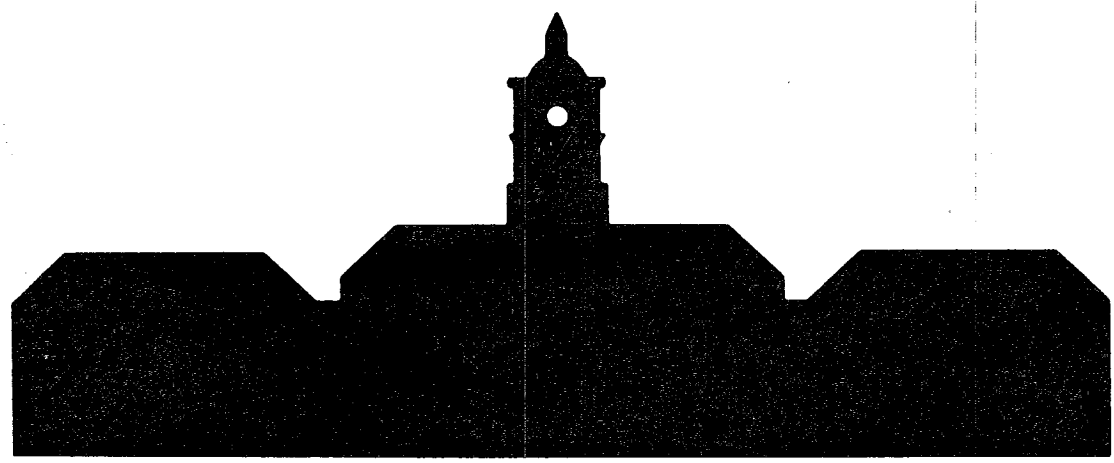
CASS COUNTY GOVERNMENT



COMPREHENSIVE ANNUAL FINANCIAL REPORT

For the Year Ended December 31, 1996
Fargo, North Dakota

Copy used to
make changes for
1997 CAFR

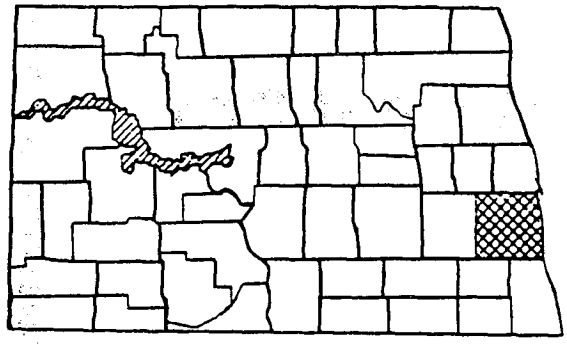
CASS COUNTY, NORTH DAKOTA

COMPREHENSIVE ANNUAL FINANCIAL REPORT

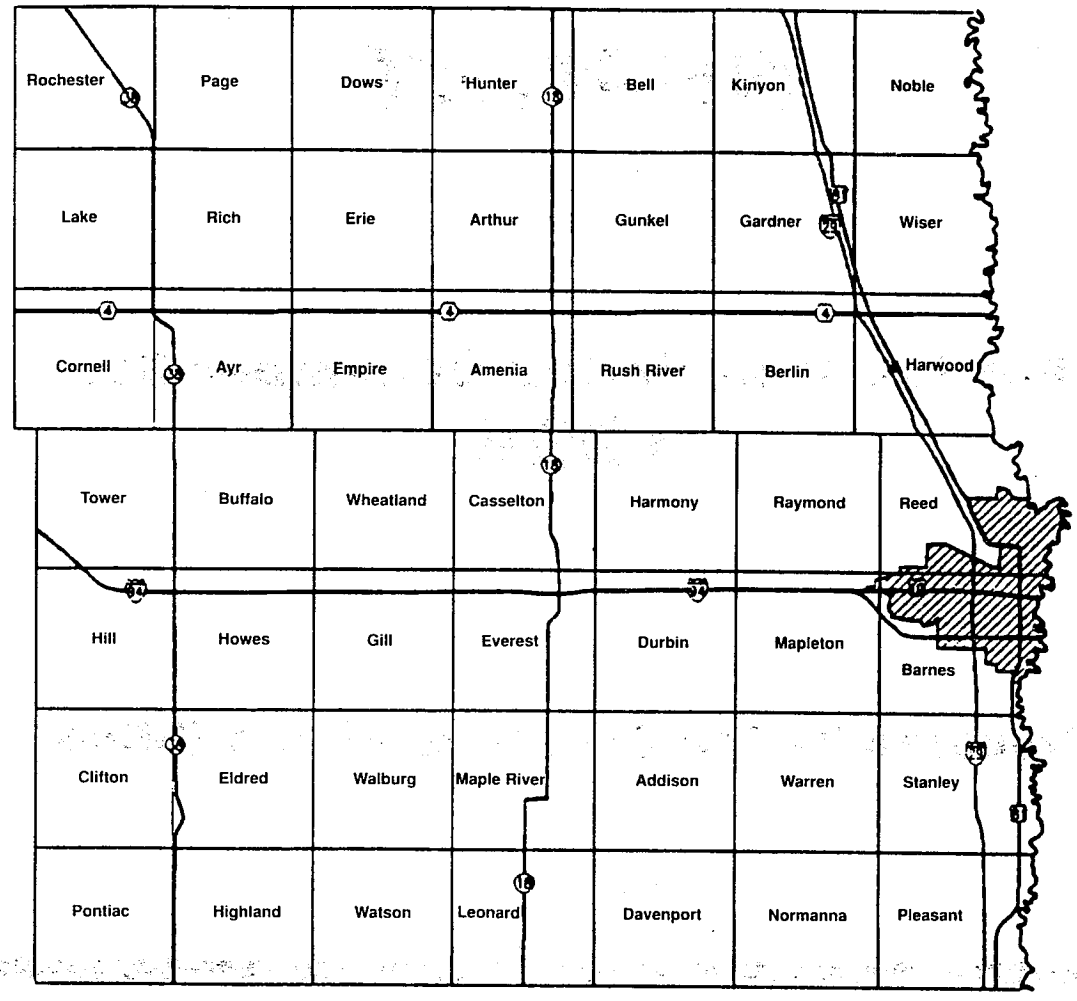
For the Year Ended December 31,
1996

Prepared by the County Auditor's Office

North Dakota



Cass County



CASS COUNTY GOVERNMENT
Comprehensive Annual Financial Report
For the Year Ended December 31, 1996

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CASS COUNTY
GOVERNMENT

Auditor

Michael Montplaisir, CPA
701-241-5601

Treasurer

Charlotte Sandvik
701-241-5611

Director of Equalization

Frank Klein
701-241-5616

Box 2806
211 Ninth Street South
Fargo, North Dakota 58103

FAX 701-241-5728

June 11, 1997

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

Commissioners:

The Comprehensive Annual Financial Report of Cass County is hereby submitted for the fiscal year ended December 31, 1996. 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, a 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.

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.

The Red River Valley experienced record snowfalls during the winter of 1996-1997 and the worst flooding in recorded history during the spring of 1997. Flood preparations made it possible for Cass County to survive the 'Flood of the Century' with relatively little damage. Although there was massive flooding in some areas, resulting in the loss of homes and businesses, the total tax base in the County will not be adversely affected. The Federal Emergency Management Agency (FEMA) will provide funding to assist in restoring the entire Valley. With the devastating events of the past year, the economic outlook for the county remains strong, now and in the future.

Over the past ten years, the taxable valuation of the County has

been growing at an average rate of 3.8 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 9,600. 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 thru the third quarter of 1996 were $1.04 billion and have been increasing at an average annual rate of 7.0 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. In 1996, the County completed renovations for the space vacated in the Courthouse by the Human Service Department and that space is now the offices of the Sheriff Department, the State's Attorney and District Court.

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. There were 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, special revenue, debt service, and capital project funds revenues for the fiscal year ended December 31, 1996 and the amount and percentage of increases and decreases in relation to prior year revenues.

General Government Revenues

Revenues	Amount	Percent of Total	Increase (Decrease) from 1995	Percent of Increase (Decrease)
Taxes	$11,469,236	49.1%	$ 369,634	3.6%
Intergovernmental	9,456,463	40.4	530,444	5.9
Licenses, Permits and Fees	30,261	0.1	(403,591)	(93.0)
Charges for Service	1,658,568	7.1	848,749	104.8
Fines and Forfeitures	-0-	0.0	(366,980)	(100.0)
Miscellaneous	772,513	3.3	19,144	2.5
Total Revenues	$23,387,041	100.0%	$1,024,400	4.6%

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, 1996. Fee

revenues decreased due to legislative action by the State of North Dakota. Fines and Forfeitures revenues were eliminated as a result of legislative action by the State of North Dakota. The increase in Charges for Service revenues was due to several factors, including increased charges in the Register of Deeds Office, spraying service, prisoner boarding and charges relating to the elections held in 1996. 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, 1996 and the amount and percentage of increases and decreases in relation to prior year expenditures.

General Government Expenditures

Expenditures	Amount	Percent of Total	Increase (Decrease) from 1995	Percent of Increase (Decrease)
General Government	$ 3,167,561	14.6%	$ 640,043	25.3%
Public Safety	5,938,536	27.3	236,371	4.1
Public Works	5,065,098	23.3	(1,325,257)	(20.7)
Human Services	5,870,304	27.0	224,153	4.0
Culture and Recreation	283,188	1.3	(100,685)	(26.2)
Conservation and Economic Development	1,405,519	6.5	280,625	24.9
Total Expenditures	$ 21,730,206	100.0%	$ (44,750)	(0.2)%

The 0.2 percent decrease in total expenditures for the year ended December 31, 1996 is primarily due to the completion of projects by the Cass County Road Department and Human Service in 1995.

General Fund Balance

The County had a $1,646,355 unreserved fund balance in the General Fund as of December 31, 1996 - a $165,081 increase from December 31, 1995. The 1996 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 the County Agent fund with the General Fund during 1996. The residual equity transfer from The County Agent Fund was $25,337. 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, and Motor Pool.

Total operating revenues for the year ended December 31, 1996 were $810,408. This represents a $9,219 decrease (1.1%) from 1995.

Total operating expenses were $966,824 - a $149,050 increase (15.4%) from the previous year. Operating revenues decreased due to decreased participation in the Health Insurance Trust. Operating expenses increased due to several large claims 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 of annual expected expenses. Overall, the proprietary operations had an operating loss for 1996 of $156,416. An Internal Service Fund - Unemployment Trust - was closed in 1996, the actual claims are now being paid by the department incurring the expense. The Auto Collision Trust was renamed the Motor Pool Fund.

Debt Administration

The County has a favorable level of general obligation debt, with only two issues outstanding for a total of $1,915,000. 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, 1996:

Bond Issue	Net Bonded Debt at December 31, 1996	Percent of Net Bonded Debt to Assessed Valuation	Net Bonded Debt Per Capita	Legal Debt Limit
Cass County General Obligation Bond	$1,915,000	0.10%	$16	$94,648,664

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, 1996 the total outstanding special assessment bonds were $395,000.

The four water resource districts located in the County had $14,692,885 of special assessment bonds outstanding as of December 31, 1996. 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 1996 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, 1996 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, 1996 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 (CAFR) for the fiscal year ended December 31, 1995. 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 three 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, Jason Loesch, Accounting Intern, and Heather Worden, Administrative Secretary, who assisted in the preparation of this report.

Respectfully submitted,

Michael Montplaisir

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, 1995

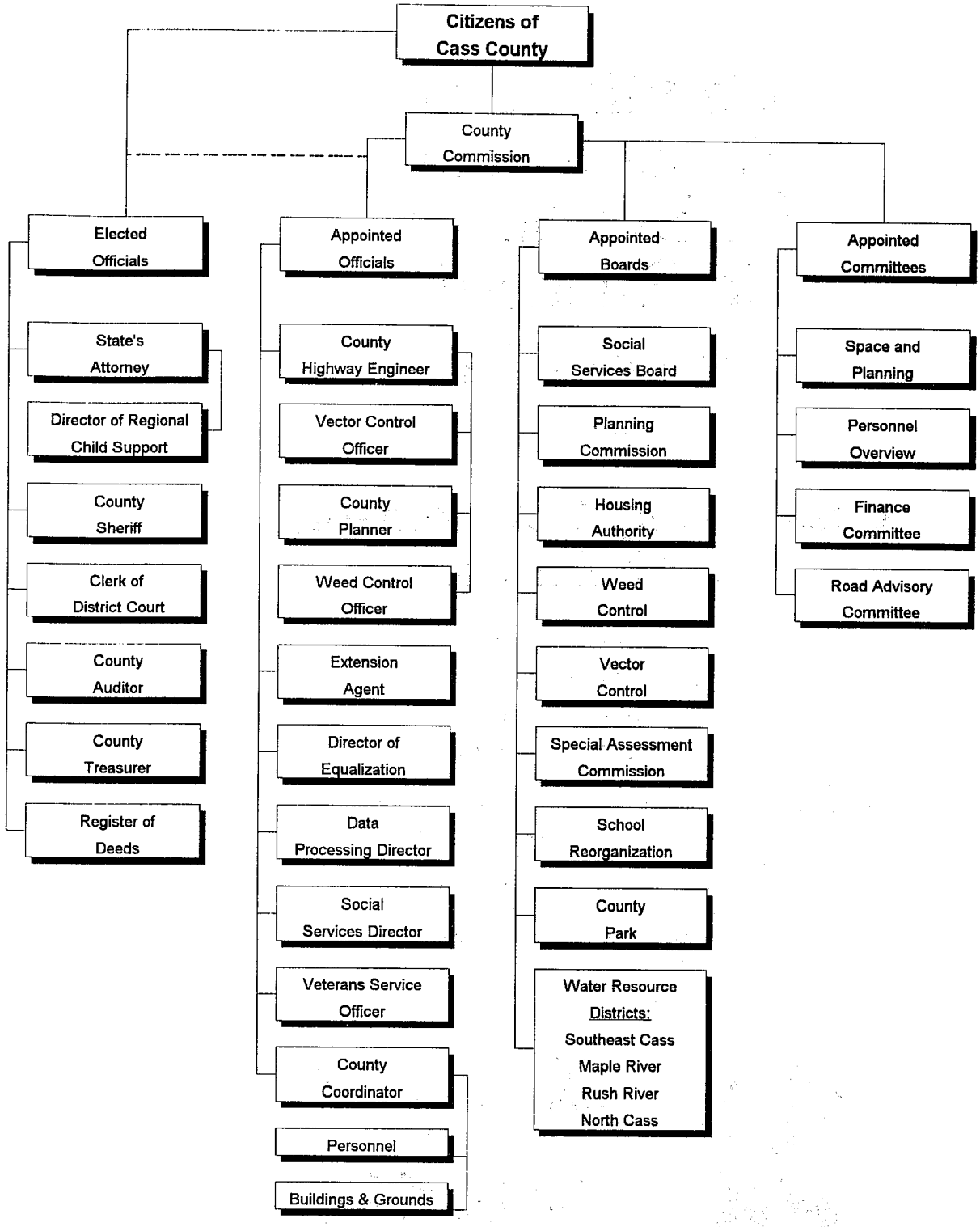
Certificate of Achievement for Excellence in Financial Reporting is presented by the Government Finance Officers Association of the United States and Canada to government units and public employee retirement systems whose comprehensive annual financial reports (CAFRs) achieve the highest standards in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

President

Executive Director

CASS COUNTY GOVERNMENT

1997 Organizational Chart



CASS COUNTY GOVERNMENT
COUNTY OFFICIALS

Commissioners:	Alon Wieland - Chairman Donna Schneider John Meyer Roberta Quick Paul Koenig
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 R. PETERSON
PHONE
(701) 328-2241

LOCAL GOVERNMENT DIVISION:
MANAGER - 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, 1996. 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, 1996, 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 27, 1997 on our consideration of Cass County's internal control structure and a report dated May 27, 1997 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.

