barney	5/8/2013	5/8/2018	5 yrs	CIT Bk UT	\$145,000.00	1.200%	\$1,740.00	\$145,008.70
Smith Barney	6/28/2013	6/28/2018	5 yrs	BMW Bk - UT	\$96,000.00	1.650%	\$1,584.00	\$95,826.24
Smith Barney	10/2/2013	10/2/2018	5 yrs	Discover Bk DE	\$145,000.00	2.050%	\$2,972.50	\$147,688.30
Smith Barney	10/28/2013	10/29/2018	5 yrs	Bank Baroda NY	\$245,000.00	2.050%	\$5,022.50	\$248,439.80
UBS Financial	4/16/2014	4/16/2019	5 yrs	Wells Fargo	\$240,000.00	1.000%	\$2,400.00	\$240,732.00
Smith Barney	4/29/2014	4/29/2019	5 yrs	Barclays Bk DE	\$45,000.00	1.900%	\$855.00	\$45,461.70
Smith Barney	10/16/2014	10/16/2019	5 yrs	Capital One Bank VA	\$245,000.00	2.150%	\$5,267.50	\$247,104.55
Smith Barney	1/28/2015	1/28/2020	5 yrs	Goldman Sachs - UT	\$96,000.00	2.048%	\$1,968.08	\$96,922.56
UBS Financial	2/27/2015	2/27/2020	5 yrs	Private Bank & Tr IL	\$240,000.00	1.750%	\$4,200.00	\$240,794.40
UBS Financial	2/27/2015	2/27/2020	5 yrs	JP Morgan Chase DE	\$240,000.00	2.000%	\$4,800.00	\$240,840.00
					\$1,737,000.00		\$30,807.58	\$1,748,818.25
Municipals								
Wells Fargo	10/7/2010	8/1/2018	8 yrs	U of M Build America	\$260,748.16	2.700%	\$7,040.20	\$262,997.50
UBS Financial	12/4/2012	11/1/2018	6 yrs	NY City Transition	\$360,038.40	1.280%	\$4,608.49	\$361,040.40
Wells Fargo	12/1/2010	12/21/2018	8 yrs	Weston WS BAB	\$152,058.00	3.550%	\$5,398.06	\$161,230.50
					\$772,844.56		\$17,046.75	\$785,268.40
Government Agencies								
Smith Barney	7/30/2014	7/30/2020	6 yrs	FHLB	\$175,000.00	1.350%	\$2,362.50	\$175,178.50
UBS Financial	2/25/2015	2/25/2021	6 yrs	FHLB	\$500,000.00	1.000%	\$5,000.00	\$499,520.00
Smith Barney	3/16/2015	3/16/2021	6 yrs	FHLB	\$250,000.00	1.500%	\$3,750.00	\$250,812.50
Smith Barney	3/18/2015	3/16/2021	6 yrs	FHLB	\$45,000.00	1.500%	\$675.00	\$45,146.25
Smith Barney	9/7/2012	9/7/2022	10 yrs	FHLB	\$500,000.00	1.500%	\$7,500.00	\$500,360.00
Smith Barney	12/19/2012	12/19/2022	10 yrs	FHLB	\$299,997.00	1.500%	\$4,499.96	\$297,054.00
Smith Barney	3/27/2013	3/27/2023	10 yrs	FHLB	\$500,000.00	2.000%	\$10,000.00	\$501,100.00
UBS Financial	2/20/2015	5/22/2023	8 yrs	FHLB	\$501,833.33	1.500%	\$7,527.50	\$501,005.00
					\$2,771,830.33		\$41,314.95	\$2,770,176.25
Totals					\$13,837,872.13		\$194,939.16	\$13,783,076.46
							1.41%	

Note: Market value fluctuates based on current rates being offered. No principal is at risk if securities are held to maturity.
Filename: Monthly Report - Investment Detail

City of Cloquet
Interest Earnings Analysis
Month Ending March
2015

Type	%	Invested Balance	Interest	Rate of Return
Money Markets	12%	\$2,160,562.46	\$49.00	0.03%
Savings	9%	\$1,566,716.12	\$199.61	0.15%
CD's*	37%	\$6,715,646.13	\$6,722.42	1.18%
Municipals*	24%	\$4,372,008.57	\$5,918.11	1.59%
Government agencies*	17%	\$3,126,185.17	\$3,746.25	1.41%
Total Investment Return*	79%	\$14,213,839.87	\$16,386.78	1.36%
Total Return	100%	\$17,941,118.45	\$16,635.39	1.09%

Earnings Comparison	Budget	YTD Budget	YTD Actual
2015 Interest Earnings	\$ 282,800.00	\$ 70,700.00	\$47,123.71
2014 Interest Earnings	\$ 453,000.00	\$ 113,250.00	\$51,922.34
2013 Interest Earnings	\$ 332,500.00	\$ 83,125.00	\$55,622.17

	Current	Last Month	Last Year	Two Years
Rate Comparisons	March 2015	February 2015	March 2014	March 2013
Average Total Return	1.09%	1.10%	1.23%	1.35%
Average Investment Return*	1.36%	1.31%	1.50%	1.68%

Filename: Monthly Report - Interest Earnings Analysis 2015

RETIREMENT PARTY

After 38 years Debbie Johnson is retiring. Please stop by Cloquet City Hall on Thursday April 30th from 2:00 to 4:00 for cake and coffee and to wish her a Happy Retirement!

