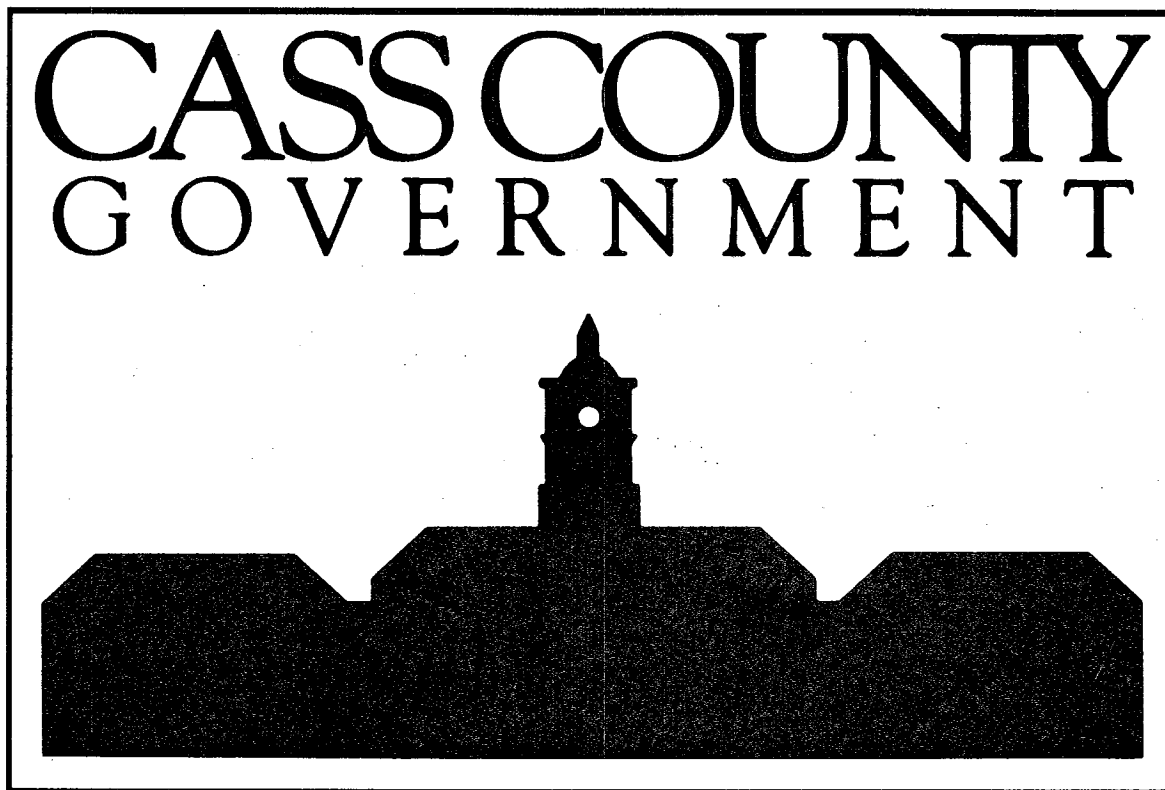


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**COMPREHENSIVE ANNUAL
FINANCIAL REPORT**

**For the Year Ended December 31, 1995
Fargo, North Dakota**

CASS COUNTY, NORTH DAKOTA

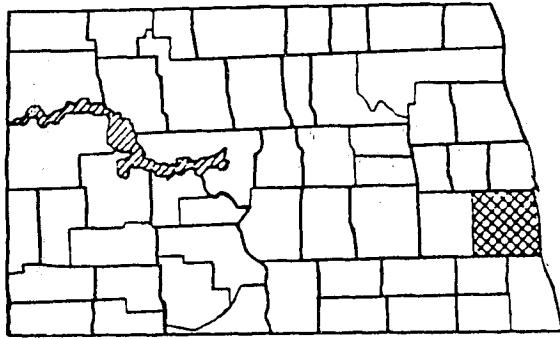
**COMPREHENSIVE
ANNUAL
FINANCIAL
REPORT**

For the Year Ended December 31,

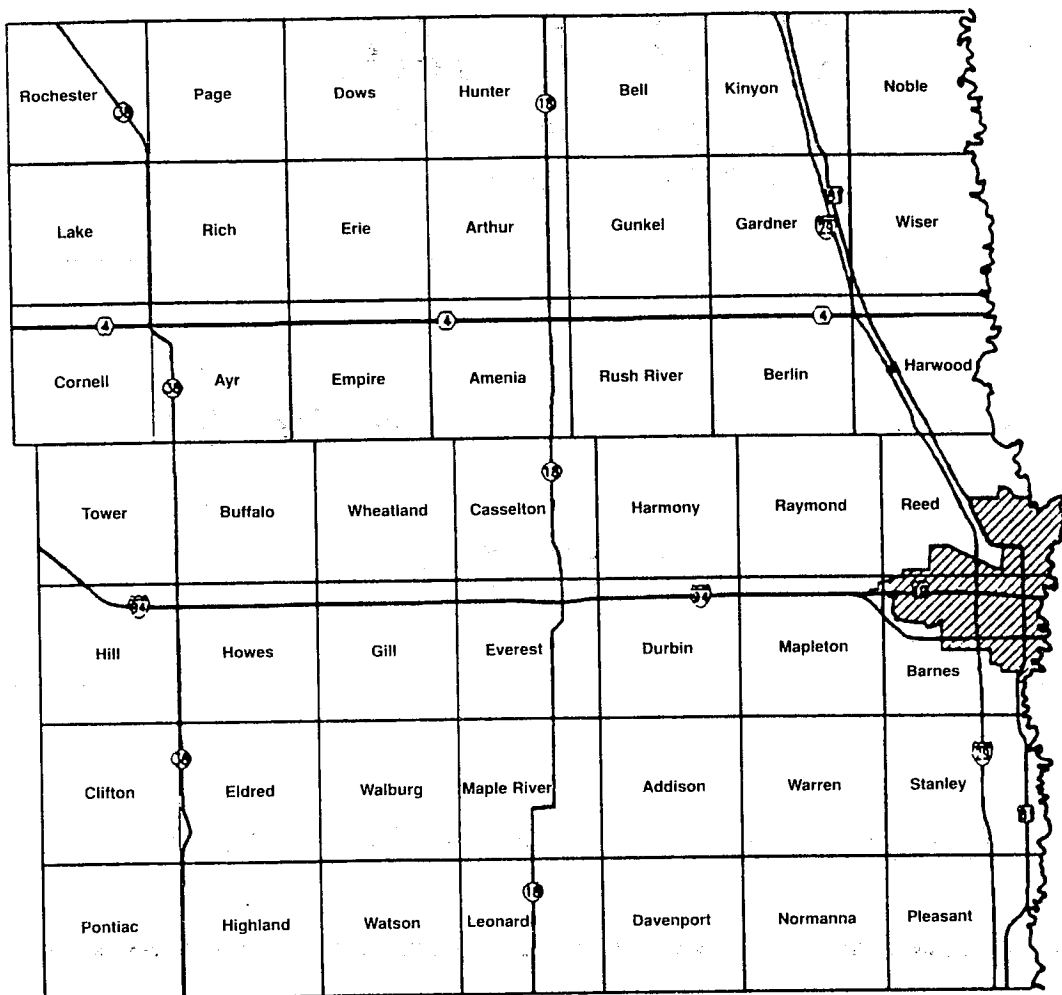
1995

Prepared by the County Auditor's Office

North Dakota



Cass County



**CASS COUNTY GOVERNMENT
Comprehensive Annual Financial Report
For the Year Ended December 31, 1995**

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May 30, 1996

Honorable Chairman and Commissioners
Cass County Board of Commissioners
211 South 9th Street
Fargo ND 58103

Auditor

Michael Montplaisir, CPA
701-241-5601

Treasurer

Charlotte Sandvik
701-241-5611

Director of Equalization

Frank Klein
701-241-5616

Commissioners:

The Comprehensive Annual Financial Report of Cass County is hereby submitted for the fiscal year ended December 31, 1995. This report was prepared by the County Auditor's Office. The responsibility for both the accuracy of the presented data and the completeness and fairness of the presentation, including all disclosures, rests with the County. To the best of our knowledge and belief, the enclosed data is accurate in all material respects and is reported in a manner designed to present fairly the financial position and results of operations of the various funds and account groups of the County. All disclosures necessary to enable the reader to gain an understanding of the County's financial activities have been included.

The Comprehensive Annual Financial Report is presented in three sections: Introductory, Financial, and Statistical. The introductory section includes this transmittal letter, Certificate of Achievement, the County organizational chart and a list of principal officials. The financial section includes the general purpose financial statements and the combining and individual fund and account group financial statements and schedules, as well as the independent auditor's report on the financial statements and schedules. The statistical section includes selected financial and demographic information, generally presented on a multi-year basis.

The Notes to the Financial Statements are considered an integral and essential part of adequate disclosure and fair presentation of the general purpose financial statements. They include the summary of significant accounting policies applied to the matters relating to the financial position and results of operations of the County. The notes provide significant insight and are necessary to understand the financial statements.

This report includes all funds and account groups of the County. The County provides a full range of services. These services include tax assessment and collection; judicial, law enforcement and jail services; social services and public health services; the construction and maintenance of highways; and general administrative services.

Box 2806
211 Ninth Street South
Fargo, North Dakota 58103

FAX 701-241-5728

The County is also accountable to the citizens of the county for the decisions and financial obligations of boards that are appointed by the governing body of the county. The County Commission appoints all of the board members for the Vector, Noxious Weed, and the four water resource districts located in the county. In addition to appointing the governing boards of these districts, the county is responsible for approving their budgets and tax levies. The financial activities of the Vector and Noxious Weed boards are blended into the county's financial statements as the primary duty of these boards is to provide pest and weed control services to the county. The activities of the four water resource districts are combined and shown in the component unit column of the financial statements.

The County supports, through grants, various senior citizen boards, ambulance and rescue squad boards, the fair board, and the historical society board. The County is not responsible for the activities of these boards and accordingly their financial information has not been included in this report. Note 1 of the Notes to the Financial Statements defines the reporting entity.

Readers of this report are reminded that certain assets reported in agency funds are held in the name of the County and represent funds held for others in a fiduciary capacity and, as such, are not available for the general use of the County.

ECONOMIC CONDITIONS AND OUTLOOK

Cass County is located on the eastern edge of North Dakota, bordering along the Red River, the boundary between North Dakota and Minnesota. The Red River Valley is one of the most fertile agricultural areas in the world. The economic condition and outlook of the County have remained strong; the County is one of the few areas in the state with a growing population. The County Courthouse and administrative offices are located in Fargo, the largest and fastest growing city in the state.

Over the past ten years, the taxable valuation of the County has been growing at an average rate of 3.4 percent, and the population has been growing at an average rate of 1.7 percent. The taxable valuation growth has occurred mainly in the service industry and also in new home construction. These growth trends are expected to continue, with the shift in population from the rural areas of the state to the urban areas.

Cass County is home to the state's second largest university, North Dakota State University, with a student body of over 9,000. Also serving the region are another state university and a private college, both located across the river in Moorhead, Minnesota.

The area is well-known for quality health care services, with two major medical facilities, Meritcare Health System and Dakota-Heartland Health System. These facilities serve a large area in both North Dakota and Minnesota, and have a combined daily patient volume of approximately 400 patients.

Cass County is a regional trade center which draws from eastern North Dakota, western Minnesota, and central Canada. Taxable sales and purchases in 1995 were \$1.36 billion and have been increasing at an average annual rate of 7.8 percent over the last ten years.

MAJOR INITIATIVES

The County continued its strong commitment to a central campus plan for County Government by starting a three story addition to an existing building adjacent to the Courthouse in 1994. This facility was completed in 1995 and is now occupied by the Human Services Department. The County has completed plans for the space vacated in the Courthouse by the Human Services and started major renovations on that space in 1995. When finished in 1996, expanded office space will allow the combination of the state and county court clerking system. The combining of these two systems was mandated by state legislation. The remodeling will also provide expansion room for various other county offices. The County also was able to renovate the front entrance of the Courthouse to provide complete handicapped accessibility while maintaining the historical appearance of the building.

The County is continuing implementation of the Home Rule Charter passed by the voters in 1994. The implementation affected the budgeting process during 1995 and will affect reporting in future years. The County is using the authority granted under the Home Rule Charter to combine funding sources for some Special Revenue Funds with the General Fund. Using the power granted to the County by the Home Rule Charter, the County created two ordinances in 1995. The first ordinance to be enacted expanded the rural representation on the County Planning Board. The second ordinance created a curfew for youth under sixteen years of age. This ordinance was passed in cooperation with cities in the county that wanted a uniform curfew throughout the county.

FINANCIAL INFORMATION

Internal Control

Management of the County is responsible for establishing and maintaining an internal control structure designed to ensure that assets are protected from loss, theft, or misuse, and to ensure that adequate accounting data is compiled to allow for the preparation of financial statements in conformity with generally accepted accounting principles. The internal control structure is designed to provide reasonable, but not absolute, assurance that: (1) the cost of a control should not exceed the benefits likely to be derived, and (2) the valuation of costs and benefits requires estimates and judgments by management.

As a recipient of federal and state financial assistance, the County also is responsible for ensuring that an adequate internal control structure is in place to comply with applicable laws and regulations related to those programs. This internal control structure is subject to periodic evaluation by management.

As part of the government's single audit, tests are made to determine the adequacy of the internal control structure, including that portion related to federal financial assistance programs, as well as to determine that the government has complied with applicable laws and regulations. The results of the County's single audit for the fiscal year ended December 31, 1994 provided no instances of material weaknesses in the internal control structure or significant violations of applicable laws and regulations.

Budget Controls

The objective of budgetary controls is to ensure compliance with legal provisions embodied in the annual appropriated budget approved by the County Commission and also to give County departments definite guidelines for operations. The County is legally required to maintain budgetary control (that is, the level at which expenditures cannot legally exceed the appropriated amount) at the fund level. The County's budgetary policy includes provisions for maintaining reserves at an adequate level (10%) for each separate fund. The County also requires officials to maintain budgetary control at the department level.

As demonstrated by the statements and schedules included in the financial section of this report, the County meets its responsibility for sound financial management.

General Government Functions

The following schedule presents a summary of general and special revenue funds revenues for the fiscal year ended December 31, 1995 and the amount and percentage of increases and decreases in relation to prior year revenues.

General Government Revenues				
<u>Revenues</u>	<u>Amount</u>	<u>Percent of Total</u>	<u>Increase (Decrease) from 1993</u>	<u>Percent of Increase (Decrease)</u>
Taxes	\$11,072,602	49.5%	\$1,111,360	11.2%
Intergovernmental	8,926,019	49.9	847,129	10.4
Licenses, Permits and Fees	433,852	1.9	(412,147)	(48.7)
Charges for Service	809,819	3.6	129,996	19.1
Fines and Forfeitures	366,980	1.6	246,554	204.7
Miscellaneous	753,369	3.4	231,280	44.3
Total Revenues	\$22,362,341	100.0%	\$2,148,172	10.6%

Increases in taxes were due mainly to the increasing valuation of the County. Tax collections remain strong with over 94 percent of the current taxes being collected by December 31, 1995. Fee revenues decreased and Fines and Forfeitures increased due to legislative action by the State of North Dakota. Miscellaneous revenues have increased due mainly to increased interest earnings.

The following schedule presents a summary of general fund and special revenue funds expenditures for the fiscal year ended December 31, 1995 and the amount and percentage of increases and decreases in relation to prior year expenditures.

General Government Expenditures				
<u>Expenditures</u>	<u>Amount</u>	<u>Percent of Total</u>	<u>Increase (Decrease) from 1993</u>	<u>Percent of Increase (Decrease)</u>
General Government	\$ 2,527,518	11.6%	\$ 108,467	4.5%
Public Safety	5,702,165	26.2	(98,931)	(1.7)
Public Works	6,390,355	29.3	868,695	15.7
Human Services	5,646,151	25.9	343,361	6.5
Culture and Recreation	383,873	1.8	19,747	5.4
Conservation and Economic Development	1,124,894	5.2	(55,323)	(4.7)
Total Expenditures	\$ 21,774,956	100.0%	\$ 1,186,016	5.8%

The 5.8 percent increase in total expenditures for the year ended December 31, 1995 is primarily the result of increased projects by the Cass County Road Department and Human Service costs relating to moving into a new building.

General Fund Balance

The County had a \$1,481,274 unreserved fund balance in the General Fund as of December 31, 1995 - a \$375,000 increase from December 31, 1994. The 1995 budget called for a planned reduction in fund balance, however cost controls in departments resulted in savings of over 8 percent of budgeted expenditures. The County consolidated several Special Revenue Funds with the General Fund at December 31, 1995, the residual equity transfers from these closed funds was \$120,000. The unreserved, undesignated component of the fund balance will be available to finance a portion of the fiscal year 1996 budget. The fund balance resulted primarily from the stringent spending controls imposed by all levels of management and the continuing effort to recover full costs for services provided. The County has a policy of budgeting to maintain approximately 10% of expenditures as the ending fund balance.

Proprietary operations

The County's proprietary operations are accounted for within the following Internal Service Funds: Health Insurance, Telephone, Unemployment and Auto Collision Trust Funds.

Total operating revenues for the year ended December 31, 1995 were \$819,627. This represents a \$44,623 decrease (5.2%) from 1994. Total operating expenses were \$817,774 - a \$39,328 increase (5.0%) from the previous year. Operating revenues decreased due to decreased participation in the Health Insurance Trust. Operating expenses increased due to increased claims expense in the self-funded health insurance program. The County policy is to maintain reserves equaling at least twenty-five percent of expected expense in the Health Insurance Trust Fund. The fund currently has reserves of over eighty percent. Overall, the proprietary operations had an operating income for 1995 of \$1,853. Two of the Internal Service Funds, Unemployment Trust and Auto Collision Trust, will be closed in 1996 as the actual claims will be paid by the department incurring the expense.

Debt Administration

The County has a favorable level of general obligation debt, with only two issues outstanding for a total of \$2,340,000. Both of these issues are to finance the addition for the Human Services department. The percent of net bonded debt to assessed value, the amount of net bonded debt per capita and the legal debt limit are useful indicators of the County's debt position. The following relates to the bonded indebtedness of the County as of December 31, 1995:

<u>Bond Issue</u>	<u>Net Bonded Debt at December 31, 1995</u>	<u>Percent of Net Bonded Debt to Assessed Valuation</u>	<u>Net Bonded Debt Per Capita</u>	<u>Legal Debt Limit</u>
Cass County General Obligation Bond	\$2,340,000	0.12%	\$19	\$88,139,021

In addition to the general obligation debt, the County has special assessment bonds outstanding for a number of road projects within subdivisions located outside of incorporated cities in the County. As of December 31, 1995 the total outstanding special assessment bonds were \$215,000.

The four water resource districts located in the County had \$14,931,040 of special assessment bonds outstanding as of December 31, 1995. The level terrain in the region, with few natural drains, has prompted the water resource districts to construct drains for proper water management. Special assessments are charged to property owners within the district to fund these projects.

Cash Management

Cash is pooled for the purpose of increasing interest income through investment activities. Cash is primarily invested in demand deposits, money market accounts certificates of deposit, and treasury bills. These amounts must be deposited in a financial institution situated and doing business within the state. The average yield on investments for 1995 was slightly over 5 percent, which appears in line with national averages. The majority of County investments are short term.

Risk Management

The County is self-insured for various types of risk including group medical employee benefits and unemployment insurance. Insurance liability reserves as of December 31, 1995 are considered adequate by management to cover the ultimate cost to defend or settle claims arising from these risks.

OTHER INFORMATION

Independent Audit

The general purpose financial statements have been audited by the Office of the State Auditor. The County's independent auditors have reviewed the adequacy of internal accounting controls and the supplementary financial information included in the Comprehensive Annual Financial Report, as they relate to the fairness of presentation of the County's general purpose financial statements. The auditor's report is included in the Financial Section of this report.

Federal funds received by the County are also subject to an annual program compliance audit under the requirements of the Single Audit Act and Office of Management and Budget Circular A-128. The results of this examination for the fiscal year ended December 31, 1995 are incorporated in a separate report.

Awards

The Government Finance Officers Association of the United States and Canada (GFOA) awarded a Certificate of Achievement of Excellence in Financial Reporting to Cass County for its comprehensive annual financial report the fiscal year ended December 31, 1994. The Certificate of Achievement is a prestigious national award recognizing conformance with the highest standards for preparation of state and local government financial reports.

In order to be awarded a Certificate of Achievement, a government unit must publish an easily readable and efficiently organized comprehensive annual financial report, whose contents conform to program standards. Such CAFR must satisfy both generally accepted accounting principles and applicable legal requirements.

A Certificate of Achievement is valid for a period of one year only. Cass County has received a Certificate of Achievement for the last two consecutive years. We believe our current report continues to conform to the Certificate of Achievement program requirements, and we are submitting to GFOA.

Acknowledgments

The preparation of this report could not have been completed if it had not been for the commitment of the County Commission in improving the accounting, budgeting, and financial operation of the County. The Commission has provided the support and fiscal resources necessary to make this report possible. I would also like to acknowledge the professional expertise of Debra Ness, Accountant, and Heather Worden, Administrative Secretary, who assisted in the preparation of this report.

