

COUNTY OF CUMBERLAND, PENNSYLVANIA

General Governmental Expenditures by Function (1)

Last Ten Years
(Unaudited)

<u>Fiscal Year</u>	<u>General Government-Administrative</u>	<u>General Government-Judicial</u>	<u>Public Safety</u>	<u>Public Works and Enterprises</u>	<u>Human Services</u>
1994	3,557,938	7,449,856	5,905,881	801,807	7,869,037 (3)
1995	5,225,917	8,038,976	6,092,796	519,174	9,161,348 (3)
1996	5,348,184	8,555,289	6,132,007	618,108	10,175,237 (3)
1997	4,996,071	9,606,365	6,546,922	971,443	10,559,304 (3)
1998	7,070,396	10,727,091	6,850,672	639,247	12,041,599 (3)
1999	7,282,419	12,312,237	7,186,286	636,057	12,383,364 (3)
2000	7,837,321	12,657,566	7,730,701	1,019,596	13,796,289 (3)
2001	7,422,280	13,684,729	8,719,373	918,206	15,610,614 (3)
2002	7,050,710	13,779,644	8,975,357	1,200,707	48,672,932
2003	7,691,366	14,872,711	9,852,449	872,618	53,279,924

NOTES:

(1) Includes General, Special Revenue, Debt Service, Capital Projects and Expendable Trust Funds and Component Units

(2) Includes interest on tax anticipation debt as well as general obligation debt

(3) Prior to 2002 Drug and Alcohol and MH/MR were not included in the County's financial statements

SOURCE:

Annual Reports of Cumberland County Controller

Culture and Recreation	Conservation and Development	Other	Debt Service (2)	Capital Outlay	Total Expenditures
1,354,482	744,679	11,945	2,452,997	3,360,821	33,509,443
170,355	2,220,447	9,331	2,349,539	586,790	34,374,673
367,989	1,389,253	3,441	2,454,668	334,676	35,378,852
415,595	1,374,485	5,944	2,645,009	817,278	37,938,416
579,416	1,569,392	64,710	3,084,555	168,783	42,795,861
707,579	1,630,519	6,438	8,354,908	369,821	50,869,628
578,646	1,932,605	63,621	2,794,767	125,438	48,536,550
1,494,286	2,184,261	18,279	2,893,914	405,509	53,351,451
2,225,385	2,628,095	19,215	3,001,453	340,760	87,894,258
1,642,857	3,024,416	11,148	1,202,923	1,627,768	94,078,180

COUNTY OF CUMBERLAND, PENNSYLVANIA

General Governmental Revenues by Source (1)

Last Ten Years
(Unaudited)

<u>Fiscal Year</u>	<u>Real Estate, Per Capita and Hotel Taxes (2)</u>	<u>Licenses and Permits</u>	<u>Grants</u>	<u>County Charges</u>	<u>Court Costs, Fines and Forfeits</u>	<u>Interest</u>	<u>Contributions and Other</u>	<u>Total Revenues</u>
1994	17,059,361	38,528	9,021,005 (3)	4,264,937	580,634	1,312,938	477,509	32,754,912
1995	17,336,460	33,261	11,869,626 (3)	4,640,760	690,479	1,278,485	521,775	36,370,846
1996	17,660,549	35,145	10,328,133 (3)	4,688,471	858,356	1,286,730	496,390	35,353,774
1997	17,913,602	34,906	11,944,866 (3)	4,795,940	798,821	1,383,698	580,331	37,452,164
1998	20,542,945	35,458	13,831,311 (3)	5,377,915	890,962	1,634,351	851,958	43,164,900
1999	21,043,579	50,364	15,187,817 (3)	5,821,741	1,114,735	1,185,108	707,238	45,110,582
2000	21,407,108	54,337	16,111,291 (3)	5,808,717	1,152,934	1,227,890	879,354	46,641,631
2001	23,660,501	97,294	18,135,135 (3)	6,619,131	1,303,068	866,918	1,292,802	51,974,849
2002	27,751,850	124,231	51,012,842	7,344,461	1,349,774	664,839	1,577,235	89,825,232
2003	28,612,909	91,648	55,838,634	8,127,915	1,378,298	544,154	1,487,794	96,081,352

NOTES:

- (1) Includes General, Special Revenue, Debt Service, Capital Projects and Expendable Trust Funds and Component Units
- (2) The library tax approved by the Electorate is not included in this schedule
- (3) Prior to 2002 Drug and Alcohol and MH/MR were not included in the County's financial statements

SOURCE:

Annual Reports of Cumberland County Controller

COUNTY OF CUMBERLAND, PENNSYLVANIA

Real Estate Taxes
Levied and Collected (4)

Last Ten Years
(Unaudited)

