



Investing in the Future

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The concepts of investment growth are important for generating additional revenue over time. Returns from investments compound and generate increased value.

"Compound interest is the eighth wonder of the world; he who understands it, earns it, he who doesn't pays it." -Albert Einstein

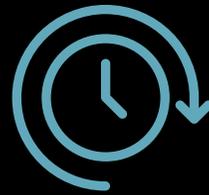


Key Principles



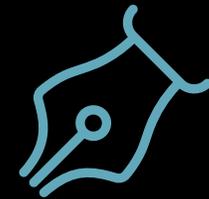
Diversify our portfolio

Invest across multiple asset classes to balance risk and return.



Invest for the long-term

Give our investments time to grow rather than allowing them to set idle.



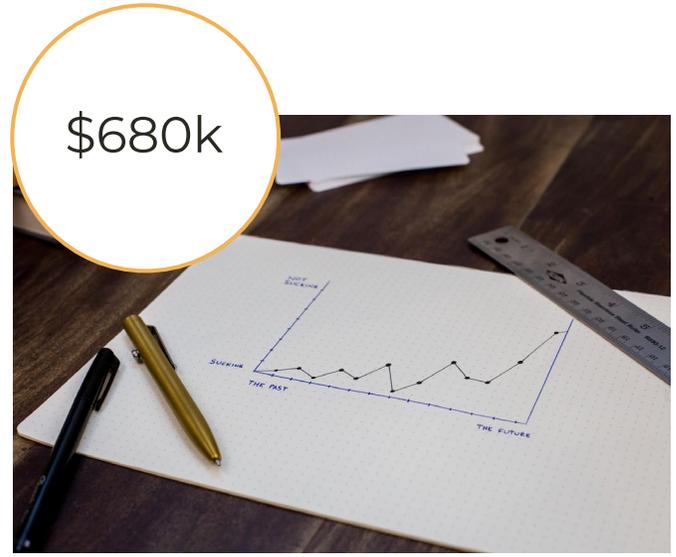
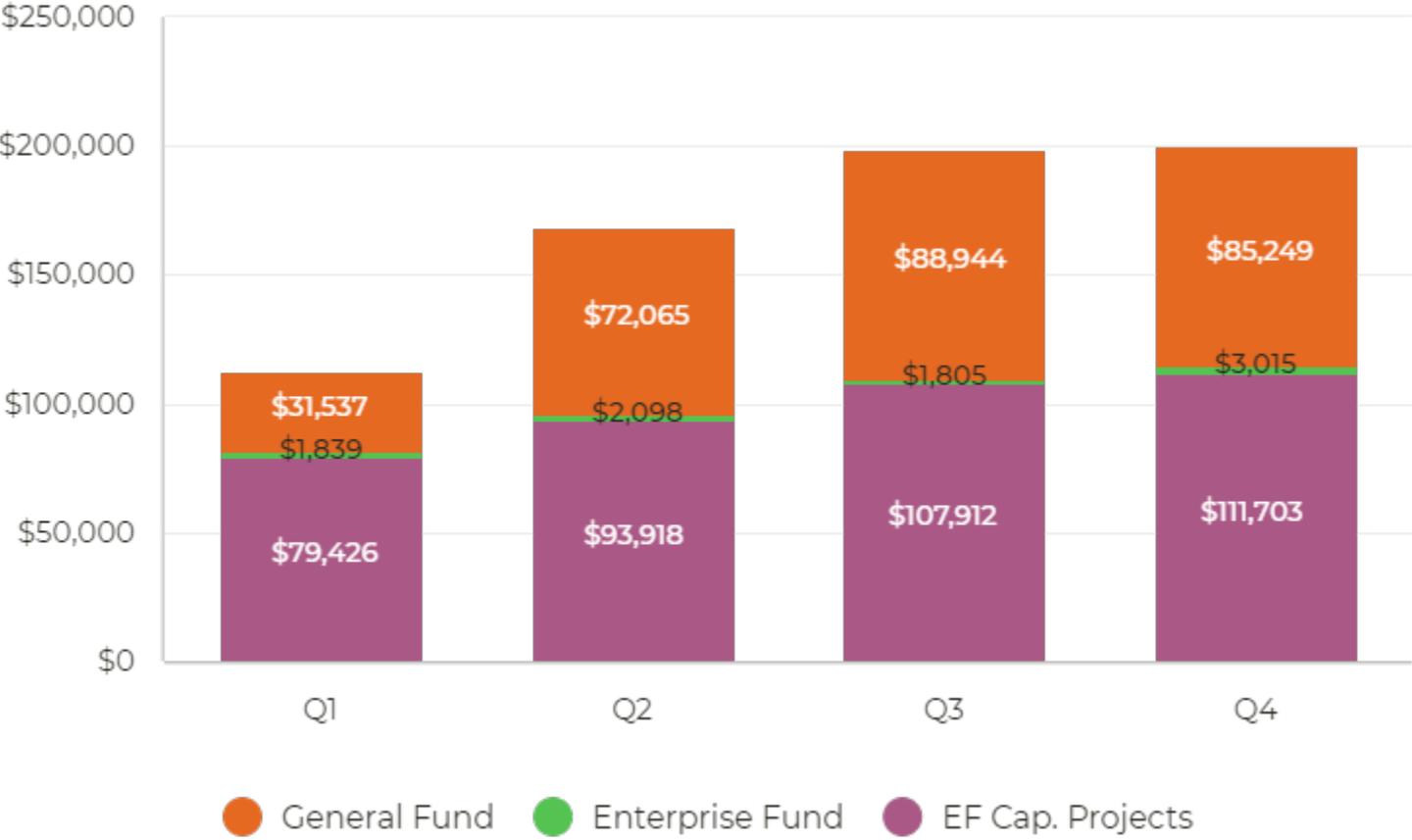
Minimize risk through responsible cash flow.