Respectfully submitted,



Michael Montplaisir, CPA
County Auditor

Certificate of Achievement for Excellence in Financial Reporting

Presented to

Cass County Government,
North Dakota

For its Comprehensive Annual
Financial Report
for the Fiscal Year Ended
December 31, 1994

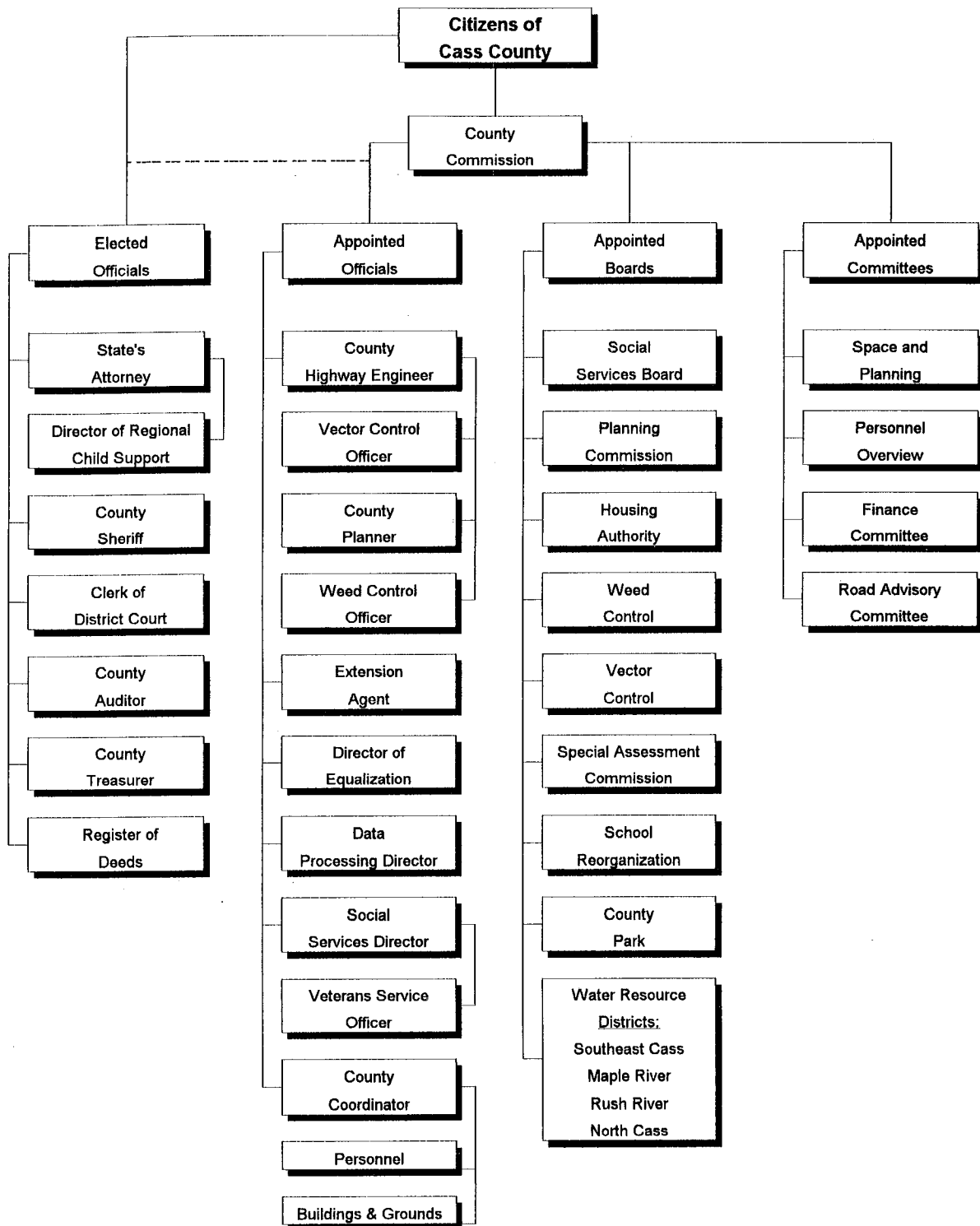
A Certificate of Achievement for Excellence in Financial Reporting is presented by the Government Finance Officers Association of the United States and Canada to government units and public employee retirement systems whose comprehensive annual financial reports (CAFRs) achieve the highest standards in government accounting and financial reporting.



Timothy H. Rivdan
President

Jeffrey L. Esser
Executive Director

CASS COUNTY GOVERNMENT
1996 Organizational Chart



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CASS COUNTY GOVERNMENT
COUNTY OFFICIALS
December 31, 1995

Commissioners:	Bernie Ness - Chair Alon Wieland Sharon "Pepper" Toussaint Donna Schneider Don Eckert
Auditor:	Michael Montplaisir
Treasurer:	Charlotte Sandvik
Sheriff:	Donald Rudnick
Register of Deeds:	Deanna Kensrud
Clerk of District Court:	Dorothy Howard
States Attorney:	John Goff

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STATE AUDITOR
ROBERT W. PETERSON
PHONE
(701) 328-2241



LOCAL GOVERNMENT DIVISION:
DIRECTOR - WAYNE HOKENSON
328-9504
MANAGER - AUGIE TERNES
328-9505
FAX 328-9503

STATE OF NORTH DAKOTA
OFFICE OF THE STATE AUDITOR
925 BASIN AVENUE
BISMARCK, ND 58504-6647

INDEPENDENT AUDITOR'S REPORT

Board of County Commissioners
Cass County
Fargo, North Dakota

We have audited the accompanying general purpose financial statements of Cass County, North Dakota, as of and for the year ended December 31, 1995. These general purpose financial statements are the responsibility of Cass County, North Dakota, management. Our responsibility is to express an opinion on these general purpose financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards and Government Auditing Standards issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the general purpose financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the general purpose financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall general purpose financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the general purpose financial statements referred to above present fairly, in all material respects, the financial position of Cass County, North Dakota, as of December 31, 1995, and the results of its operations and the cash flows of its proprietary fund types for the year then ended in conformity with generally accepted accounting principles.

Our audit was made for the purpose of forming an opinion on the general purpose financial statements of Cass County, North Dakota taken as a whole. The combining and individual fund and account group financial statements and schedules listed in the table of contents are presented for purposes of additional analysis and are not a required part of the general purpose financial statements of Cass County, North Dakota. Such information has been subjected to the auditing procedures applied in the audit of the general purpose financial statements and, in our opinion is fairly presented in all material respects in relation to the general purpose financial statements taken as a whole.

In accordance with Government Auditing Standards, we have also issued a report dated May 30, 1996 on our consideration of Cass County, North Dakota's internal control structure and a report dated May 30, 1996 on its compliance with laws and regulations.

We did not audit the data included in the introductory or statistical sections of this report and, accordingly, we express no opinion on such data.

A handwritten signature in cursive script that reads "Robert Peterson".

Robert W. Peterson
State Auditor

May 30, 1996

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CASS COUNTY GOVERNMENT
 Combined Balance Sheet
 All Fund Types, Account Groups and Discretely Presented Component Units
 December 31, 1995

	Governmental Funds			
	General	Special Revenue	Debt Service	Capital Projects
ASSETS AND OTHER DEBITS				
<u>Assets:</u>				
Cash and Investments	\$2,768,959	\$3,896,854	\$347,950	\$661,897
Cash - County Offices	1,330	100		
Investments with Fiscal Agents				
<u>Receivables:</u>				
Taxes	131,416	140,715	8,501	
Accounts	59,566	51,362		
Special Assessments			1,046	
Due From Other Governments	321,596	407,579		131,398
Inventory of supplies, at cost	639			
Prepaid Expenses	452			
Prepaid Insurance in NDIRF	4,344			
Prepaid Postage	7,527			
Fixed Assets				
Accumulated Depreciation				
<u>Other Debits:</u>				
Amount Available for Retirement of General Long-Term Debt				
Amount to be Provided for Retirement of General Long-Term Debt				
Amount to be Provided for Compensated Absences				
TOTAL ASSETS AND OTHER DEBITS	<u>3,295,829</u>	<u>4,496,610</u>	<u>357,497</u>	<u>793,295</u>
LIABILITIES, EQUITY AND OTHER CREDITS				
<u>Liabilities:</u>				
Accounts Payable	145,273	256,575		15,842
Contract Payable				
Compensated Absences				
Deposits				
Deferred Compensation				
Deferred Revenues	1,656,320	1,766,764	158,469	
IBNR Claims				
Uncertified Special Assessments				
General Obligation Bonds Payable				
Special Assessment Debt with Governmental Commitment				
Total Liabilities	<u>1,801,593</u>	<u>2,023,339</u>	<u>158,469</u>	<u>15,842</u>
<u>Equity and Other Credits:</u>				
Investment in General Fixed Assets				
<u>Retained Earnings:</u>				
Unreserved				
<u>Fund Balances:</u>				
Reserved for Inventory of Supplies	639			
Reserved for Prepaid Expenses	452			
Reserved for Prepaid Insurance	4,344			
Reserved for Prepaid Postage	7,527			
Unreserved				
Designated for Debt Service			94,882	
Undesignated	1,481,274	2,473,271	104,146	777,453
Total Equity and Other Credits	<u>1,494,236</u>	<u>2,473,271</u>	<u>199,028</u>	<u>777,453</u>
TOTAL LIABILITIES, EQUITY AND OTHER CREDITS	<u>\$3,295,829</u>	<u>\$4,496,610</u>	<u>\$357,497</u>	<u>\$793,295</u>

The accompanying notes are an integral part of the financial statements.

Proprietary Fund Type	Fiduciary Fund Type	Account Groups		Totals		Totals
		General Fixed Assets	General Long-Term Debt	Primary Government (Memorandum Only)	Component Units	Reporting Entity (Memorandum Only)
Internal Service	Agency					
\$755,823	\$23,472,248	\$	\$	\$31,903,731	\$4,953,607	\$36,857,338
	2,988,853			1,430		1,430
				2,988,853	4,488,284	7,477,137
				280,632	18,972	299,604
3,746				114,674		114,674
				1,046	200,291	201,337
				860,573		860,573
				639		639
				452		452
				4,344		4,344
				7,527		7,527
305,983 (227,650)		18,251,950		18,557,933 (227,650)	2,253,381	20,811,314 (227,650)
			199,028	199,028	6,276,090	6,475,118
			2,718,264	2,718,264	7,654,950	10,373,214
			516,371	516,371		516,371
837,902	26,461,101	18,251,950	3,433,663	57,927,847	25,845,575	83,773,422
5,296	16,742			439,728	103,368	543,096
					66,840	66,840
			516,371	516,371		516,371
57,156	23,455,506			23,512,662		23,512,662
	2,988,853			2,988,853		2,988,853
				3,581,553	219,263	3,800,816
51,370				51,370		51,370
			362,292	362,292		362,292
			2,340,000	2,340,000		2,340,000
			215,000	215,000	13,864,200	14,079,200
113,822	26,461,101		3,433,663	34,007,829	14,253,671	48,261,500
		18,251,950		18,251,950	2,253,381	20,505,331
724,080				724,080		724,080
				639		639
				452		452
				4,344		4,344
				7,527		7,527
				94,882	6,276,090	6,370,972
				4,836,144	3,062,433	7,898,577
724,080		18,251,950		23,920,018	11,591,904	35,511,922
\$837,902	\$26,461,101	\$18,251,950	\$3,433,663	\$57,927,847	\$25,845,575	\$83,773,422

CASS COUNTY GOVERNMENT
Combined Statement of Revenues, Expenditures and Changes in Fund Balances
All Governmental Fund Types and Discretely Presented Component Units
For the Year Ended December 31, 1995

	General Fund	Special Revenue Funds	Debt Service Funds	Capital Projects Funds
Revenues:				
Taxes	\$3,729,064	\$6,786,797	\$556,746	\$
Licenses, Permits and Fees	433,852			
Intergovernmental Revenues	1,917,840	6,240,985	30,853	736,341
Charges for Services	92,221	717,297		
Fines and Forfeitures	366,980			
Miscellaneous Revenues	204,833	501,276	14,945	32,315
Total Revenues	6,744,790	14,246,355	602,544	768,656
Expenditures:				
Current:				
General Government	2,301,928	225,590		
Public Safety	3,708,646	1,993,521		
Highways and Streets		6,390,355		
Relief and Charities		5,646,151		
Culture and Recreation		383,873		
Conservation & Econ. Development	4,031	1,120,863		
Capital Outlay			18,394	2,243,877
Debt Service:				
Principal Retirement			435,000	
Interest and Fiscal Charges			114,571	
Total Expenditures	6,014,605	15,760,353	567,965	2,243,877
Excess of Revenues Over (Under) Expenditures	730,185	(1,513,998)	34,579	(1,475,221)
Other Financing Sources (Uses):				
Operating Transfers In	298,845	305,902		790,096
Operating Transfers Out	(855,009)	(453,133)		(84,447)
Sale of Property	71,301	19,000		
Proceeds of Refunding Bonds				610,552
Total Other Financing Sources (Uses)	(484,863)	(128,231)		1,316,201
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	245,322	(1,642,229)	34,579	(159,020)
Fund Balance - January 1	1,127,805	4,236,609	164,449	936,473
Residual Equity Transfers	121,109	(121,109)		
Fund Balance - December 31	\$1,494,236	\$2,473,271	\$199,028	\$777,453

The accompanying notes are an integral part of the financial statements.

Totals Primary Government (Memorandum Only)	Component Units	Totals Reporting Entity (Memorandum Only)
\$11,072,607	\$2,616,245	\$13,688,852
433,852		433,852
8,926,019	320,191	9,246,210
809,518		809,518
366,980		366,980
753,369	716,249	1,469,618
<hr/>	<hr/>	<hr/>
22,362,345	3,652,685	26,015,030
2,527,518		2,527,518
5,702,167		5,702,167
6,390,355		6,390,355
5,646,151		5,646,151
383,873		383,873
1,124,894	1,787,338	2,912,232
2,262,271	458,629	2,720,900
435,000	814,800	1,249,800
114,571	818,129	932,700
<hr/>	<hr/>	<hr/>
24,586,800	3,878,896	28,465,696
(2,224,455)	(226,211)	(2,450,666)
1,394,843	477,341	1,872,184
(1,392,589)	(477,341)	(1,869,930)
90,301		90,301
610,552		610,552
<hr/>	<hr/>	<hr/>
703,107		703,107
(1,521,348)	(226,211)	(1,747,559)
6,465,336	9,564,732	16,030,068
<hr/>	<hr/>	<hr/>
<u>\$4,943,988</u>	<u>\$9,338,521</u>	<u>\$14,282,509</u>

CASS COUNTY GOVERNMENT
Combined Statement of Revenues, Expenditures and Changes in Fund Balances
Budget and Actual - General, Special Revenue, and Debt Service Funds
For the Year Ended December 31, 1995

	General Fund			Special Revenue Funds		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	\$3,759,210	\$3,729,064	(\$30,146)	\$6,769,645	\$6,786,797	\$17,152
Licenses, Permits and Fees	459,950	433,852	(26,098)			
Intergovernmental Revenues	1,983,557	1,917,840	(65,717)	6,571,948	6,240,985	(330,963)
Charges for Services	91,000	92,221	1,221	421,900	717,297	295,397
Fines and Forfeitures	400,600	366,980	(33,620)			
Miscellaneous Revenues	157,925	204,833	46,908	339,400	501,276	161,876
Total Revenues	6,852,242	6,744,790	(107,452)	14,102,893	14,246,355	143,462
Expenditures:						
Current:						
General Government	2,619,404	2,301,928	317,476	274,404	225,590	48,814
Public Safety	3,946,228	3,708,646	237,582	2,062,613	1,993,521	69,092
Highways and Streets				6,413,769	6,390,355	23,414
Relief and Charities				6,390,699	5,646,151	744,548
Culture and Recreation				385,054	383,873	1,181
Conservation & Econ. Development	4,702	4,031	671	1,246,009	1,120,863	125,146
Capital Outlay:						
Maintenance						
Debt Service:						
Principal, Int. and Fiscal Charges						
Total Expenditures	6,570,334	6,014,605	555,729	16,772,548	15,760,353	1,012,195
Revenues Over (Under) Expenditures	281,908	730,185	448,277	(2,669,655)	(1,513,998)	1,155,657
Other Financing Sources (Uses):						
Operating Transfers In	298,845	298,845		510,893	305,902	(204,991)
Sale of Property	35,000	71,301	36,301	15,000	19,000	4,000
Operating Transfers Out	(1,060,000)	(855,009)	204,991	(449,738)	(453,133)	(3,395)
Total Other Financing Sources (Uses)	(726,155)	(484,863)	241,292	76,155	(128,231)	(204,386)
Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(444,247)	245,322	689,569	(2,593,500)	(1,642,229)	951,271
Fund Balance - January 1	1,127,805	1,127,805		4,236,609	4,236,609	
Residual Equity Transfers		121,109	121,109		(121,109)	(121,109)
Fund Balance - December 31	\$683,558	\$1,494,236	\$810,678	\$1,643,109	\$2,473,271	\$830,162

The accompanying notes are an integral part of the financial statements.

Debt Service Funds

Budget	Actual	Variance Favorable (Unfavorable)
\$536,621	\$556,746	\$20,125
31,816	30,853	(963)
7,400	14,945	7,545
575,837	602,544	26,707
18,400	18,394	6
550,144	549,571	573
568,544	567,965	579
7,293	34,579	27,286
(100)		100
(100)		100
7,193	34,579	27,386
164,449	164,449	
<u>\$171,642</u>	<u>\$199,028</u>	<u>\$27,386</u>

CASS COUNTY GOVERNMENT
Combined Statement of Revenues, Expenses and
Changes in Retained Earnings
All Proprietary Fund Types
For the Year Ended December 31, 1995

	Internal Service
<u>Operating Revenues:</u>	
Premiums	\$713,779
Charges for Services	98,873
Miscellaneous	6,975
Total Operating Revenues	819,627
<u>Operating Expenses:</u>	
Premiums	177,659
Dues	
Education Seminars	240
Telephone Service	53,650
Maintenance Agreements	13,628
Equipment Repair	7,998
Uncapitalized Equipment	7,867
Wellness Health Fair	968
Administrative Fees	31,987
Collision Repair/Replacement	3,351
Benefit Payments	448,691
IBNR Claims	51,370
Depreciation Expense	20,365
Total Operating Expenses	817,774
Operating Income	1,853
<u>Nonoperating Revenues (Expenses):</u>	
Interest Income	24,301
Total Nonoperating Revenues (Expenses)	24,301
Net Income	26,154
Operating Transfers	(2,254)
Retained Earnings - January 1	700,180
Retained Earnings - December 31	\$724,080

The accompanying notes are an integral part of the financial statements.

CASS COUNTY GOVERNMENT
 Combined Statement of Cash Flows
 All Proprietary Fund Types
 For the Year Ended December 31, 1995

	Internal Service
<u>Cash Flows from Operating Activities:</u>	
Operating Income	\$1,853
Adjustments to Reconcile Operating Income to Net Cash Provided (Used) by Operating Activities:	
Depreciation	20,365
Changes in Assets and Liabilities:	
Increase in Accounts Receivable	(207)
Increase in Accounts Payable	(2,954)
Increase in Premium Deposit Funds	(4,465)
Increase in IBNR Claims	(36,893)
Net Cash Provided by Operating Activities	(22,301)
<u>Cash flows from noncapital financing activities:</u>	
Operating transfers-out to other funds	(2,254)
<u>Cash Flows from Capital and Related Financing Activities:</u>	
Acquisition of Fixed Assets	(33,044)
Net Cash Used in Capital and Related Financing Activities	(33,044)
<u>Cash Flows from Investing Activities</u>	
Interest on Investments	24,301
Net Cash Provided by Investing Activities	24,301
Net Increase in Cash and Cash Equivalents	(33,298)
Cash and Cash Equivalents at January 1	789,121
Cash and Cash Equivalents at December 31	\$755,823

The accompanying notes are an integral part of the financial statements.

CASS COUNTY GOVERNMENT
Combining Balance Sheet-Component Units
December 31, 1995

	Southeast Cass WRD	North Cass WRD	Maple River WRD	Rush River WRD	Totals
ASSETS AND OTHER DEBITS					
Assets:					
Cash and Investments	\$3,819,126	\$588,302	\$346,820	\$199,359	\$4,953,607
Investments with Fiscal Agents	4,488,284				4,488,284
Receivables:					
Taxes	10,088	6,222	2,035	627	18,972
Special Assessments	190,076		10,215		200,291
Fixed Assets	2,253,381				2,253,381
Other Debits:					
Amount Available for Retirement of General Long-Term Debt	6,243,471		32,619		6,276,090
Amount to be Provided for Retirement of General Long-Term Debt	7,523,169		131,781		7,654,950
TOTAL ASSETS AND OTHER DEBITS	<u>24,527,595</u>	<u>594,524</u>	<u>523,470</u>	<u>199,986</u>	<u>25,845,575</u>
LIABILITIES, EQUITY AND OTHER CREDITS					
Liabilities:					
Accounts Payable	70,809	14,385	18,030	144	103,368
Contract Payable	66,840				66,840
Deferred Revenues	200,164	6,222	12,250	627	219,263
Bonds Payable-Special Assessments	13,699,800		164,400		13,864,200
Total Liabilities	<u>14,037,613</u>	<u>20,607</u>	<u>194,680</u>	<u>771</u>	<u>14,253,671</u>
Equity and Other Credits:					
Investment in General Fixed Assets	2,253,381				2,253,381
Fund Balances:					
Unreserved					
Designated for Debt Service	6,243,471		32,619		6,276,090
Undesignated	1,993,130	573,917	296,171	199,215	3,062,433
Total Equity and Other Credits	<u>10,489,982</u>	<u>573,917</u>	<u>328,790</u>	<u>199,215</u>	<u>11,591,904</u>
TOTAL LIABILITIES, EQUITY AND OTHER CREDITS	<u>\$24,527,595</u>	<u>\$594,524</u>	<u>\$523,470</u>	<u>\$199,986</u>	<u>\$25,845,575</u>

The accompanying notes are an integral part of the financial statements.

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenditures and
Changes in Fund Balances-Component Units
For the Year Ended December 31, 1995

	Southeast Cass WRD	North Cass WRD	Maple River WRD	Rush River WRD	Totals
Revenues:					
Taxes	\$2,250,675	\$132,828	\$210,421	\$22,321	\$2,616,245
Intergovernmental Revenues	241,375	1,482	57,886	19,448	320,191
Miscellaneous Revenues	631,977	37,271	36,734	10,267	716,249
Total Revenues	3,124,027	171,581	305,041	52,036	3,652,685
Expenditures:					
Current:					
Conservation & Econ. Development	1,224,565	207,437	283,828	71,508	1,787,338
Capital Outlay	458,629				458,629
Debt Service:					
Principal Retirement	786,300		28,500		814,800
Interest and Fiscal Charges	807,580		10,549		818,129
Total Expenditures	3,277,074	207,437	322,877	71,508	3,878,896
Excess of Revenues Over (Under) Expenditures	(153,047)	(35,856)	(17,836)	(19,472)	(226,211)
Other Financing Sources (Uses):					
Operating Transfers In	466,341		11,000		477,341
Operating Transfers Out	(466,341)		(11,000)		(477,341)
Total Other Financing Sources (Uses)					
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(153,047)	(35,856)	(17,836)	(19,472)	(226,211)
Fund Balance - January 1	8,389,646	609,773	346,626	218,687	9,564,732
Fund Balance - December 31	\$8,236,599	\$573,917	\$328,790	\$199,215	\$9,338,521

The accompanying notes are an integral part of the financial statements.

CASS COUNTY GOVERNMENT
NOTES TO THE FINANCIAL STATEMENTS
December 31, 1995

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Cass County operates under a county commission form of government. The financial statements of the County have been prepared in conformity with generally accepted accounting principles (GAAP), as applicable to governments. The Governmental Accounting Standards Board (GASB) is the accepted standard setting body for establishing governmental accounting and financial reporting principles. The more significant of the government's accounting policies are described below.