Bob Peterson

Robert R. Peterson
State Auditor

May 27, 1997

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CASS COUNTY GOVERNMENT

Combined Balance Sheet -- All Fund Types, Account Groups,
and Discretely Presented Component Units
December 31, 1996

	Governmental Funds			
	General	Special Revenue	Debt Service	Capital Projects
ASSETS AND OTHER DEBITS				
Assets:				
Cash and Investments	$ 2,835,987	$ 4,548,473	$ 328,433	$ 1,023,760
Cash - County Offices	1,330	200		
Investments with Fiscal Agents				
Receivables:				
Taxes	136,664	144,994	10,583	
Accounts	68,134			
Special Assessments			1,046	
Due From Other Governments	352,432	415,870		89,103
Inventory of supplies, at cost	4,319	10,271		
Prepaid Postage	12,231			
Fixed Assets				
Accumulated Depreciation				
Other Debits:				
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	3,411,097	5,119,808	340,062	1,112,863
LIABILITIES, EQUITY AND OTHER CREDITS				
Liabilities:				
Accounts Payable	197,782	314,916		14,730
Contract Payable				
Compensated Absences				
Deposits				
Deferred Compensation				
Deferred Revenues	1,550,410	1,781,224	154,429	
IBNR Claims				
Uncertified Special Assessments				
General Obligation Bonds Payable				
Special Assessment Debt with Governmental Commitment				
Total Liabilities	1,748,192	2,096,140	154,429	14,730
Equity and Other Credits:				
Investment in General Fixed Assets				
Retained Earnings:				
Unreserved				
Fund Balances:				
Reserved for Inventory of Supplies	4,319			
Reserved for Prepaid Postage	12,231			
Unreserved				
Designated for Debt Service			73,017	
Undesignated	1,646,355	3,023,668	112,616	1,098,133
Total Equity and Other Credits	1,662,905	3,023,668	185,633	1,098,133
TOTAL LIABILITIES, EQUITY AND OTHER CREDITS	$ 3,411,097	$ 5,119,808	$ 340,062	$ 1,112,863

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

Proprietary Fund Type	Fiduciary Fund Type	Account Groups		Totals		Totals
Internal Service	Agency	General Fixed Assets	General Long-Term Debt	Primary Government (Memorandum Only)	Component Units	Reporting Entity (Memorandum Only)
$ 679,411	$ 22,912,096	$	$	$ 32,328,160	$ 5,647,878	$ 37,976,038
				1,530		1,530
	3,444,417			3,444,417	6,020,944	9,465,361
				292,241	18,165	310,406
1,662				69,796		69,796
				1,046	178,365	179,411
				857,405		857,405
				14,590		14,590
				12,231		12,231
344,825		18,497,474		18,842,299	2,223,381	21,065,680
(247,136)				(247,136)		(247,136)
			73,017	73,017	7,827,107	7,900,124
			2,491,197	2,491,197	6,865,778	9,356,975
			562,973	562,973		562,973
778,762	26,356,513	18,497,474	3,127,187	58,743,766	28,781,618	87,525,384
10,277	83			537,788		537,788
					58,485	58,485
			562,973	562,973		562,973
59,027	22,912,013			22,971,040		22,971,040
	3,444,417			3,444,417		3,444,417
				3,486,063	196,530	3,682,593
151,425				151,425		151,425
			254,214	254,214		254,214
			1,915,000	1,915,000		1,915,000
			395,000	395,000	14,634,400	15,029,400
220,729	26,356,513		3,127,187	33,717,920	14,889,415	48,607,335
		18,497,474		18,497,474	2,223,381	20,720,855
558,033				558,033		558,033
				4,319		4,319
				12,231		12,231
				73,017	7,827,107	7,900,124
				5,880,772	3,841,715	9,722,487
558,033		18,497,474		25,025,846	13,892,203	38,918,049
$ 778,762	$ 26,356,513	$ 18,497,474	$ 3,127,187	$ 58,743,766	$ 28,781,618	$ 87,525,384

CASS COUNTY GOVERNMENT

Combined Statement of Revenues, Expenditures and Changes in Fund Equity -- All Governmental Fund Types and Discretely Presented Component Units For the Fiscal Year Ended December 31, 1996

	General Fund	Special Revenue Funds	Debt Service Funds	Capital Projects Funds
Revenues:				
Taxes	$ 5,316,880	$ 5,653,754	$ 498,602	$
Licenses, Permits and Fees	30,261			
Intergovernmental Revenues	2,125,173	6,837,307	31,766	462,217
Charges for Services	1,507,870	150,698		
Miscellaneous Revenues	265,789	421,566	23,223	61,935
Total Revenues	9,245,973	13,063,325	553,591	524,152
Expenditures:				
Current:				
General Government	3,096,170	71,391		
Public Safety	5,935,608	2,928		
Highways and Streets		5,065,098		
Relief and Charities		5,870,304		
Culture and Recreation		283,188		
Conservation & Econ. Development	254,750	1,150,769		
Capital Outlay				404,971
Debt Service:				
Principal Retirement			450,000	
Interest			115,012	
Fiscal Charges			1,976	
Total Expenditures	9,286,528	12,443,678	566,988	404,971
Excess of Revenues Over (Under) Expenditures	(40,555)	619,647	(13,397)	119,181
Other Financing Sources (Uses):				
Operating Transfers In	120,000			
Operating Transfers Out		(120,000)		
Sale of Property	63,884	50,749		
Proceeds of Refunding Bonds				201,500
Total Other Financing Sources (Uses)	183,884	(69,251)		201,500
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	143,329	550,396	(13,397)	320,681
Fund Balance - January 1	1,494,239	2,473,271	199,030	777,452
Residual Equity Transfers	25,337			
Fund Balance - December 31	$ 1,662,905	$ 3,023,667	$ 185,633	$ 1,098,133

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

Totals Primary Government (Memorandum Only)	Component Units	Totals Reporting Entity (Memorandum Only)
$ 11,469,236	$ 2,563,230	$ 14,032,466
30,261		30,261
9,456,463	372,957	9,829,420
1,658,568		1,658,568
772,513	707,327	1,479,840
23,387,041	3,643,514	27,030,555
3,167,561		3,167,561
5,938,536		5,938,536
5,065,098		5,065,098
5,870,304		5,870,304
283,188		283,188
1,405,519	1,207,940	2,613,459
404,971	88,167	493,138
450,000	814,800	1,264,800
115,012	951,408	1,066,420
1,976		1,976
22,702,165	3,062,315	25,764,480
684,876	581,199	1,266,075
120,000	349,173	469,173
(120,000)	(349,173)	(469,173)
114,633	30,000	144,633
201,500	1,719,100	1,920,600
316,133	1,749,100	2,065,233
1,001,009	2,330,299	3,331,308
4,943,992	9,338,523	14,282,515
25,337		25,337
$ 5,970,338	$ 11,668,822	$ 17,639,160

CASS COUNTY GOVERNMENT

Combined Statement of Revenues, Expenditures and Changes in Fund Equity
Budget and Actual - General, Special Revenue, and Debt Service Funds
For the Fiscal Year Ended December 31, 1996

	General Fund			Special Revenue Funds		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Taxes	$5,371,316	$5,316,880	($54,436)	$5,714,804	$5,653,754	($61,050)
Licenses, Permits and Fees	14,500	30,261	15,761			
Intergovernmental Revenues	2,140,791	2,125,173	(15,618)	6,306,726	6,837,307	530,581
Charges for Services	1,220,005	1,507,870	287,865	128,300	150,698	22,398
Miscellaneous Revenues	234,311	265,789	31,478	360,100	421,566	61,466
Total Revenues	8,980,923	9,245,973	265,050	12,509,930	13,063,325	553,395
Expenditures:						
Current:						
General Government	3,231,801	3,096,170	135,631	129,601	71,391	58,210
Public Safety	6,089,812	5,935,608	154,204	14,500	2,928	11,572
Highways and Streets				5,377,304	5,065,098	312,206
Relief and Charities				6,189,677	5,870,304	319,373
Culture and Recreation				285,784	283,188	2,596
Conservation & Econ. Development	263,001	254,750	8,251	1,253,877	1,150,769	103,108
Debt Service:						
Principal, Int. and Fiscal Charges						
Total Expenditures	9,584,614	9,286,528	298,086	13,250,743	12,443,678	807,065
Revenues Over (Under) Expenditures	(603,691)	(40,555)	563,136	(740,813)	619,647	1,360,460
Other Financing Sources (Uses):						
Operating Transfers In	120,000	120,000				
Sale of Property	75,730	63,884	(11,846)	78,500	50,749	(27,751)
Operating Transfers Out				(120,000)	(120,000)	
Total Other Financing Sources (Uses)	195,730	183,884	(11,846)	(41,500)	(69,251)	(27,751)
Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(407,961)	143,329	551,290	(782,313)	550,396	1,332,709
Fund Balance - January 1	1,494,239	1,494,239		2,473,271	2,473,271	
Residual Equity Transfers	30,000	25,337	(4,663)			
Fund Balance - December 31	$1,116,278	$1,662,905	$546,627	$1,690,958	$3,023,667	$1,332,709

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

Debt Service Funds		
Budget	Actual	Variance Favorable (Unfavorable)
$521,426	$498,602	($22,824)
31,312	31,766	454
5,500	23,223	17,723
558,238	553,591	(4,647)
566,712	566,988	(276)
566,712	566,988	(276)
(8,474)	(13,397)	(4,923)
(8,474)	(13,397)	(4,923)
199,030	199,030	
$190,556	$185,633	($4,923)

CASS COUNTY GOVERNMENT
Combined Statement of Revenues, Expenses and Changes in Retained Earnings
All Proprietary Fund Types
For the Year Ended December 31, 1996

	Internal Service
Operating Revenues:	
Premiums	$ 696,961
Charges for Services	109,291
Miscellaneous	4,156
Total Operating Revenues	810,408
Operating Expenses:	
Premiums	64,545
Dues	200
Education Seminars	1,693
Telephone Service	52,024
Maintenance Agreements	20,449
Equipment Repair	4,050
Uncapitalized Equipment	2,238
Wellness Health Fair	3,314
Administrative Fees	48,720
Collision Repair/Replacement	8,378
Benefit Payments	590,303
IBNR Claims	151,425
Depreciation Expense	19,485
Total Operating Expenses	966,824
Operating Income	(156,416)
Nonoperating Revenues (Expenses):	
Interest Income	15,708
Total Nonoperating Revenues (Expenses)	15,708
Net Income	(140,708)
Retained Earnings - January 1	724,078
Residual Equity Transfers:	
Transfers Out	(25,337)
Retained Earnings - December 31	$ 558,033

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, 1996

	Internal Service
Cash Flows from Operating Activities:	
Operating Income	($ 156,416)
Adjustments to Reconcile Operating Income to Net Cash Provided (Used) by Operating Activities:	
Depreciation	19,485
Changes in Assets and Liabilities:	
Increase in Accounts Receivable	2,084
Increase in Accounts Payable	4,980
Increase in Premium Deposit Funds	1,871
Increase in IBNR Claims	100,055
Net Cash Provided by Operating Activities	(27,941)
Cash flows from noncapital financing activities:	
Operating transfers-out to other funds	(25,337)
Cash Flows from Capital and Related Financing Activities:	
Acquisition of Fixed Assets	(38,842)
Net Cash Used in Capital and Related Financing Activities	(38,842)
Cash Flows from Investing Activities	
Interest on Investments	15,708
Net Cash Provided by Investing Activities	15,708
Net Increase in Cash and Cash Equivalents	(76,412)
Cash and Cash Equivalents at January 1	755,823
Cash and Cash Equivalents at December 31	$ 679,411

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

CASS COUNTY GOVERNMENT

Combining Balance Sheet-Component Units
December 31, 1996

	Southeast Cass WRD	North Cass WRD	Maple River WRD	Rush River WRD	Totals
ASSETS AND OTHER DEBITS					
Assets:					
Cash and Investments	$ 4,342,555	$ 708,398	$ 471,844	$ 125,081	$ 5,647,878
Investments with Fiscal Agents	6,020,944				6,020,944
Receivables:					
Taxes	10,576	4,713	2,208	668	18,165
Special Assessments	166,858		11,507		178,365
Fixed Assets	2,223,381				2,223,381
Other Debits:					
Amount Available for Retirement of General Long-Term Debt	7,793,585		33,522		7,827,107
Amount to be Provided for Retirement of General Long-Term Debt	6,763,400		102,378		6,865,778
TOTAL ASSETS AND OTHER DEBITS	27,321,299	713,111	621,459	125,749	28,781,618
LIABILITIES, EQUITY AND OTHER CREDITS					
Liabilities:					
Contract Payable	58,485				58,485
Deferred Revenues	177,434	4,713	13,715	668	196,530
Bonds Payable-Special Assessments	14,498,500		135,900		14,634,400
Total Liabilities	14,734,419	4,713	149,615	668	14,889,415
Equity and Other Credits:					
Investment in General Fixed Assets	2,223,381				2,223,381
Fund Balances:					
Unreserved					
Designated for Debt Service	7,793,585		33,522		7,827,107
Undesignated	2,569,914	708,398	438,322	125,081	3,841,715
Total Equity and Other Credits	12,586,880	708,398	471,844	125,081	13,892,203
TOTAL LIABILITIES, EQUITY AND OTHER CREDITS	$ 27,321,299	$ 713,111	$ 621,459	$ 125,749	$ 28,781,618

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, 1996

	Southeast Cass WRD	North Cass WRD	Maple River WRD	Rush River WRD	Totals
Revenues:					
Taxes	$ 2,139,715	$ 139,940	$ 235,124	$ 48,451	$ 2,563,230
Intergovernmental Revenues	196,301	40,000	76,294	60,362	372,957
Miscellaneous Revenues	623,344	45,749	24,640	13,594	707,327
Total Revenues	2,959,360	225,689	336,058	122,407	3,643,514
Expenditures:					
Current:					
Conservation & Econ. Development	764,928	91,209	155,262	196,541	1,207,940
Capital Outlay	88,167				88,167
Debt Service:					
Principal Retirement	786,300		28,500		814,800
Interest and Fiscal Charges	942,166		9,242		951,408
Total Expenditures	2,581,561	91,209	193,004	196,541	3,062,315
Excess of Revenues Over (Under) Expenditures	377,799	134,480	143,054	(74,134)	581,199
Other Financing Sources (Uses):					
Operating Transfers In	291,260	42,913	15,000		349,173
Sale of Land	30,000				30,000
Proceeds From Bonds	1,719,100				1,719,100
Operating Transfers Out	(291,260)	(42,913)	(15,000)		(349,173)
Total Other Financing Sources (Uses)	1,749,100				1,749,100
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	2,126,899	134,480	143,054	(74,134)	2,330,299
Fund Balance - January 1	8,236,600	573,918	328,790	199,215	9,338,523
Fund Balance - December 31	$ 10,363,499	$ 708,398	$ 471,844	$ 125,081	$ 11,668,822

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

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Cass County operates under a Home Rule Charter passed by the voters in 1994. 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. These criteria include 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 district's 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 Cass County Water Resource Districts have joined the water resource districts of Richland County, 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 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, ~~1995,~~ 1996 which is the most current audited information available:

	Red River Joint Water Resource Board	
Total Assets	$3,926,737	4,358,947
Total Liabilities	385,576	408,996
Total Equity	3,541,161	3,949,951
Revenues	547,839	619,983
Expenditures	158,263	211,193
Net Increase in Fund Balance	389,576	408,790

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 are 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.

