

2014 PAFR



Letter from the Finance Director



Thomas Vanderhorst
Finance Director

The Department of Finance is pleased to present the City of Hamilton's Popular Annual Financial Report (PAFR) for the fiscal year ended December 31, 2014. The PAFR summarizes the City's financial activities by summarizing important information from a more detailed report called the Comprehensive Annual Financial Report (CAFR). The CAFR contains financial statements prepared in conformance with Generally Accepted Accounting Principles (GAAP) and audited by Clark, Schaeffer, Hackett and Company, an independent auditing firm. The 2014 CAFR received an unmodified (clean) opinion and the PAFR uses that same information presented in a more user-friendly format. The City of Hamilton's 2014 CAFR report is available by contacting the Finance Department at 513-785-7174 or via the City of Hamilton's website: <http://www.hamilton-city.org/>

The City of Hamilton continues to promote awareness, accountability, and transparency of its financial information by creating user-friendly reporting, such as this report, and open access to financial data on our OpenGov portal located on Finance's homepage of: <http://www.hamilton-city.org>. The City has produced this PAFR to reassure the public, through transparency, that tax dollars are being used to build a better, safer and brighter Hamilton, Ohio.

During my brief tenure as Hamilton's Finance Director, which began on August 18, 2014, I quickly learned it is a great time to live and work in Hamilton, Ohio. While many have suggested the City's brightest days are behind it, City and community leaders have begun to mold the City into a great place to live, work and play by having a vision of providing amenities which have drawn new businesses and residents into the community. As 2014 closed, City Council was busy laying the groundwork to create the Hamilton Parks Conservancy to manage your parks. They did so after staff had completed research identifying effective parks management practices in other Midwestern cities. As of the writing of this letter, many great improvements to the parks have already been completed or are underway due to this progressive approach of delivering high-quality services while managing costs. Construction and improvements to

High Street landmarks, such as ArtSpace and the former Elder-Beerman building, have been undertaken as a result of community collaboration and it has resulted in the creation of 700 new jobs and additional residents.

In addition to the projects listed above, your City Utilities have won awards for quality and reliability making Hamilton's utilities amongst the most affordable, reliable and of the highest quality in Ohio. In 2014, Hamilton's tap water was awarded the silver medal at the 24th Annual Berkley Springs Water Tasting Competition and the City's electrical utility was again awarded the Reliable Public Power Provider (RP3®) Award. This means that your tap water is amongst the best tasting in the world and your electric utility more reliable than 95% of the other utilities in the United States!

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Capital Projects

The following are just a few of the exciting capital projects which are either being initiated or are already underway to improve the quality of life of Hamilton's citizenry:

South Hamilton Crossing

The South Hamilton Crossing, or SHX, will replace an existing at-grade railroad crossing with a railroad overpass created by extending Grand Boulevard westerly. Fifty-six trains travel through the existing crossing daily, blocking the crossing 15.3% of the time. Currently, there is only one major existing grade separated crossing that permits east-west flow through the City of Hamilton (Jack Kirsch Underpass). This \$30 million project is expected to greatly improve connectivity, reduce drive times, and increase safety. SHX is anticipated to have especially important benefits to Vora Technology Park, University Commerce Park, and Miami University Hamilton.

Roadway & Bridge Improvements

In addition to the annual street resurfacing program, there are several intersection improvements and bridge replacements and repairs being initiated. New left-turn lanes will be added to Millville Avenue, Wasserman Road and Smalley Boulevard and a new traffic signal will be installed. The intersection at Main Street, Millville Avenue and Eaton Avenue will undergo new alignment. Additional right and left turn lanes will be added at the intersection of High and Martin Luther King Boulevard. Rehabilitation of the South D Street Bridge and reconstruction of the Cleveland Avenue Bridge is scheduled for the summer of 2016. Also, an engineering consultant is preparing construction drawings for removal of the G Street Bridge.