Investing wisely reduces the risk of incurring costs and promotes healthy cash flow.

Following core principles like diversification, long-term investing, and minimizing costs can help achieve sustainable investment growth over time.

Looking back at the past year.

Investing for the Future



DURING THIS CALENDAR YEAR, INTEREST REVENUE RELATED TO INVESTMENT ACCOUNTS EXCEEDED \$680K.

CD Investments

"Time in the market, beat timing the market." -Ken Fisher

Capacity Fees CD Acct. currently at **\$13,700** earned interest. **\$13k** over last years CD. Est. **\$15k** at maturity.

Tourism CD Acct. currently at **\$10,736** earned interest. Estimated **\$27k** at maturity.

Impact Fee CD Acct. currently at **\$7,158** earned interest. Estimated **\$21k** at maturity.



Diversify

Cost Benefit Analysis

Is moving money around worth the administrative time and effort?

Manage Volatility

Examining the markets monthly to determine where the best interests can be earned.

Auditing Concerns

Making sure that any interest earned is tied back to the specific funds or projects for auditing purposes.

Seeking more opportunities to invest

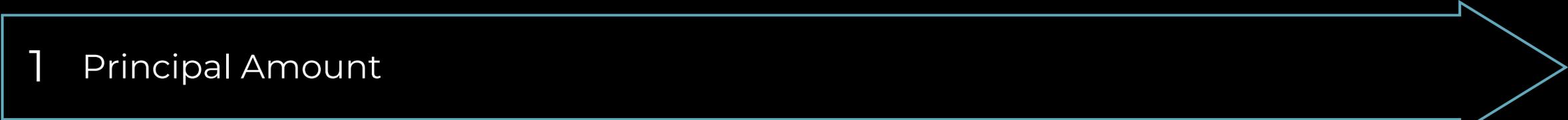
Specifically looking at restricted fund requirements such as Impact, Capacity, and Hospitality money to determine if more revenue could be made by moving to a LGIP account.

Consider Restricted Funds and Projects

Utilizing special accounts to keep restricted funds separate while making revenue through interest earnings.