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 County applies all GASB (Governmental Accounting Standards Board) pronouncements as well as the FASB (Financial Accounting Standards Board) pronouncements issued before November 30, 1989, unless those pronouncements conflict with or contradict GASB pronouncements.

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 include amounts in demand deposits, money market accounts and highly liquid investments with an original maturity of three months or less. Deposits must be deposited either 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, 1996.

J. 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.

K. 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.

L. Prepaid Items

Payments made to vendors for services that will benefit periods beyond December 31, 1996, are recorded as prepaid items.

M. 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 $500 or more 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 are charged as an operating expense, and accumulated depreciation is reported on the balance sheet. Assets depreciated are telephone equipment in the Telephone Trust and automobiles in the Motor Pool Trust. In the Telephone Trust, depreciation has been provided using the straight-line method over a seven-year useful life. In the Motor Pool Trust, depreciation is provided using the straight line method over a five-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.

N. 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, 1996.

O. Compensated Absences

Vested or accumulated vacation leave for governmental funds that are not expected to be liquidated with expendable available financial resources are reported in the general long-term debt account group. The cost of such benefits is recognized when payments are made to employees, therefore, no expenditure is reported for these amounts.

The balance included in the general long-term debt account group are 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.

P. 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.

Q. IBNR Claims - Self Insurance

The IBNR (Incurred But Not Reported) claims are 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.

During 1996, there were several large claims due to serious illnesses, but management believes the liability reserves recorded at December 31, 1996, are adequate and that any changes in the estimates will be reflected in the current year.

Reconciliation of Claims Liability:
Employee Health

	1996	1995
Balance January 1	$ 51,370	$ 88,263
Incurred Claims Including IBNR's and Changes in Estimates	690,358	399,000
Less Claims Payments	590,303	435,893
Balance December 31	$ 151,425	$ 51,370

R. 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.

S. 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.

T. Bond Discounts/Issuance Costs

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

U. 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 1996 included the following:

	In	Out
General Fund	$120,000	
County Road and Bridge		$120,000

Residual equity transfers in 1996 included the following:

	In	Out
General Fund	$ 25,337	
Unemployment Trust		$ 25,337
Total Residual Equity Transfers	$ 25,337	$ 25,337

V. 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 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. The Century Code chapter and the Home Rule Charter passed by the county voters in 1994 are 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. 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

13309367

Subtract Weed + Control + Vector

11,976,822 ~~$16,767,509~~ 11,956,281 ~~$11,955,873~~

Deposits: At year-end, the carrying amount of the County's deposits was and the bank balance was $12,030,832. Of the bank balance, was covered by federal depository insurance or by collateral held by the County's agent in the County's name, and ~~$74,959~~ was uninsured and uncollateralized. The uninsured and uncollateralized deposits were held by the Bank of North Dakota. 20,541

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.

15,619,700.40

	Category 1	Carrying Amount	Market Value
U.S. Government Securities	$15,555,967	$15,555,967	$15,563,370
Deferred Compensation Plans		3,444,417	3,444,417
Total Investments		$19,000,384	$19,007,787

Component Units

Deposits: At December 31, 1996, the deposits of the Water Resource Districts were entirely covered by federal depository insurance or by collateral held by the district's custodial bank in the district's name.

Investments: Cash with a fiscal agent of $6,020,944 is the amount held by the paying agent for crossover refunding bonds and is not categorized. A mutual fund of $1,735,148 held with first Trust of North Dakota is also 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 50 percent to arrive at an 'assessed value'. The assessed value is further reduced to 10 percent of the assessed value for commercial and agricultural property and 9 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 3 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 9 percent. The bidder offering the lowest interest rate wins the bid; taxes not sold are bid by the County Treasurer at 12 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

The following is a summary of changes in the general fixed assets account group during the year ended December 31, 1996:

7

	Balance Jan. 1, 1996	Additions	Deletions	Balance Dec. 31, 1996
Land	$ 297,572	--	--	$ 297,572
Buildings	11,065,308	--	--	11,065,308
Improvements other than buildings	663,232	--	--	663,232
Machinery and equipment	6,225,838	402,018	(156,494)	6,471,362
Total general fixed assets	$18,251,950	$402,018	$(156,494)	$18,497,474

The following is a summary of proprietary fund-type fixed assets at December 31, 1996:

	Internal Service Funds
Land	--
Buildings	--
Improvements other than buildings	--
Machinery and equipment	$344,825
Less: accumulated depreciation	(247,136)
Net fixed assets	$ 97,689

Component Units

During the year ended December 31, 1996, the following changes occurred in the general fixed assets account group of the Southeast Cass Water Resource District:

	Balance Jan. 1, 1996	Deletions	Balance Dec. 31, 1996
Land	$2,236,593	$(30,000)	$2,206,593
Machinery and equipment	8,551		8,551
Furniture	8,237		8,237
Total general fixed assets	$2,253,381	$(30,000)	$2,223,381

NOTE 6: LONG-TERM DEBT

During the year ended December 31, 1997, the following changes occurred in liabilities reported in the general long-term debt account group.

	Balance January 1	Additions	Reductions	Balance December 31
General Oblig. Bonds	$2,340,000	$ 0	$(425,000)	$ 1,915,000
Special Assess. Bonds	215,000	205,000	(25,000)	395,000
Special Assessments	362,292	0	(108,078)	254,214
Compensated Absences	516,371	46,602	*	562,973
Total	$3,433,663	$ 251,602	$(558,078)	$ 3,127,187

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

Long-term debt at December 31, 199~~6~~7, 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%.	950,000 ~~$1,395,000~~
$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	~~$1,915,000~~ 1,470,000
Special Assessment Bonds:	
~~$355,000 Refunding Improvement bonds with annual installments of $10,000 to $35,000 through 1997 with interest at 6.2% to 6.25%.~~	~~$ 10,000~~
Space $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%~~ 6.75 to 7.0%.	40,000 ~~45,000~~
$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%~~ 4.25% to 5.2%.	40,000 ~~45,000~~
$95,000 Refunding Improvement Bonds of 1995 for construction in the Borderuds Subdivision due in annual installments of $5,000 to $10,000 through 2010 with interest at 5.6%.	85,000 ~~90,000~~
$205,000 Refunding Improvement Bonds of 1996 for construction in the Forest River Subdivision due in annual installments of $10,000 to $25,000 through 2006 with interest at 5.1%.	155,000 ~~205,000~~
Total Special Assessment Bonds ~~and Warrants~~	305,000 ~~$ 395,000~~ 665,000
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.	$ ~~2,100~~ ~~2,297~~ 2100
$418,275 Sheyenne-Maple Flood Control Project No. 1 special assessments due in annual installments of $27,876, with interest at 7.65%.	~~211,430~~ ~~297,977~~ 234,923.
~~Adjustment due to reassessment and reduction in principle.~~	~~(46,060)~~ 237023
Total Special Assessments	~~$ 254,214~~
TOTAL LONG-TERM DEBT (Excluding Compensated Absences)	$2,564,214 2,372,023

add this one in -

The annual requirements to amortize all debt (excluding compensated absences) outstanding as of December 31, 1996, including interest payments of ~~$419,194~~ are as follows:

~~436,395~~ 436507

Year Ending December 31	General Obligation Bonds	Special Assessment Bonds	Special Assessments	Total
1997	$ 522,503	55,850	31,679	610,032
1998	522,473	53,485	41,832	617,790
1999	520,855	51,628	40,019	612,502
2000	532,350	49,755	38,205	620,310
2001		47,870	36,392	84,262
2002-2015		258,088	180,426	438,514
Total	$2,098,181	$516,676	$368,553	$2,983,410

38
,490

The County is subject to a statutory limitation by the State of North Dakota for indebtedness payable principally from property taxes. At December 31, 1996, the statutory limit for the County was $96,415,316. The only debt the County has that is subject to this limitation is the Limited Tax Building Fund Bonds of 1994 and 1995. 102,834,591

The general obligation debt, net of funds available for bond retirement was ~~$1,766,672~~ 1,355,156, leaving a debt margin of $94,648,664. As of December 31, 1996, the County had funds of ~~$148,328~~ 114,844 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 year's principal and interest payments.

1997

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, 1996, the County had funds of $180,105 142,157 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, 1996, the following changes occurred in special assessment bonds reported in the general long-term debt account groups of the Water Resource Districts.

	Balance January 1	Additions	Reductions	Balance December 31
Southeast Cass	$13,766,640	$1,585,000	$(794,655)	$14,556,985
Maple River	164,400	0	(28,500)	135,900
Total	$13,931,040	$1,585,000	$(823,155)	$14,692,885

Long-term debt of the Water Resource Districts at December 31, 1996, 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%. $ 18,500

$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%.	3,460,000
$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%.	1,500,000
$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%.	1,100,000
$1,000,000 Improvement Bonds, due in annual installment of $740,000 in May 1997 with interest at 5.75%.	740,000
$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%.	175,000
$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%.	1,180,000
$875,000 Refunding Improvement Bonds Series B, due in annual installments of $85,000 to $90,000 through 2007 with interest from 4.5% to 5.0%.	875,000
$71,000 Refund Improvement Bond Series A, due in annual installments of $30,000 to $140,000 through 2004 with interest at 4.25% to 4.7%.	710,000
$340,000 Improvement Bonds, due in annual installments of $20,000 to $25,000 through 2008 with interest at 3.0% to 5.0%.	300,000
Total Special Assessment Bonds	$14,498,500
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.	50,130 ~~58,485~~
Total South East Cass WRD Long-Term Debt	$14,556,985
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%.	$ 45,600
$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%.	70,000

$33,000 Sewer District #89-1 bonds, due in annual installments of $500 to $1,100 through 2016 with interest at 5. .	20,300
Total Maple River WRD	$135,900
Total Component Unit Debt	$14,692,885

Water Resource Districts' special assessment bond debt service requirements to maturity, including ~~$2,338,981~~ 1,639,687 of interest, are as follows:

Year Ending December 31	Southeast Cass Bonds	Southeast Cass Contract	Maple River Bonds	Total
1997	$ 6,574,724	$ 8,355	$ 36,078	$ 6,619,157
1998	2,101,362	8,355	34,672	2,144,389
1999	1,193,938	8,355	28,322	1,230,615
2000	1,141,195	8,355	7,566	1,157,116
2001	1,097,619	8,355	7,310	1,113,284
Remaining Years	4,675,737	16,710	74,860	4,767,307
Total	$ 16,784,573	$ 58,485	$188,808	$17,031,868

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, 1996, the water resource districts had funds of ~~$7,827,107~~ 3,012,210 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 7: CONDUIT DEBT OBLIGATIONS

From time to time, the County has issued Industrial Revenue Bonds and Community Development Block Grants to provide financial assistance to private-sector entities for the acquisition and construction of industrial and commercial facilities deemed to be in the public interest. The bonds are secured by the property financed and are payable solely from payments received on the underlying mortgage loans. Upon repayment of the bonds, ownership of the acquired facilities transfers to the private-sector entity served by the bond issuance. Neither the county, the state, nor any political subdivision thereof is obligated in any manner for repayment of the bonds. Accordingly, the bonds are not reported as liabilities in the accompanying financial statements.

As of December 31, 1996, there were six series of Industrial Revenue Bonds outstanding with an aggregate principal amount payable of $33,500,000.00.

As of December 31, 1996, there were three Community Development Block Grants outstanding with an aggregate principal amount $139,510.22.

NOTE 8: PENSION PLANS

North Dakota Public Employees Retirement System

Cass County participates in the North Dakota Public Employees' Retirement system administered by the State of North Dakota. The following is a brief description of the plan.

Description of Plan:

NDPERS is a cost-sharing, multiple-employer defined benefit pension plan covering substantially all classified employees of Cass County. The plan provides retirement, disability and death benefits. If an active employee dies with less than five years of credited service, a death benefit equal to the value of the employee's accumulated contributions, plus interest, is paid to the employee's beneficiary. If the employee has earned more than five years of credited service, the surviving spouse will be entitled to a single payment refund, life-time monthly payments in an amount equal to 50% of the employee's accrued normal retirement benefit, or 60 monthly payments in an amount equal to the employee's accrued 100% joint and survivor retirement benefit if the member had reached normal retirement age prior to date of death. If the surviving spouse dies before the employee's accumulated pension benefits are paid, the balance will be payable to the surviving spouse's designated beneficiary.

Eligible employees who become totally disabled after a minimum of 180 days of ice, receive monthly disability benefits that are equal to final average salary with a minimum of $100. To qualify ction, the employee must meet the criteria established by t Board for being considered totally disabled.