About the Cover

In 2012, the Summer Concert Series was created to help bring more live entertainment to Downtown Hamilton. The cover photo shows Josh Brock of 90 Proof Twang playing his 4th consecutive year in this series. Find out more about the series and its founder on page 11.

Downtown Revitalization

Hamilton witnessed more downtown revitalization in 2014, as \$18 million was invested in downtown. Thanks to investments both large and small in Hamilton's downtown, the urban renaissance continued to move forward in 2014. Seven new retail and restaurant options either opened or announced plans to open in downtown Hamilton. The completion of Artspace provides Hamilton's downtown with 42 artist loft apartments. In addition to the apartments, there will be three commercial tenants and an art gallery.

High Street Gateway

Beautification of High Street continues with the addition of a landscaped median, buried power lines and the creation of turn lanes. In addition to these improvements, the City has acquired several properties for further development.

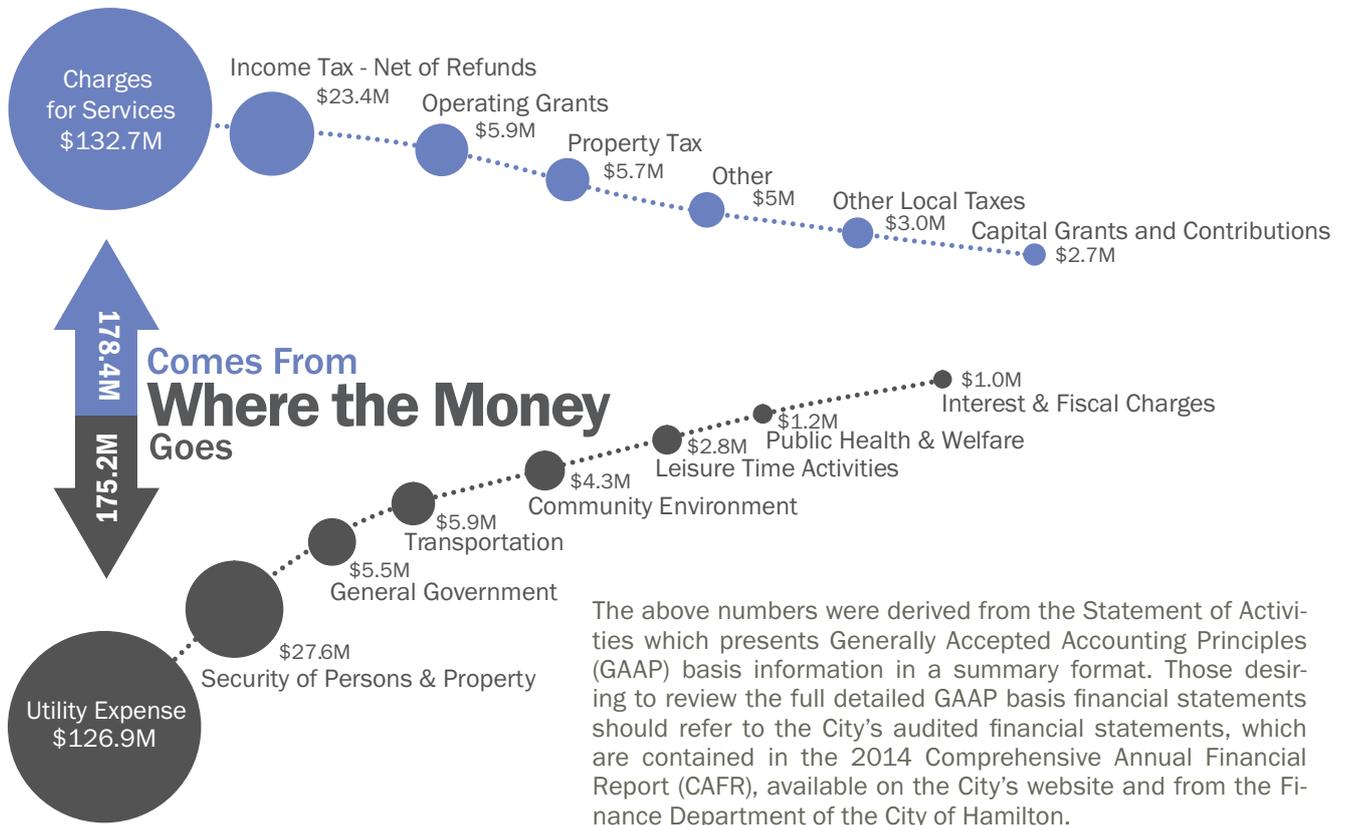
RiversEdge

Hamilton residents, Joe and Sarah Marcum, committed to funding an expansion of RiversEdge. Their donation of \$3.5 million will provide for the creation of Marcum Park which includes an expansion of the current RiversEdge Amphitheater and the addition of an assortment of amenities to further activate