A. The Financial Reporting Entity

For financial reporting purposes, Cass County has included all funds and account groups, and has considered all potential component units for which Cass County is financially accountable, and other organizations for which the nature and significance of their relationship with Cass County are such that exclusion would cause the Cass County's financial statements to be misleading or incomplete. The Government Accounting Standards Board has set forth criteria to be considered in determining financial accountability. This criteria includes appointing a voting majority of an organization's governing body and (1) the ability of Cass County to impose its will on that organization or (2) the potential for the organization to provide specific financial benefits to, or impose specific financial burdens on Cass County.

Based on these criteria, Cass County has included two blended component units and four discretely presented component units within Cass County's reporting entity.

B. Individual Component Unit Disclosures

Blended Component Units. The Cass County Vector Control District and the Cass County Weed Control District are both governed by a three-member board appointed by the county board. Although both are legally separate from the county they are reported as if they were part of the primary government. The districts primary responsibilities are to provide vector and weed control on public land. Management responsibilities for both districts are provided by the Cass County Engineer, a county department head and the districts are located at the Cass County Highway Department.

Discretely Presented Component Units. The component units columns in the combined financial statements include the financial data of the county's other component units. They are reported in a separate column to emphasize that they are legally separate from the county. The governing bodies of all of these component units are appointed by the county board.

The component units consist of the four Water Resource Districts which are Southeast Cass, North Cass, Maple River, and Rush River.

The Water Resource Districts have jurisdiction over the management of the water resources within their respective boundaries. The County's governing body has the authority to modify or approve the budgets of these units. Complete financial statements of the individual Water Resource Districts can be obtained at Water Resource Districts, P.O. Box 5012, West Fargo, North Dakota 58078-5012.

C. Joint Ventures

Under authorization of state statutes, the Richland County Water Resource District joined Maple River Water Resource District, Rush River Water Resource District, Southeast Cass Water Resource District, North Cass Water Resource District, and the water resource districts of Grand Forks County, Pembina County, Traill County, Steele County, Walsh County, Nelson County, Ransom County, and Sargent County to establish and operate a joint exercise of powers agreement for water management district located within the Red River Valley. Known as the Red River Valley Joint Water Resource Board, the agreement was established for mutual advantage of the governments. One member of the board of directors for the joint venture is appointed by each government. The operating and capital expenses are funded by contributions from each government. Each government's share of assets, liabilities, and fund equity cannot be determined due to lack of provision being made for this in the joint venture agreement and the fact that each government's contribution each year depends on where the Red River Joint Water Resource Board projects are being undertaken.

The following is summary financial information on the joint venture as of and for the year ended December 31, 1994, which is the most current audited information available:

	<u>Red River Joint Water Resource Board</u>
Total Assets	\$3,550,308
Total Liabilities	<u>398,723</u>
Total Equity	<u>3,151,585</u>
Revenues	465,867
Expenditures	<u>286,460</u>
Net Increase in Fund Balance	<u>179,407</u>

Complete financial statements can be obtained at Red River Joint Water Resource Board, Box 10, Hillsboro, North Dakota, 58045.

D. Fund Accounting

The government uses funds and account groups to report on its financial position and the results of its operations. Fund accounting is designed to demonstrate legal compliance and to aid financial management by segregating transactions related to certain government functions or activities.

A fund is a separate accounting entity with a self-balancing set of accounts. An account group, on the other hand, is a financial reporting device designed to provide accountability for certain assets and liabilities that are not recorded in the funds because they do not directly affect net expendable available financial resources. The following fund types and account groups are used by the government:

GOVERNMENTAL FUNDS

General Fund - The general fund is the general operating fund of the County. It is used to account for all financial resources except those required to be accounted for in another fund.

Special Revenue Funds - Special revenue funds are used to account for the proceeds of specific revenue sources (other than expendable trusts or major capital projects) that are legally restricted to expenditures for specified purposes.

Capital Projects Funds - Capital projects funds are used to account for financial resources to be used for the acquisition or construction of major capital facilities.

Debt Service Funds - Debt service funds are used to account for the accumulation of resources for, and the payment of, general long-term debt principal, interest, and related costs.

PROPRIETARY FUNDS

Internal Service Funds - Internal service funds are used to account for the financing of goods and services provided by one department or agency to other departments or agencies of the governmental unit, or to other governmental units, on a cost-reimbursement basis.

FIDUCIARY FUNDS

Agency Funds - Agency funds are used to account for assets held by the County as an agent for individuals, private organizations, other governments and/or other funds. Agency funds are custodial in nature (assets equal liabilities) and do not involve measurement of results of operations.

ACCOUNT GROUPS

General Fixed Asset Account Group - The General Fixed Asset Account Group is used to account for property and equipment of governmental funds.

General Long-Term Obligations Account Group - The General Long-Term Obligations Account Group is used to account for the unmatured principal of general obligation and special assessment bonds and other long-term liabilities of governmental funds.

E. Basis of Accounting

The accounting and financial reporting treatment applied to a fund is determined by its measurement focus. All governmental funds are accounted for using a current financial resources measurement focus. With this measurement focus, only current assets and current liabilities generally are included on the balance sheet. Operating statements of these funds present increases (i.e., revenues and other financing sources) and decreases (i.e., expenditures and other financing uses) in net current assets.

All proprietary funds are accounted for on a flow of economic resources measurement focus. With this measurement focus, all assets and all liabilities associated with the operation of these funds are included on the balance sheet. Proprietary fund-type operating statements present increases (e.g., revenues) and decreases (e.g., expenses) in net total assets.

The modified accrual basis of accounting is used by all governmental fund types and agency funds. Under the modified accrual basis of accounting, revenues are recognized when susceptible to accrual (i.e., when they become both measurable and available).

"Measurable" means the amount of the transaction can be determined and "available" means collectible within the current period or soon enough thereafter to be used to pay liabilities of the current period. The County considers property tax as available when they are collected. Property taxes collected within 60 days after year end are not material. A 60 day availability period is used for revenue recognition for all other governmental fund revenues. Expenditures are recorded when the related fund liability is incurred. Principal and interest on general long-term debt are recorded as fund liabilities when due.

Those revenues susceptible to accrual are property taxes, special assessments, intergovernmental revenue, licenses, interest revenue, and charges for services. Fines and permits are not susceptible to accrual because generally they are not measurable until received in cash.

The accrual basis of accounting is utilized by the proprietary fund types. Under this method, revenues are recorded when earned and expenses are recorded at the time liabilities are incurred.

The government reports deferred revenue on its combined balance sheet. Deferred revenues arise when a potential revenue does not meet both the "measurable" and "available" criteria for recognition in the current period. Deferred revenues also arise when resources are received by the government before it has a legal claim to them, as when grant monies are received prior to the incurring of qualifying expenditures. In subsequent periods, when both revenue recognition criteria are met, or when the government has a legal claim to the resources, the liability for deferred revenue is removed from the balance sheet and revenue is recognized.

The food stamps distributed by Social Services are not included in the County's financial statements, as this is assistance to individuals. However, the Schedule of Federal Financial Assistance does include food stamps, as required by federal regulations.

F. Budgets

Budgets are adopted on a basis consistent with generally accepted accounting principles. Annual appropriated budgets are adopted for the general, special revenue and debt service funds. All annual appropriations lapse at year end.

Encumbrances represent commitments related to unperformed contracts for goods and services. Encumbrance accounting--under which purchase orders, contracts and other commitments for the expenditure of resources are recorded to reserve that portion of the applicable appropriation--is not utilized in the governmental funds.

G. Cash, Cash Equivalents, and Investments

Cash and cash equivalents includes amounts in demand deposits, money market accounts and highly liquid investments with an original maturity of three months or less. Deposits must either be deposited with the Bank of North Dakota or in other financial institutions situated and doing business within the state. Deposits, other than with the Bank of North Dakota, must be fully insured or secured with pledges of securities equal to 110% of the uninsured balance.

State statutes authorize the County to invest in:

- (1) Bonds, treasury bills and notes, or other securities that are a direct obligation of, or an obligation insured or guaranteed by, the treasury of the United States, or its agencies, instrumentalities, or organizations created by an act of Congress.
- (2) Securities sold under agreements to repurchase written by a financial institution in which the underlying securities for the agreement to repurchase are of the type listed above.
- (3) Certificates of deposit fully insured by the federal deposit insurance corporation or by the state.
- (4) Obligation of the State.

Investments are stated at cost, except for deferred compensation investments which are valued at market.

H. Cash - County Offices

These amounts are for fees collected in December by the offices and not turned over to the county treasurer at year end.

I. Receivables

Receivables in the County's governmental funds consist primarily of tax and special assessment revenues. Receivables in all other funds include amounts due for services to individuals performed by the County and not received by December 31, 1995.

J. Short-term Interfund Receivables/Payables

During the course of operations, numerous transactions occur between individual funds for goods provided or services rendered. These receivables and payables are classified as "due from other funds" or "due to other funds" on the balance sheet.

K. Due from Other Governments

Due from other governments consist primarily of receivables due from state government for revenue sharing and reimbursements from various state departments, and from the federal and other local governments for grants and prisoner board fees.

L. Inventories

Inventories are valued at cost, which approximates market, using the first-in/first-out (FIFO) method. The costs of governmental fund-type inventories are recorded as expenditures when consumed rather than when purchased.

M. Prepaid Items

Payments made to vendors for services that will benefit periods beyond December 31, 1995, are recorded as prepaid items.

N. Fixed Assets

Fixed assets are valued at historical cost. Assets acquired from gifts or contributions are recorded at fair market value on the date of donation.

Equipment with a cost of \$300 or more (\$100 or more if the asset has an identifiable serial number) is capitalized and reported in the accompanying general purpose financial statements. Fixed asset costs include the purchase price or construction cost, plus those costs necessary to place the asset in its intended location and condition for use. Interest incurred during construction is capitalized on general fixed assets. Normal maintenance and repairs are not capitalized. Major improvements that add to the value of the assets or materially extend the useful lives of the assets are capitalized.

Expenditures for infrastructure (roads, bridges, etc.) are not capitalized in the financial statements.

Acquisitions of fixed assets are recorded as expenditures in the governmental fund types at the time of purchase. The related assets are reported in the General Fixed Assets Account Group. No depreciation has been provided on general fixed assets.

Fixed assets used in the proprietary fund type are accounted for in the fund in which they are utilized. Depreciation of all exhaustible fixed assets used by the internal service funds is charged as an operating expense, and accumulated depreciation is reported on the balance sheet. Assets depreciated are telephone equipment in the Telephone Trust. Depreciation has been provided using the straight-line method over a seven year useful life.

Assets leased under capital leases are included in the General Fixed Assets Account Group or the appropriate proprietary fund type. The related capital lease obligations are recorded in the General Long-Term Obligations Account Group. No assets are currently being acquired through capital lease arrangements.

O. Accounts Payable

Accounts payable are liability accounts reflecting amounts on open accounts owing to private persons or organizations for goods and services received prior to December 31, 1995.

P. Compensated Absences

Vested or accumulated vacation leave for governmental funds is reported in the general long-term group debt account. The balance included in the general long-term debt account group is the total unpaid vacation and the related social security and Medicare taxes. No liability is recorded for accumulated sick leave as this is a non-vesting benefit in accordance with GASB Statement 16, Accounting for Compensated Absences.

Q. Deferred Revenues

Deferred revenues arise when resources are received by the County before it has a legal claim to them, as when property tax monies are received before they are due. In subsequent periods, when the County has a legal claim to the resources, the deferred revenue is recognized as revenue.

R. IBNR Claims - Self Insurance

The IBNR (Incurred But Not Reported) claims is an estimate of the health insurance claims, for which the County is liable, incurred prior to December 31, but not processed and paid until the following year.

The County is self-insured for a comprehensive group health insurance plan. The County records estimated liabilities for such claims filed or estimated to be filed for incidents which have occurred in the related Internal Service Fund. Premiums are collected from county departments and employees, and claims are paid in the related Internal Service Fund. The County eliminated Internal Service Funds related to Unemployment Trust and Auto Collision Trust effective January 1, 1996. Unemployment claims and auto collision claims will be paid by the county department responsible for generating the claim. Management believes the liability reserves recorded at December 31, 1995, are adequate and that any changes in the estimates will be reflected in the current year.

Reconciliation of Claims Liability:

	<u>Employee Health</u>
Balance January 1, 1995	\$ 88,263
Incurred Claims Including IBNR's) and Changes in Estimates	399,000
Less Claims Payments	<u>435,893</u>
Balance December 31, 1995	\$ <u>51,370</u>

S. Long-Term Obligations

All long-term debt financed from a governmental fund is reported in the general long-term debt account group. The debt is recognized as a liability of the governmental fund when due. There are no long-term obligations financed from proprietary funds.

T. Fund Equity

Reserves represent those portions of fund equity not appropriable for expenditures or legal segregation for a specific future use. Designated fund balances represent tentative plans for future use of financial resources.

U. Bond Discounts/Issuance Costs

In governmental fund types, bond discounts and issuance costs are recognized in the current period.

V. Interfund Transactions

Transactions that constitute reimbursements to a fund for expenditures initially made from it that are properly applicable to another fund, are recorded as expenditures in the reimbursing fund and as a reduction of expenditures in the fund that is reimbursed.

All other transactions, except reimbursements, are reported as transfers. Nonrecurring or non-routine permanent transfers of equity are reported as residual equity transfers. All other interfund transfers are reported as operating transfers.

Operating transfers in 1995 included the following:

	<u>In</u>	<u>Out</u>
General Fund	\$298,845	
County Road and Bridge		\$115,000
Health Insurance Levy		183,845
County Jail	305,902	
General Fund		155,009
Social Security Levy		85,872
Health Insurance Levy		65,021
Human Service Building	790,096	
General Fund		700,000
Human Services		3,395
Future Building Fund		84,447
Telephone Trust		2,254
Total Operation Transfers	<u>\$1,394,843</u>	<u>\$1,394,843</u>

Residual equity transfers in 1995 included the following:

	<u>In</u>	<u>Out</u>
General Fund	\$121,109	
County Agent Fund		\$ 15,501
Social Security Levy		1,943
Health Insurance Levy		9,092
Insurance Reserve Levy		19,893
County Fair Levy		11,346
County Historical Levy		4,736
Ambulance Levy		3,769
Health District Levy		54,829
Total Residual Equity Transfers	<u>\$121,109</u>	<u>\$121,109</u>

W. Memorandum Only - Total Columns

Total columns in the general purpose financial statements are captioned "memorandum only" to indicate they are presented only to facilitate financial analysis. Data in these columns do not present financial position, results of operations or changes in cash flows in conformity with generally accepted accounting principles. Neither is such data comparable to a consolidation. Interfund eliminations have not been made in the aggregation of this data.

NOTE 2: LEGAL COMPLIANCE - BUDGETS

Each department completes its budget and delivers it to the county auditor, to be filed with the board of county commissioners. The county auditor prepares a preliminary County budget for the general, special revenue, and debt service funds on the modified accrual basis of accounting. The preliminary budget includes proposed expenditures and the means of financing them. The board of county commissioners holds a public hearing where any taxpayer may testify in favor of or against any proposed expenditures or tax levies. The board of county commissioners may not approve the budget until after the public budget hearing, but must adopt the final budget on or before October 1.

County government in North Dakota is governed by Chapter 11-23 of the North Dakota Century Code. This Century Code chapter is the basis for the legal level of budgetary control in Cass County. The legal level of budgetary control is at the fund level, no expenditure or commitment of funds may exceed the appropriation for the fund as a whole. In addition, the policy of Cass County is to control budgets at the departmental level. Formal budgetary integration is employed as management control during the year for the General, Special Revenue and Debt Service Funds at this level. Management may approve transfers of appropriations within departments without formal approval by the board of county commissioners with the exception of salary and benefits line items. Any appropriation transfer between departments or any supplemental appropriation must be approved by the board of county commissioners. Supplemental appropriations must be approved by the board of county commissioners at the fund level and may only be done within additional revenues or reserves that were not anticipated at time of original adoption of the annual budget and appropriation. During the year, several supplementary appropriations were necessary.

At year-end, the balance of each appropriation becomes a part of the unappropriated fund balance, except for a special appropriation that does not lapse until the work has been completed.

NOTE 3: DEPOSITS AND INVESTMENTS

Cass County Government

Deposits: At year-end, the carrying amount of the County's deposits was \$16,846,419 and the bank balance was \$12,788,720. Of the bank balance, \$12,608,905 was covered by federal depository insurance or by collateral held by the County's agent in the County's name, and \$179,814 was uninsured and uncollateralized. The uninsured and uncollateralized deposits were held by the Bank of North Dakota.

Deposits include checking accounts, short term certificates of deposit, and money market funds.

Investments: State statutes authorize the County to invest in direct obligations of the U.S. Treasury.

The County's investments are categorized as either (1) insured or registered or for which the securities are held by the County or its agent in the County's name, (2) uninsured and unregistered for which the securities are held by the counter party's trust department or agent in the County's name, or (3) uninsured and unregistered for which the securities are held by the counter party, or by its trust department or agent, but not in the County's name.

The County's investments consist of treasury notes that are category 1, and various deferred compensation plans that are not categorized.

	Category 1	Carrying Amount	Market Value
U.S. Government Securities	\$15,050,841	\$15,050,841	\$15,095,000
Deferred Compensation Plans		2,988,853	2,988,853
Total Investments		\$18,039,694	\$18,083,853

Component Units

Deposits: At December 31, 1995, the deposits of the Water Resource District's can be categorized to indicate the level of risk assumed. Category 1 includes bank balances that are insured to collateralized with securities held by the entity or its agent in the entity's name. Category 3 includes bank balances that are uncollateralized. The uncollateralized balances include amounts that are collateralized with securities held by the entity or by its agent in the entity's name but the securities may not have been properly approved in the minutes of the board of directors or loan committee of the financial institution. The entity had no documentation to verify the pledges had received proper approval. If the pledges are not properly approved, then the entity may only have the right to share with other creditors in the pro rata distribution of a failed institution. The deposits include \$250,000 with First Investments Services, which are invested in secondary market certificates of deposit. These certificates may not be a legal investment in accordance with North Dakota Century Code.

	Bank Balance	Category	
		1	3
Deposits	\$ 3,467,847	\$ 883,439	\$ 2,584,408

Investments: At year-end the Southeast Cass Water Resource District had investments in a mutual fund of \$1,536,412 and deposits at bond paying agent of \$4,488,284, which are not categorized.

Additional information regarding deposits and investments is included in Note 1G.

NOTE 4: TAXES AND SPECIAL ASSESSMENTS RECEIVABLE

The taxes and special assessments receivable represent the past four years of delinquent uncollected tax levies and billings. No allowance has been established for uncollectible taxes and assessments receivable.

Property that is subject to taxation is assessed on February 1 of each year to determine its 'true and full value'. Property that is under construction is assessed on the percentage of completion as of February 1. Property owners have the opportunity to appeal their assessment through a County Board of Equalization in June of each year.

Property tax mill levies must be approved by the County Commission on or before October 1 of each year. Levies are expressed in terms of one thousandth of a dollar or 'mills'. The property tax for each taxed property is computed by the Cass County Auditor and certified for collection to the County Treasurer by December 10. Before computing the tax, the true and full value is reduced by fifty percent to arrive at an 'assessed value'. The assessed value is further reduced to ten percent of the assessed value for commercial and agricultural property and nine percent for residential property. The resulting value is known as the 'taxable value' and is the value used when apply the mill levy to the property.

Property taxes attach as an enforceable lien on property on January 1. The tax levy may be paid in two installments: the first installment includes one-half of the real estate taxes and all of the special assessments; the second installment is the balance of the real estate taxes. The first installment is due by March 1 and the second installment is due by October 15. A five percent discount is allowed if all taxes and special assessments are paid by February 15. Penalties of three percent on the first installment are assessed on March 1, May 1, July 1, and October 15. Penalties of 6 percent are assessed on the second installment on October 15.

On the second Tuesday in December, taxes remaining unpaid are offered for sale to the public. The public is bidding on an investment with the maximum bid being nine percent. The bidder offering the lowest interest rate wins the bid; taxes not sold are bid by the County Treasurer at twelve percent. The purchaser receives a tax sale certificate. Three years from the date a tax sale certificate is issued, the purchaser, private party or County, is entitled to a tax deed, unless redemption is made by the property owner. The County, upon receiving a tax deed, will set a minimum sales price on the property and offer it for sale at a public auction.

NOTE 5: FIXED ASSETS

Cass County Government

The following is a summary of changes in the general fixed assets account group during the year ended December 31, 1995:

	Balance Jan. 1, <u>1995</u>	<u>Additions</u>	<u>Deletions</u>	Balance Dec. 31, <u>1995</u>
Land	\$ 297,572	--	--	\$ 297,572
Buildings	8,811,691	2,253,617	--	11,065,308
Improvements other than buildings	663,232	--	--	663,232
Machinery and equip- ment	<u>6,205,412</u>	<u>239,650</u>	<u>(219,224)</u>	<u>6,225,838</u>
Total general fixed assets	<u>\$15,977,907</u>	<u>\$2,493,267</u>	<u>\$(219,224)</u>	<u>\$18,251,950</u>

The following is a summary of proprietary fund-type fixed assets at December 31, 1995:

	Internal Service <u>Funds</u>
Land	--
Buildings	--
Improvements other than buildings	--
Machinery and equipment	\$305,983
Less: accumulated depreciation	<u>(227,650)</u>
Net fixed assets	<u>\$ 78,333</u>

Component Units

During the year ended December 31, 1995, the following changes occurred in the general fixed assets account group of the Southeast Cass Water Resource District:

	Balance Jan. 1, 1995	<u>Deletions</u>	Balance Dec. 31, 1995
Land	\$2,236,593		\$2,236,593
Machinery and equipment	14,093	\$(5,542)	8,551
Furniture	8,237		8,237
Total general fixed assets	<u>\$2,258,923</u>	<u>\$(5,542)</u>	<u>\$2,253,381</u>

NOTE 6: LONG-TERM DEBTCass County Government

During the year ended December 31, 1995, the following changes occurred in liabilities reported in the general long-term debt account group.

	Balance <u>January 1</u>	<u>Additions</u>	<u>Reductions</u>	Balance <u>December 31</u>
General Oblig. Bonds	\$2,210,000	\$ 520,000	\$(390,000)	\$ 2,340,000
Special Assess. Bonds	165,000	95,000	(45,000)	215,000
Special Assessments	390,165	0	(27,873)	362,292
Compensated Absences	<u>471,529*</u>	<u>44,842</u>	<u>**</u>	<u>516,371</u>
Total	<u>\$3,236,694</u>	<u>\$ 659,842</u>	<u>\$(462,873)</u>	<u>\$ 3,433,663</u>

* The January 1 balance of the compensated absences was adjusted by 7.65 % to account for the social security and medicare taxes that would be due when these funds are paid as salary.