State required as $

entitled to unreduced monthly pension benefits equal to final average salary for each year of service beginning of age and years of credited service equal or exceed 88, etirement age (65). The plan permits early retirement at ith five or more years of service. NDPERS issues a ble financial report that includes financial statements required supplementary information for NDPERS. That report may be obtained by writing to NDPERS; 400 E Broadway, Suite 505; P.O. Box 1214; Bismarck, ND 58502-1214.

actual as % of required

Funding Policy:

Benefit and contribution provisions are administered in accordance with chapter 54-52 of the North Dakota Century Code. The state statute requires that 4% of the participant's salary be contributed to the plan by either the employee or the employer under a "salary reduction" agreement. Cass County has elected to implement the salary reduction agreement. Cass County is required to contribute 5.12% of each participant's salary as the employer's share, making a total of 9.12% of each participant's salary that Cass County contributes to NDPERS. The required contributions are determined using an entry age normal actuarial funding method. The North Dakota Retirement Board was created by the State Legislature and is the governing authority of NDPERS. Cass County's required and actual contribution to NDPERS for the year ended December 31, 1996, was $652,896.

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 creditors 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, 1996, the investment balances were as follows:

Fixed	$2,484,092
Equity	893,527
Money Market	66,798
Total	$3,444,417

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	1996 Budget	Amendments	Amended Budget
REVENUES:			
General Fund	9,132,996	74,557	9,206,653
Social Service	5,700,735	146,589	5,847,324
EXPENDITURES:			
General Fund	9,488,787	96,827	9,584,614
Social Service	6,055,237	134,400	6,189,677
Economic Development	640,000	309,925	949,925
South Acres Subdivision	11,035	100	11,135

NOTE 11: 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 (NDIRF), a public entity risk pool currently operating as a common risk management and insurance program for the state and more than 2,000 political subdivisions. The County pays an annual premium to NDIRF for its general liability, auto, and inland marine insurance coverage. The coverage by NDIRF 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 12: 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.

NOTE 13: SUBSEQUENT EVENTS

During the first four months of 1997, Cass County experienced the heaviest snowfall and worst spring flooding in recorded history. The county has received funding for the winter snow removal efforts and expects FEMA funding for flood mitigation and repair efforts. The effect of this disaster on the tax base will be minimal.

THIS PAGE HAS BEEN RESERVED FOR NOTES

CASS COUNTY GOVERNMENT
Balance Sheet
General Fund
December 31, 1996

ASSETS	
Cash and Investments	$ 2,835,987
Cash - County Offices	1,330
Receivables:	
Taxes	136,664
Accounts	68,134
Due From Other Governments	352,432
Inventory of supplies, at cost	4,319
Prepaid Postage	12,231
TOTAL ASSETS	3,411,097

LIABILITIES AND FUND EQUITY	
Liabilities:	
Accounts Payable	197,782
Deferred Revenues	1,550,410
Total Liabilities	1,748,192
Fund Equity:	
Fund Balances:	
Reserved for Inventory of Supplies	4,319
Reserved for Prepaid Postage	12,231
Unreserved	
Undesignated	1,646,355
Total Fund Equity	1,662,905
TOTAL LIABILITIES AND FUND EQUITY	$ 3,411,097

CASS COUNTY GOVERNMENT

Statement of Revenues, Expenditures and Changes in Fund Balance
Budget and Actual - General Fund
For the Fiscal Year Ended December 31, 1996

	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:			
Taxes	$5,371,316	$5,316,880	($54,436)
Licenses, Permits and Fees	14,500	30,261	15,761
Intergovernmental Revenues	2,140,791	2,125,173	(15,618)
Charges for Services	1,220,005	1,507,870	287,865
Miscellaneous Revenues	234,311	265,789	31,478
Total Revenues	8,980,923	9,245,973	265,050
Expenditures:			
Current:			
General Government:			
County Commission	1,093,373	1,055,610	37,763
County Coordinator	708,361	713,327	(4,966)
Data Processing	393,669	354,560	39,109
Auditor	423,827	412,051	11,776
Treasurer	203,152	191,236	11,916
Register of Deeds	297,723	260,677	37,046
Director of Tax Equalization	88,141	86,459	1,682
County Planning	23,555	22,250	1,305
Total General Government	3,231,801	3,096,170	135,631
Public Safety:			
Clerk of District Court	821,306	786,476	34,830
County Sheriff	3,648,663	3,563,500	85,163
States Attorney	1,545,483	1,507,342	38,141
Coroner	65,000	67,663	(2,663)
Cemetary	9,360	10,627	(1,267)
Total Public Safety	6,089,812	5,935,608	154,204
Conservation & Econ. Development:			
County Extension Agent	263,001	254,750	8,251
Total Expenditures	9,584,614	9,286,528	298,086
Revenues Over (Under) Expenditures	(603,691)	(40,555)	563,136
Other Financing Sources (Uses):			
Operating Transfers In	120,000	120,000	
Sale of Property	75,730	63,884	
Operating Transfers Out			(11,846)
Total Other Financing Sources (Uses)	195,730	183,884	(11,846)
Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(407,961)	143,329	551,290
Fund Balance - January 1	1,494,239	1,494,239	
Residual Equity Transfers	30,000	25,337	(4,663)
Fund Balance - December 31	$1,116,278	$1,662,905	$546,627

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 the 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 maters.

Veterans Service Office

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

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.

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.

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.

CASS COUNTY GOVERNMENT

Combining Balance Sheet -- All Special Revenue Funds
December 31, 1996

	Human Services	County Road and Bridge	Special 10 Mill Road	Veterans Service Office	Drug Restitution
ASSETS					
Cash and Investments	$1,634,738	$1,182,856	$623,196	$34,569	$11,024
Cash - County Offices		200			
Receivables:					
Taxes	70,061	1,090	45,286	1,925	
Accounts					
Inventory		10,271			
Due From Other Governments	396,460	5,454			
TOTAL ASSETS	2,101,259	1,199,871	668,482	36,494	11,024
LIABILITIES AND FUND EQUITY					
Liabilities:					
Accounts Payable	267,508	46,648		616	
Deferred Revenues	916,127	11,785	546,520	20,971	
Total Liabilities	1,183,635	58,433	546,520	21,587	
Fund Equity:					
Fund Balances, Unreserved Undesignated	917,624	1,141,438	121,962	14,907	11,024
Total Fund Equity	917,624	1,141,438	121,962	14,907	11,024
TOTAL LIABILITIES AND FUND EQUITY	$2,101,259	$1,199,871	$668,482	$36,494	$11,024

Senior Citizens	Job Development	911 Service	Emergency Fund	Weed Control	Vector Control	County Park	Total
$96,862	$261,306	$46,318	$433,524	$101,992	$108,833	$13,255	$4,548,473
							200
4,538	16,087			2,233	3,306	468	144,994
							10,271
				13,841	115		415,870
101,400	277,393	46,318	433,524	118,066	112,254	13,723	5,119,808
				10	127	7	314,916
54,665	154,425			40,501	30,874	5,356	1,781,224
54,665	154,425			40,511	31,001	5,363	2,096,140
46,735	122,968	46,318	433,524	77,555	81,253	8,360	3,023,668
46,735	122,968	46,318	433,524	77,555	81,253	8,360	3,023,668
$101,400	$277,393	$46,318	$433,524	$118,066	$112,254	$13,723	$5,119,808

CASS COUNTY GOVERNMENT

Combining Statement of Revenues, Expenditures and Changes in
Fund Equity -- All Special Revenue Funds
For the Fiscal Year Ended December 31, 1996

See pg 47

	Human Services	County Road and Bridge	Special 10 Mill Road	Veterans Service Officer	Drug Restitution
Revenues:					
Taxes	$2,873,891	$39,120	$1,747,697	$63,188	$
Intergovernmental Revenues	2,802,249	3,782,438	95,094	4,178	
Charges for Services	51,376	185,321			
Miscellaneous Revenues	146,251	71,380	83,274	3,102	6,256
Total Revenues	5,873,767	4,078,259	1,926,065	70,468	6,256
Expenditures:					
Current:					
General Government				71,391	
Public Safety					2,928
Highway and Streets		3,075,527	1,989,571		
Relief and Charities	5,870,303				
Culture and Recreation					
Conservation & Econ. Development					
Total Expenditures	5,870,303	3,075,527	1,989,571	71,391	2,928
Excess of Revenues Over (Under) Expenditures	3,464	1,002,732	(63,506)	(923)	3,328
Other Financing Sources (Uses):					
Transfers In					
Transfers Out		(120,000)			
Sale Of Property		50,749			
Total Other Financial Sources (Uses)		(69,251)			
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	3,464	933,481	(63,506)	(923)	3,328
Fund Balance - January 1	914,160	323,173	185,468	15,830	7,696
Fund Balance - December 31	$917,624	$1,256,654	$121,962	$14,907	$11,024

Senior Citizens	Job Development	911 Service	Emergency Fund	Weed Control	Vector Control	County Park	TOTAL
$174,742	$570,375	$	$	$44,840	$120,772	$19,129	$5,653,754
101,825	37,921			2,753	8,004	2,845	6,837,307
				18,006	11,211		265,914
4,933	53,667	3,432	32,122	6,988	8,711	1,450	421,566
281,500	661,963	3,432	32,122	72,587	148,698	23,424	13,178,541
							71,391
							2,928
							5,065,098
							5,870,303
						23,188	283,188
260,000				75,954	124,890		1,150,769
	949,925						
260,000	949,925			75,954	124,890	23,188	12,443,677
21,500	(287,962)	3,432	32,122	(3,367)	23,808	236	734,864
							(120,000)
							50,749
							(69,251)
21,500	(287,962)	3,432	32,122	(3,367)	23,808	236	665,613
25,235	410,930	42,886	401,402	80,922	57,445	8,124	2,473,271
$46,735	$122,968	$46,318	$433,524	$77,555	$81,253	$8,360	$3,138,884

CASS COUNTY GOVERNMENT

Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Budget and Actual - Special Revenue Funds
For the Fiscal Year Ended December 31, 1996

	Human Services			County Road and Bridge		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	$2,910,515	$2,873,891	($36,624)	$36,083	$39,120	$3,037
Intergovernmental Revenues	2,781,009	2,802,249	21,240	3,276,530	3,782,438	505,908
Charges for Services	47,800	51,376	3,576	28,500	70,105	41,605
Miscellaneous Revenues	120,000	146,251	26,251	78,600	71,380	(7,220)
Total Revenues	5,859,324	5,873,767	14,443	3,419,713	3,963,043	543,330
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				1,215,944	1,171,056	44,888
Services and Supplies				1,725,100	1,650,800	74,300
Equipment				441,260	253,671	187,589
Total Highways and Streets				3,382,304	3,075,527	306,777
Relief and Charities:						
Salaries and Benefits	3,488,859	3,373,747	115,112			
Services and Supplies	2,693,806	2,488,013	205,793			
Equipment	7,012	8,544	(1,532)			
Total Relief and Charities	6,189,677	5,870,304	319,373			
Culture and Recreation:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Culture and Recreation						
Conservation & Econ. Development:						
Salaries and Benefits						
Services and Supplies						
Equipment						
Total Conservation & Econ. Dev.						
Total Expenditures	6,189,677	5,870,304	319,373	3,382,304	3,075,527	306,777
Revenues Over (Under) Expenditures	(330,353)	3,463	333,816	37,409	887,516	850,107
Other Financing Sources (Uses):						
Operating Transfers In						
Operating Transfers Out				(120,000)	(120,000)	
Sale Of Property				77,000	50,749	(26,251)
Total Other Financing Sources (Uses)				(43,000)	(69,251)	(26,251)
Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(330,353)	3,463	333,816	(5,591)	818,265	823,856
Fund Balance - January 1	914,160	914,160		323,173	323,173	
Fund Balance - December 31	$583,807	$917,623	$333,816	$317,582	$1,141,438	$823,856

Special 10 Mill Road			Veterans Service Officer			Drug Restitution		
Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
$1,767,531	$1,747,697	($19,834)	$64,275	$63,188	($1,087)	$	$	$
114,094	95,094	(19,000)	4,148	4,178	30			
100,000	83,274	(16,726)	2,000	3,102	1,102	13,600	6,256	(7,344)
1,981,625	1,926,065	(55,560)	70,423	70,468	45	13,600	6,256	(7,344)
			74,177	67,295	6,882			
			5,424	4,096	1,328			
			79,601	71,391	8,210			
						7,200		7,200
						7,300	2,928	4,372
						14,500	2,928	11,572
1,995,000	1,989,571	5,429						
1,995,000	1,989,571	5,429						
1,995,000	1,989,571	5,429	79,601	71,391	8,210	14,500	2,928	11,572
(13,375)	(63,506)	(50,131)	(9,178)	(923)	8,255	(900)	3,328	4,228
(13,375)	(63,506)	(50,131)	(9,178)	(923)	8,255	(900)	3,328	4,228
185,468	185,468		15,830	15,830		7,696	7,696	
$172,093	$121,962	($50,131)	$6,652	$14,907	$8,255	$6,796	$11,024	$4,228

Continued

CASS COUNTY GOVERNMENT

Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Budget and Actual - Special Revenue Funds
For the Fiscal Year Ended December 31, 1996

	Senior Citizens			Job Development		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	$175,339	$174,742	($597)	$578,060	$570,375	($7,685)
Intergovernmental Revenues	79,318	101,825	22,507	37,314	37,921	607
Charges for Services						
Miscellaneous Revenues	1,500	4,933	3,433	2,000	53,667	51,667
Total Revenues	256,157	281,500	25,343	617,374	661,963	44,589
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	260,000	260,000				
Equipment						
Total Culture and Recreation	260,000	260,000				
Conservation & Econ. Development:						
Salaries and Benefits						
Services and Supplies						
Equipment				949,925	949,925	
Total Conservation & Econ. Dev.				949,925	949,925	
Total Expenditures	260,000	260,000		949,925	949,925	
Revenues Over (Under) Expenditures	(3,843)	21,500	25,343	(332,551)	(287,962)	44,589
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	(3,843)	21,500	25,343	(332,551)	(287,962)	44,589
Fund Balance - January 1	25,235	25,235		410,930	410,930	
Fund Balance - December 31	$21,392	$46,735	$25,343	$78,379	$122,968	$44,589

Continued from previous page

911 Service			Emergency Fund			Weed Control		
Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
$	$	$	$	$	$	$42,242	$44,840	$2,598
						2,726	2,753	27
						15,000	18,006	3,006
	3,432	3,432	35,000	32,122	(2,878)	4,000	6,988	2,988
	3,432	3,432	35,000	32,122	(2,878)	63,968	72,587	8,619
			50,000		50,000			
			50,000		50,000			
						37,073	26,190	10,883
						58,500	28,536	29,964
						19,000	21,229	(2,229)
						114,573	75,955	38,618
			50,000		50,000	114,573	75,955	38,618
	3,432	3,432	(15,000)	32,122	47,122	(50,605)	(3,368)	47,237
						1,500		(1,500)
						1,500		(1,500)
	3,432	3,432	(15,000)	32,122	47,122	(49,105)	(3,368)	45,737
42,886	42,886		401,402	401,402		80,922	80,922	
$42,886	$46,318	$3,432	$386,402	$433,524	$47,122	$31,817	$77,554	$45,737