the park. These amenities will include a wide sidewalk designed to be accessible to food trucks and similar users for community events, a children's playscape on the northwest corner and additional landscaping.

As you can see, there are many exciting improvements being made to our City to make it a place to live, work and play. Even though the information presented in this PAFR represents our financial commitment to improve Hamilton, our progress has been a result of collaboration by elected officials, community leaders, governments and non-profit organizations as well as private development dollars. In other words, cooperation and vision by the entire team is pushing the community to renewed greatness and prosperity.



Regards,
Tom Vanderhorst
Finance Director

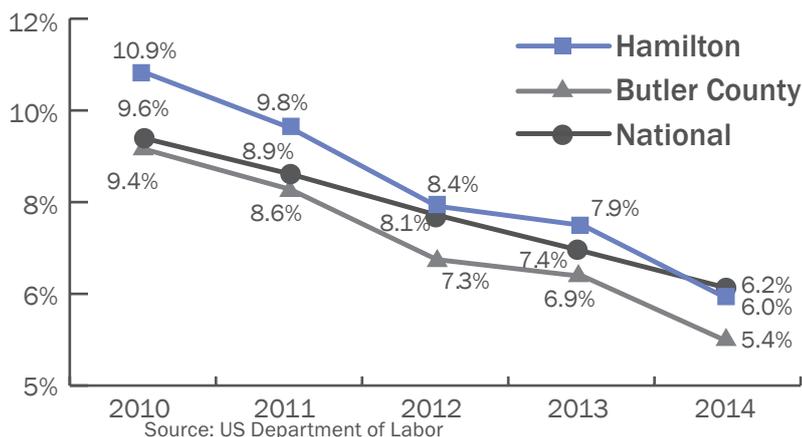


Source: City of Hamilton

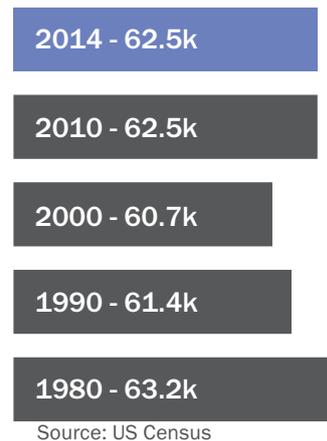
Hamilton

At a Glance

Annual Average Unemployment



Population 1980 to 2014



2014

economic development
year in review

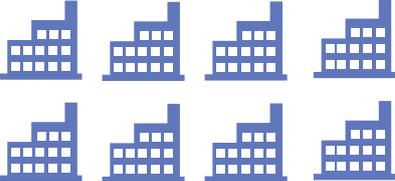
 new jobs
335

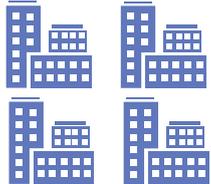
875
retained jobs 

\$83 million
in capital investments in
Hamilton businesses

6 

new startups at
The Hamilton Mill

8 companies
expanded 

 **4**

downtown buildings
under rehabilitation

In the last 5 years, **1,175** new jobs have
been created & **\$190 million** has been
invested in capital improvements