** The addition and reduction of compensated absences could not be determined. The addition shown is the net amount.

Long-term debt at December 31, 1995, is comprised of the following individual issues:

General Obligation Bonds:

\$2,210,000 Limited Tax Building Fund Bonds of 1994 due in annual installments of \$390,000 to \$485,000 through 1999 with interest at 4.25% to 4.6%. \$1,820,000

\$520,000 Limited Tax Building Fund Bonds of 1995 due in 2000 with interest at 4.75%. 520,000

Total General Obligation Bonds and Warrants \$2,340,000

Special Assessment Bonds:

\$355,000 Refunding improvement bonds with annual installments of \$10,000 to \$35,000 through 1997 with interest at 6.2% to 6.25%. \$ 20,000

\$80,000 Refunding Improvement Bonds of 1989 for construction in the Sleepy Hollow Subdivision due in annual installments of \$5,000 to \$10,000 through 2004 with interest at 6.6% to 7.0%.	50,000
\$60,000 Refunding Improvement Bonds of 1993 for construction in the Windsor Green Subdivision due in annual installments of \$5,000 to \$10,000 through 2003 with interest at 3.7% to 5.2%.	50,000
\$95,000 Refunding Improvement Bonds of 1995 for Construction in the Borderuds Subdivision due in Annual installments of \$5,000 through 2010 with Interest at 5.6%.	<u>95,000</u>
Total Special Assessment Bonds and Warrants	<u>\$ 215,000</u>

Special Assessments:

Special Assessment taxes levied by the city of Fargo, ND against the County for the County's share of the benefit derived from city-funded improvements.	\$ 2,493
\$415,153 Sheyenne-Maple Flood Control Project No. 1 special assessments due in annual installments of \$27,677, with interest at 7.65%.	<u>359,799</u>
Total Special Assessments	<u>\$ 362,292</u>
TOTAL LONG-TERM DEBT (Excluding Compensated Absences)	<u>\$2,917,292</u>

The annual requirements to amortize all debt (excluding compensated absences) outstanding as of December 31, 1995, including interest payments of \$550,773 are as follows:

Year Ending	General	Special	Special	
December 31	Obligation	Assessment	Assessments	Total
	Bonds	Bonds		
1996	\$ 527,276	\$ 37,736	\$ 55,602	\$ 620,614
1997	522,502	35,185	53,468	611,155
1998	522,022	24,050	51,335	597,407
1999	520,855	23,212	49,201	593,268
2000	532,350	22,360	47,068	601,778
2001-2015		<u>144,155</u>	<u>299,688</u>	<u>443,843</u>
Total	<u>\$2,625,005</u>	<u>\$286,698</u>	<u>\$556,362</u>	<u>\$3,468,065</u>

The County is subject to a statutory limitation by the State of North Dakota for indebtedness payable principally from property taxes. At December 31, 1995, the statutory limit for the County was \$90,308,797. The only debt the County has that is subject to this limitation is the Limited Tax Building Fund Bonds of 1994 and 1995. The general obligation debt, net of funds available for bond retirement was \$2,169,776, leaving a debt margin of \$88,139,021. As of December 31, 1995 the County had funds of \$170,224 available for payment on the General Obligation Bonds.

General Obligation bonds are paid through the debt service fund by a mill levy sufficient to meet the current years principal and interest payments.

Special assessment bonds are paid from the debt service funds by the annual payments made by property owners directly benefiting from each project. As of December 31, 1995 the County had funds of \$177,726 available for payment on the special assessment bonds. Special assessment bonds are further backed by the taxing power of the County. The County may levy general taxes to make up deficiencies in special assessment funds. Special assessments on property must be paid at the same time property taxes are paid.

Special assessments levied against County owned property are paid through a general tax levy. The amount to be paid each year is certified to the County and included in the General Fund budget. State statute does allow an unlimited levy for the payment of the County's share of special assessments.

Component Units

During the year ended December 31, 1995, the following changes occurred in special assessment bonds reported in the general long-term debt account groups of the Water Resource Districts.

	<u>Balance</u> <u>January 1</u>	<u>Reductions</u>	<u>Balance</u> <u>December 31</u>
Southeast Cass	\$14,561,295	\$(794,655)	\$13,766,640
Maple River	<u>192,900</u>	<u>(28,500)</u>	<u>164,400</u>
Total	<u>\$14,754,195</u>	<u>\$(823,155)</u>	<u>\$13,931,040</u>

Long-term debt of the Water Resource Districts at December 31, 1995, is comprised of the following special assessment bonds:

Southeast Cass Water Resource District

\$38,000 Sewer District #13 warrants, due in annual installments of \$800 to \$1,300 through 2011 with interest at 5.0%.	\$ 19,800
\$4,700,000 Sheyenne Maple Flood Control District #1 bonds due in annual installments of \$310,000 to \$3,460,000 through 1997 with interest at 8.5%.	3,770,000
\$3,115,000 Refunding Improvement Bonds Series B, due in annual installments of \$100,000 to \$350,000 through 2007 with interest at 3.8% to 5.1%.	3,115,000
\$2,100,000 Sheyenne Maple Flood Control District #2 bonds due in annual installments of \$150,000 to \$1,500,000 through 1997 with interest at 6.15% to 6.2%.	1,650,000
\$1,325,000 Refunding Improvement Bonds Series A, due in annual installments of \$140,000 to \$175,000 through 2005 with interest at 3.8% to 4.9%.	1,325,000
\$1,760,000 South side Sewer, due in annual installments of \$120,000 to \$125,000 through 2005 with interest at 6.5% to 7.0%.	1,220,000
\$1,000,000 Sheyenne Maple Flood Control Project #1 bonds due in annual installments of \$65,000 to \$70,000 through 2007 with interest at 5.75% to 6.375%.	805,000

\$250,000 Sheyenne Maple Flood Control Project #2 bonds due in annual installments of \$15,000 to \$20,000 through 2006 with interest at 5.6% to 6.4%.	190,000
\$1,600,000 Improvement Bonds of 1992 due in annual installments of \$105,000 to \$110,000 through 2007 with interest from 3.9% to 5.6%.	1,285,000
\$340,000 Improvement Bonds due in annual installments of \$20,000 to \$25,000 through 2008 with interest at 3.0% to 5.0%.	<u>320,000</u>
Total Special Assessment Bonds	<u>\$13,699,800</u>

Contract Payable

\$83,550 agreement with the City of West Fargo dated January 11, 1993, to pay the City for the cost of a generator. Annual principal payments of \$8,355 through August 2003 with no interest.	<u>66,840</u>
Total South East Cass WRD Long-Term Debt	<u>\$13,766,640</u>

Maple River Water Resource District

\$72,000 Sewer District #1 warrants, due in annual installments of \$2,400 through 2015 with interest at 8.375%.	\$ 48,000
\$145,000 Flood Control District #2 bonds, due in annual installments of \$20,000 to \$25,000 through 1999 with interest at 4.2% to 5.0%.	95,000
\$33,000 Sewer District #89-1 bonds, due in annual installments of \$500 to \$1,100 through 2016 with interest at 5.0%.	<u>21,400</u>
Total Maple River WRD	<u>\$164,400</u>

Total Component Unit Debt \$13,931,040

Water Resource Districts' special assessment bond debt service requirements to maturity, including \$3,171,045 of interest, are as follows:

Year Ending December 31	Southeast Cass Bonds	Southeast Cass Contract	Maple River Bonds	Total
1996	\$ 1,536,082	\$ 8,355	\$ 37,415	\$ 1,581,852
1997	5,844,353	8,355	36,078	5,888,786
1998	1,219,942	8,355	34,672	1,262,969
1999	1,181,145	8,355	28,322	1,217,822
2000	1,113,191	8,355	7,566	1,147,112
2001-2016	<u>5,596,310</u>	<u>25,065</u>	<u>82,170</u>	<u>6,003,545</u>
Total	<u>\$ 16,809,023</u>	<u>\$ 66,840</u>	<u>\$226,223</u>	<u>\$17,102,085</u>

The County is secondarily liable for the payment of principal and interest on water resource district bonds. These special assessment bonds are paid from the debt service funds that are funded by annual payments made by property owners directly benefiting from each project. As of December 31, 1995 the water resource districts had funds of \$6,276,090 available for payment on the special assessment bonds. The water resource district may re-assess properties in the improvement district or may use general tax levies to cover deficiencies. In the event the water resource district is not able to generate funds to meet principal and interest payments the County is also obligated to levy general tax levies to fund the deficiencies.

The contract payable is an operating expense of a special improvement project and is paid by an annual maintenance levy on the property benefiting from the improvement.

NOTE 8: PENSION PLANS

North Dakota Public Employees Retirement System

Substantially all eligible employees of the County participate in the North Dakota Public Employees Retirement System, a cost-sharing multiple employer public employee retirement plan. The plan is a defined benefit plan with the pension system responsible for benefits. The County is responsible only for current contributions to the system. During the year ended December 31, 1995, the payroll for employees covered by the system was \$6,704,699. The County's total payroll was \$8,047,241.

Employees of the County are eligible to participate in the system if they meet the following three requirements: (1) are at least 18 years old; (2) position must be full-time, that is at least 20 hours per week for at least five months per year; and (3) position must be permanent, that is regularly funded and not of limited duration. When a county initially enrolls in the retirement system, eligible employees have the option to enroll or not enroll in the system. However, any new eligible employees hired after the county belongs to the system, must join the system. Employees are entitled to annual pension benefits beginning at normal retirement age (65) equal to 1.74% of their final average salary for each year of credited service. Final average salary is the employee's average of the highest salaries in 36 of the last 120 months of employment. Benefits fully vest on reaching 5 years of service. Vested employees may retire at or after age 55 and receive reduced retirement benefits. Employees may elect to receive the pension benefits in the form of a normal retirement, joint and survivor, social security adjustment or guaranteed payment annuity. The system also provides death and disability benefits. Benefits are established by state statute.

State statute requires that 4% of the "employee's" salary be contributed to the plan by either the employee or by the employer under a "salary reduction" agreement. The County is similarly required to contribute 5.12% of the "employee's" salary. The County's contribution requirement for the year ended December 31, 1995, was \$611,116, which consisted of \$268,188 from employees and \$342,928 from the County.

The "pension benefit obligation" is a standardized disclosure measure of the present value of pension benefits, adjusted for the effects of projected salary increases and step-rate benefits estimated to be payable in the future as a result of employee service to date. The measure, which is the actuarial present value of credited projected benefits, is intended to help users assess the system's funding status on a going-concern basis, assess progress made in accumulating sufficient assets to pay benefits when due, and make comparisons among

the system and employers. The system does not make separate measurements of assets and pension benefit obligations for individual employers. The pension benefit obligation at June 30, 1995 (the most recent available actuarial valuation date) for the system as a whole, determined through an actuarial valuation performed as of that date, (valued at market) was \$477.2 million. The system's net assets available for benefits on that date were \$620.7 million, leaving an over-funded pension benefit of \$143.5 million. The County's 1995 contribution was 2.30% of total contributions required of all participating entities.

Ten-year historical trend information showing the system's progress in accumulating sufficient assets to pay benefits when due is presented in the system's June 30, 1995, annual financial report. The North Dakota Public Employee's Retirement System is located at 400 East Broadway, Suite 505, Bismarck, North Dakota.

NOTE 9: DEFERRED COMPENSATION PLAN

The County offers its employees a deferred compensation plan created in accordance with Internal Revenue Code Section 457. The plan, available to all full-time employees including elected officials, permits them to defer a portion of their salary until future years. Participation in the plan is optional. The deferred compensation is not available to employees until termination, retirement, death or unforeseeable emergency.

All amounts of compensation deferred under the plan, all property and rights purchased with those amounts, and all income attributable to those amounts, property or rights are (until paid or made available to the employee or other beneficiary) solely the property and rights of the County, subject only to the claims of the County's general creditors. Participants' rights under the plan are equal to those of general creditor of the County in an amount equal to the fair market value of the deferred account for each participant.

It is the opinion of the County's legal counsel that the government has no liability for losses under the plan but does have the duty of due care that would be required of an ordinary prudent investor. The County believes that it is unlikely that it will use the assets to satisfy the claims of general creditors in the future.

Investments are managed by the plan's trustee under one of various investment options, or a combination thereof. The choice of the investment option(s) is made by each participant.

At December 31, 1995, the investment balances were as follows:

Fixed	\$2,291,093
Equity	640,881
Money Market	<u>56,878</u>
Total	<u>\$2,988,853</u>

The plan is accounted for as an Agency Fund and its assets are reported at market value.

NOTE 10: BUDGET AMENDMENTS

The County amended the budget as follows:

Fund	1995 Budget	Amendments	Amended Budget
REVENUES:			
General Fund	7,130,647	20,440	7,151,087
EXPENDITURES:			
General Fund	7,525,923	104,411	7,630,334
Road & Bridge	3,580,911	424,858	4,005,769
10 Mill Road	2,019,000	504,000	2,523,000
Noxious Weed	108,088	350	108,438
County Agent	223,851	26,500	250,351
Job Development	640,000	50,000	690,000
Holmen Trust	-0-	18,500	18,500
South Acres	15,241	100	15,341
Riverdale Subdivision	7,402	100	7,502
Chrisan Subdivision	14,901	100	15,001
Sleepy Hollow Subdivision	9,002	100	9,102
Cass County Loan	494,888	400	495,288

NOTE 11: FOOD STAMPS INVENTORY

At December 31, 1995, the county had \$1,105,534 of food stamps in inventory.

NOTE 12: RISK MANAGEMENT

The County is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters.

In 1986 state agencies and political subdivision of the State of North Dakota joined together to form the North Dakota Insurance Reserve Fund (NDRIF), a public entity risk pool currently operating as a common risk management and insurance program for the state and over 2,000 political subdivisions. The County pays an annual premium to NDRIF for its general liability, auto, and inland marine insurance coverage. The coverage by NDRIF is limited to losses of one million dollars per occurrence.

The County also participates in the North Dakota Fire and Tornado Fund and the State Bonding Fund. The county pays an annual premium to the Fire and Tornado Fund to cover property damage to building and personal property. Replacement cost coverage is provided by estimating replacement cost in consultation with the Fire and Tornado Fund. The Fire and Tornado Fund is reinsured by a third party insurance carrier for losses in excess of one million dollars per occurrence during a 12 month period. The State Bonding Fund currently provides the County with blanket fidelity bond coverage in the amount of \$1,000,000 for its employees. The State Bonding Fund does not currently charge any premium for this coverage.

The County participates in the North Dakota Worker's Compensation Bureau.

The County has retained risk for employee health and accident up to a maximum of \$65,000 per individual and up to 120% of actuarially expected claims. The County has purchased a stop loss policy for amounts in excess of \$65,000 per employee and 120% of actuarially expected claims. The County has sufficient reserves in the self insurance fund to fund the retained risk. A liability for incurred but not reported claims is included on the balance sheet.

Settled claims resulting from these risks have not exceeded insurance coverage in any of the past three fiscal years.

NOTE 13: CONTINGENT LIABILITIES

The County is a defendant in various lawsuits incident to its operations. In the opinion of County Counsel and management, such claims against the County not covered by insurance would not materially affect the financial condition of the County.

THIS PAGE HAS BEEN RESERVED FOR NOTES

CASS COUNTY GOVERNMENT
Balance Sheet
General Fund
December 31, 1995

ASSETS

Cash and Investments	\$2,768,959
Cash - County Offices	1,330
Receivables:	
Taxes	131,416
Accounts	59,566
Due From Other Governments	321,596
Inventory of supplies, at cost	639
Prepaid Expenses	452
Prepaid Insurance in NDIRF	4,344
Prepaid Postage	7,527
	<hr/>
TOTAL ASSETS	<u>3,295,829</u>

LIABILITIES AND FUND EQUITY

Liabilities:

Accounts Payable	145,273
Deferred Revenues	1,656,320
	<hr/>
Total Liabilities	<u>1,801,593</u>

Fund Equity:

Fund Balances:

Reserved for Inventory of Supplies	639
Reserved for Prepaid Expenses	452
Reserved for Prepaid Insurance	4,344
Reserved for Prepaid Postage	7,527
Unreserved	
Undesignated	1,481,274
	<hr/>
Total Fund Equity	<u>1,494,236</u>
	<hr/>
TOTAL LIABILITIES AND FUND EQUITY	<u>\$3,295,829</u>

CASS COUNTY GOVERNMENT
Statement of Revenues, Expenditures and Changes in Fund Balance
Budget and Actual - General Fund
For the Year Ended December 31, 1995

	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:			
Taxes	\$3,759,210	\$3,729,064	(\$30,146)
Licenses, Permits and Fees	459,950	433,852	(26,098)
Intergovernmental Revenues	1,983,557	1,917,840	(65,717)
Charges for Services	91,000	92,221	1,221
Fines and Forfeitures	400,600	366,980	(33,620)
Miscellaneous Revenues	157,925	204,833	46,908
Total Revenues	6,852,242	6,744,790	(107,452)
Expenditures:			
Current:			
General Government:			
County Commission	333,485	229,042	104,443
County Coordinator	57,947	60,536	(2,589)
Personnel	83,327	54,919	28,408
Data Processing	639,017	614,225	24,792
Buildings and Grounds	633,196	548,495	84,701
Auditor	275,860	271,287	4,573
Treasurer	197,450	183,035	14,415
Register of Deeds	291,619	239,488	52,131
Director of Tax Equalization	83,398	82,624	774
County Planning	24,105	18,277	5,828
Total General Government	2,619,404	2,301,928	317,476
Public Safety:			
County Court			
Clerk of District Court	817,095	763,670	53,425
County Sheriff	1,667,872	1,565,822	102,050
States Attorney	1,396,261	1,310,257	86,004
Coroner	65,000	68,897	(3,897)
Total Public Safety	3,946,228	3,708,646	237,582
Conservation & Econ. Development:			
Cemetary	4,702	4,031	671
Total Expenditures	6,570,334	6,014,605	555,729
Revenues Over (Under) Expenditures	281,908	730,185	448,277
Other Financing Sources (Uses):			
Operating Transfers In	298,845	298,845	
Sale of Property	35,000	71,301	(36,301)
Operating Transfers Out	(1,060,000)	(855,009)	204,991
Total Other Financing Sources (Uses)	(726,155)	(484,863)	168,690
Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(444,247)	245,322	616,967
Fund Balance - January 1	1,127,805	1,127,805	
Residual Equity Transfers		121,109	121,109
Fund Balance - December 31	\$683,558	\$1,494,236	\$738,076

CASS COUNTY GOVERNMENT
Special Revenue Funds

Human Services

This is the fund from which County Social Services operates, a department which has been designated by law to provide relief to the poor and related services to the citizens of the County. The majority of the services/programs offered by the County are done in conjunction with state and federal agencies, mainly the North Dakota Department of Human Services. Social Services provides a wide range of services including both social services and economic assistance programs. Some services are provided directly by County employees and others are provided through contracts.

County Road and Bridge

This fund provides for the normal maintenance of county roads and the operation of the road shops. Most of the revenues for this fund are derived from the Highway Tax Distribution Fund.

Special 10 Mill Road

This is a special 20-year levy of 10 Mills, approved by voters in 1984. These funds can only be used for specific road and bridge construction projects.

Noxious Weed Control

This is a program for controlling the County's noxious weeds.

Vector Control

This is a program which provides services for mosquito control and related matters.

Veterans Service Office

This office provides services to County veterans, and coordinates activities of the state and federal agencies.

County Agent

This fund provides for services to citizens, under the supervision of the extension division of the North Dakota State University of Agriculture and Applied Science.

County Jail

This fund provides for the operations of the county jail and detention center. Currently, approximately 25 percent of revenues are for services provided for other jurisdictions.

Drug Restitution

This fund is used to provide services for drug enforcement programs.

911 Service

This fund is financed by a \$0.50 charge on rural phone lines. The fund is used to pay for the contracted dispatch services with the City of Fargo and for the purchase of rural street signs.

Social Security

The Social Security fund levied taxes to provide for the County's share of Social Security taxes. This fund had no expenditures, only transfers to the funds from which social security tax is paid.

Health Insurance

The Health Insurance fund levied taxes to provide comprehensive health care insurance to county employees. This fund had no expenditures, only transfers to the funds from which expenditures for the health insurance premiums are made. These premiums, in turn, were paid to the Health Insurance Trust Fund.

Insurance Reserve Levy

This fund provides for the payment of liability insurance and the creation of reserves to cover losses for which the County is self-insured.

County Fair

The County Fair Levy is used to support the activities of the Red River Valley Fair.

Historical Society

This fund provides funds to support the operation at Bonanzaville, USA, a pioneer village.

County Park

The funds received through this levy are for maintenance of the county park facilities at Brewer Lake, Erie, North Dakota, and for other park projects around the County.

Senior Citizens

These funds provide support for senior citizen programs throughout the County, in accordance with the guidelines set by the State Department of Human Services.

Ambulance Service

The Ambulance Levy is to support services provided by the six non-profit ambulance services and rescue squads in the County.

Health District

The County contracts with Fargo Community Health Center for medical services to the County's clients. The County is billed the actual services provided to clients.

Job Development

This fund is used for the activities of the Fargo-Cass County Economic Development Corporation.

In addition, this fund operates a loan pool, with the County matching outside funds raised, up to \$400,000.

County Emergency

This is a contingency fund, to provide funds to cover unexpected events.