Continued

CASS COUNTY GOVERNMENT

Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Budget and Actual - Special Revenue Funds
For the Fiscal Year Ended December 31, 1996

	Vector Control			County Park		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	$121,499	$120,772	($727)	$19,260	$19,129	($131)
Intergovernmental Revenues	7,843	8,004	161	3,744	2,845	(899)
Charges for Services	37,000	11,211	(25,789)			
Miscellaneous Revenues	3,000	8,711	5,711	400	1,450	1,050
Total Revenues	169,342	148,698	(20,644)	23,404	23,424	20
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				3,224	3,088	136
Services and Supplies				12,560	10,098	2,462
Equipment				10,000	10,002	(2)
Total Culture and Recreation				25,784	23,188	2,596
Conservation & Econ. Development:						
Salaries and Benefits	94,192	74,554	19,638			
Services and Supplies	67,387	31,184	36,203			
Equipment	27,800	19,151	8,649			
Total Conservation & Econ. Dev.	189,379	124,889	64,490			
Total Expenditures	189,379	124,889	64,490	25,784	23,188	2,596
Revenues Over (Under) Expenditures	(20,037)	23,809	43,846	(2,380)	236	2,616
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	(20,037)	23,809	43,846	(2,380)	236	2,616
Fund Balance - January 1	57,445	57,445		8,124	8,124	
Fund Balance - December 31	$37,408	$81,254	$43,846	$5,744	$8,360	$2,616

Continued from previous page

Total Special Revenue Funds		
Budget	Actual	Variance Favorable (Unfavorable)
$5,714,804	$5,653,754	($61,050)
6,306,726	6,837,307	530,581
128,300	150,698	22,398
360,100	421,566	61,466
12,509,930	13,063,325	553,395
74,177	67,295	6,882
55,424	4,096	51,328
129,601	71,391	58,210
7,200		7,200
7,300	2,928	4,372
14,500	2,928	11,572
1,215,944	1,171,056	44,888
3,720,100	3,640,371	79,729
441,260	253,671	187,589
5,377,304	5,065,098	312,206
3,488,859	3,373,747	115,112
2,693,806	2,488,013	205,793
7,012	8,544	(1,532)
6,189,677	5,870,304	319,373
3,224	3,088	136
272,560	270,098	2,462
10,000	10,002	(2)
285,784	283,188	2,596
131,265	100,744	30,521
1,075,812	1,009,645	66,167
46,800	40,380	6,420
1,253,877	1,150,769	103,108
13,250,743	12,443,678	807,065
(740,813)	619,647	1,360,460
(120,000)	(120,000)	
78,500	50,749	(27,751)
(41,500)	(69,251)	(27,751)
(782,313)	550,396	1,332,709
2,473,271	2,473,271	
$1,690,958	$3,023,667	$1,332,709

THIS PAGE HAS BEEN RESERVED FOR NOTES

CASS COUNTY GOVERNMENT
Debt Service Funds

- **Forest River Subdivision**
- **Windsor Green Subdivision**
- **Chrisan Subdivision**
- **Sleepy Hollow Subdivision**
- **South Acres Subdivision**
- **Riverdale 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 -- All Debt Service Funds
December 31, 1996

	Cass County Loan	Borderud's Subdivision	Windsor Green Subdivision	Sleepy Hollow Subdivision
ASSETS				
Cash and Investments	$ 148,328	$ 17,814	$ 6,526	$ 36,377
Receivables:				
Taxes	10,583			
Special Assessments				
Total Assets	158,911	17,814	6,526	36,377
LIABILITIES AND FUND EQUITY				
Liabilities:				
Deferred Revenues	135,893	2,568	1,868	3,960
Total Liabilities	135,893	2,568	1,868	3,960
Fund Equity:				
Fund Balances, Unreserved Designated for Debt Service	23,018	15,246	4,658	32,417
Total Fund Equity	23,018	15,246	4,658	32,417
Total Liabilities and Fund Equity	$ 158,911	$ 17,814	$ 6,526	$ 36,377

South Acres Subdivision	Riverdale Subdivision	Chrisan Subdivision	Forest River Subdivision	Total
$ 64	$ 29,478	$ 83,138	$ 6,708	$ 328,433
				10,583
		1,046		1,046
64	29,478	84,184	6,708	340,062
2,419		1,046	6,675	154,429
2,419		1,046	6,675	154,429
	29,478	83,138		112,616
(2,355)			33	73,017
(2,355)	29,478	83,138	33	185,633
$ 64	$ 29,478	$ 84,184	$ 6,708	$ 340,062

CASS COUNTY GOVERNMENT

Combining Statement of Revenues, Expenditures and Changes in Fund Equity -- All Debt Service Funds
For the Fiscal Year Ended December 31, 1996

	Cass County Loan	Borderud's Subdivision	Windsor Green Subdivision	Sleepy Hollow Subdivision
Revenues:				
Taxes	$ 475,483	$ 1,532	$ 9,819	$ 5,359
Intergovernmental Revenues	31,766			
Miscellaneous Revenues	10,707	724	458	2,749
Total Revenues	517,956	2,256	10,277	8,108
Expenditures:				
Debt Service:				
Principal	425,000	5,000	5,000	5,000
Interest	102,276	6,303	2,233	3,265
Fiscal Charges	553	374	386	313
Total Expenditures	527,829	11,677	7,619	8,578
Revenues Over (Under) Expenditures	(9,873)	(9,421)	2,658	(470)
Fund Balance - January 1	32,891	24,667	2,000	32,887
Fund Balance - December 31	$ 23,018	$ 15,246	$ 4,658	$ 32,417

South Acres Subdivision	Riverdale Subdivision	Chrisan Subdivision	Forest River Subdivision	Total
$ 6,278	$	$ 131	$	$ 498,602
				31,766
213	2,184	6,155	33	23,223
6,491	2,184	6,286	33	553,591
				450,000
10,000				115,012
935				1,976
350				
11,285				566,988
(4,794)	2,184	6,286	33	(13,397)
2,439	27,294	76,852		199,030
($ 2,355)	$ 29,478	$ 83,138	$ 33	$ 185,633

CASS COUNTY GOVERNMENT

Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Budget and Actual - Debt Service Funds
For the Fiscal Year Ended December 31, 1996

	Cass County Loan			Borderud's Subdivision		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	$ 485,086	$ 475,483	($ 9,603)	$ 11,520	$ 1,532	($ 9,988)
Intergovernmental Revenues	31,312	31,766	454			
Miscellaneous Revenues	3,000	10,707	7,707		724	724
Total Revenues	519,398	517,956	(1,442)	11,520	2,256	(9,264)
Expenditures:						
Debt Service:						
Principal	425,000	425,000		5,000	5,000	
Interest	102,276	102,276		6,303	6,303	
Fiscal Charges	400	553	(153)	200	374	(174)
Total Expenditures	527,676	527,829	(153)	11,503	11,677	(174)
Revenues Over (Under) Expenditures	(8,278)	(9,873)	(1,595)	17	(9,421)	(9,438)
Fund Balance - January 1	32,891	32,891		24,667	24,667	
Fund Balance - December 31	$ 24,613	$ 23,018	($ 1,595)	$ 24,684	$ 15,246	($ 9,438)

Windsor Green Subdivision			Sleepy Hollow Subdivision			South Acres Subdivision		
Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
$ 9,120	$ 9,819	$ 699	$ 6,900	$ 5,359	($ 1,541)	$ 8,800	$ 6,278	($ 2,522)
100	458	358	1,500	2,749	1,249	900	213	(687)
9,220	10,277	1,057	8,400	8,108	(292)	9,700	6,491	(3,209)
5,000	5,000		5,000	5,000		10,000	10,000	
2,233	2,233		3,265	3,265		935	935	
500	386	114	400	313	87	200	350	(150)
7,733	7,619	114	8,665	8,578	87	11,135	11,285	(150)
1,487	2,658	1,171	(265)	(470)	(205)	(1,435)	(4,794)	(3,359)
2,000	2,000		32,887	32,887		2,439	2,439	
$ 3,487	$ 4,658	$ 1,171	$ 32,622	$ 32,417	($ 205)	$ 1,004	($ 2,355)	($ 3,359)

Continued

CASS COUNTY GOVERNMENT

Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Budget and Actual - Debt Service Funds
For the Fiscal Year Ended December 31, 1996

	Riverdale Subdivision			Chrisan Subdivision		
	Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
Revenues:						
Taxes	$	$	$	$	$ 131	$ 131
Intergovernmental Revenues		2,184	2,184		6,155	6,155
Miscellaneous Revenues						
Total Revenues		2,184	2,184		6,286	6,286
Expenditures:						
Debt Service:						
Principal						
Interest						
Fiscal Charges						
Total Expenditures						
Revenues Over (Under) Expenditures		2,184	2,184		6,286	6,286
Fund Balance - January 1	27,294	27,294		76,852	76,852	
Fund Balance - December 31	$ 27,294	$ 29,478	$ 2,184	$ 76,852	$ 83,138	$ 6,286

Continued from previous page

Forest River Subdivision			Total		
Budget	Actual	Variance Favorable (Unfavorable)	Budget	Actual	Variance Favorable (Unfavorable)
$	$	$	$ 521,426	$ 498,602	($ 22,824)
			31,312	31,766	454
	33	33	5,500	23,223	17,723
	33	33	558,238	553,591	(4,647)
			450,000	450,000	
			115,012	115,012	
			1,700	1,976	(276)
			566,712	566,988	(276)
	33	33	(8,474)	(13,397)	(4,923)
			199,030	199,030	
	$ 33	$ 33	$ 190,556	$ 185,633	($ 4,923)

THIS PAGE HAS BEEN RESERVED FOR NOTES

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.

Forest River Subdivision

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

Future Building

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

Borderuds Subdivision

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

CASS COUNTY GOVERNMENT

Combining Balance Sheet -- All Capital Projects Funds
December 31, 1996

	Windsor Green Subdivision	Broderud's Subdivison	Future Building	Forest River Subdivision	Total
ASSETS					
Cash and Investments	$ 12,191	$ 13,396	$ 912,809	$ 85,364	$ 1,023,760
Due From Other Governments			89,103		89,103
Total Assets	12,191	13,396	1,001,912	85,364	1,112,863
LIABILITIES AND FUND EQUITY					
Liabilities:					
Accounts Payable	7,342		2,670	4,718	14,730
Total Liabilities	7,342		2,670	4,718	14,730
Fund Equity:					
Fund Balances, Unreserved Undesignated	4,849	13,396	999,242	80,646	1,098,133
Total Fund Equity	4,849	13,396	999,242	80,646	1,098,133
Total Liabilities and Fund Equity	$ 12,191	$ 13,396	$ 1,001,912	$ 85,364	$ 1,112,863

CASS COUNTY GOVERNMENT

Combining Statement of Revenues, Expenditures and Changes in Fund Equity -- All Capital Projects Funds
For the Fiscal Year Ended December 31, 1996

	Windsor Green Subdivision	Borderud's Subdivision	Future Building	Forest River Subdivision	Total
Revenues:					
Intergovernmental Revenues	$	$	$ 462,217	$	$ 462,217
Miscellaneous Revenues	337	1,462	59,355	781	61,935
Total Revenues	337	1,462	521,572	781	524,152
Expenditures:					
Capital Outlay		5,643	252,921	88,519	347,083
Maintenance/Construction		677		10,878	11,555
Legal Fees					
Engineering Fees		696	23,399	16,988	41,083
Architect Fees				5,250	5,250
Financing Fees					
Total Expenditures		7,016	276,320	121,635	404,971
Revenues Over (Under) Expenditures	337	(5,554)	245,252	(120,854)	119,181
Other Financing Sources (Uses):					
Proceeds of General Obligation Bonds				201,500	201,500
Total Other Financing Sources				201,500	201,500
Revenues and other financing sources over (under) expenditures and other financing uses	337	(5,554)	245,252	80,646	320,681
Fund Balance - January 1	4,512	18,950	753,990		777,452
Fund Balance - December 31	$ 4,849	$ 13,396	$ 999,242	$ 80,646	$ 1,098,133

THIS PAGE HAS BEEN RESERVED FOR NOTES

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.

Motor Pool Operating

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

CASS COUNTY GOVERNMENT
Combining Balance Sheet
Internal Service Funds
December 31, 1996

	Health Insurance Trust	Telephone Trust	Motor Pool Operating	Total
ASSETS				
Cash and Investments	$ 629,832	$ 38,672	$ 10,907	$ 679,411
Accounts Receivable			1,662	1,662
Fixed Assets		317,238	27,587	344,825
Less: Accumulated Depreciation		(243,990)	(3,146)	(247,136)
Total Assets	629,832	111,920	37,010	778,762
LIABILITIES AND FUND EQUITY				
Liabilities:				
Accounts Payable	10,000		277	10,277
Deposits	59,027			59,027
IBNR Claims	151,425			151,425
Total Liabilities	220,452		277	220,729
Fund Equity:				
Contributed Capital				
Retained Earnings, Unreserved	409,380	111,920	36,733	558,033
Total Fund Equity	409,380	111,920	36,733	558,033
Total Liabilities and Fund Equity	$ 629,832	$ 111,920	$ 37,010	$ 778,762

CASS COUNTY GOVERNMENT
Combining Statement of Revenues, Expenses and Changes in Retained Earnings
Internal Service Funds
For the Year Ended December 31, 1996

	Health Insurance Trust	Telephone Trust	Unemploy-ment Trust	Motor Pool	Total
Operating Revenues:					
Premiums	$ 696,961	$	$	$	$ 696,961
Charges for Services		100,435		8,856	109,291
Miscellaneous	2,762			1,394	4,156
Total Operating Revenues	699,723	100,435		10,250	810,408
Operating Expenses:					
Premiums	63,447			1,098	64,545
Dues		200			200
Education Seminars		1,693			1,693
Telephone Service		52,024			52,024
Maintenance Agreements		20,449			20,449
Equipment Repair		4,050			4,050
Uncapitalized Equipment		2,238			2,238
Wellness/Health Fair	3,314				3,314
Administrative Fees	48,720				48,720
Maintenance and Repairs				8,378	8,378
Benefit Payments	590,303				590,303
IBNR Claims	151,425				151,425
Depreciation Expense		16,339		3,146	19,485
Total Operating Expenses	857,209	96,993		12,622	966,824
Operating Income (Loss)	(157,486)	3,442		(2,372)	(156,416)
Nonoperating Revenues (Expenses):					
Interest Income	10,712	2,110	1,119	1,767	15,708
Total Nonoperating Revenues (Expenses)	10,712	2,110	1,119	1,767	15,708
Net Income (Loss)	(146,774)	5,552	1,119	(605)	(140,708)
Retained Earnings - January 1	556,154	106,368	24,218	37,338	724,078
Residutal Equity Transfers:					
Transfer Out			(25,337)		(25,337)
Retained Earnings - December 31	$ 409,380	$ 111,920		$ 36,733	$ 558,033