\$33 million
in
employment-related
infrastructure projects
underway



6 economic
development
awards

Your Award-Winning Public Utilities



The City of Hamilton continues to move toward a cleaner, greener City fleet. Through our repeated investment in hybrid electric and compressed natural gas (CNG) vehicles, we are able to reduce our impact on the environment

while being more fiscally responsible in the long run. Furthering our commitment to an alternative fuel source for vehicles, Hamilton Utilities opened the first public CNG station in Greater Cincinnati in December 2014.

Green that Saves Green

Hydroelectric Power Stands for Stability

Going green is great and not only because it is better for the world around us. Our investment in hydroelectric power puts us at a serious advantage in the future because there is no need to buy fuel to run the facility. This eliminates much of the risk associated with fluctuating fuel costs that can force a utility's electric rates to rise and fall. Because the water naturally flowing down the river is free for us to use, the majority of cost associated with hydroelectric power is in building the facility to harness this energy. Once built, these generators can capture this renewable energy with very low operating costs, ensuring a greater degree of stability in our electric rates for many years to come.



Are you a **Hamilton Utility Customer?**

You could benefit from



\$50 for recycling your old fridge or freezer



Discounts on CFL & LED lighting



Rebates on new home appliances & equipment

Learn more about Efficiency Smart at
<http://www.energysmart.org/>

Awards

In 2015, Hamilton tap water was named the "Best Water in the World" for the second time in five years at the Berkeley Springs International Water Tasting. Hamilton's Electric System has also been recognized as a Reliable Public Power Provider (RP3) Platinum designee by the American Public Power Association since 2006.



Reliable Public Power Provider



In Hamilton, every customer is an owner in their utility company, investing in a bright future powered by passion, commitment, and vision. These owners are the reason Hamilton Utilities are driven toward developing **cleaner energy solutions**, producing the **best tasting water**, and always ensuring **low rates** and **reliable service**. This is because we are not working for just any utility owners, we are working for the most valuable people in our lives:

- **Our families**
- **Our friends**
- **Our neighbors**
- **Our community**



HamiltonUtilities
powered by you

Lauren Gersbach, Hamilton resident & Sustainability Coordinator for Hamilton Utilities

www.hamilton-oh.gov ▪ econdev@hamilton-oh.gov

Real Estate Summary

The City of Hamilton receives a portion of the real estate taxes collected on all real property located within the City. These tax dollars support public safety services such as those provided by police and fire departments, as well as many other critical government functions. Shown on the following pages are a series of graphs and charts depicting key elements of real estate relating to the City of Hamilton.

Values and Collections

The following charts show the amount of money collected by the City over the past five years through real estate taxes. These taxes come from properties in four major classifications: residential, agricultural, commercial, and industrial. The values shown represent “assessed value,” or that portion of the property value that is taxed. Since tax collections are received on the prior year’s values, there is a delay in the impact to the City’s finances for large changes in real estate values. In 2009, the auditor adjusted the assessed values to more accurately reflect the changes that had occurred as a result of the housing market collapse of 2008. Prior to this economic crisis, the value of most properties increased from year-to-year, providing homeowners with rising equity in their homes and a small amount of growth in City revenues.

Tax Year	Collection Year	Residential & Agricultural Real Estate	Commercial & Industrial Real Estate	Public Utility Property	Total
2013	2014	556,180,360	197,341,140	4,763,000	758,284,500
2012	2013	596,321,459	209,518,351	4,726,410	810,566,220
2011	2012	610,132,220	212,767,730	5,798,610	828,698,560
2010	2011	655,519,560	234,343,570	5,891,190	895,754,320
2009	2010	656,289,410	244,145,280	2,461,240	902,895,930