THIS PAGE HAS BEEN RESERVED FOR NOTES

CASS COUNTY GOVERNMENT
Combining Balance Sheet
Special Revenue Funds
December 31, 1995

	Human Services	County Road and Bridge	Special 10 Mill Road	Noxious Weed Control	Vector Control
ASSETS					
Cash and Investments	\$1,649,780	\$233,913	\$689,023	\$84,973	\$86,736
Cash - County Offices		100			
Receivables:					
Taxes	65,334	1,521	44,924	2,583	3,461
Accounts	9,758	17,968		13,437	10,199
Due From Other Governments	304,876	102,703			
TOTAL ASSETS	<u>2,029,748</u>	<u>356,205</u>	<u>733,947</u>	<u>100,993</u>	<u>100,396</u>
LIABILITIES AND FUND EQUITY					
Liabilities:					
Accounts Payable	224,752	20,855	2,329	3,342	4,907
Deferred Revenues	890,836	12,176	546,149	16,729	38,045
Total Liabilities	<u>1,115,588</u>	<u>33,031</u>	<u>548,478</u>	<u>20,071</u>	<u>42,952</u>
Fund Equity:					
Fund Balances, Unreserved Undesignated	914,160	323,174	185,469	80,922	57,444
Total Fund Equity	<u>914,160</u>	<u>323,174</u>	<u>185,469</u>	<u>80,922</u>	<u>57,444</u>
TOTAL LIABILITIES AND FUND EQUITY	<u>\$2,029,748</u>	<u>\$356,205</u>	<u>\$733,947</u>	<u>\$100,993</u>	<u>\$100,396</u>

<u>Veterans Service Office</u>	<u>Drug Restitution</u>	<u>911 Service</u>	<u>County Park</u>	<u>Senior Citizens</u>	<u>Job Development</u>	<u>County Emergency</u>	<u>Total</u>
\$34,013	\$7,696	\$42,885	\$16,245	\$75,361	\$574,827	\$401,402	\$3,896,854 100
2,153			322	4,503	15,914		140,715 51,362 407,579
<u>36,166</u>	<u>7,696</u>	<u>42,885</u>	<u>16,567</u>	<u>79,864</u>	<u>590,741</u>	<u>401,402</u>	<u>4,496,610</u>
140			250				256,575
<u>20,196</u>			<u>8,193</u>	<u>54,629</u>	<u>179,811</u>		<u>1,766,764</u>
<u>20,336</u>			<u>8,443</u>	<u>54,629</u>	<u>179,811</u>		<u>2,023,339</u>
<u>15,830</u>	<u>7,696</u>	<u>42,885</u>	<u>8,124</u>	<u>25,235</u>	<u>410,930</u>	<u>401,402</u>	<u>2,473,271</u>
<u>15,830</u>	<u>7,696</u>	<u>42,885</u>	<u>8,124</u>	<u>25,235</u>	<u>410,930</u>	<u>401,402</u>	<u>2,473,271</u>
<u>\$36,166</u>	<u>\$7,696</u>	<u>\$42,885</u>	<u>\$16,567</u>	<u>\$79,864</u>	<u>\$590,741</u>	<u>\$401,402</u>	<u>\$4,496,610</u>

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Special Revenue Funds
For the Year Ended December 31, 1995

	Human Services	County Road and Bridge	Special 10 Mill Road	Noxious Weed Control	Vector Control
Revenues:					
Taxes	\$2,141,601	\$41,964	\$1,660,510	\$77,916	\$148,580
Intergovernmental Revenues	2,628,613	3,251,494	102,842	4,379	9,256
Charges for Services	43,506	175,933		13,437	13,689
Miscellaneous Revenues	149,932	49,722	118,885	6,552	7,330
Total Revenues	4,963,652	3,519,113	1,882,237	102,284	178,855
Expenditures:					
Current:					
General Government					
Public Safety					
Highway and Streets		3,867,565	2,522,790		
Relief and Charities	5,646,151				
Culture and Recreation					
Conservation & Econ. Development				75,680	151,060
Total Expenditures	5,646,151	3,867,565	2,522,790	75,680	151,060
Excess of Revenues Over (Under) Expenditures	(682,499)	(348,452)	(640,553)	26,604	27,795
Other Financing Sources (Uses):					
Transfers In					
Transfers Out	(3,395)	(115,000)			
Sale Of Property		19,000			
Total Other Financial Sources (Uses)	(3,395)	(96,000)			
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(685,894)	(444,452)	(640,553)	26,604	27,795
Fund Balance - January 1	1,600,054	767,626	826,022	54,318	29,649
Residual Equity Transfers					
Fund Balance - December 31	\$914,160	\$323,174	\$185,469	\$80,922	\$57,444

Veterans Service Office	County Agent	County Jail	Drug Restitution	911 Service	Social Security	Health Insurance
\$87,593	\$182,612	\$840,677			\$77,939	\$228,947
5,451	16,580	52,038			4,936	14,501
3,603	5,989	416,773		48,131		
		14,489	14,232	2,598	4,940	14,510
96,647	211,009	1,323,977	14,232	50,729	87,815	257,958
89,607		1,629,879	14,309	41,349		
	214,098					
89,607	214,098	1,629,879	14,309	41,349		
7,040	(3,089)	(305,902)	(77)	9,380	87,815	257,958
		305,902			(85,872)	(248,866)
		305,902			(85,872)	(248,866)
7,040	(3,089)		(77)	9,380	1,943	9,092
8,790	18,590		7,773	33,505		
	(15,501)				(1,943)	(9,092)
\$15,830			\$7,696	\$42,885		

Continued

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Special Revenue Funds
For the Year Ended December 31, 1995

	Insurance Reserve Levy	County Fair	Historical Society	County Park	Senior Citizens
Revenues:					
Taxes	\$111,633	\$89,823	\$26,710	\$9,119	\$166,041
Intergovernmental Revenues	6,890	5,553	1,645	3,147	78,023
Charges for Services					
Miscellaneous Revenues	5,222	3,412	1,089	900	4,440
Total Revenues	123,745	98,788	29,444	13,166	248,504
Expenditures:					
Current:					
General Government	119,561				
Public Safety					
Highway and Streets					
Relief and Charities					
Culture and Recreation		97,554	29,000	12,319	245,000
Conservation & Econ. Development					
Total Expenditures	119,561	97,554	29,000	12,319	245,000
Excess of Revenues Over (Under) Expenditures	4,184	1,234	444	847	3,504
Other Financing Sources (Uses):					
Transfers In					
Transfers Out					
Sale Of Property					
Total Other Financial Sources (Uses)					
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	4,184	1,234	444	847	3,504
Fund Balance - January 1	15,709	10,112	4,292	7,277	21,731
Residual Equity Transfers	(19,893)	(11,346)	(4,736)		
Fund Balance - December 31	\$8,124	\$25,235			

Continued from previous page

<u>Ambulance Service</u>	<u>Health District</u>	<u>Job Development</u>	<u>County Emergency</u>	<u>Total</u>
\$26,532	\$262,109	\$606,491		\$6,786,797
1,645	16,249	37,743		6,240,985
864	13,515	50,231	28,821	717,297
<u>29,041</u>	<u>291,873</u>	<u>694,465</u>	<u>28,821</u>	<u>14,246,355</u>
			16,422	225,590
27,500	280,484			1,993,521
				6,390,355
				5,646,151
				383,873
		680,025		1,120,863
<u>27,500</u>	<u>280,484</u>	<u>680,025</u>	<u>16,422</u>	<u>15,760,353</u>
<u>1,541</u>	<u>11,389</u>	<u>14,440</u>	<u>12,399</u>	<u>(1,513,998)</u>
				305,902
				(453,133)
				19,000
				(128,231)
<u>1,541</u>	<u>11,389</u>	<u>14,440</u>	<u>12,399</u>	<u>(1,642,229)</u>
<u>2,228</u>	<u>43,440</u>	<u>396,490</u>	<u>389,003</u>	<u>4,236,609</u>
<u>(3,769)</u>	<u>(54,829)</u>			<u>(121,109)</u>
		<u>\$410,930</u>	<u>\$401,402</u>	<u>\$2,473,271</u>

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Budget and Actual - Special Revenue Funds
For the Year Ended December 31, 1995

	Human Services			County Road and Bridge		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	\$2,136,675	\$2,141,601	\$4,926	\$33,740	\$41,964	\$8,224
Intergovernmental Revenues	2,957,971	2,628,613	(329,358)	3,201,365	3,251,494	50,129
Charges for Services	31,400	43,506	12,106	28,500	175,933	147,433
Miscellaneous Revenues	101,700	149,932	48,232	78,000	49,722	(28,278)
Total Revenues	5,227,746	4,963,652	(264,094)	3,341,605	3,519,113	177,508
Expenditures:						
Current:						
General Government:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total General Government						
Public Safety:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Public Safety						
Highways and Streets:						
Salaries and Benefits				1,154,771	1,155,458	(687)
Services and Supplies				2,589,073	2,567,135	21,938
Equipment				146,925	144,972	1,953
Total Highways and Streets				3,890,769	3,867,565	23,204
Relief and Charities:						
Salaries and Benefits	3,434,614	3,183,313	251,301			
Services and Supplies	2,551,363	2,239,668	311,695			
Equipment	404,722	223,170	181,552			
Total Relief and Charities	6,390,699	5,646,151	744,548			
Culture and Recreation:						
Salaries and Benefits						
Services and Supplies						
Total Culture and Recreation						
Conservation & Econ. Development:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Conservation & Econ. Dev.						
Total Expenditures	6,390,699	5,646,151	744,548	3,890,769	3,867,565	23,204
Revenues Over (Under) Expenditures	(1,162,953)	(682,499)	480,454	(549,164)	(348,452)	200,712
Other Financing Sources (Uses):						
Operating Transfers In						
Operating Transfers Out		(3,395)	(3,395)	(115,000)	(115,000)	
Sale Of Property				15,000	19,000	4,000
Total Other Financing Sources (Uses)		(3,395)	(3,395)	(100,000)	(96,000)	4,000
Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(1,162,953)	(685,894)	477,059	(649,164)	(444,452)	204,712
Fund Balance - January 1	1,600,054	1,600,054		767,626	767,626	
Residual Equity Transfers						
Fund Balance - December 31	\$437,101	\$914,160	\$477,059	\$118,462	\$323,174	\$204,712

Special 10 Mill Road			Noxious Weed Control			Vector Control		
Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
\$1,651,942	\$1,660,510	\$8,568	\$72,254	\$77,916	\$5,662	\$148,562	\$148,580	\$18
105,989	102,842	(3,147)	4,636	4,379	(257)	9,532	9,256	(276)
87,400	118,885	31,485	15,000	13,437	(1,563)	37,000	13,689	(23,311)
1,845,331	1,882,237	36,906	95,090	102,284	7,194	198,094	178,855	(19,239)
2,523,000	2,522,790	210						
2,523,000	2,522,790	210						
			49,088	23,011	26,077	95,888	79,466	16,422
			57,650	52,027	5,623	72,677	49,311	23,366
			1,700	642	1,058	28,655	22,283	6,372
			108,438	75,680	32,758	197,220	151,060	46,160
2,523,000	2,522,790	210	108,438	75,680	32,758	197,220	151,060	46,160
(677,669)	(640,553)	37,116	(13,348)	26,604	39,952	874	27,795	26,921
(677,669)	(640,553)	37,116	(13,348)	26,604	39,952	874	27,795	26,921
826,022	826,022		54,318	54,318		29,649	29,649	
\$148,353	\$185,469	\$37,116	\$40,970	\$80,922	\$39,952	\$30,523	\$57,444	\$26,921

Continued

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Budget and Actual - Special Revenue Funds
For the Year Ended December 31, 1995

	Veterans Service Office			County Agent		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	\$87,719	\$87,593	(\$126)	\$182,636	\$182,612	(\$24)
Intergovernmental Revenues	5,628	5,451	(177)	61,242	16,580	(44,662)
Charges for Services				4,500	5,828	1,328
Miscellaneous Revenues	1,400	3,603	2,203	2,800	5,989	3,189
Total Revenues	94,747	96,647	1,900	251,178	211,009	(40,169)
Current:						
General Government:						
Salaries and Benefits	77,734	74,464	3,270			
Services and Supplies	4,620	3,107	1,513			
Equipment	12,050	12,036	14			
Total General Government	94,404	89,607	4,797			
Public Safety:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Public Safety						
Highways and Streets:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Highways and Streets						
Relief and Charities:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Relief and Charities						
Culture and Recreation:						
Salaries and Benefits						
Services and Supplies						
Total Culture and Recreation						
Conservation & Econ. Development:						
Salaries and Benefits				201,801	177,771	24,030
Services and Supplies				46,000	33,778	12,222
Equipment				2,550	2,549	1
Total Conservation & Econ. Dev.				250,351	214,098	36,253
Total Expenditures	94,404	89,607	4,797	250,351	214,098	36,253
Revenues Over (Under) Expenditures	343	7,040	6,697	827	(3,089)	(3,916)
Other Financing Sources (Uses):						
Operating Transfers In						
Operating Transfers Out						
Sale Of Property						
Total Other Financing Sources (Uses)						
Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	343	7,040	6,697	827	(3,089)	(3,916)
Fund Balance - January 1	8,790	8,790		18,590	18,590	
Residual Equity Transfers					(15,501)	(15,501)
Fund Balance - December 31	\$9,133	\$15,830	\$6,697	\$19,417		(\$19,417)

Continued from previous page

County Jail			Drug Restitution			911 Service		
Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
\$842,705	\$840,677	(\$2,028)	\$	\$	\$	\$	\$	\$
54,068	52,038	(2,030)						
263,500	416,773	153,273				42,000	48,131	6,131
12,800	14,489	1,689	10,400	14,232	3,832	2,100	2,598	498
1,173,073	1,323,977	150,904	10,400	14,232	3,832	44,100	50,729	6,629
1,397,679	1,331,501	66,178	6,000	6,579	(579)			
276,374	286,243	(9,869)	13,000	7,730	5,270	42,000	41,349	651
13,060	12,135	925						
1,687,113	1,629,879	57,234	19,000	14,309	4,691	42,000	41,349	651
1,687,113	1,629,879	57,234	19,000	14,309	4,691	42,000	41,349	651
(514,040)	(305,902)	208,138	(8,600)	(77)	8,523	2,100	9,380	7,280
510,893	305,902	(204,991)						
510,893	305,902	(204,991)						
(3,147)		3,147	(8,600)	(77)	8,523	2,100	9,380	7,280
			7,773	7,773		33,505	33,505	
(\$3,147)		\$3,147	(\$827)	\$7,696	\$8,523	\$35,605	\$42,885	\$7,280

Continued

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Budget and Actual - Special Revenue Funds
For the Year Ended December 31, 1995

	Social Security			Health Insurance		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	\$80,804	\$77,939	(\$2,865)	\$233,865	\$228,947	(\$4,918)
Intergovernmental Revenues	5,184	4,936	(248)	15,005	14,501	(504)
Charges for Services		4,940	4,940		14,510	14,510
Miscellaneous Revenues						
Total Revenues	85,988	87,815	1,827	248,870	257,958	9,088
Current:						
General Government:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total General Government						
Public Safety:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Public Safety						
Highways and Streets:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Highways and Streets						
Relief and Charities:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Relief and Charities						
Culture and Recreation:						
Salaries and Benefits						
Services and Supplies						
Total Culture and Recreation						
Conservation & Econ. Development:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Conservation & Econ. Dev.						
Total Expenditures						
Revenues Over (Under) Expenditures	85,988	87,815	1,827	248,870	257,958	9,088
Other Financing Sources (Uses):						
Operating Transfers In						
Operating Transfers Out	(85,872)	(85,872)		(248,866)	(248,866)	
Sale Of Property						
Total Other Financing Sources (Uses)	(85,872)	(85,872)		(248,866)	(248,866)	
Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	116	1,943	1,827	4	9,092	9,088
Fund Balance - January 1						
Residual Equity Transfers		(1,943)	(1,943)		(9,092)	(9,092)
Fund Balance - December 31	\$116		(\$116)	\$4		(\$4)

Continued from previous page

Insurance Reserve Levy			County Fair			Historical Society		
Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
\$111,549	\$111,633	\$84	\$89,341	\$89,823	\$482	\$25,352	\$26,710	\$1,358
7,157	6,890	(267)	5,732	5,553	(179)	1,627	1,645	18
3,700	5,222	1,522	2,200	3,412	1,212	600	1,089	489
122,406	123,745	1,339	97,273	98,788	1,515	27,579	29,444	1,865
130,000	119,561	10,439						
130,000	119,561	10,439						
			97,554	97,554		29,000	29,000	
			97,554	97,554		29,000	29,000	
130,000	119,561	10,439	97,554	97,554		29,000	29,000	
(7,594)	4,184	11,778	(281)	1,234	1,515	(1,421)	444	1,865
(7,594)	4,184	11,778	(281)	1,234	1,515	(1,421)	444	1,865
15,709	15,709		10,112	10,112		4,292	4,292	
	(19,893)	(19,893)		(11,346)	(11,346)		(4,736)	(4,736)
\$8,115		(\$8,115)	\$9,831		(\$9,831)	\$2,871		(\$2,871)

Continued

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Budget and Actual - Special Revenue Funds
For the Year Ended December 31, 1995

	County Park			Senior Citizens		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	\$9,030	\$9,119	\$89	\$165,296	\$166,041	\$745
Intergovernmental Revenues	579	3,147	2,568	78,605	78,023	(582)
Charges for Services						
Miscellaneous Revenues	400	900	500	1,500	4,440	2,940
Total Revenues	10,009	13,166	3,157	245,401	248,504	3,103
Current:						
General Government:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total General Government						
Public Safety:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Public Safety						
Highways and Streets:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Highways and Streets						
Relief and Charities:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Relief and Charities						
Culture and Recreation:						
Salaries and Benefits		2,000	(2,000)			
Services and Supplies	13,500	10,319	3,181	245,000	245,000	
Total Culture and Recreation	13,500	12,319	1,181	245,000	245,000	
Conservation & Econ. Development:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Conservation & Econ. Dev.						
Total Expenditures	13,500	12,319	1,181	245,000	245,000	
Revenues Over (Under) Expenditures	(3,491)	847	4,338	401	3,504	3,103
Other Financing Sources (Uses):						
Operating Transfers In						
Operating Transfers Out						
Sale Of Property						
Total Other Financing Sources (Uses)						
Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(3,491)	847	4,338	401	3,504	3,103
Fund Balance - January 1	7,277	7,277		21,731	21,731	
Residual Equity Transfers						
Fund Balance - December 31	\$3,786	\$8,124	\$4,338	\$22,132	\$25,235	\$3,103

Continued from previous page

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Budget and Actual - Special Revenue Funds
For the Year Ended December 31, 1995

	County Emergency			TOTAL SPECIAL REVENUE FUNDS		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	\$	\$	\$	\$6,769,645	\$6,786,797	\$17,152
Intergovernmental Revenues				6,571,948	6,240,985	(330,963)
Charges for Services				421,900	717,297	295,397
Miscellaneous Revenues	19,000	28,821	9,821	339,400	501,276	161,876
Total Revenues	19,000	28,821	9,821	14,102,893	14,246,355	143,462
Current:						
General Government:						
Salaries and Benefits				77,734	74,464	3,270
Services and Supplies	50,000	16,422	33,578	184,620	139,090	45,530
Equipment				12,050	12,036	14
Total General Government	50,000	16,422	33,578	274,404	225,590	48,814
Public Safety:						
Salaries and Benefits				1,403,679	1,338,080	65,599
Services and Supplies				645,874	643,306	2,568
Equipment				13,060	12,135	925
Total Public Safety				2,062,613	1,993,521	69,092
Highways and Streets:						
Salaries and Benefits				1,154,771	1,155,458	(687)
Services and Supplies				5,112,073	5,089,925	22,148
Equipment				146,925	144,972	1,953
Total Highways and Streets				6,413,769	6,390,355	23,414
Relief and Charities:						
Salaries and Benefits				3,434,614	3,183,313	251,301
Services and Supplies				2,551,363	2,239,668	311,695
Equipment				404,722	223,170	181,552
Total Relief and Charities				6,390,699	5,646,151	744,548
Culture and Recreation:						
Salaries and Benefits					2,000	(2,000)
Services and Supplies				385,054	381,873	3,181
Total Culture and Recreation				385,054	383,873	1,181
Conservation & Econ. Development:						
Salaries and Benefits				346,777	280,248	66,529
Services and Supplies				866,327	815,141	51,186
Equipment				32,905	25,474	7,431
Total Conservation & Econ. Dev.				1,246,009	1,120,863	125,146
Total Expenditures	50,000	16,422	33,578	16,772,548	15,760,353	1,012,195
Revenues Over (Under) Expenditures	(31,000)	12,399	43,399	(2,669,655)	(1,513,998)	1,155,657
Other Financing Sources (Uses):						
Operating Transfers In				510,893	305,902	(204,991)
Operating Transfers Out				(449,738)	(453,133)	(3,395)
Sale Of Property				15,000	19,000	4,000
Total Other Financing Sources (Uses)				76,155	(128,231)	(204,386)
Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(31,000)	12,399	43,399	(2,593,500)	(1,642,229)	951,271
Fund Balance - January 1	389,003	389,003		4,236,609	4,236,609	
Residual Equity Transfers					(121,109)	(121,109)
Fund Balance - December 31	\$358,003	\$401,402	\$43,399	\$1,643,109	\$2,473,271	\$830,162

Continued from previous page

THIS PAGE HAS BEEN RESERVED FOR NOTES

CASS COUNTY GOVERNMENT
Debt Service Funds

Forest River Subdivision
Windsor Green Subdivision ✓

~~**Holmen Subdivision**~~

South Acres Subdivision ✓

Riverdale Subdivision ✓

Chrisan Subdivision ✓

Sleepy Hollow Subdivision ✓

Borderuds Subdivision ✓

These funds are used to accumulate resources for the payment of principal and interest on the special assessment bonds related to improvements within the specific subdivision. Revenues are received primarily from special assessments on property within the district. The County issues bonds for special assessments if the subdivision is not within city limits.

Cass County Loan ✓

This fund is used to accumulate resources for the payment of principal and interest on the general obligation bonds issued by the County related to the jail remodeling project. Revenues are received primarily through ad valorem taxes on property.