Compound Interest

1 Principal Amount



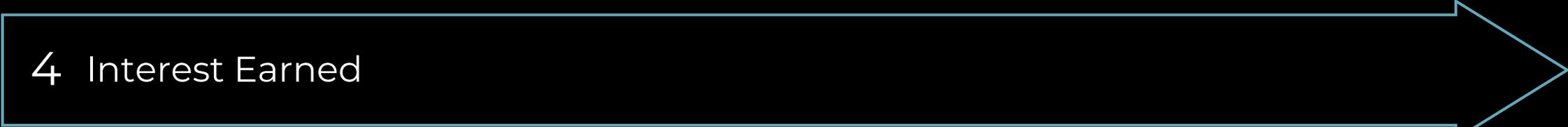
2 Interest Rate



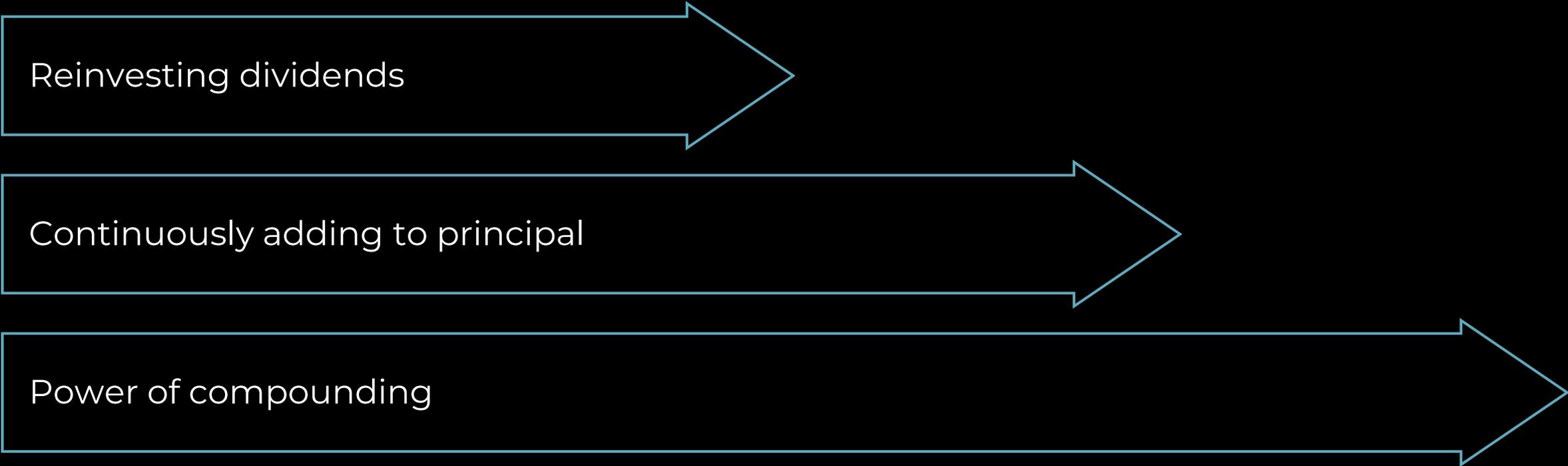
3 Time Invested



4 Interest Earned



Reinvest

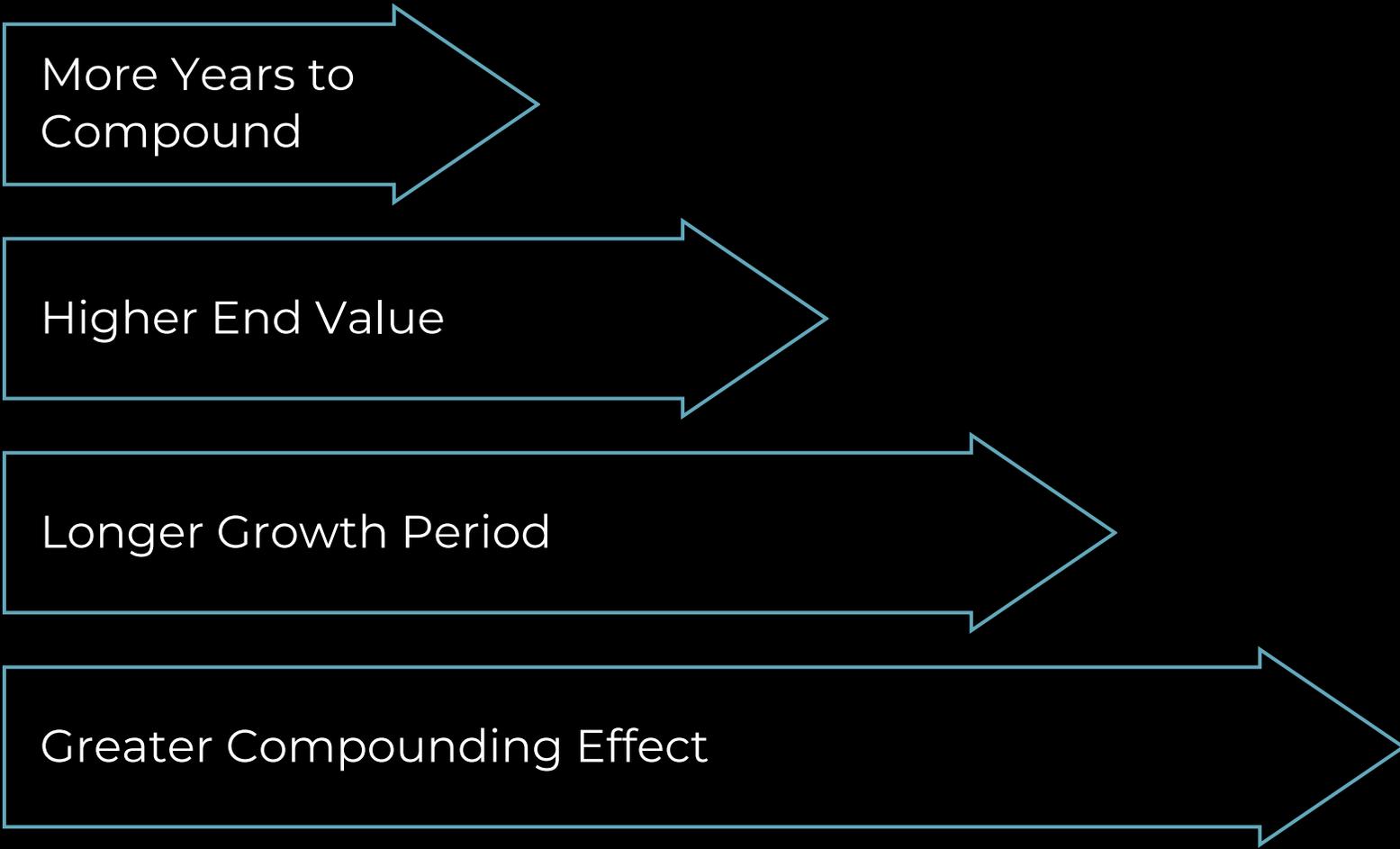


Reinvesting dividends

Continuously adding to principal

Power of compounding

Investing with the Greatest Impact



More Years to
Compound

Higher End Value

Longer Growth Period

Greater Compounding Effect

Key Takeaways



Keep investing

Continue investing. This allows more time that the City's money has to grow through compounding returns.



Invest regularly

Continue to place an emphasis on this as it acts as another revenue stream to help fund the City's O&M and Projects.



Diversify our portfolio

Continue to invest across different asset classes to make the most out of our money.

By continuing to invest regularly and diversifying, we can help our money grow for the future goals of the City.



REVENUE
LONG-TERM
COMMUNITY
PROJECTS
RISK
VALUE
POWER
CD
VOLATILITY
RETURNS
TRANSFER
ASSETS
OPPORTUNITIES
PORTFOLIO
INTEREST
BANK
FISCAL
DIVIDENDS
LGIP
RATES
REINVEST
PRINCIPAL
RESPONSIBILITY
MONEY
COMPOUNDING
ADMINISTRATION
MARKET
DIVERSIFY
GROWTH
GROWTH
CD
COST-BENEFIT
COST
YORK
FUNDS

INVESTMENT

Additional Financial Update...

1. Monthly finance reports go out to department heads the first Friday of each month.
2. Awaiting State Appropriation funding for this Fiscal Year.
3. Majority of expenses are currently related to salaries, debt service and capital outlay.
4. Property tax payments are starting to be disbursed with collections expected to increase from December-February.
5. Many of our projects are currently underway. Future financial updates to provide more fiscal information for each project.