Tax Payer	Type of Business	2014 Assessed Valuation*	% of Total Valuation
1. Colonial Senior Services	Real Estate	5,145,910	0.68%
2. Shadow Creek Apartments	Real Estate	3,869,070	0.51%
3. AHP - Knollwood Crossing	Healthcare	3,770,670	0.50%
4. Duke Realty	Real Estate	3,654,420	0.48%
5. Tippman Realty Partners	Real Estate	3,605,120	0.48%
6. Meijer Stores	Retail	3,272,510	0.43%
7. Pedcor Investments	Investments	3,031,700	0.40%
8. Duke Energy	Utility	2,573,560	0.34%
9. SD Country Walk	Real Estate	2,502,860	0.33%
10. VCG - Hamilton Crossings	Real Estate	2,308,500	0.30%
Subtotal		33,734,320	4.45%
All Others		724,550,180	95.55%
Total		\$758,284,500	100.00%

* Assessed value is the portion of property value that is taxed. For commercial and industrial properties, it is generally 35% of the appraised property value, although there are exemptions for some properties. Amounts are for the collection year ending December 31, 2014 (Tax Year 2013). Source: Butler County Auditor

Real Estate Tax Burden

The figure below depicts the annual tax burden on the owner of a \$100,000 home in the largest taxing district for the City of Hamilton. Both Butler County and the Hamilton School District receive funding from real estate taxes paid by Hamilton residents. The “burden” is the amount of tax paid as adjusted for rollbacks and exemptions. The “Effective Tax Rate” is the rate charged against the portion of a home’s value that is taxable or “assessed.” Certain rounding has occurred for ease of presentation.

Key:

-  MetroParks \$15.31
-  Lane Public Library \$22.97
-  City of Hamilton \$200.03
-  Butler County \$278.49
-  Hamilton Schools \$1,091.52
- Total Tax Burden \$1,608.32**

Name of Levy	Gross Rate	Effective Rate
General Operating	3.21	3.21
Fire Pension	0.30	0.30
Police Pension	0.30	0.30
Total Inside Millage	3.81	3.81
Charter Fire	1.00	1.00
Police	1.00	0.86
Fire & EMS	1.00	0.86
Total Hamilton Real Estate Tax Levy	6.81	6.53

Source: Butler County Auditor

Understanding Levies

A levy is the tax that is placed on a property. It is based on the amount charged per \$1,000 worth of taxable property value also known as ‘millage’. Amounts collected for levies other than general operating must be used for those specific purposes.



This home on Dayton Street was recognized this year as part of the Hamilton Historic Recognition Program.



Debt Summary

Hamilton has employed a variety of financing techniques for capital improvements, as described below:

Notes Payable	Special Assessments	General Obligation	OWDA	Utility Revenue
Bond Anticipation Notes are instruments due in one year or less, and are issued to raise money for projects of the City. These notes are usually turned into bonds at the completion of the projects.	These debts are issued to finance improvements for property owners, who must then re-pay the City over a period of time.	General Obligation Bonds are long-term debts that are paid from the City's available resources and for which the City pledges its full faith and credit. These debts include the Parking, Golf, and One Renaissance Center Bonds.	OWDA Loans are low interest loans made to the City for Water and/or Sewer projects by the Ohio Water Development Authority. Payments are due every six months for a period of twenty years.	Utility Revenue Bonds are special limited obligations issued to pay for improvements of our utility systems and for which revenues of the systems are used to re-pay the bonds. These bonds include the Gas, Electric, Water, and Wastewater bonds.