CASS COUNTY GOVERNMENT
Combining Balance Sheet
Debt Service Funds
December 31, 1995

	<u>Windsor Green Subdivision</u>	<u>South Acres Subdivision</u>	<u>Riverdale Subdivision</u>	<u>Chrisan Subdivision</u>	<u>Sleepy Hollow Subdivision</u>
<u>ASSETS</u>					
Cash and Investments	\$4,681	\$5,066	\$27,294	\$76,852	\$35,065
Receivables:					
Taxes					
Special Assessments				1,046	
Total Assets	<u>4,681</u>	<u>5,066</u>	<u>27,294</u>	<u>77,898</u>	<u>35,065</u>
<u>LIABILITIES AND FUND EQUITY</u>					
<u>Liabilities:</u>					
Deferred Revenues	<u>2,682</u>	<u>2,627</u>		<u>1,046</u>	<u>2,179</u>
Total Liabilities	<u>2,682</u>	<u>2,627</u>		<u>1,046</u>	<u>2,179</u>
<u>Fund Equity:</u>					
Fund Balances, Unreserved Designated for Debt Service	<u>1,999</u>	<u>2,439</u>	<u>27,294</u>	<u>76,852</u>	<u>32,886</u>
Total Fund Equity	<u>1,999</u>	<u>2,439</u>	<u>27,294</u>	<u>76,852</u>	<u>32,886</u>
Total Liabilities and Fund Equity	<u>\$4,681</u>	<u>\$5,066</u>	<u>\$27,294</u>	<u>\$77,898</u>	<u>\$35,065</u>

<u>Cass County Loan</u>	<u>Borderud's Subdivision</u>	<u>Total</u>
\$170,225	\$28,767	\$347,950
8,501		8,501
		1,046
<u>178,726</u>	<u>28,767</u>	<u>357,497</u>
145,835	4,100	158,469
<u>145,835</u>	<u>4,100</u>	<u>158,469</u>
32,891	24,667	104,146
		94,882
<u>32,891</u>	<u>24,667</u>	<u>199,028</u>
<u>\$178,726</u>	<u>\$28,767</u>	<u>\$357,497</u>

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Debt Service Funds
For the Year Ended December 31, 1995

	<u>Windsor Green Subdivision</u>	<u>Holmen Subdivision</u>	<u>South Acres Subdivision</u>	<u>Riverdale Subdivision</u>
Revenues:				
Taxes	\$9,510	\$	\$9,676	\$6,041
Intergovernmental Revenues				
Miscellaneous Revenues	<u>307</u>	<u>443</u>	<u>498</u>	<u>2,014</u>
Total Revenues	<u>9,817</u>	<u>443</u>	<u>10,174</u>	<u>8,055</u>
Expenditures:				
Highway and Streets:				
Maintenance		18,394		
Debt Service:				
Principal	5,000		13,484	7,134
Interest	2,410		1,656	218
Fiscal Charges	<u>408</u>		<u>142</u>	<u>89</u>
Total Expenditures	<u>7,818</u>	<u>18,394</u>	<u>15,282</u>	<u>7,441</u>
Revenues Over (Under) Expenditures	<u>1,999</u>	<u>(17,951)</u>	<u>(5,108)</u>	<u>614</u>
Other Financing Uses:				
Transfers Out				
Excess of Revenues and Other Financing Sources Over (Under) Expenditures	<u>1,999</u>	<u>(17,951)</u>	<u>(5,108)</u>	<u>614</u>
Fund Balance - January 1		<u>17,951</u>	<u>7,547</u>	<u>26,680</u>
Fund Balance - December 31	<u>\$1,999</u>		<u>\$2,439</u>	<u>\$27,294</u>

Chrisan Subdivision	Sleepy Hollow Subdivision	Cass County Loan	Borderud's Subdivision	Total
\$9,592	\$7,234	\$490,026	\$24,667	\$556,746
		30,853		30,853
5,482	2,463	3,738		14,945
15,074	9,697	524,617	24,667	602,544
				18,394
14,382	5,000	390,000		435,000
439	3,593	104,888		113,204
158	495	75		1,367
14,979	9,088	494,963		567,965
95	609	29,654	24,667	34,579
95	609	29,654	24,667	34,579
76,757	32,277	3,237		164,449
<u>\$76,852</u>	<u>\$32,886</u>	<u>\$32,891</u>	<u>\$24,667</u>	<u>\$199,028</u>

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Budget to Actual - Debt Service Funds
For the Year Ended December 31, 1995

	Windson Green Subdivision			Holmen Subdivision		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	\$9,510	\$9,510	\$	\$	\$	\$
Intergovernmental Revenues					443	443
Miscellaneous Revenues	100	307	207			
Total Revenues	9,610	9,817	207		443	443
Expenditures:						
Highway and Streets:						
Maintenance				18,400	18,394	6
Debt Service:						
Principal	5,000	5,000				
Interest	2,410	2,410				
Fiscal Charges	500	408	92			
Total Expenditures	7,910	7,818	92	18,400	18,394	6
Revenues Over (Under) Expenditures	1,700	1,999	299	(18,400)	(17,951)	449
Other Financing Uses:						
Transfers Out				(100)		100
Excess of Revenues and Other Financing Sources Over (Under) Expenditures	1,700	1,999	299	(18,500)	(17,951)	549
Fund Balance - January 1				17,951	17,951	
Fund Balance - December 31	\$1,700	\$1,999	\$299	(\$549)		\$549

South Acres Subdivision			Riverdale Subdivision			Chrisan Subdivision		
Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
\$7,981	\$9,676	\$1,695	\$6,041	\$6,041	\$	\$9,971	\$9,592	(\$379)
100	498	398	1,000	2,014	1,014	3,500	5,482	1,982
8,081	10,174	2,093	7,041	8,055	1,014	13,471	15,074	1,603
13,485	13,484	1	7,134	7,134		14,382	14,382	
1,656	1,656		218	218		439	439	
200	142	58	150	89	61	180	158	22
15,341	15,282	59	7,502	7,441	61	15,001	14,979	22
(7,260)	(5,108)	2,152	(461)	614	1,075	(1,530)	95	1,625
(7,260)	(5,108)	2,152	(461)	614	1,075	(1,530)	95	1,625
7,547	7,547		26,680	26,680		76,757	76,757	
\$287	\$2,439	\$2,152	\$26,219	\$27,294	\$1,075	\$75,227	\$76,852	\$1,625

Continued

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Budget to Actual - Debt Service Funds
For the Year Ended December 31, 1995

	Sleepy Hollow Subdivision			Cass County Loan		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	\$7,234	\$7,234	\$	\$495,884	\$490,026	(\$5,858)
Intergovernmental Revenues				31,816	30,853	(963)
Miscellaneous Revenues	1,000	2,463	1,463	1,700	3,738	2,038
Total Revenues	8,234	9,697	1,463	529,400	524,617	(4,783)
Expenditures:						
Highway and Streets:						
Maintenance						
Debt Service:						
Principal	5,000	5,000		390,000	390,000	
Interest	3,593	3,593		104,888	104,888	
Fiscal Charges	509	495	14	400	75	325
Total Expenditures	9,102	9,088	14	495,288	494,963	325
Revenues Over (Under) Expenditures	(868)	609	1,477	34,112	29,654	(4,458)
Other Financing Uses:						
Transfers Out						
Excess of Revenues and Other Financing Sources Over (Under) Expenditures	(868)	609	1,477	34,112	29,654	(4,458)
Fund Balance - January 1	32,277	32,277		3,237	3,237	
Fund Balance - December 31	<u>\$31,409</u>	<u>\$32,886</u>	<u>\$1,477</u>	<u>\$37,349</u>	<u>\$32,891</u>	<u>(\$4,458)</u>

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Borderud's Subdivision			Total		
Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
\$	\$24,667	\$24,667	\$536,621	\$556,746	\$20,125
			31,816	30,853	(963)
			7,400	14,945	7,545
	24,667	24,667	575,837	602,544	26,707
			18,400	18,394	6
			435,001	435,000	1
			113,204	113,204	
			1,939	1,367	572
			568,544	567,965	579
	24,667	24,667	7,293	34,579	27,286
			(100)		100
	24,667	24,667	7,193	34,579	27,386
			164,449	164,449	
	\$24,667	\$24,667	\$171,642	\$199,028	\$27,386

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CASS COUNTY GOVERNMENT
Capital Projects Funds

Windsor Green Subdivision

This fund is used to provide for the construction of street improvements in the Windsor Green Subdivision.

Borderuds Subdivision

This fund is used to provide for the construction of street improvements in the Borderuds Subdivision.

Future Building

The County is accumulating funds for the future construction of County buildings and major remodeling projects.

Human Services Building

This fund is used to provide for the construction of three additional floors on the Juvenile Justice Center for Human Services.

CASS COUNTY GOVERNMENT
 Combining Balance Sheet
 Capital Projects Funds
 December 31, 1995

	Windsor Green Subdivision	Broderud's Subdivision	Future Building	Human Services Building	Total
<u>ASSETS</u>					
Cash and Investments	\$4,513	\$18,951	\$622,591	\$15,842	\$661,897
Due From Other Governments			131,398		131,398
Total Assets	<u>4,513</u>	<u>18,951</u>	<u>753,989</u>	<u>15,842</u>	<u>793,295</u>
<u>LIABILITIES AND FUND EQUITY</u>					
<u>Liabilities:</u>					
Accounts Payable				15,842	15,842
Total Liabilities				<u>15,842</u>	<u>15,842</u>
<u>Fund Equity:</u>					
Fund Balances, Unreserved Undesignated	4,513	18,951	753,989		777,453
Total Fund Equity	<u>4,513</u>	<u>18,951</u>	<u>753,989</u>		<u>777,453</u>
Total Liabilities and Fund Equity	<u>\$4,513</u>	<u>\$18,951</u>	<u>\$753,989</u>	<u>\$15,842</u>	<u>\$793,295</u>

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Capital Projects Funds
For the Year Ended December 31, 1995

	Windsor Green Subdivision	Borderud's Subdivision	Future Building	Human Services Building	Total
Revenues:					
Intergovernmental Revenues	\$	\$	\$733,716	\$2,625	\$736,341
Miscellaneous Revenues	333	1,243	16,733	14,006	32,315
Total Revenues	333	1,243	750,449	16,631	768,656
Expenditures:					
Capital Outlay					
Maintenance/Construction		58,353	6,350	2,048,615	2,113,318
Legal Fees		4,831		2,000	6,831
Engineering Fees		8,583			8,583
Architect Fees			82,951	21,620	104,571
Financing Fees		3,625		6,949	10,574
Total Expenditures		75,392	89,301	2,079,184	2,243,877
Revenues Over (Under) Expenditures	333	(74,149)	661,148	(2,062,553)	(1,475,221)
Other Financing Sources (Uses):					
Operating Transfers In				790,096	790,096
Operating Transfers Out			(84,447)		(84,447)
Proceeds of General Obligation Bonds		93,100		517,452	610,552
Total Other Financing Sources		93,100	(84,447)	1,307,548	1,316,201
Revenues and other financing sources over (under) expenditures and other financing uses	333	18,951	576,701	(755,005)	(159,020)
Fund Balance - January 1	4,180		177,288	755,005	936,473
Fund Balance - December 31	\$4,513	\$18,951	\$753,989		\$777,453

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CASS COUNTY GOVERNMENT
Internal Service Funds

Health Insurance Trust

This fund accounts for a self-funded comprehensive health insurance plan for County employees, administered by an outside firm. Costs are recovered by monthly premiums charged to each department and the plan holder. The portion of the total premium paid by the plan holder for a single, single plus dependent, or family plan is 5%, 10%, or 15%, respectively.

The expenditures are the actual claims incurred, up to a certain level. Stop loss coverage is purchased to limit the County's liability on each individual and in the aggregate.

Telephone Trust

This fund provides for the operation of the County's telephone system. Monthly user fees are charged to departments, as well as related long-distance charges.

Unemployment Trust

This fund provides for the County's self-funded plan for unemployment insurance.

~~Motor Pool TRUST~~
~~Auto Collision Trust~~ ^{uses &}

This fund provides for repairs to County owned vehicles which are not covered by outside insurance.

CASS COUNTY GOVERNMENT
Combining Balance Sheet
Internal Service Funds
December 31, 1995

	Health Insurance Trust	Telephone Trust	Unemploy- ment Trust	Auto Collision Trust	Total
<u>ASSETS</u>					
Cash and Investments	\$666,711	\$26,014	\$25,760	\$37,338	\$755,823
Accounts Receivable	1,600	2,146			3,746
Fixed Assets		305,983			305,983
Less: Accumulated Depreciation		(227,650)			(227,650)
Total Assets	<u>668,311</u>	<u>106,493</u>	<u>25,760</u>	<u>37,338</u>	<u>837,902</u>
<u>LIABILITIES AND FUND EQUITY</u>					
<u>Liabilities:</u>					
Accounts Payable	3,630	125	1,541		5,296
Deposits	57,156				57,156
IBNR Claims	51,370				51,370
Total Liabilities	<u>112,156</u>	<u>125</u>	<u>1,541</u>		<u>113,822</u>
<u>Fund Equity:</u>					
Retained Earnings, Unreserved	556,155	106,368	24,219	37,338	724,080
Total Fund Equity	<u>556,155</u>	<u>106,368</u>	<u>24,219</u>	<u>37,338</u>	<u>724,080</u>
Total Liabilities and Fund Equity	<u>\$668,311</u>	<u>\$106,493</u>	<u>\$25,760</u>	<u>\$37,338</u>	<u>\$837,902</u>

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenses and Changes in Retained Earnings
Internal Service Funds
For the Year Ended December 31, 1995

	Health Insurance Trust	Telephone Trust	Unemploy- ment Trust	Auto Collision Trust	Total
Operating Revenues:					
Premiums	\$696,974	\$	\$16,805	\$	\$713,779
Charges for Services		98,873			98,873
Miscellaneous		3,307		3,668	6,975
Total Operating Revenues	696,974	102,180	16,805	3,668	819,627
Operating Expenses:					
Premiums	177,659				177,659
Dues					
Education Seminars		240			240
Telephone Service		53,650			53,650
Maintenance Agreements		13,628			13,628
Equipment Repair		7,998			7,998
Uncapitalized Equipment		7,867			7,867
Wellness/Health Fair	968				968
Administrative Fees	31,987				31,987
Collision Repair/Replacement				3,351	3,351
Benefit Payments	435,893		12,798		448,691
IBNR Claims	51,370				51,370
Depreciation Expense		20,365			20,365
Total Operating Expenses	697,877	103,748	12,798	3,351	817,774
Operating Income (Loss)	(903)	(1,568)	4,007	317	1,853
Nonoperating Revenues (Expenses):					
Interest Income	22,842		1,459		24,301
Total Nonoperating Revenues (Expenses)	22,842		1,459		24,301
Net Income (Loss)	21,939	(1,568)	5,466	317	26,154
Operating Transfers:					
Transfer Out		(2,254)			(2,254)
Retained Earnings - January 1	534,216	110,190	18,753	37,021	700,180
Retained Earnings - December 31	\$556,155	\$106,368	\$24,219	\$37,338	\$724,080

CASS COUNTY GOVERNMENT
Combining Statement of Cash Flows
Internal Service Funds
For the Year Ended December 31, 1995

	Health Insurance Trust	Telephone Trust	Unemploy- ment Trust	Auto Collision Trust	Total
<u>Cash Flows from Operating Activities:</u>					
Operating Income	(\$903)	(\$1,568)	\$4,007	\$317	\$1,853
Adjustments to Reconcile Operating Income to Net Cash Provided (used) by Operating Activities:					
Depreciation		20,365			20,365
Changes in Assets and Liabilities:					
(Increase) Decrease in Accounts Receivable	400	(607)			(207)
Decrease in Due from Other Governments					
Increase (Decrease) in Accounts Payable	(2,607)	125	(472)		(2,954)
Increase (Decrease) in Premium Deposit Funds	(4,465)				(4,465)
Increase (Decrease) in IBNR Claims	(36,893)				(36,893)
Net Cash Provided by Operating Activities	(44,468)	18,315	3,535	317	(22,301)
<u>Cash flows from noncapital financing activities:</u>					
Operating transfers-out to other funds		(2,254)			(2,254)
<u>Cash Flows from Capital and Related Financing Activities:</u>					
Acquisition of Fixed Assets		(33,044)			(33,044)
Net Cash Used in Capital and Related Financing Activities		(33,044)			(33,044)
<u>Cash Flows from Investing Activities:</u>					
Interest on Investments	22,842		1,459		24,301
Net Cash Provided by Investing Activities	22,842		1,459		24,301
Net Increase (Decrease) in Cash and Cash Equivalents	(21,626)	(16,983)	4,994	317	(33,298)
Cash and Cash Equivalents at January 1	688,337	42,997	20,766	37,021	789,121
Cash and Cash Equivalents at December 31	<u>\$666,711</u>	<u>\$26,014</u>	<u>\$25,760</u>	<u>\$37,338</u>	<u>\$755,823</u>

THIS PAGE HAS BEEN RESERVED FOR NOTES

CASS COUNTY GOVERNMENT
Agency Funds

County Funds

These funds provide clearing facilities for items to be apportioned to other County funds.

Tax Collection Funds

These funds are used by the County in its role as tax collector to record property tax receipts awaiting apportionment to other governmental units and recipient County funds, and their periodic distribution.

Deferred Compensation Investment Funds

This supplemental retirement/savings program allows the employee to defer a portion of current income to invest and shelter such funds from state and federal taxation, and to withdraw the monies, usually during the retirement years, at which time it will be taxed.

Funds of Other Governmental Units

The County Treasurer provides fiscal services for various other governmental entities. These funds represent the assets, primarily cash and investments, of these entities in the Treasurer's custody and the related liability of the County to disburse these monies on demand.

CASS COUNTY GOVERNMENT
Combining Balance Sheet
Agency Funds
December 31, 1995

	County Funds	Tax Collection Funds	Deferred Compensation Investment Funds	Funds of Other Governmental Units	Total
<u>ASSETS</u>					
Cash and Investments	\$247,851	\$22,579,474	\$	\$644,923	\$23,472,248
Investments with Fiscal Agents			2,988,853		2,988,853
Total Assets	<u>247,851</u>	<u>22,579,474</u>	<u>2,988,853</u>	<u>644,923</u>	<u>26,461,101</u>
<u>LIABILITIES</u>					
Accounts Payable	2,685			14,057	16,742
Deposits	245,166	22,579,474		630,866	23,455,506
Deferred Compensation Payable			2,988,853		2,988,853
Total Liabilities	<u>\$247,851</u>	<u>\$22,579,474</u>	<u>\$2,988,853</u>	<u>\$644,923</u>	<u>\$26,461,101</u>

CASS COUNTY GOVERNMENT
Combining Statement of Changes in Assets and Liabilities
Agency Funds
For the Year Ended December 31, 1995

	Beginning Balance 1-1-95	Additions	Deductions	Ending Balance 12-31-95
County Funds	\$374,724	\$1,810,819	\$1,940,377	\$245,166
Tax Collection Funds	23,640,362	79,078,268	80,139,156	22,579,474
Deferred Compensation	2,566,262	545,262	122,671	2,988,853
Funds of Other Governmental Units	478,717	1,211,715	1,059,566	630,866
Total Agency Funds	<u>\$27,060,065</u>	<u>\$82,646,064</u>	<u>\$83,261,770</u>	<u>\$26,444,359</u>

CASS COUNTY GOVERNMENT
Combining Statement of Changes in Assets and Liabilities
Agency Funds
For the Year Ended December 31, 1995

	Balance 1/1/95	Additions (1)	Deductions (1)	Balance 12/31/95
<u>COUNTY FUNDS</u>				
Assets				
Cash and Investments	377,312	\$1,810,819	\$1,940,280	\$247,851
Accounts Receivable				
Total Assets	<u>377,312</u>	<u>1,810,819</u>	<u>1,940,280</u>	<u>247,851</u>
Liabilities				
Accounts Payable	2,588	2,685	2,588	2,685
Funds Held for County Departments	374,724	1,808,134	1,937,692	245,166
Total Liabilities	<u>377,312</u>	<u>1,810,819</u>	<u>1,940,280</u>	<u>247,851</u>
<u>TAX COLLECTION FUNDS</u>				
Assets				
Cash and Investments	23,640,362	79,078,268	80,139,156	22,579,474
Due from Other Governments				
Total Assets	<u>23,640,362</u>	<u>79,078,268</u>	<u>80,139,156</u>	<u>22,579,474</u>
Liabilities				
Tax Collections Due to Other Governmental Units	23,640,362	79,078,268	80,139,156	22,579,474
Total Liabilities	<u>23,640,362</u>	<u>79,078,268</u>	<u>80,139,156</u>	<u>22,579,474</u>
<u>DEFERRED COMPENSATION INVESTMENT FUNDS</u>				
Assets				
Investments with Fiscal Agents	2,566,262	545,262	122,671	2,988,853
Total Assets	<u>2,566,262</u>	<u>545,262</u>	<u>122,671</u>	<u>2,988,853</u>
Liabilities				
Deferred Compensation Payable	2,566,262	545,262	122,671	2,988,853
Total Liabilities	<u>2,566,262</u>	<u>545,262</u>	<u>122,671</u>	<u>2,988,853</u>
<u>FUNDS OF OTHER GOVERNMENTAL UNITS</u>				
Assets				
Cash and Investments	478,717	1,211,715	1,045,509	644,923
Total Assets	<u>478,717</u>	<u>1,211,715</u>	<u>1,045,509</u>	<u>644,923</u>
Liabilities				
Accounts Payable		14,057		14,057
Funds Held for Other Governmental Units	478,717	1,197,658	1,045,509	630,866
Total Liabilities	<u>\$478,717</u>	<u>\$1,211,715</u>	<u>\$1,045,509</u>	<u>\$644,923</u>

(1) Accounts Receivable and Payable are recorded only at year-end.

THIS PAGE HAS BEEN RESERVED FOR NOTES

CASS COUNTY GOVERNMENT
Schedule of General Fixed Assets by Source
December 31, 1995

GENERAL FIXED ASSETS

Land	\$297,572
Buildings	11,065,308
Improvements Other Than Buildings	663,232
Machinery and Equipment	<u>6,225,838</u>
 Total General Fixed Assets	 <u>\$18,251,950</u>

INVESTMENT IN GENERAL FIXED ASSETS BY SOURCE

Pre-December 31, 1992	\$13,112,642
Prior Period Adjustments	<u>24,831</u>
 Pre-December 31, 1992 Restated	 <u>13,137,473</u>
 General Fund	 4,832,533
Special Revenue Funds	273,537
State Grants	<u>8,406</u>
 Total Investment in General Fixed Assets	 <u>\$18,251,950</u>

CASS COUNTY GOVERNMENT
Schedule of General Fixed Assets
by Function and Activity
December 31, 1995

Function and Activity	Land	Buildings	Improvements Other Than Buildings	Machinery and Equipment	Total
General Government					
General Administration	\$297,572	\$8,897,640	\$632,008	\$103,724	\$9,930,944
Finance				434,338	434,338
Other		4,000		635,655	639,655
Total General Government	<u>297,572</u>	<u>8,901,640</u>	<u>632,008</u>	<u>1,173,717</u>	<u>11,004,937</u>
Public Safety					
Justice				306,894	306,894
Law Enforcement			27,000	1,209,353	1,236,353
County Jail		1,568,361		201,867	1,770,228
Total Public Safety		<u>1,568,361</u>	<u>27,000</u>	<u>1,718,114</u>	<u>3,313,475</u>
Public Works					
Highway Department		514,985		2,600,040	3,115,025
Total Public Works		<u>514,985</u>		<u>2,600,040</u>	<u>3,115,025</u>
Conservation and Economic Development					
Vector Control		800		110,481	111,281
Noxious Weed Control		41,054		97,224	138,278
Extension Agent				85,675	85,675
Total Conservation & Economic Development		<u>41,854</u>		<u>293,380</u>	<u>335,234</u>
Human Services					
Social Services				438,392	438,392
Total Human Services				<u>438,392</u>	<u>438,392</u>
Culture and Recreation					
County Park		38,468	4,224	2,195	44,887
Total Culture and Recreation		<u>38,468</u>	<u>4,224</u>	<u>2,195</u>	<u>44,887</u>
Total General Fixed Assets	<u>\$297,572</u>	<u>\$11,065,308</u>	<u>\$663,232</u>	<u>\$6,225,838</u>	<u>\$18,251,950</u>

CASS COUNTY GOVERNMENT
Schedule of Changes in General Fixed Assets
by Function and Activity
For the Year Ended December 31, 1995

Function and Activity	Balance January 1, 1995	Additions	Deletions	Net Transfers	Balance December 31, 1995
General Government					
General Administration	\$7,682,323	\$2,253,836	(\$1,110)	(\$4,106)	\$9,930,943
Finance	408,330	8,144	(3,963)	21,827	434,338
Other	615,308	16,582	(13,092)	20,857	639,655
Total General Government	8,705,961	2,278,562	(18,165)	38,578	11,004,936
Public Safety					
Justice	307,626	3,711	(1,440)	(3,003)	306,894
Law Enforcement	1,232,680	147,503	(132,473)	(3,898)	1,243,812
County Jail	1,762,454			315	1,762,769
Total Public Safety	3,302,760	151,214	(133,913)	(6,586)	3,313,475
Public Works					
Highway Department	3,158,946	1,101	(45,022)		3,115,025
Total Public Works	3,158,946	1,101	(45,022)		3,115,025
Conservation and Economic Development					
Vector Control	111,281				111,281
Noxious Weed Control	138,278				138,278
Extension Agent	83,449	2,226			85,675
Total Conservation & Economic Development	333,008	2,226			335,234
Human Services					
Social Services	432,345	60,164	(22,124)	(31,992)	438,393
Total Human Services	432,345	60,164	(22,124)	(31,992)	438,393
Culture and Recreation					
County Park	44,887				44,887
Total Culture and Recreation	44,887				44,887
Total General Fixed Assets	\$15,977,907	\$2,493,267	(\$219,224)		\$18,251,950

THIS PAGE HAS BEEN RESERVED FOR NOTES

CASS COUNTY GOVERNMENT
Statistical Section Schedules
That Are Not Applicable

The following schedule is not included in the Statistical Section for the reason stated below:

Revenue Bond Coverage

This schedule relates to revenue bonds. The County has not issued revenue bonds.

