Summary: Cambridge, MA; Tax Secured, General Obligation Jan 05

Description:

Abstract
The 'AAA' rating on Cambridge, Mass.' $46.085 million GO bonds (municipal purpose loan of 2005) reflects: Cambridge's continued strong financial position; A dynamic local economy, centered on its two major universities and the biotechnology industry and continued economic redevelopment citywide; High wealth and income factors, including a high market value per capita; Strong and experienced management that uses detailed modeling to forecast revenue and capital trends; and A low debt burden and favorable capital plan. The 'AAA' rating on the outstanding GO debt has been affirmed. The bonds are a general obligation of Cambridge, for which its full faith and credit is pledged. Cambridge (population, 101,355) is located across the Charles River from Boston and covers just 6.26 square miles....

Companies mentioned in this report are:
- Cambridge

Action: Affirmed
Action: New Rating
Action: Outlook: Stable

Standard and Poors RatingsXpress Credit Research provides in-depth coverage of international corporates, financial institutions, insurance companies, utilities, sovereigns and structured finance programs. RatingsXpress Credit Research lets users determine the credit rating of holdings and identify key factors underlying an issuer's creditworthiness, distinguishes the different risk exposures for new and existing deals, and provides an understanding of how their analysts interpret key regulatory, political and environmental events and their economic impact.

This product consists of a Summary Analysis: Bi-annual (at least). An abbreviated analysis containing Standard & Poor's issuer credit ratings as of the time the article was published. The analysis includes a rating rationale - the basis on which the rating was assigned - and an outlook section if the issuer is not on CreditWatch. Financial statistics are not included.

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