Debt Activity (in 1000s)	Balance at Jan. 1, 2014	Net Debt Added (Issued)	Net Debt Re-paid (Retired)	Balance at Dec. 31, 2014
Enterprise Notes Payable	10,690	10,690	(10,690)	10,690
Special Assessment Bonds	1,060	-	(140)	920
General Obligation Bond	24,310	-	(2,265)	22,045
Water System Bonds*	23,800	-	(1,095)	22,705
Gas System Bonds*	7,275	-	(1,355)	5,920
Electric System Bonds*	146,600	-	(8,540)	138,060
Wastewater System Bonds*	56,040	-	(2,125)	53,915
OWDA Loan*	383	-	(17)	366
Bank Qualified Loan (General Obligation)	9,500	-	-	9,500
Totals:	\$279,658	\$10,690	(\$26,227)	\$264,121

Historical Debt (in 1000s)	2014	2013	2012	2011	2010
Utility Revenue Bonds*	220,600	233,715	\$245,815	257,525	238,485
Enterprise Notes Payable	10,690	10,690	10,690	5,900	-
General Obligation Bond	22,045	24,310	26,540	29,030	29,820
Special Assessment Bonds	920	1,060	1,195	1,400	1,650
OWDA Loans*	366	383	400	416	432
Bank Qualified Loan (General Obligation)	9,500	9,500	-	-	-
Total:	\$264,121	\$279,658	\$284,640	\$294,271	\$270,387

Notes: Numbers rounded for presentation

* Principal amounts; the City's payment obligation is limited to utility revenues. These bonds are denoted above as Utility Revenue Bonds.

General Fund Balance

General Fund revenues in 2014 increased \$776,369 or approximately 2% when compared with the previous year. An increase in income tax receipts can be attributed to overall improvements in economic conditions as well as new business development in the City. A decrease in intergovernmental revenues can be attributed to the phase out of the estate tax.

Overall, General Fund expenditures decreased \$2,865,649, or 9%, from the prior year. The City began contracting out civilian dispatch service to Butler County in 2014, resulting in a decrease in security of persons and property. The City contributed \$2,352,000 to the Consortium for Ongoing Reinvestment Efforts (CORE) Fund in 2013, resulting in a decrease in general government expenditures in 2014 that was partially offset by the payments to Butler County for civilian dispatch services.

Readers interested in more detailed GAAP-based information are encouraged to read the Comprehensive Annual Financial Report (CAFR), which is available on the City's website or by contacting the City's Finance Department.

General Fund Balance

2007	\$4,599,995
2008	\$2,752,474
2009	\$2,555,718
2010	\$5,251,796
2011	\$11,907,012
2012	\$9,962,171
2013*	\$11,021,212
2014	\$11,757,651

*Restated

Hamilton's Aa3 Rating from Moody's Investor Services

Moody's Investor Service affirmed the Aa3 rating on the City of Hamilton's outstanding general obligation limited tax (GOLT) debt. Moody's confirmed that the outlook for the City of Hamilton is likely to remain stable, in the medium term.

According to the Rating Update, provided by Moody's, "The Aa3 rating reflects the city's moderately-sized tax base located in Butler County (Aa2) between the Cincinnati (Aa2 negative) and Dayton (Aa2 stable) metro areas; below average socioeconomic profile; satisfactory financial operations; manageable debt levels with significant exposure to variable rate and short-term debt; and exposure to two underfunded statewide cost-sharing pension plans."

Joshua Smith, Hamilton City Manager, stated the following, in response to the Moody's rating affirmation, "Moody's affirmation of our Aa3 rating is great news for the City and its General Fund. This rating confirms that the City's approach to the budgeting, managing and operating of our general fund is fiscally responsible and prudent, making it attractive to bond buyers. This is a testament to City Council, City Administration and all of the outstanding and dedicated employees of the City."

Moody's noted the following as Strengths and Challenges for the City:

- Strength - "Favorable location between Cincinnati and Dayton."
- Challenge - "Reliance on economically-sensitive income tax revenues."
- Challenge - "Elevated debt burden attributable to overlapping local governments."

The Rating Update continued, "We expect the city's General Fund reserves to decline modestly in the near-term, but remain satisfactory due to the creation of an Economic Budget Stabilization Fund and the city's history of implementing expenditure reductions and revenue enhancements when necessary."

