What you are about to read may come as a surprise to some, most or all of you. At one point, it would have even surprised me. I am voting yes on the city's .25-percent income tax on Nov. 5. It is 25 cents on every \$100 of earned income from a city resident.

If you had the stack of financials I have sitting before me, you would see there really is no painless way out of this hole the city is in without it. There's been a lot of finger-pointing and blaming going around but ultimately, we are here and we need to work to fix it. It's going to take "all" of us.

The city has made concession and some say they aren't enough but I wonder if they really understand what can and can't be done. Loans come due and you have to pay them. We all know that. These are government loans and we all know the government gets its due regardless of what else happens. Anyone with a student loan sees that.

To even have a chance at getting a deferral of the loan payments for six months or a year, the city has to show due diligence and prove they have done all they can to meet the payments. One of those check-list items is the income tax increase. Another is a rate increase. No one likes the sound of that.

No one likes the word "tax" either. It makes hackles stand up and leaves a bad taste in the mouth. But there are more people in Delphos collecting a paycheck than there are households. On their own, water and sewer increases to get us to where we need to be will be quite a bit more than 25 cents on every \$100. Those increases are the only other way the city has to bring in more revenue right now.

How we got here has been called the "perfect storm." Everything fell into place and we did not

come out the winner. The holes in the cheese lined up.

The main problem is time. There is a substantial loan payment dropping off in mid-2015 that will take the stress off the city's coffers but we have to get to 2015. That's the problem. They city is in deficit spending and if the revenue doesn't come up, at the end of 2015 the funds will drop to a negative balance.

We need to learn from the mistakes that were made so they are not repeated and perhaps decisions will take a little more thought and review. A good thing in my estimate.

Crossing our arms and saying someone else created the problem and I won't be a part of the solution is not feasible.

There is a little more than a week before the General Election. I urge you to visit the municipal building and ask to see the budget for yourself. If you can find a way to plug the more than \$800,000 hole, be my guest. I'm all ears and I'm sure everyone else is, too. I know, it's not your job but everyone needs to get a little understanding on the situation to make an informed decision.