Fiscal Year	Total Tax Levy (1)	Current Tax Collected (2)	Percent of Levy Collected	Prior Year Tax Collected (3)	Total Tax Collected	Total Tax Collected to Levy	Outstanding Tax-Current Year (3)	Outstanding Tax-Prior Year (3)	Outstanding Taxes to Levy
1994	16,712,925	16,074,986	96.18	374,422	16,449,408	98.42	764,131	283,554	6.27
1995	17,051,092	16,381,461	96.07	341,484	16,722,945	98.08	749,123	286,251	6.07
1996	17,293,620	16,681,164	96.46	368,024	17,049,188	98.59	803,886	282,948	6.28
1997	17,612,950	16,936,117	96.16	360,311	17,296,428	98.20	772,359	239,015	5.74
1998	20,291,685	19,543,698	96.31	360,529	19,904,227	98.09	792,708	229,462	5.04
1999	20,791,008	20,051,266	96.44	361,385	20,412,651	98.18	573,228	240,626	3.91
2000	21,184,617	20,561,234	97.06	403,731	20,964,965	98.96	520,000	335,951	4.04
2001	23,020,020	22,361,169	97.14	433,835	22,795,004	99.02	664,284	281,393	4.11
2002	26,850,164	26,175,451	97.49	548,163	26,723,614	99.53	637,377	310,145	3.53
2003	26,873,618	26,197,564	97.49	562,223	26,759,787	99.58	676,054	276,724	3.55

NOTES:

- (1) Includes additions to duplicate and penalties
- (2) Includes discounts, penalties, rebates and error adjustments
- (3) Includes penalties and adjustments
- (4) The library tax approved by the Electorate is not included in this schedule

SOURCE:

Cumberland County Finance Office

COUNTY OF CUMBERLAND, PENNSYLVANIA

Library Taxes
Levied and Collected (1)

Last Ten Years
(Unaudited)

Fiscal Year	Total Tax Levy (2)	Current Tax Collected (3)	Percent of Levy Collected	Prior Year Tax Collected (4)	Total Tax Collected	Total Tax Collected to Levy	Outstanding Tax-Current Year (4)	Outstanding Tax-Prior Year (4)	Outstanding Taxes to Levy
1994	1,090,175	1,048,564	96.18	28,552	1,077,116	98.80	49,854	21,449	6.54
1995	1,112,231	1,068,435	96.06	24,276	1,092,711	98.24	48,882	19,709	6.17
1996	1,128,051	1,088,208	96.47	24,277	1,112,485	98.62	52,440	19,198	6.35
1997	1,148,879	1,104,847	96.17	24,385	1,129,232	98.29	50,385	16,008	5.78
1998	1,170,885	1,127,922	96.33	23,526	1,152,267	98.41	45,746	15,360	5.22
1999	1,199,696	1,156,305	96.38	25,115	1,181,420	98.48	33,081	14,334	3.95
2000	1,222,580	1,186,587	97.06	24,030	1,210,617	99.02	30,115	15,605	3.74
2001	1,332,831	1,294,685	97.14	25,085	1,319,770	99.02	38,463	16,607	4.13
2002	1,351,728	1,317,759	97.49	31,595	1,349,354	99.82	32,090	18,412	3.74
2003	1,352,904	1,318,868	97.49	30,395	1,349,263	99.73	34,036	14,375	3.58

NOTES:

- (1) The library tax was approved by the Electorate in 1986 and the first year the tax was collected was in 1987. The rate was 1.5 mills until 2000 and .103 mills beginning in 2001. The millage decrease in 2001 was due to a state regulation which capped the maximum tax increase due to reassessment (done in 2000). Therefore, due to the higher assessed property values, the resultant millage rate decreased.
- (2) Includes additions to duplicate and penalties
- (3) Includes discounts, penalties, rebates and error adjustments
- (4) Includes penalties and adjustments

SOURCE:

Cumberland County Finance Office

COUNTY OF CUMBERLAND, PENNSYLVANIA

Assessed and Estimated Actual Value of Taxable Property

Last Ten Years
(Unaudited)

Fiscal Year	Real Estate Total			Ratio of Actual Assessed to Total Estimated Actual Value	Millage Rate For Real Estate
	Assessed Value (2)	1974 Estimated Actual Value(4)	Current Year Estimated Actual Value		
1994	718,668,880 (1)	2,874,675,520	9,582,251,733	25	23*
1995	731,360,520 (1)	2,925,442,080	10,018,637,260	25	23*
1996	744,007,710 (1)	2,976,030,840	10,628,681,571	25	23*
1997	755,559,890 (1)	3,022,239,560	10,793,712,714	25	23*
1998	770,880,410 (1)	3,083,521,640	11,336,470,588	25	26*
1999	787,681,740 (1)	3,150,726,960	11,583,555,000	25	26*
2000	803,941,980 (1)	3,215,767,920	12,561,593,440	25	26*
2001	12,915,309,380 (3)	-	12,915,309,380	100	1.779* (5)
2002	13,240,264,490	-	13,428,260,132 (6)	100	2.046*
2003	13,494,301,030	-	14,144,969,633 (6)	100	2.046*

NOTES:

- (1) Assessed values are computed at 25% of estimated 1974 actual value.
- (2) Does not include Exempt and Utility assessments.
- (3) The County reassessed property values in 2000 and the new values were applied in 2001.
- (4) Prior to 2001, the County utilized 1974 estimated values as its tax base year. Due to the reassessment completed in 2000, actual appraised values were used in 2001 and will be utilized in the future.
- (5) The millage rate decrease in 2001 was due to a state regulation which capped the maximum tax increase due to reassessment. Therefore, due to the higher assessed property values, the resultant millage rate decreased.
- (6) Based on the Common Loss Ration of 95.4% as established by the State Tax Equalization Board.