Tom Vanderhorst, Director of Finance stated, "We are extremely pleased with the Aa3 rating. Moody's noted the potential growth in our tax base from previously announced projects, such as the expansion of ThyssenKrupp Bilstein, once that project is completed in 2015. We are also excited about the potential for growth in tax revenues from recently announced new projects, such as iMFLUX and StarTek, which were not mentioned by Moody's, but could have impacts similar to Bilstein."

Highlight



Adam Helms
Director of Resident Services

Since his arrival, Adam Helms has worked hard to advance the values and mission of the City of Hamilton. One way he is making our community a better place is by being the Founder and Chairman of the RiversEdge Concert Series. Since inception, RiversEdge has received support from various corporate sponsors and has brought thousands of people to downtown Hamilton to enjoy free summer concerts. Additionally, Adam participates on a number of boards and is an active community member.

These efforts have not gone unnoticed. In March 2015, the Hamilton Vision Commission recognized Adam's creativity and dedication by presenting him with the 2015 Vision Play Award. This award is presented to individuals that impact Hamilton's community through efforts to improve the city by means of art, entertainment, recreation, events, or activities.

Adam's creation of the RiversEdge concert series, work in Resident Services and improvements with the golf courses prove that he is more than deserving. He remains at the helm of creativity and innovation in the city and helps make the City of Hamilton a great place to live, work and play.

Visit [Facebook.com/HamiltonRiversEdge](https://www.facebook.com/HamiltonRiversEdge) for a full schedule of this year's free summer concert series.

Police Headquarters



The Hamilton Police Department was the 139th Nationally Accredited Police Agency in the U.S. and has continued to be CALEA accredited for the past 24 years. We utilize Place-Based Policing which is a very proactive approach that involves identifying “hot spots” and deploying resources to improve social order in those areas. This goes hand in hand with our Evidenced-Based and Intelligence – Led Policing model with the ultimate goal of greater efficiencies and enhancing our effectiveness in order to deliver on our mission statement: “To provide exceptional police service for a better Hamilton.”

2014 Quick Stats

Calls for Police Service	56,614
Misdemeanor Arrests	6,237
Felony Arrests	773
Traffic Citations	4,253
Traffic Accidents	1,998

Station 24



The Hamilton Fire Department serves to protect life, property and the environment through their direct involvement in firefighting, fire prevention, emergency medical services, technical rescue, water rescue, hazardous materials mitigation, disaster response, public education and community service. Eighty percent of department personnel are cross trained as paramedics. All of the personnel are certified by the State of Ohio as Fire Safety Inspectors. Hamilton’s Fire Stations are staffed 24-hours a day, 365 days a year.

2014 Quick Stats

Calls for Fire Service	12,157
Structure Fires	133
Fire Incidents	227
Rescue & Medical	9,700
Other	2,087

Police & Fire



City of Hamilton Council Members from left to right: Timothy Naab, Robert Brown, Carla Fiehrer, Mayor Pat Moeller, Vice Mayor Rob Wile, Kathleen Klink, and Archie Johnson



Your neighborhood park may see some vast improvements in the coming months, thanks to the newly-formed Hamilton Parks Conservancy. Created in January 2015, the Conservancy has effectively replaced the former Parks and Recreation Division that operated within the City of Hamilton Public Works Department.

The Conservancy will soon obtain its status as a 501(c)(3) nonprofit organization, which will enhance its functional abilities to solicit private donations and form regional partnerships with groups. This new flexibility will be of crucial importance to the Conservancy as it seeks to maintain and even overhaul some 1,360 acres of municipal park lands in Hamilton.

The governing structure of the Conservancy consists of an Executive Director and six board members who will now operate separately from the city government. Stop by their new office at 106 North 2nd Street and find out what the Conservancy has planned for your neighborhood!