CASS COUNTY GOVERNMENT
Combining Statement of Cash Flows
Internal Service Funds
For the Year Ended December 31, 1996

	Health Insurance Trust	Telephone Trust	Unemploy-ment Trust	Motor Pool	Total
Cash Flows from Operating Activities:					
Operating Income	($ 157,486)	$ 3,442	$	($ 2,372)	($ 156,416)
Adjustments to Reconcile Operating Income to Net Cash Provided (used) by Operating Activities:					
Depreciation		16,339		3,146	19,485
Changes in Assets and Liabilities:					
(Increase) Decrease in Accounts Receivable	1,600	2,146		(1,662)	2,084
Increase (Decrease) in Accounts Payable	6,370	(125)	(1,542)	277	4,980
Increase (Decrease) in Premium Deposit Funds	1,871				1,871
Increase (Decrease) in IBNR Claims	100,055				100,055
Net Cash Provided by Operating Activities	(47,590)	21,802	(1,542)	(611)	(27,941)
Cash flows from noncapital financing activities:					
Operating transfers-out to other funds			(25,337)		(25,337)
Cash Flows from Capital and Related Financing Activities:					
Acquisition of Fixed Assets		(11,255)		(27,587)	(38,842)
Net Cash Used in Capital and Related Financing Activities		(11,255)		(27,587)	(38,842)
Cash Flows from Investing Activities:					
Interest on Investments	10,712	2,110	1,119	1,767	15,708
Net Cash Provided by Investing Activities	10,712	2,110	1,119	1,767	15,708
Net Increase (Decrease) in Cash and Cash Equivalents	(36,878)	12,657	(25,760)	(26,431)	(76,412)
Cash and Cash Equivalents at January 1	666,710	26,015	25,760	37,338	755,823
Cash and Cash Equivalents at December 31	$ 629,832	$ 38,672		$ 10,907	$ 679,411

THIS PAGE HAS BEEN RESERVED FOR NOTES

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, 1996

	County Funds	Tax Collection Funds	Deferred Compensation Investment Funds	Funds of Other Governmental Units	Total
ASSETS					
Cash and Investments	$ 197,744	$ 22,026,402	$	$ 687,950	$ 22,912,096
Investments with Fiscal Agents			3,444,417		3,444,417
Total Assets	197,744	22,026,402	3,444,417	687,950	26,356,513
LIABILITIES					
Accounts Payable	83				83
Deposits	197,661	22,026,402		687,950	22,912,013
Deferred Compensation Payable			3,444,417		3,444,417
Total Liabilities	$ 197,744	$ 22,026,402	$ 3,444,417	$ 687,950	$ 26,356,513

CASS COUNTY GOVERNMENT
Combining Statement of Changes in Assets and Liabilities
Agency Funds
For the Year Ended December 31, 1996

	Beginning Balance 1-1-96	Additions	Deductions	Ending Balance 12-31-96
County Funds	$ 245,164	$ 1,097,363	$ 1,144,783	$ 197,744
Tax Collection Funds	22,579,777	81,672,766	82,226,141	22,026,402
Deferred Compensation	2,988,852	562,985	107,420	3,444,417
Funds of Other Governmental Units	630,558	1,419,446	1,362,054	687,950
Total Agency Funds	$ 26,444,351	$ 84,752,560	$ 84,840,398	$ 26,356,513

CASS COUNTY GOVERNMENT
Combining Statement of Changes in Assets and Liabilities
Agency Funds
For the Year Ended December 31, 1996

	Balance 1/1/96	Additions	Deductions	Balance 12/31/96
COUNTY FUNDS				
Assets				
Cash and Investments	$ 247,752	$ 1,094,775	$ 1,144,783	$ 197,744
Total Assets	247,752	1,094,775	1,144,783	197,744
Liabilities				
Accounts Payable	2,588	83	2,588	83
Funds Held for County Departments	245,164	1,094,692	1,142,195	197,661
Total Liabilities	247,752	1,094,775	1,144,783	197,744
TAX COLLECTION FUNDS				
Assets				
Cash and Investments	22,579,777	81,672,766	82,226,141	22,026,402
Total Assets	22,579,777	81,672,766	82,226,141	22,026,402
Liabilities				
Tax Collections Due to Other Governmental Units	22,579,777	81,672,766	82,226,141	22,026,402
Total Liabilities	22,579,777	81,672,766	82,226,141	22,026,402
DEFERRED COMPENSATION INVESTMENT FUNDS				
Assets				
Investments with Fiscal Agents	2,988,852	562,985	107,420	3,444,417
Total Assets	2,988,852	562,985	107,420	3,444,417
Liabilities				
Deferred Compensation Payable	2,988,852	562,985	107,420	3,444,417
Total Liabilities	2,988,852	562,985	107,420	3,444,417
FUNDS OF OTHER GOVERNMENTAL UNITS				
Assets				
Cash and Investments	630,558	1,419,446	1,362,054	687,950
Total Assets	630,558	1,419,446	1,362,054	687,950
Liabilities				
Accounts Payable				
Funds Held for Other Governmental Units	630,558	1,419,446	1,362,054	687,950
Total Liabilities	$ 630,558	$ 1,419,446	$ 1,362,054	$ 687,950

THIS PAGE HAS BEEN RESERVED FOR NOTES

CASS COUNTY GOVERNMENT

Schedule of General Fixed Assets by Source
December 31, 1996

GENERAL FIXED ASSETS	
Land	$297,572
Buildings	11,065,308
Improvements Other Than Buildings	663,232
Machinery and Equipment	6,471,361
Total General Fixed Assets	$18,497,473

INVESTMENT IN GENERAL FIXED ASSETS BY SOURCE	
Pre-December 31, 1992	$12,980,979
Prior Period Adjustments	
Pre-December 31, 1992 Restated	12,980,979
General Fund	5,013,774
Special Revenue Funds	494,314
State Grants	8,406
Total Investment in General Fixed Assets	$18,497,473

CASS COUNTY GOVERNMENT
Schedule of General Fixed Assets
by Function and Activity
December 31, 1996

Function and Activity	Land	Buildings	Improvements Other Than Buildings	Machinery and Equipment	Total
General Government					
General Administration	$297,572	$8,897,640	$632,008	$103,532	$9,930,752
Finance				433,562	433,562
Other		4,000		717,743	721,743
Total General Government	297,572	8,901,640	632,008	1,254,837	11,086,057
Public Safety					
Justice				301,692	301,692
Law Enforcement			27,000	1,208,171	1,235,171
County Jail		1,568,361		206,551	1,774,912
Total Public Safety		1,568,361	27,000	1,716,414	3,311,775
Public Works					
Highway Department		514,985		2,804,556	3,319,541
Total Public Works		514,985		2,804,556	3,319,541
Conservation and Economic Development					
Vector Control		800		110,481	111,281
Noxious Weed Control		41,054		97,629	138,683
Extension Agent				85,435	85,435
Total Conservation & Economic Development		41,854		293,545	335,399
Human Services					
Social Services				399,814	399,814
Total Human Services				399,814	399,814
Culture and Recreation					
County Park		38,468	4,224	2,195	44,887
Total Culture and Recreation		38,468	4,224	2,195	44,887
Total General Fixed Assets	$297,572	$11,065,308	$663,232	$6,471,361	$18,497,473

CASS COUNTY GOVERNMENT
Schedule of Changes in General Fixed Assets
by Function and Activity
For the Year Ended December 31, 1996

Function and Activity	Balance January 1, 1996	Additions	Deletions	Net Transfers	Balance December 31, 1996
General Government					
General Administration	$9,930,943	$1,495	($1,687)		$9,930,751
Finance	434,338	2,790	(1,512)	(2,054)	433,562
Other	639,655	8,065	(18,317)	92,340	721,743
Total General Government	11,004,936	12,350	(21,516)	90,286	11,086,056
Public Safety					
Justice	306,894	740	(2,018)	(3,924)	301,692
Law Enforcement	1,243,812	168,151	(95,000)	(74,332)	1,242,631
County Jail	1,762,769	3,235		1,449	1,767,453
Total Public Safety	3,313,475	172,126	(97,018)	(76,807)	3,311,776
Public Works					
Highway Department	3,115,025	216,547	(11,574)	(457)	3,319,541
Total Public Works	3,115,025	216,547	(11,574)	(457)	3,319,541
Conservation and Economic Development					
Vector Control	111,281				111,281
Noxious Weed Control	138,278	405			138,683
Extension Agent	85,675		(240)		85,435
Total Conservation & Economic Development	335,234	405	(240)		335,399
Human Services					
Social Services	438,392	590	(26,146)	(13,022)	399,814
Total Human Services	438,392	590	(26,146)	(13,022)	399,814
Culture and Recreation					
County Park	44,887				44,887
Total Culture and Recreation	44,887				44,887
Total General Fixed Assets	$18,251,949	$402,018	($156,494)		$18,497,473

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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.

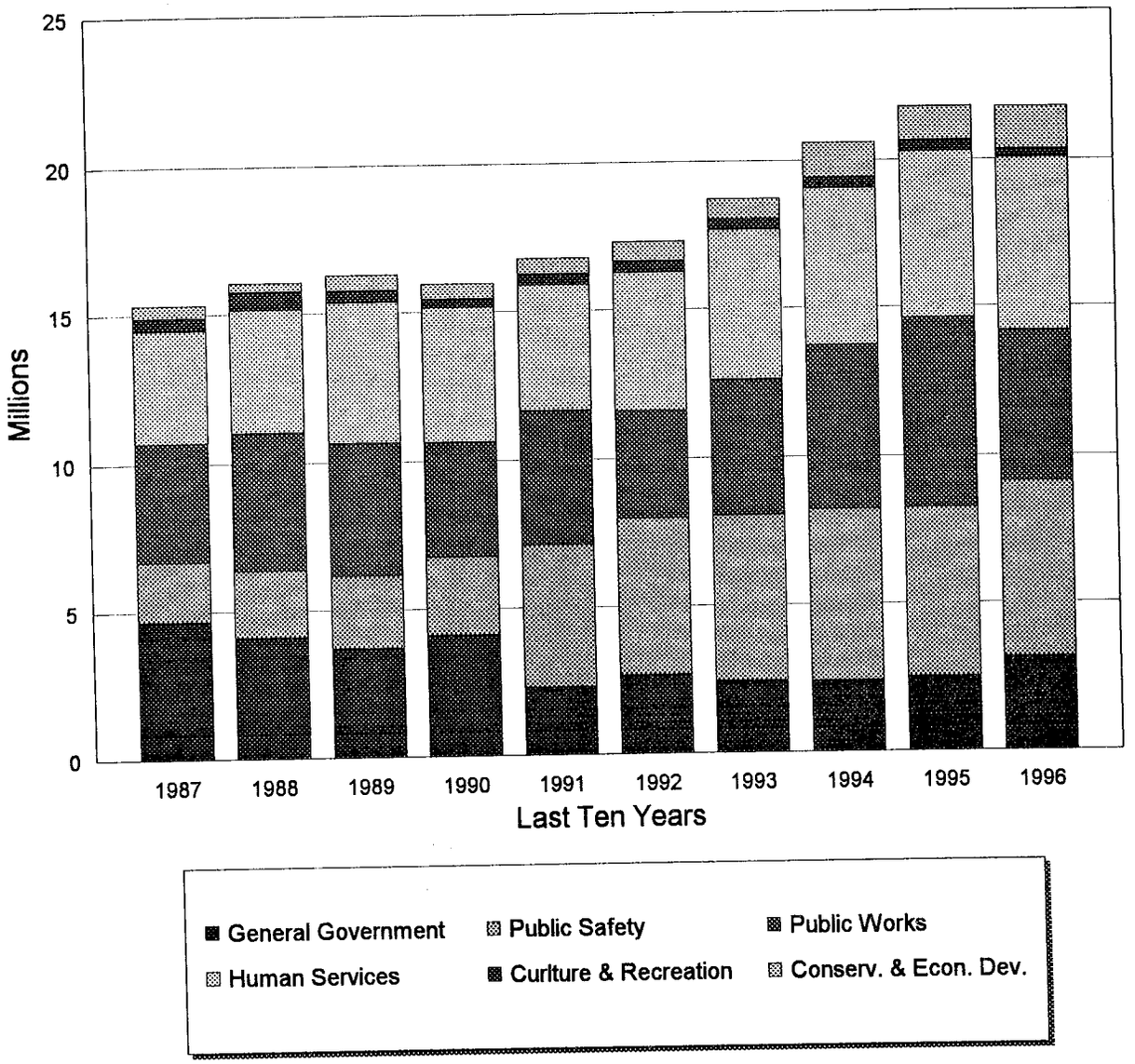
CASS COUNTY GOVERNMENT
General Governmental Expenditures by Function
Last Ten Fiscal Years
(Unaudited)

Year	General Government	Public Safety	Public Works	Human Services	Culture & Recreation	Conservation & Economic Development	Total
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
1996	3,157,390	5,949,036	5,073,412	5,873,394	283,196	1,405,892	21,742,320

NOTE: Includes General Fund and all Special Revenue Funds.