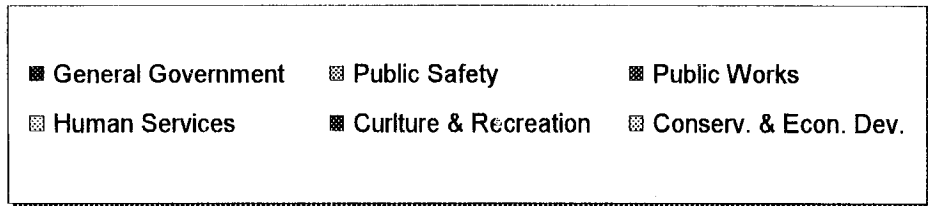
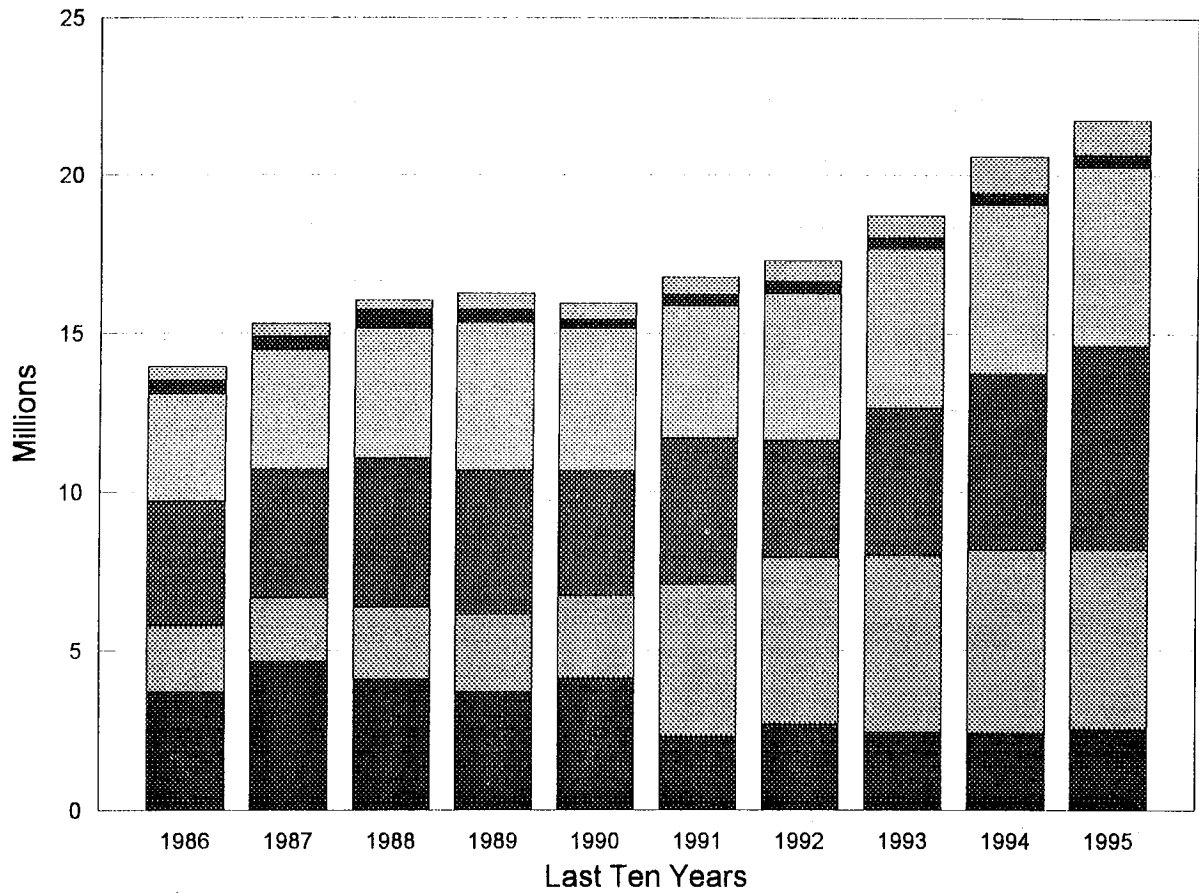
CASS COUNTY GOVERNMENT
General Governmental Expenditures by Function
Last Ten Fiscal Years
(Unaudited)

<u>Year</u>	<u>General Government</u>	<u>Public Safety</u>	<u>Public Works</u>	<u>Human Services</u>	<u>Culture & Recreation</u>	<u>Conservation & Economic Development</u>	<u>Total</u>
1986	\$3,692,832	\$2,097,902	\$3,914,213	\$3,412,206	\$409,150	\$426,836	\$13,953,139
1987	4,660,751	2,039,639	4,006,582	3,774,846	418,031	423,438	15,323,287
1988	4,108,114	2,271,571	4,684,681	4,097,509	598,255	295,593	16,055,723
1989	3,707,422	2,446,436	4,520,629	4,688,955	399,096	520,284	16,282,822
1990	4,109,743	2,646,398	3,880,717	4,525,129	278,769	527,398	15,968,154
1991	2,311,701	4,801,182	4,582,674	4,178,817	358,628	536,382	16,769,384
1992	2,677,488	5,292,446	3,681,602	4,603,578	383,714	664,100	17,302,928
1993	2,425,339	5,607,261	4,644,126	5,000,191	367,640	674,331	18,718,888
1994	2,419,051	5,801,096	5,521,660	5,302,790	364,126	1,180,217	20,588,940
1995	2,527,518	5,702,165	6,390,355	5,646,151	383,873	1,124,894	21,774,956

NOTE: Includes General Fund and all Special Revenue Funds.

CASS COUNTY GOVERNMENT

General Governmental Expenditures by Function



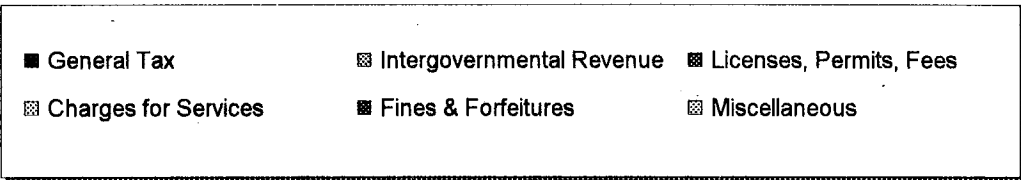
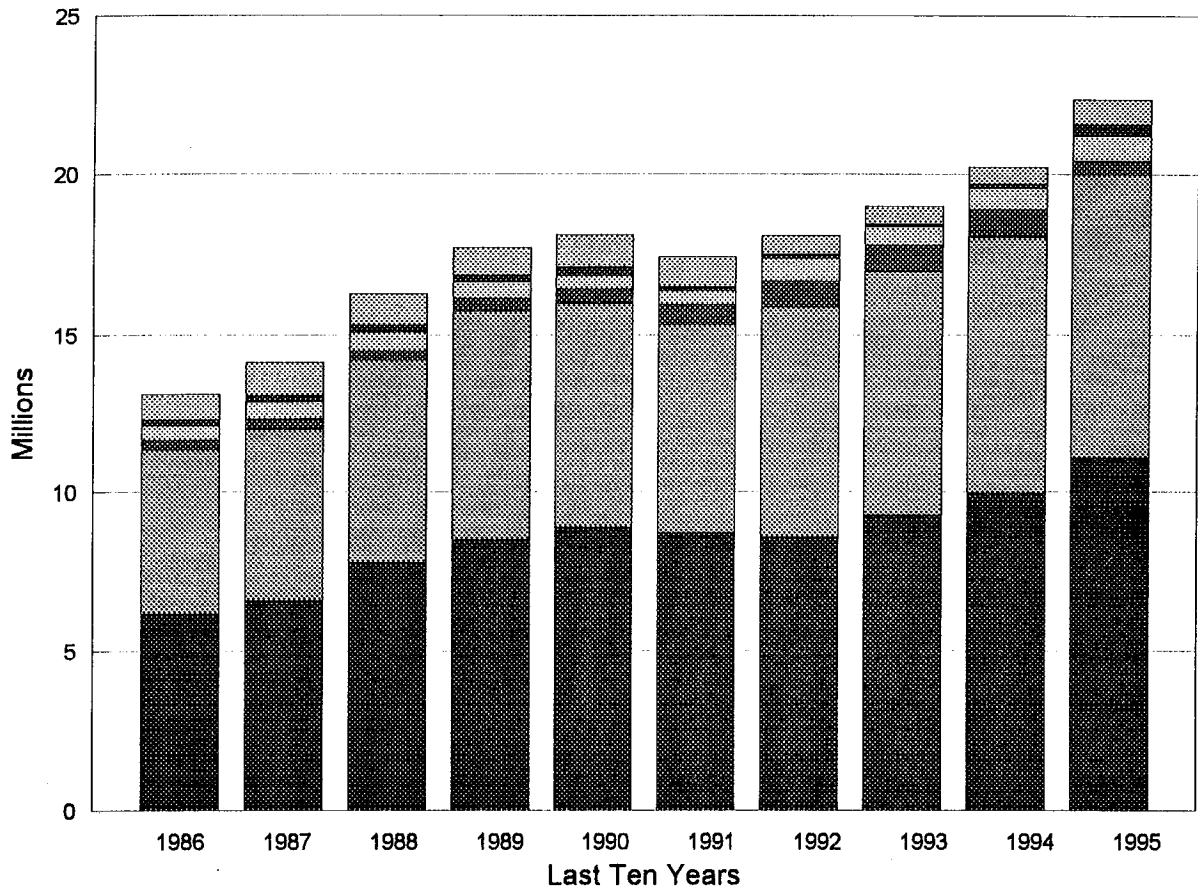
CASS COUNTY GOVERNMENT
General Governmental Revenues by Source
Last Ten Fiscal Years
(Unaudited)

<u>Year</u>	<u>Taxes</u>	<u>Inter- governmental Revenues</u>	<u>Licenses, Permits and Fees</u>	<u>Charges for Services</u>	<u>Fines & Forfeitures</u>	<u>Miscellaneous</u>	<u>Total</u>
1986	\$6,171,032	\$5,154,985	\$303,676	\$490,049	\$168,479	\$817,818	\$13,106,039
1987	6,604,303	5,393,626	323,512	541,690	203,120	1,050,646	14,116,897
1988	7,778,429	6,425,412	297,188	575,108	221,530	953,508	16,251,175
1989	8,509,487	7,210,623	388,366	506,264	208,795	870,629	17,694,164
1990	8,896,219	7,059,175	463,771	410,809	251,057	1,017,543	18,098,574
1991	8,707,221	6,604,316	617,982	425,789	95,987	949,958	17,401,253
1992	8,560,506	7,299,075	781,446	730,965	109,185	592,816	18,073,993
1993	9,267,434	7,686,150	827,406	569,102	94,735	560,751	19,005,578
1994	9,961,242	8,084,890	845,999	679,523	120,426	522,089	20,214,169
1995	11,072,602	8,926,019	433,852	809,519	366,980	753,369	22,362,341

NOTE: Includes General Fund and all Special Revenue Funds.

CASS COUNTY GOVERNMENT

General Governmental Revenues by Source



**CASS COUNTY GOVERNMENT
Property Tax Levies and Collections
Last Ten Years
(Unaudited)**

<u>Year Ended December 31</u>	<u>Total Tax Levy</u>	<u>Tax Collections</u>	<u>Percent of Levy Collected (1)</u>
1986	\$37,634,225	\$35,995,838	95.65%
1987	40,429,074	38,625,923	95.54%
1988	43,756,489	42,056,566	96.12%
1989	47,562,985	45,784,684	96.26%
1990	50,923,381	49,106,986	96.43%
1991	55,026,669	51,553,341	93.69%
1992	57,045,663	57,185,473	100.25%
1993	63,579,177	60,180,128	94.65%
1994	67,519,754	64,213,483	95.10%
1995	73,898,989	69,941,230	94.64%

(1) NOTES ON PROPERTY TAX COLLECTIONS:

Taxpayers receive a 5% discount if taxes are paid before February 15, which reduces the Percent of Levy Collected.

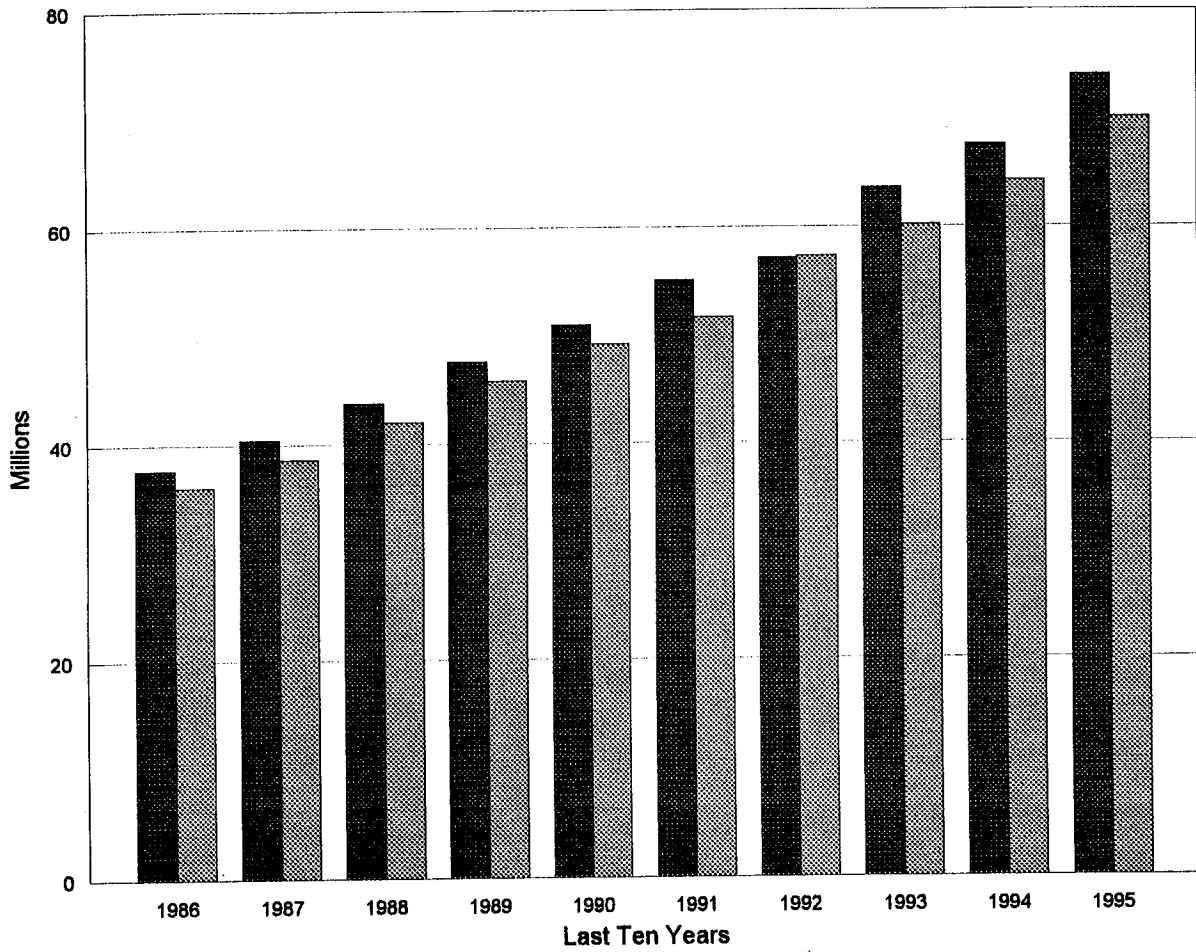
The Percent of Levy Collected is lower for the most recent years because taxpayers have five years to pay delinquent taxes before their property is redeemed by the County.

SOURCE: County Auditor's Office

*Year of tax levy is for the following financial year.

CASS COUNTY GOVERNMENT

Property Tax Levies and Collections



■ Tax Levy ▨ Tax Collections

CASS COUNTY GOVERNMENT
Estimated Market, Assessed, and Taxable Value of Taxable Property
Last Ten Fiscal Years
(Unaudited)

<u>Year</u>	<u>Estimated Market Value (True & Full)</u>	<u>Assessed Value (1)</u>	<u>Taxable Value (2)</u>
1986	\$2,761,819,464	\$1,380,909,732	\$131,964,184
1987	2,840,599,271	1,420,299,636	135,663,376
1988	2,904,168,487	1,452,084,244	138,606,423
1989	2,999,590,340	1,499,795,170	143,064,640
1990	3,077,580,691	1,538,790,346	146,835,065
1991	3,101,083,982	1,550,541,991	147,785,310 (3)
1992	3,186,469,120	1,593,234,560	151,773,258 (3)
1993	3,321,718,493	1,660,859,247	158,128,153 (3)
1994	3,361,321,895	1,680,660,948	167,657,381 (3)
1995	3,612,351,870	1,806,175,935	178,607,480 (3)

(1) Assessed Value is 50% of Market Value

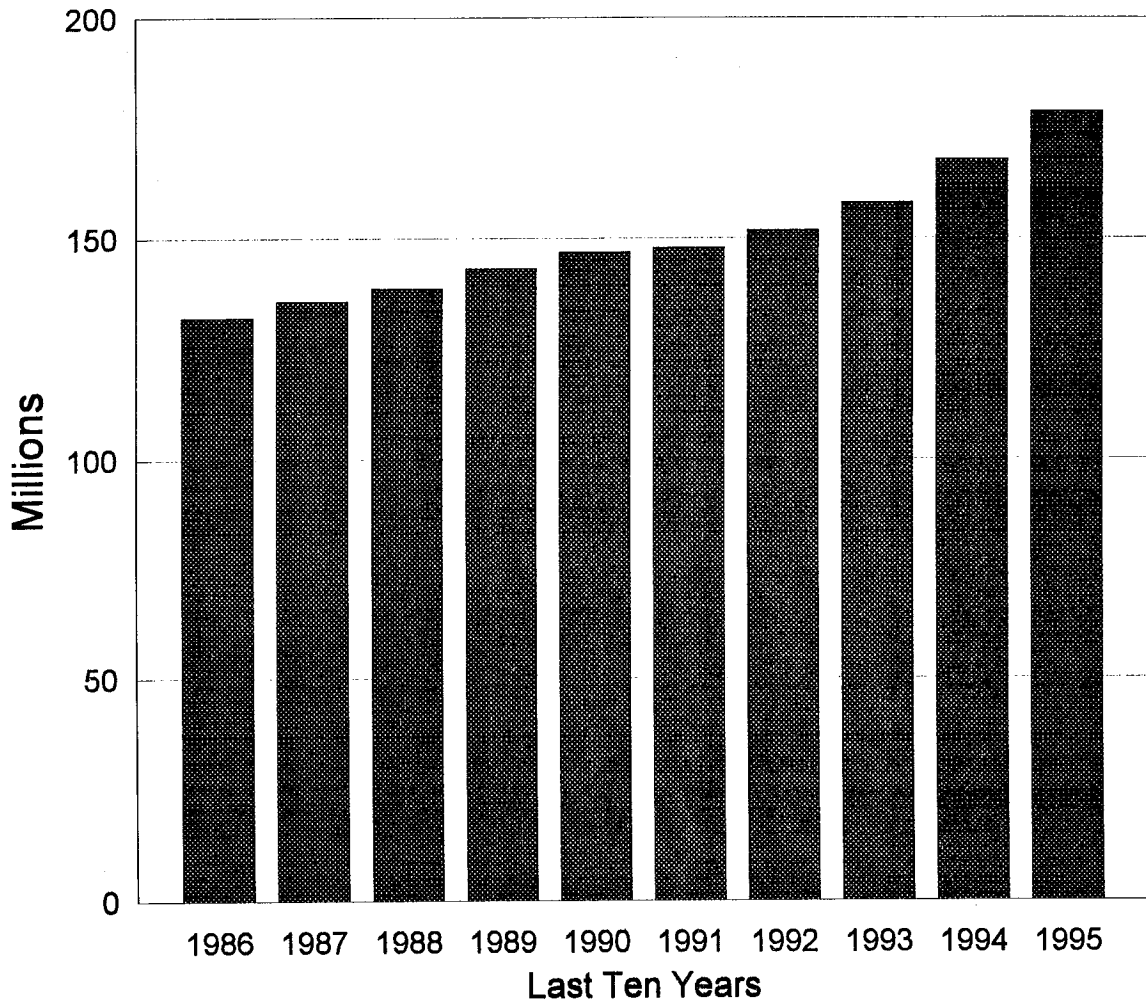
(2) Taxable Value is determined as follows:
Commercial Property: 10% of Assessed Value
Farmland: 10% of Assessed Value
Residential Property: 9% of Assessed Value

(3) Beginning in 1991, Taxable Value was reduced by tax increment financing.