Statement of Activities & Statement of Net Position

Sources of Revenue (in 1000s)		2014	2013
Program	Charges for Service	132,721	126,394
	Operating Grants	5,925	8,741
	Capital Grants	2,687	1,574
<hr/>			
General	Income Tax - Net of Refunds	23,354	22,311
	Property Taxes	5,629	5,917
	Grants/Contributions	2,675	3,210
	Other Local Taxes	3,081	3,044
	Investment Earnings	1,307	4
	Miscellaneous	1,021	752
	Special Item - Wastewater Utility Reimbursement	-	2,850
Total:		\$178,400	\$174,797
<hr/>			
Uses and Expenses (in 1000s)			
	Security of Persons and Property	27,645	29,180
	Public Health/Welfare	1,206	1,082
	Leisure Time Activities	2,828	2,553
	Community Environment	4,341	4,757
	Basic Utility Services	6,088	5,697
	Transportation	5,878	5,645
	General Government	5,496	6,847
	Interest on Debt	992	974
	Utility Expense	120,766	109,251
Total:		\$175,240	\$165,986



Last year The Government Finance Officers Association of the United States and Canada (GFOA) awarded Hamilton the Award for Outstanding Achievement in Popular Annual Financial Reporting. This award is a prestigious national award recognizing the highest standards for preparation of state and local government popular reports.

In order to receive this Award a government unit must publish a Popular Annual Financial Report, whose contents exemplify the standards of creativity, presentation, understandability and reader appeal set by the GFOA.

Financial Benefits (In 1000s)	2014	2013
Cash	37,215	43,871
Investments	71,667	84,682
Receivables	31,825	29,468
Property & Equipment	407,271	403,371
Other Assets	7,588	8,148
Total:	\$555,566	\$569,540
Financial Burdens (In 1000s)		
Amounts Owed to Employees & Vendors	12,294	12,608
Notes Payable	10,690	10,690
Long Term Debt Outstanding	262,293	280,162
Other Liabilities	13,120	12,071
Total:	\$298,397	\$315,531
Benefits Over Burdens:	\$257,169	\$254,009

Readers of the City of Hamilton’s Financial Activity Statement and Financial Position Statement should keep in mind that both statements present GAAP-basis information in a summary format. Those desiring to review the full detailed GAAP basis financial statements should refer to the City’s audited financial statements, which are contained in the 2014 CAFR, available on the City’s website and from the Finance Department of the City of Hamilton. The amounts shown were derived by employing the same method of accounting as the 2014 and 2013 audited financial statements.

Benefits over Burdens represents the difference between the financial benefits and financial burdens of the City, providing a Net Worth of Hamilton. The Financial Position Statement, known in accounting terms as the “Balance Sheet,” reports the benefits (assets) available to provide services, while Burdens (liabilities) are the amounts for which the City must pay in the future. New to the Position Statement in 2013 were Deferred Inflows and Deferred Outflows. The City has included these in Other Assets and Other Liabilities for reporting purposes on this page both in 2013 and 2014. Note: Rounded figures are presented.

Who Spends the Money (General Fund)

\$39.3 million in dollars spent & obligations represented below



To the left shows a summary comparison of total actual dollars spent plus obligations for all the various departments within the General Fund of the City, excluding transfers and advances (loans) to other funds. These amounts are also based upon actual cash expenditures plus obligations outstanding on 12/31/2014 (non-GAAP Budgetary Basis). Readers interested in more detailed GAAP-based information are encouraged to read the Comprehensive Annual Financial Report (CAFR) available on the City’s website or by contacting the Finance Department at the City of Hamilton.



City of Hamilton, Ohio
345 High Street
Hamilton, Ohio 45011

Contact Us

Emergency - Dial 911
General - 513.785.7000
Utilities - 513.785.7100
Parks - 513.785.7055
Finance - 513.785.7170

311 Request System

Ever had questions about a program or notice a streetlight that is out? The City of Hamilton has an online 311 service request system which can help you get connected with the people who can answer your questions. This system will take down your request or question and even allow you to see live updates on the progress of the request. Try it and see for yourself by going to: hamilton-city.org