CASS COUNTY GOVERNMENT

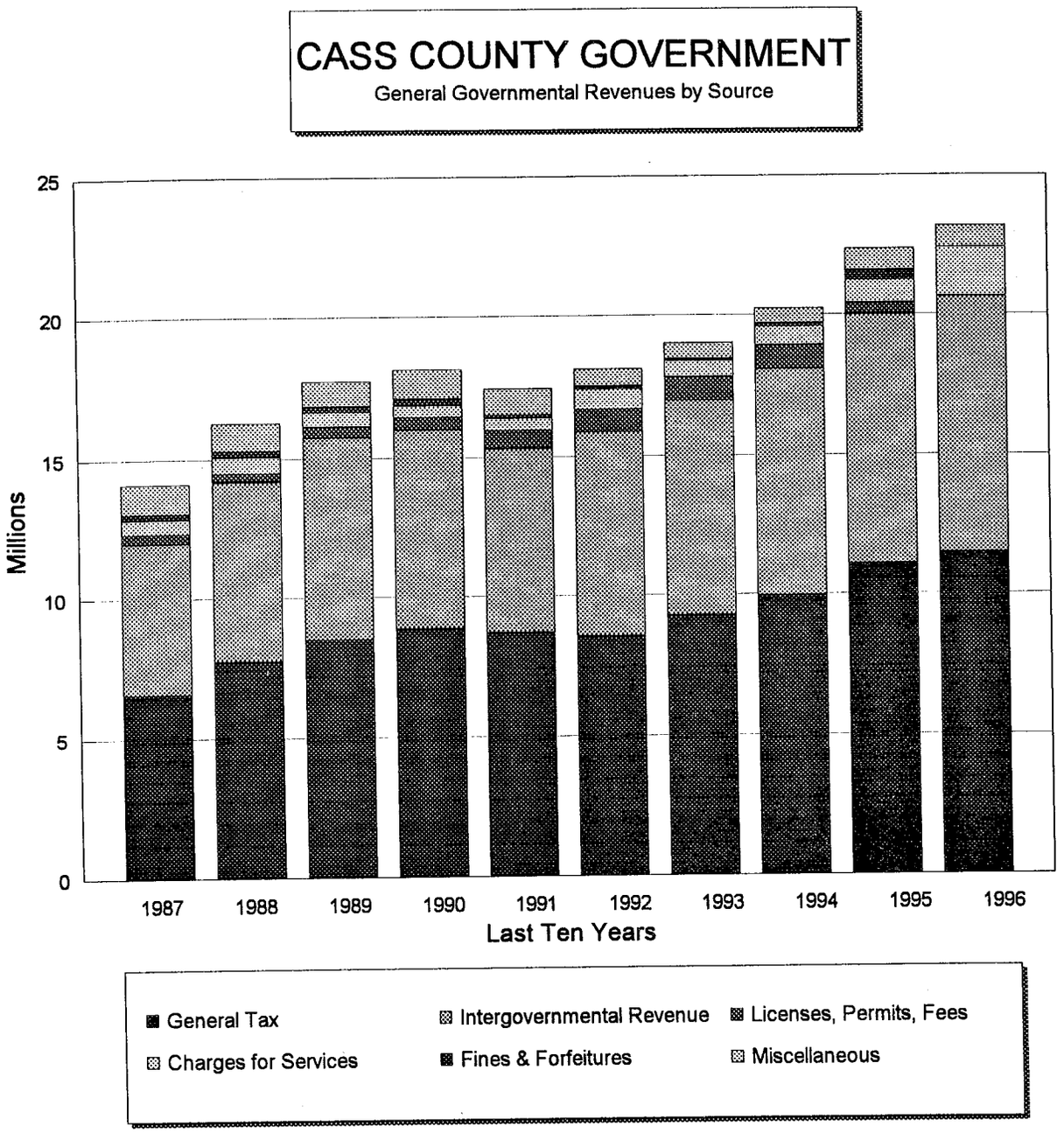
General Governmental Expenditures by Function



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

Year	Taxes	Inter-governmental Revenues	Licenses, Permits and Fees	Charges for Services	Fines & Forfeitures	Miscellaneous	Total
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
1996	11,469,236	9,148,905	30,261	1,759,943		772,514	23,180,859

NOTE: Includes General Fund and all Special Revenue, Debt Service, and Capital Project Funds


CASS COUNTY GOVERNMENT
General Governmental Revenues by Source
25
20
15
10
5
0
Millions
1987
1988
1989
1990
1991
1992
1993
1994
1995
1996
Last Ten Years
General Tax
Intergovernmental Revenue
Licenses, Permits, Fees
Charges for Services
Fines & Forfeitures
Miscellaneous

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

Year Ended December 31	Total Tax Levy	Tax Collections	Percent of Levy Collected (1)
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	54,813,360	96.09%
1993	63,589,024	60,283,582	94.80%
1994	67,519,754	64,381,700	95.35%
1995	73,898,989	70,298,185	95.13%
1996	78,414,630	73,787,819	94.10%

(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.

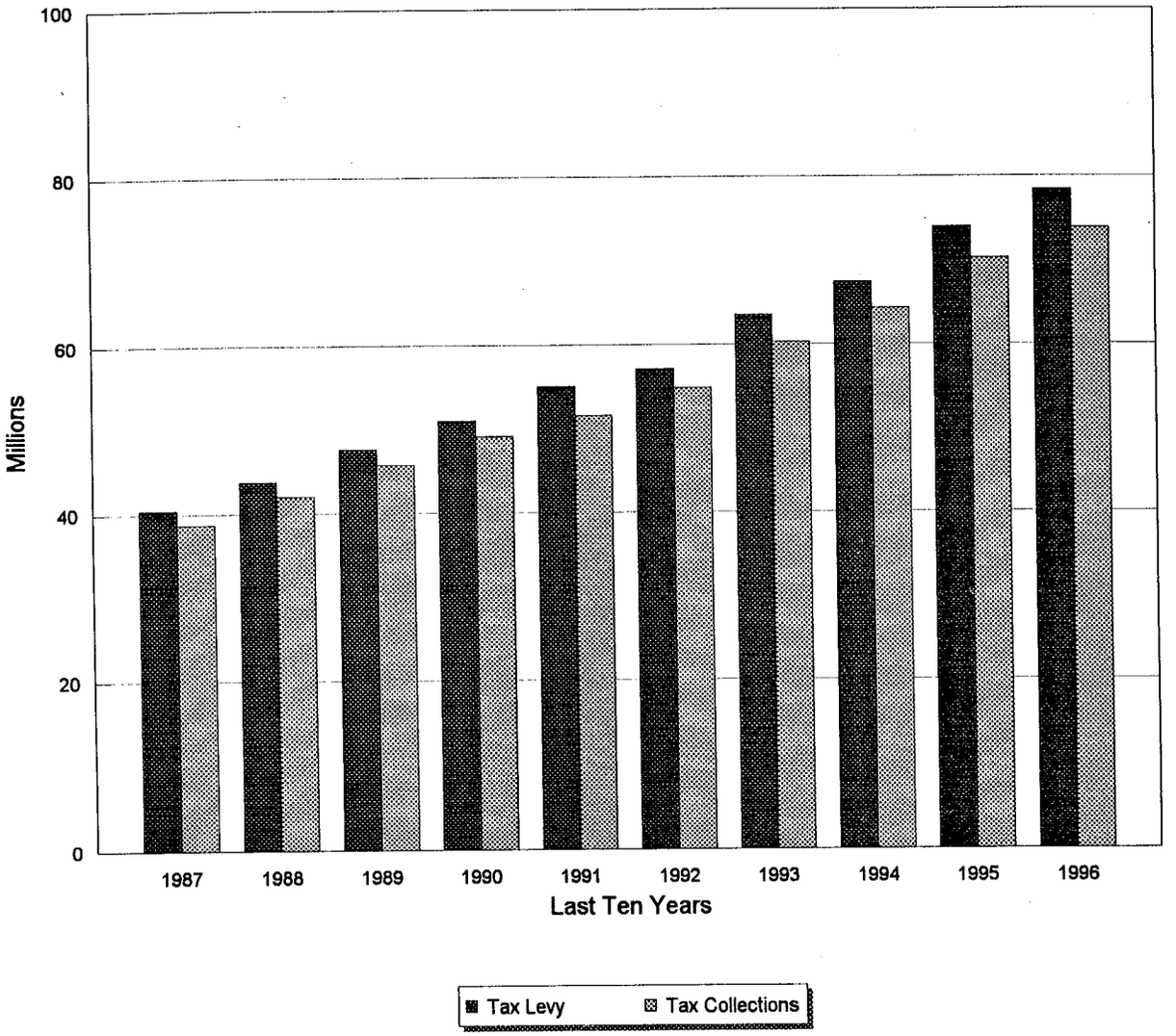
The Percent of Levy Collected is lower for the most recent years because taxpayers have five years to pay delinquent taxes before their property is redeemed by the County.

SOURCE: County Auditor's Office

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

CASS COUNTY GOVERNMENT

Property Tax Levies and Collections



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

Year	Estimated Market Value (True & Full)	Assessed Value (1)	Taxable Value (2)	
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)
1996	3,856,613,420	1,928,306,710	190,872,097	(3)

(1) Assessed Value is 50% of Market Value

(2) Taxable Value is determined as follows:

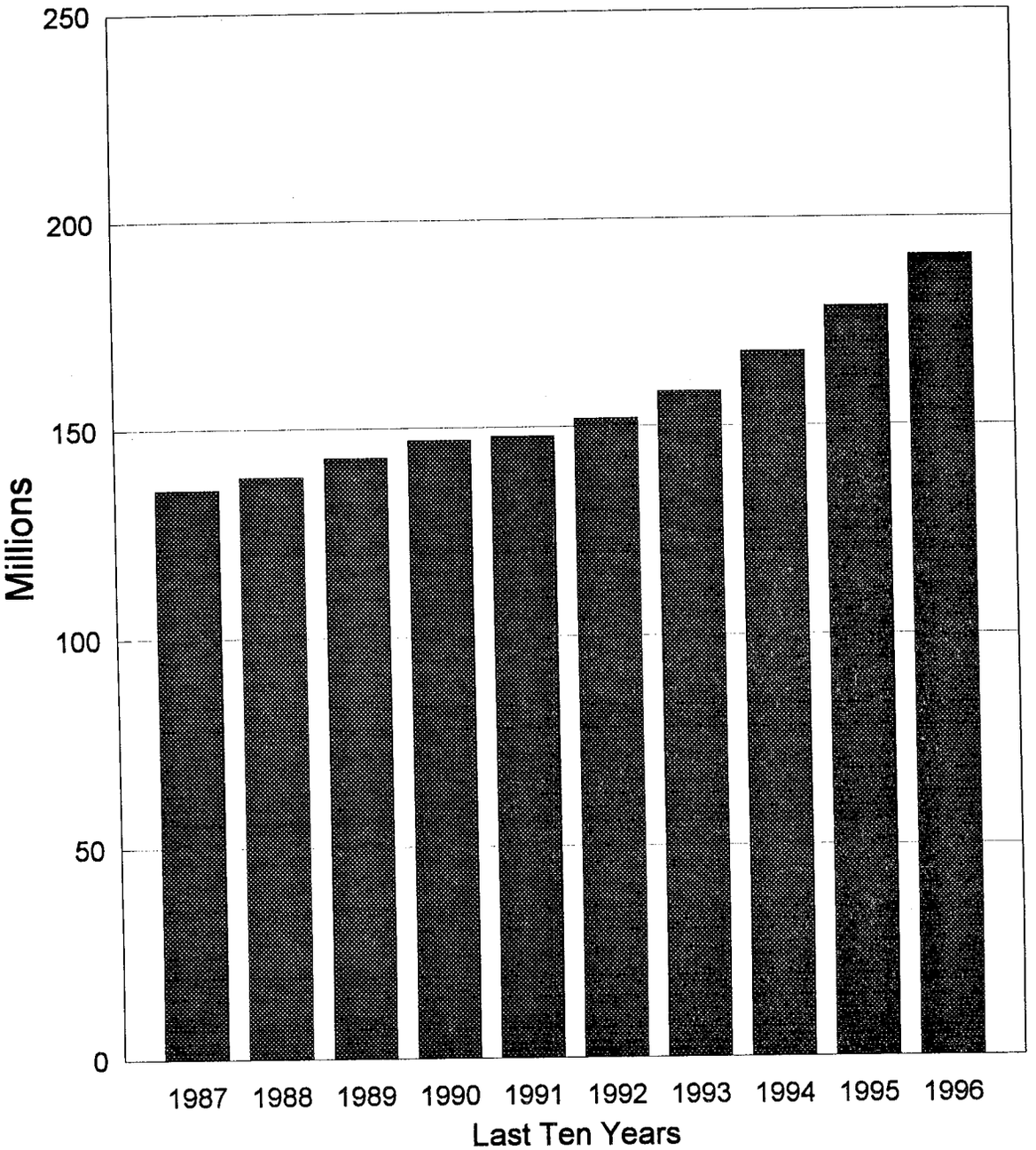
Commercial Property:	10% of Assessed Value
Farmland:	10% of Assessed Value
Residential Property:	9% of Assessed Value

(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)

Year Ended December 31	Total Billings	Total Collections	Percent Collected (1)
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	14,356,228	104.30%
1992	14,392,831	14,304,824	99.39%
1993	15,341,715	15,168,818	98.87%
1994	14,788,666	14,452,020	97.72%
1995	15,265,023	15,027,535	98.44%
1996	15,068,702	15,020,269	99.68%

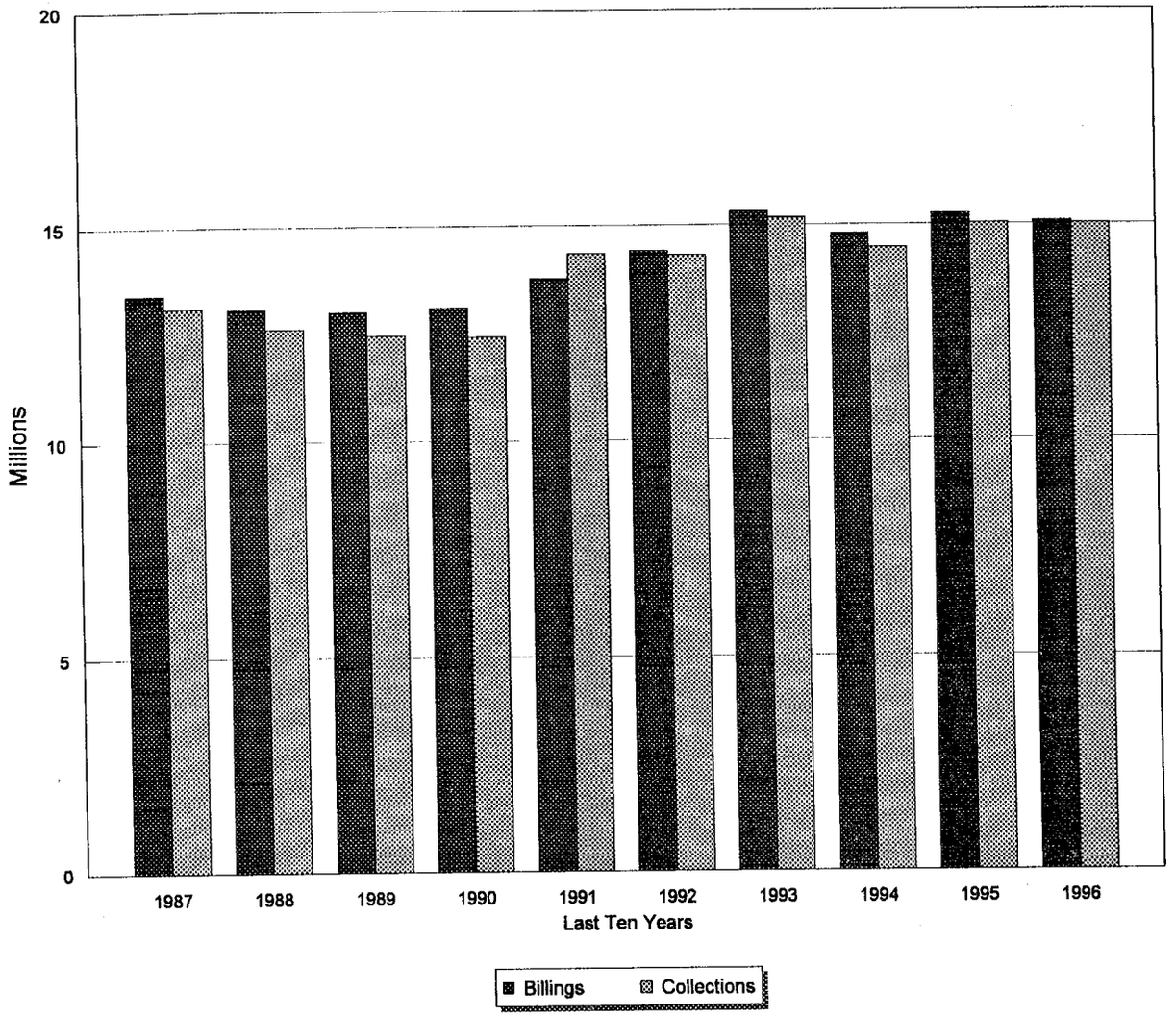
(1) The Percent Collected is lower for the most recent years because property owners have five years to pay delinquent special assessments before their property is redeemed by the County.