SOURCE: County Auditor's Office

CASS COUNTY GOVERNMENT

Taxable Value



CASS COUNTY GOVERNMENT
Special Assessment Billings and Collections
Last Ten Fiscal Years
(Unaudited)

<u>Year Ended December 31</u>	<u>Total Billings</u>	<u>Total Collections</u>	<u>Percent Collected (1)</u>
1986	\$12,692,180	\$12,246,383	96.49%
1987	13,419,172	13,103,252	97.65%
1988	13,083,475	12,619,308	96.45%
1989	13,003,365	12,471,031	95.91%
1990	13,091,322	12,428,057	94.93%
1991	13,764,382	13,624,576	98.98%
1992	14,392,831	14,253,021	99.03%
1993	15,351,562	15,066,455	98.14%
1994	14,788,666	14,342,125	96.98%
1995	15,265,023	14,884,024	97.50%

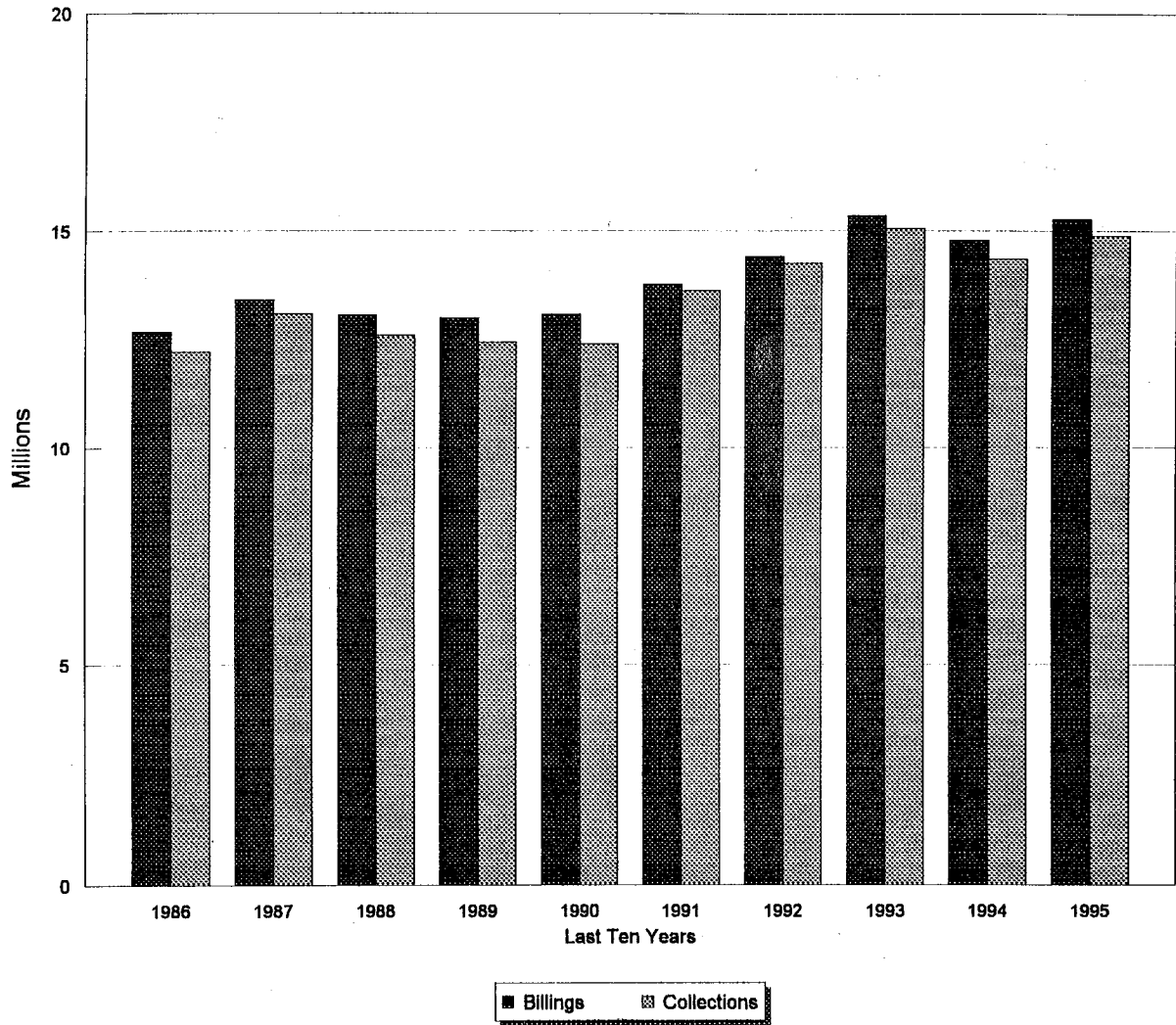
(1) The Percent Collected is lower for the most recent years because property owners have five years to pay delinquent special assessments before their property is redeemed by the County.

SOURCE: County Auditor's Office

*Year of tax levy is for the following financial year.

CASS COUNTY GOVERNMENT

Special Assessment Billings and Collections



CASS COUNTY GOVERNMENT
Property Tax Rates and Distribution of General Levy Property Taxes
Direct and Overlapping Governments
Last Ten Years
(Unaudited)

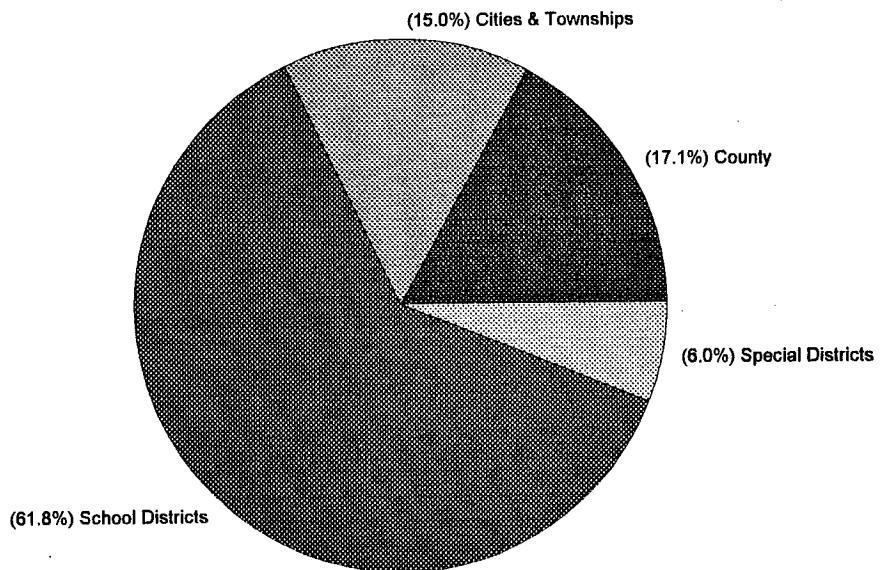
Year Ended December 31	Property Tax Rates Per \$1000 of Taxable Valuation		Distribution of General Levy Property Taxes (1)				
	Low	High	County	Cities & Townships	School Districts	Special Districts	Total
1986	\$170.85	\$374.69	18.02%	28.13%	46.43%	7.43%	100%
1987	180.02	342.79	20.13%	13.41%	59.02%	7.45%	100%
1988	211.37	361.05	21.98%	13.58%	57.51%	6.94%	100%
1989	217.22	377.31	21.51%	13.23%	58.15%	7.11%	100%
1990	222.34	395.94	19.56%	13.15%	59.03%	8.25%	100%
1991	231.45	412.92	18.71%	13.03%	60.68%	7.58%	100%
1992	243.49	447.33	18.38%	11.51%	63.36%	6.76%	100%
1993	257.07	456.93	18.07%	11.09%	64.71%	6.13%	100%
1994	255.51	470.44	18.19%	10.68%	64.19%	6.94%	100%
1995	255.51	470.44	17.12%	15.05%	61.85%	5.99%	100%

(1) The average of the high and low taxing districts was used for calculating the percent distribution of general levy property taxes.

SOURCE: County Auditor's Office

CASS COUNTY GOVERNMENT

1995 Property Tax Distribution



CASS COUNTY GOVERNMENT
Computation of Legal Debt Margin
December 31, 1995
(Unaudited)

	<u>Amount</u>	<u>Percent</u>
Assessed Value of all property	<u>\$1,806,175,935</u> (1)	
Debt Limit - 5% of Assessed Value	\$90,308,797	100.0%
 <u>Legal Debt Margin:</u>		
Debt Applicable to Limitation:		
Total general obligation bonded debt	\$2,340,000	
Less: Amount available for repayment of general obligation bonds	<u>(170,224)</u>	
Total debt applicable to limitation	<u>2,169,776</u>	<u>2.4%</u>
LEGAL DEBT MARGIN	<u><u>\$88,139,021</u></u>	<u><u>97.6%</u></u>

(1) SOURCE: County Auditor's Office

CASS COUNTY GOVERNMENT
Percent of Net General Bonded Debt to Assessed Value and
Net Bonded Debt Per Capita
Last Ten Fiscal Years
(Unaudited)

Year	Estimated Population	Total Assessed Valuation	General Bonded Debt	Debt Service Monies Available (1)	Net Bonded Debt	Percent of Net Bonded Debt to Assessed Value	Net Bonded Debt per Capita
1986	95,471	1,380,909,732	3,225,000	1,258,415	\$1,966,585	0.14%	\$21
1987	97,322	1,420,299,636	2,625,000	1,268,371	1,356,629	0.10%	14
1988	99,172	1,452,084,244	1,975,000	1,238,315	736,685	0.05%	7
1989	101,023	1,499,795,170	1,275,000	1,317,137	(42,137)	-0.00%	(0)
1990	102,874	1,538,790,346			*	0.00%	0
1991	104,646	1,550,541,991	400,000	-	400,000	0.03%	4
1992	106,559	1,593,234,560	275,000	47,081	227,919	0.01%	2
1993	108,507	1,660,859,247	140,000	40,732	99,268	0.01%	1
1994	109,716	1,680,660,949	2,210,000	158,780	2,051,220	0.12%	19
1995	111,440	1,806,175,935	2,340,000	170,224	2,169,776	0.12%	19

(1) Includes all long-term general obligation debt
* Additional funds were available to pay interest on bonds.

SOURCE: County Auditor's Office

CASS COUNTY GOVERNMENT
Percent of Annual Debt Service Expenditures for General
Bonded Debt to Total General Governmental Expenditures
Last Ten Fiscal Years
(Unaudited)

<u>Year</u>	<u>Principal</u>	<u>Interest (1)</u>	<u>Total Debt Service</u>	<u>Total General Governmental Expenditures (2)</u>	<u>Percent of Debt Service to Total General Governmental Expenditures</u>
1986	\$596,125	\$436,174	\$1,032,299	\$17,610,738	5.9%
1987	600,000	305,859	905,859	17,110,494	5.3%
1988	650,000	408,432	1,058,432	17,978,786	5.9%
1989	838,950	209,087	1,048,037	19,806,211	5.3%
1990	1,468,823	548,837	2,017,660	26,754,178	7.5%
1991	200,200	700,581	900,781	23,121,124	3.9%
1992	654,300	729,599	1,383,899	21,060,626	6.6%
1993	195,000	27,354	222,354	19,157,380	1.2%
1994	210,000	20,540	230,540	22,600,793	1.0%
1995	435,000	113,203	548,203	24,586,797	2.2%

(1) Includes bond issuance and other costs.

(2) Includes General Fund, all Special Revenue, Debt Service, and Capital Projects Funds.

CASS COUNTY GOVERNMENT
 Computation of Direct and Overlapping Debt
 December 31, 1995
 (Unaudited)

<u>Name of Entity</u>	<u>Percentage Applicable to Cass County</u>	<u>Debt (1) December 31, 1995</u>
Cass County Government	100.0%	\$2,340,000
<u>Cities:</u>		
West Fargo	100.0%	245,000
Casselton	100.0%	5,000
Kindred	100.0%	29,000
Mapleton	100.0%	60,000
Briarwood	100.0%	25,000
<u>Public School Districts:</u>		
Fargo PSD	100.0%	33,715,000
West Fargo PSD	100.0%	16,830,000
Kindred PSD	68.9%	2,259,000
Casselton PSD	100.0%	7,645,888
Cass Valley North PSD	89.5%	315,000
May-Port CG PSD	1.6%	415,000
Total Direct and Overlapping Bonded Debt		<u>\$63,883,888</u>

(1) Excludes revenue bonds, special assessments, and non-bonded capital lease obligations.

SOURCE: County Auditor's Office

CASS COUNTY GOVERNMENT
 Ten Largest Property Taxpayers Ranked by Taxable Value
 Year Ended December 31, 1995
 (Unaudited)

Name	Type of Business	Taxable Value	Percentage of Total Taxable Value
Northern States Power Company	Utilities	\$2,769,528	1.55%
West Acres Development Company	Shopping Center	2,245,900	1.26%
NW Bell Telephone Co/US West Communications	Utilities	1,897,916	1.06%
Dakota/Champion Partnership	Health Services	1,673,415	0.94%
Medical Properties, Inc.	Health Services	1,031,155	0.58%
Fargo Clinic - Meritcare	Health Services	1,015,730	0.57%
Blue Cross Blue Shield of North Dakota	Insurance	910,880	0.51%
Super Valu Stores Inc.	Wholesaler	768,950	0.43%
Van Raden Homes	Real Estate	674,708	0.38%
Case Equipment Corporation	Manufacturing	596,855	0.33%
Total Attributable to Ten Largest Property Taxpayers		<u>\$13,585,037</u>	<u>7.62%</u>
TOTAL GROSS TAXABLE VALUE		<u>\$178,266,770</u>	<u>100.00%</u>

SOURCE: County Auditor's Office

CASS COUNTY GOVERNMENT
Construction
Last Ten Fiscal Years
(Unaudited)

Year	Commercial Construction (1)		Residential Construction (1)	
	Value (In Thousands)	Units	Value (In Thousands)	Units
1986	\$42,811	355	\$41,897	1,074
1987	36,900	393	36,303	956
1988	44,774	416	42,646	1,057
1989	50,294	417	56,483	1,182
1990	58,422	432	52,316	1,141
1991	53,806	524	55,865	1,333
1992	59,814	619	69,688	1,560
1993	61,086	578	83,999	1,784
1994	116,208	721	75,988	1,637
1995	93,208	616	57,487	1,476

(1) Construction is for Fargo, West Fargo and the outlying areas of West Fargo. Other construction information is not available, and is considered immaterial to the County, as a whole.

SOURCES: Fargo: City of Fargo
West Fargo & outlying area: Moore Engineering

CASS COUNTY GOVERNMENT
Demographic Statistics
Last Ten Fiscal Years
(Unaudited)

Year	Estimated Population (1)	Per Capita Income (1)	School Enrollment K-12 (2)	Unemployment Rate (3)
1986	95,471	\$13,631	17,022	3.1%
1987	97,322	14,042	17,409	3.3%
1988	99,172	14,426	17,646	2.7%
1989	101,023	15,416	17,777	2.3%
1990	102,874	16,275	18,297	2.2%
1991	104,646	17,863	18,676	2.5%
1992	106,559	18,797	19,023	3.1%
1993	108,507	19,382	19,976	2.9%
1994	109,716	21,061	19,621	2.1%
1995	111,440	*	20,327	2.2%

SOURCES:

- (1) NDSU State Census Data Center
- (2) Cass County Auditor's Office
- (3) North Dakota Job Service

* Information is not yet available.

CASS COUNTY GOVERNMENT
1990 Census Data
(Unaudited)

Cass County Population 102,874

CITIES		TOWNSHIPS	
ALICE	62	ADDISON	95
AMENIA	82	AMENIA	132
ARGUSVILLE	161	ARTHUR	71
ARTHUR	400	AYR	78
AYR	19	BARNES	291
BRIARWOOD	88	BELL	52
BUFFALO	204	BERLIN	133
CASSELTON	1,601	BUFFALO	77
DAVENPORT	218	CASSELTON	111
ENDERLIN	17	CLIFTON	78
FARGO	74,111	CORNELL	90
FRONTIER	218	DAVENPORT	131
GARDNER	85	DOWS	76
GRANDIN	213	DURBIN	106
HARWOOD	590	ELDRED	115
HORACE	662	EMPIRE	124
HUNTER	341	ERIE	135
KINDRED	569	EVEREST	126
LEONARD	310	FARGO	0
MAPLETON	682	GARDNER	115
NORTH RIVER	68	GILL	115
OXBOW	100	GUNKEL	72
PAGE	266	HARMONY	93
PRAIRIE ROSE	49	HARWOOD	322
REILE'S ACRES	210	HIGHLAND	144
TOWER CITY	233		
WEST FARGO	<u>12,287</u>		
		Total Townships	<u>9,028</u>
Total Cities	<u>93,846</u>	Percent of Total	9%
Percent of Total	91%		

NOTE: 1990 is the most current data available.

SOURCE: US Department of Commerce,
Bureau of the Census

CASS COUNTY GOVERNMENT
Demographic and Miscellaneous Statistical Data
December 31, 1995
(Unaudited)

In 1873, the Territorial Legislature approved the formation of Cass County. The County was named for George W. Cass, president of the Northern Pacific Railway Company.

Cass County is located in the Red River Valley, a fertile level plain, formerly the bottom of a glacial lake. The County is approximately 42 miles square, bounded on the east by the Red River of the North which divides North Dakota and Minnesota; on the north by Traill and Steele Counties; on the west by Barnes County; and on the south by Ransom and Richland Counties.

<p>Form of Government: County Commission form of county government, with one commissioner elected from each of the five districts, for a four year term.</p> <p>Board Meetings: First and Third Mondays</p> <p>County Seat: Fargo, North Dakota Population, 1990 Census: 74,111 Largest city in North Dakota</p> <p>Area of County: 1,848 Square Miles</p> <p>Temperature: Average Daily Max: 51.2 F Average Daily Min: 29.8 F</p> <p>Mean Precipitation: 19.59 Inches</p> <p>Fiscal Year: January 1 - December 31</p>	<p><u>Employment Distribution*</u></p> <p>Agriculture 0.4%</p> <p>Mining & Construction 6.9%</p> <p>Manufacturing 8.7%</p> <p>Trans/Communication/Utilities 4.7%</p> <p>Wholesale Trade 6.6%</p> <p>Retail Trade 22.0%</p> <p>Financial/Insurance/Real Estate 4.9%</p> <p>Services 30.1%</p> <p>Government 15.7%</p> <p>(Source: Job Service of North Dakota, 1993, from unemployment insurance reports.)</p> <p>* Includes only employees for which unemployment insurance is paid.</p>	<p><u>Number of:</u></p> <p>Cities 27</p> <p>Townships 50</p> <p>School Districts 12</p> <p>Fire Districts 13</p> <p>Water Districts 4</p>
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CASS COUNTY GOVERNMENT
 Ten Largest Employers
 December 31, 1995
 (Unaudited)

Employer	Type of Business	Number of Employees
Meritcare Health Systems	Health Services	3,800
North Dakota State University	Educational Services	3,500
Dakota Heartland Health System	Health Services	1,698
Fargo Public School District #1	Educational Services	1,090
Blue Cross Blue Shield of North Dakota	Insurance	1,015
Case Corporation	Manufacturer	630
Department of Veterans Affairs	Health Services	575
Great Plains Software, Inc.	Computer Services	575
City of Fargo	Government	565
US West Communications	Communications	415

SOURCE: Fargo Chamber of Commerce

CASS COUNTY GOVERNMENT
Elected Officials and Full-Time Employees by Function (1)
Last Ten Years
(Unaudited)

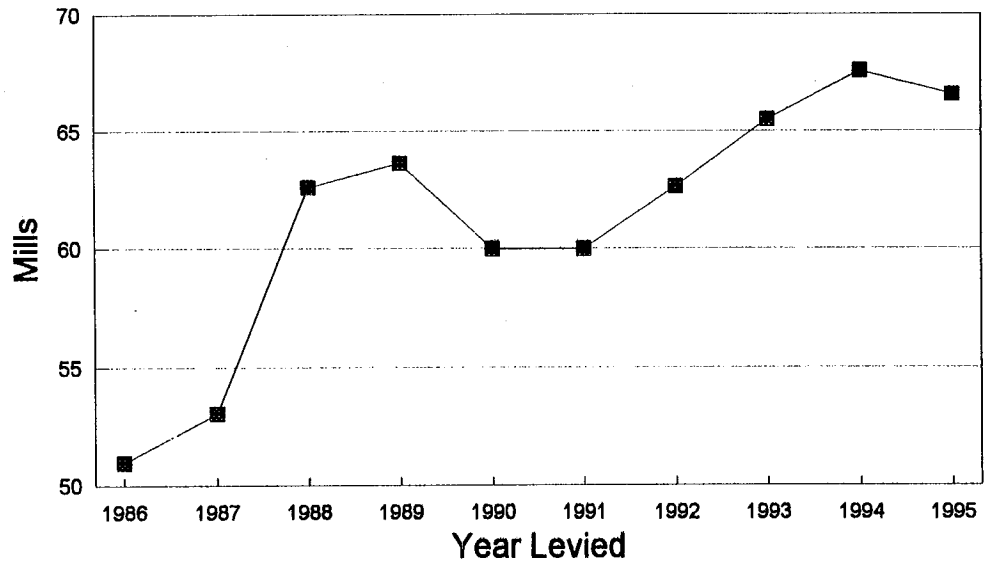
<u>Year</u>	<u>General Government</u>	<u>Public Safety</u>	<u>Public Works</u>	<u>Human Services</u>	<u>Elected Officials</u>	<u>Total</u>
1986	*	*	*	*	14	*
1987	*	*	*	*	14	*
1988	*	*	*	*	14	*
1989	*	*	*	*	14	*
1990	*	*	*	*	14	*
1991	*	*	*	*	14	*
1992	38	115	29	89	14	285
1993	35	117	31	89	13	285
1994	36	128	29	99	13	305
1995	33	139	28	99	11	310

(1) For this schedule, full-time is 30 hours per week (75% FTE) or more.

* Information not available.

CASS COUNTY GOVERNMENT
County Mill Levies
Last Ten Years

<u>Year</u>	<u>Total General and Special Mill Levies</u>
1986	50.96
1987	53.02
1988	62.60
1989	63.64
1990	59.98
1991	59.99
1992	62.63
1993	65.49
1994	67.59
1995	66.56



CASS COUNTY GOVERNMENT
Taxable Sales and Purchases
Last Ten Fiscal Years
(Unaudited)

<u>Year</u>	<u>Taxable Sales and Purchases (In Thousands)</u>	<u>Percent Increase</u>
1986	\$667,814	4.3%
1987	695,590	4.2%
1988	740,277	6.4%
1989	813,440	9.9%
1990	908,335	11.7%
1991	995,533	9.6%
1992	1,070,688	7.5%
1993	1,148,120	7.2%
1994	1,254,444	9.3%
1995	1,359,232	8.4%

SOURCE: North Dakota State Tax Commissioner

