Summary: Carnegie Public Library of Steuben County, Indiana; General Obligation Mar 14

Description: Abstract
Standard & Poor's Ratings Services affirmed its 'A' long-term rating on Carnegie Public Library of Steuben County, Ind.'s series 2010 general obligation refunding bonds. The outlook is stable. The 'A' rating reflects our view of the district's: Stable local economy with access to greater Fort Wayne, Ind.'s area economy and employment base; Good income levels coupled with strong market value per capita; Reserve levels, which we consider good on a cash basis of accounting despite consecutive deficits; and Moderate debt burden. The above strengths are offset, in our opinion, by the district's nominally thin cash reserves. Ad valorem property taxes levied against all taxable property in the library district, subject to circuit-breaker legislation, secure the bonds. Carnegie Public Library serves...

Companies mentioned in this report are:
- Carnegie Pub Lib of Steuben Cnty

Action: Affirmed
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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