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)

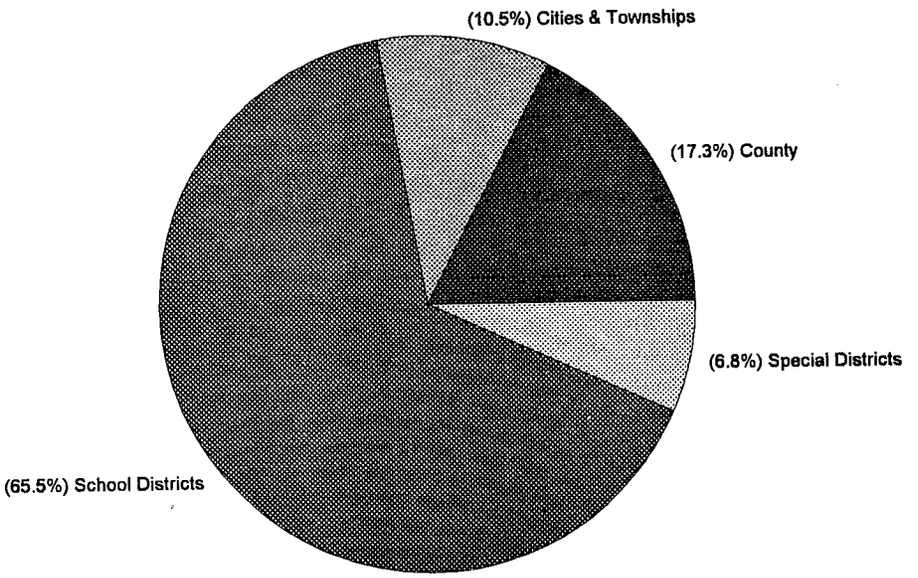
Year Ended December 31	Property Tax Rates Per $1000 of Taxable Valuation		Distribution of General Levy Property Taxes (1)				
	Low	High	County	Cities & Townships	School Districts	Special Districts	Total
1987	$ 185	$ 343	20.13%	13.41%	59.02%	7.45%	100%
1988	211.37	361.05	21.98%	13.58%	57.51%	6.94%	100%
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	414.92	18.71%	13.03%	60.68%	7.58%	100%
1992	243.49	447.33	18.38%	11.51%	63.36%	6.76%	100%
1993	255.45	456.93	18.07%	11.09%	64.71%	6.13%	100%
1994	255.22	470.44	18.19%	10.68%	64.19%	6.94%	100%
1995	261.64	468.53	17.94%	10.61%	64.80%	6.66%	100%
1996	253.62	469.60	17.28%	10.47%	65.48%	6.77%	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

1996 Property Tax Distribution



CASS COUNTY GOVERNMENT
Computation of Legal Debt Margin
December 31, 1996 1
(Unaudited)

		Amount		Percent
Assessed Value of all property	2,056,691,835	~~$ 1,928,306,710~~	(1)	
Debt Limit - 5% of Assessed Value	102,834,591	~~$ 96,415,336~~		100.0%
Legal Debt Margin:				
Debt Applicable to Limitation:				
Total general obligation bonded debt	$ 1,915,000			
Less: Amount available for repayment of general obligation bonds	(148,328)			
Total debt applicable to limitation		1,766,672		1.8%
LEGAL DEBT MARGIN		$ 94,648,664		98.2%

(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
1987	99,773	$ 1,420,299,636	$ 2,625,000	$ 1,268,371	$ 1,356,629	0.10%	$ 13
1988	100,983	1,452,084,244	1,975,000	1,238,315	736,685	0.05%	7
1989	101,759	1,499,795,170	1,275,000	1,317,137	-0-	0.00%	0
1990	102,874	1,538,790,346			*	0.00%	0
1991	104,612	1,550,541,991	400,000	-0-	400,000	0.03%	4
1992	106,604	1,593,234,560	275,000	47,081	227,919	0.01%	2
1993	108,408	1,660,859,247	140,000	40,732	99,268	0.01%	1
1994	110,355	1,680,660,949	2,210,000	158,780	2,051,220	0.12%	18
1995	111,961	1,806,175,935	2,340,000	170,224	2,169,776	0.12%	19
1996	113,343	1,928,306,710	1,915,000	148,328	1,766,672	0.09%	16

(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)

Year	Principal	Interest (1)	Total Debt Service	Total General Governmental Expenditures (2)	Percent of Debt Service to Total General Governmental Expenditures
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%
1996	450,000	115,012	565,012	22,719,645	2.5%

(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, 1996
(Unaudited)

Name of Entity	Percentage Applicable to Cass County	Debt (1) December 31, 1996
Cass County Government	100.0%	$1,915,000
Cities:		
West Fargo	100.0%	245,000
Fargo	100.0%	1,030,000
Casselton	100.0%	0
Kindred	100.0%	25,000
Mapleton	100.0%	40,000
Harwood	100.0%	1,397,000
Public School Districts:		
Fargo PSD	100.0%	33,225,000
West Fargo PSD	100.0%	15,540,000
Kindred PSD	68.9%	1,514,800
Casselton PSD	100.0%	7,372,684
Cass Valley North PSD	89.5%	300,000
May-Port CG PSD	1.6%	390,000
Total Direct and Overlapping Bonded Debt		$62,994,484

(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, 1996
(Unaudited)

Name	Type of Business	Taxable Value	Percentage of Total Taxable Value
Northern States Power Company	Utilities	$ 2,761,128	1.45%
West Acres Development Company	Developer	2,207,195	1.16%
NW Bell Telephone Co/US West Communications	Communications	1,893,444	0.99%
Medical Properties	Medical	1,018,105	0.53%
Blue Cross Blue Shield of North Dakota	Insurance	910,880	0.48%
Burlington Northern	Railroad	897,600	0.47%
Fargo Clinic	Medical	879,545	0.46%
Super Valu Stores Inc.	Wholesaler	768,950	0.40%
Case Equipment Corporation	Manufacturer	596,855	0.31%
Dayton-Hudson Corp.	Retail	519,680	0.31%
Total Attributable to Ten Largest Property Taxpayers		$ 12,453,382	6.56%
TOTAL GROSS TAXABLE VALUE		$ 190,872,097	100.00%

SOURCE: County Auditor's Office

CASS COUNTY GOVERNMENT
Construction
Last Ten Fiscal Years
(Unaudited)

Year	Commercial Construction (1) Value (In Thousands)	Commercial Construction (1) Units	Residential Construction (1) Value (In Thousands)	Residential Construction (1) Units
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	53,294	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
1996	75,827	669	80,193	1,532

(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)
1987	99,773	$ 14,113	17,409	3.2%
1988	100,983	14,507	17,646	2.3%
1989	101,759	15,799	17,777	2.3%
1990	102,874	17,353	18,297	3.4%
1991	104,612	17,928	18,676	3.9%
1992	106,604	19,175	19,023	3.9%
1993	108,408	19,700	19,976	3.3%
1994	110,355	21,061	19,651	2.8%
1995	111,961	*	20,327	2.8%
1996	113,343	*	*	2.3%

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

ALICE	62
AMENIA	82
ARGUSVILLE	161
ARTHUR	400
AYR	19
BRIARWOOD	88
BUFFALO	204
CASSELTON	1,601
DAVENPORT	218
ENDERLIN	17
FARGO	74,111
FRONTIER	218
GARDNER	85
GRANDIN	213
HARWOOD	590
HORACE	662
HUNTER	341
KINDRED	569
LEONARD	310
MAPLETON	682
NORTH RIVER	68
OXBOW	100
PAGE	266
PRAIRIE ROSE	49
REILE'S ACRES	210
TOWER CITY	233
WEST FARGO	12,287
Total Cities	93,846
Percent of Total	91%

TOWNSHIPS

ADDISON	95	HILL	64
AMENIA	132	HOWES	99
ARTHUR	71	HUNTER	95
AYR	78	KINYON	100
BARNES	291	LAKE	59
BELL	52	LEONARD	121
BERLIN	133	MAPLE RIVER	125
BUFFALO	77	MAPLETON	269
CASSELTON	111	NOBLE	99
CLIFTON	78	NORMANNA	340
CORNELL	90	PAGE	59
DAVENPORT	131	PLEASANT	354
DOWS	76	PONTIAC	108
DURBIN	106	RAYMOND	284
ELDRED	115	REED	1,046
EMPIRE	124	RICH	81
ERIE	135	ROCHESTER	46
EVEREST	126	RUSH RIVER	107
FARGO	0	STANLEY	1,933
GARDNER	115	TOWER	66
GILL	115	WALBURG	189
GUNKEL	72	WARREN	133
HARMONY	93	WATSON	123
HARWOOD	322	WHEATLAND	153
HIGHLAND	144	WISER	93
		Total Townships	9,028
		Percent of Total	9%

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, 1996
(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.

Form of Government:	Home Rule Charter passed by the voters in 1994.
Board Meetings:	First and Third Mondays
County Seat:	Fargo, North Dakota Population, 1990 Census: 74,111 Largest city in North Dakota
Area of County:	1,848 Square Miles
Temperature:	
Average Daily Max:	51.2 F
Average Daily Min:	29.8 F
Mean Precipitation:	19.59 Inches
Fiscal Year:	January 1 - December 31

Employment Distribution*	
Agriculture	0.3%
Mining & Construction	5.4%
Manufacturing	8.2%
Trans/Communication/Utilities	5.7%
Wholesale Trade	8.6%
Retail Trade	20.5%
Financial/Insurance/Real Estate	6.3%
Services	29.8%
Government	15.2%

(Source: Job Service of North Dakota, 1993, from unemployment insurance reports.)

* Includes only employees for which unemployment insurance is paid.

Number of:	
Cities	27
Townships	50
School Districts	12
Fire Districts	13
Water Districts	4

CASS COUNTY GOVERNMENT
Ten Largest Employers
December 31, 1996
(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	1,350
Fargo Public School District #1	Educational Services	1,090
Blue Cross Blue Shield of North Dakota	Insurance	1,015
Dakota Clinic, Ltd	Health Services	1000
Case Corporation	Manufacturer	630
Department of Veterans Affairs	Health Services	577
Great Plains Software, Inc.	Computer Services	575
West Fargo Public Schools	Educational Services	567

SOURCE: Fargo Chamber of Commerce

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

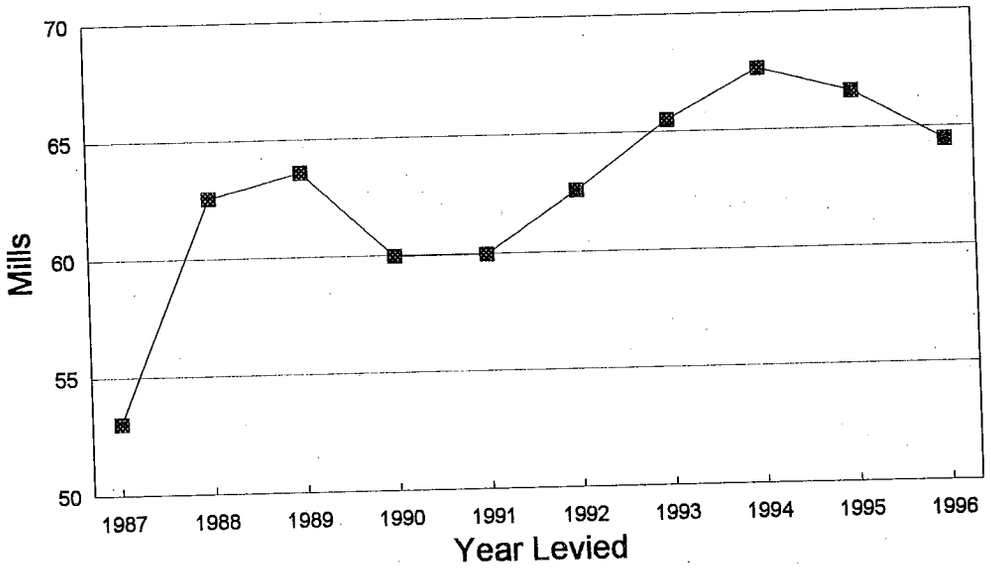
Year	General Government	Public Safety	Public Works	Human Services	Elected Officials	Total
1987	*	*	*	*	14	*
1988	*	*	*	*	14	*
1989	*	*	*	*	14	*
1990	*	*	*	*	14	*
1991	*	*	*	*	14	*
1992	38	115	29	89	14	285
1993	35	117	31	89	13	285
1994	36	128	29	99	13	305
1995	33	139	28	99	11	310
1996	29	137	26	91	11	294

(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

Year	Total General and Special Mill Levies
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
1996	64.47



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

Year	Taxable Sales and Purchases (In Thousands)	Percent Increase
1987	$695,590	4.2%
1988	740,277	6.4%
1989	813,440	9.9%
1990	908,335	11.7%
1991	995,553	9.6%
1992	1,071,436	7.6%
1993	1,147,051	7.1%
1994	1,257,762	9.7%
1995	1,359,232	8.1%
1996	1,446,191	6.4%

SOURCE: North Dakota State Tax Commissioner