* In addition a 1.5 mills (until 2000) and a .103 mills (2001-2003) library tax was collected. This tax was approved by the Electorate to support the County library system.

SOURCES:

County Board of Assessment
Annual Reports of Cumberland County Controller

COUNTY OF CUMBERLAND, PENNSYLVANIA

Real Estate Millage Rates - Direct And Overlapping Governments

Last Ten Years
(Unaudited)

<u>Fiscal Year</u>	<u>County</u>	<u>City, Borough Or Township (1)</u>	<u>School District (1)</u>	<u>Total</u>
1994	23 *	12.23	129.15	164.38
1995	23 *	14.50	130.00	167.50
1996	23 *	14.50	131.05	168.55
1997	23 *	15.76	136.79	175.55
1998	26 *	11.96	139.13	177.09
1999	26 *	14.70	143.35	184.05
2000	26 *	12.20	137.17	175.37
2001	1.779 * (2)	0.789	9.92	12.488
2002	2.046 *	0.822	10.6	13.468
2003	2.046 *	0.891	11.138	14.075

NOTES:

- (1) Each unit within these classes levies its own millage rate. The rates shown are averages.
- (2) The millage rate decrease in 2001 was due to a state regulation which capped the maximum tax increase due to reassessment. Therefore, due to the higher assessed property values, the resultant millage rate decreased.

* In addition a 1.5 mills (until 2000) and a .103 mills (2001-2003) library tax was collected. This tax was approved by the Electorate to support the County library system.

SOURCES:

Cumberland County Board of Assessment
Annual Reports of Cumberland County Controller
DCA Reports

COUNTY OF CUMBERLAND, PENNSYLVANIA

Principal Taxpayers

December 31, 2003
(Unaudited)

<u>Taxpayer</u>	<u>Type of Business</u>	<u>2003 Assessed Valuation</u>	<u>(1) Percentage of Total Assessed Valuation</u>
1. Pennsylvania Blue Shield	Health Insurance	\$ 54,996,200	0.408 %
2. Allen Distribution	Distribution	52,216,830	0.387
3. E.H. Realty	Distribution	41,572,480	0.308
4. Morris Haimowitz LLC	Distribution	33,814,490	0.251
5. Lancaster Development Company	Office Buildings	32,333,510	0.240
6. PRCC Limited Partnership	Shopping Malls	31,901,230	0.236
7. PHICO Insurance Co.	Medical Malpractice Insurance	30,365,800	0.225
8. Keystone Lemoyne Partners	Distribution	29,771,530	0.221
9. Prologis-Macquarie Penna Trust	Distribution	29,541,370	0.219
10. New York Life Insurance Co.	Distribution	<u>25,796,950</u>	<u>0.191</u>
	TOTAL	\$ <u><u>362,310,390</u></u>	<u><u>2.6845 %</u></u>

NOTE:

(1) Total County assessed valuation for 2003: \$13,494,301,030

SOURCE:

County Board of Appeals

COUNTY OF CUMBERLAND, PENNSYLVANIA

Computation of Legal Debt Margin

December 31, 2003

Borrowing base revenue:

2001	\$	68,859,714	
2002		106,416,500	
2003		<u>114,906,740</u>	
Total revenue	\$	<u>290,182,954</u>	(1)
Average borrowing base revenues	\$	96,727,651	
Debt limit percentage			300%
Debt limit	\$	290,182,953	
Total amount of debt applicable to debt limit			
net of discount on zero coupon bonds	\$	<u>35,250,000</u>	
Legal debt margin	\$	<u>254,932,953</u>	

NOTE:

(1) Total revenue and other financing sources less debt proceeds, transfers and grants for specific projects and interest on Sinking Fund.

SOURCE:

Annual Reports of Cumberland County Controller

COUNTY OF CUMBERLAND, PENNSYLVANIA

Ratio of General Obligation Debt to Assessed Value of Real Estate
and General Obligation Debt Per Capita

Last Ten Years
(Unaudited)

(Dollars in Thousands)

Fiscal Year	(3) Population	(4) Assessed Value	(5)(1) General Obligation Debt	Ratio General Obligation Debt to Assessed Value	General Obligation Debt Per Capita
1994	204,612	718,669	21,447	2.98	104.82
1995	205,959	731,361	20,391	2.79	99.01
1996	207,042	744,008	19,817	2.66	95.71
1997	207,852	755,560	18,321	2.42	88.14
1998	208,634	770,880	20,195	2.62	96.80
1999	210,663	787,682	13,501	1.71	64.09
2000	213,674	803,942	11,925	1.48	55.81
2001	213,674	12,915,309 (2)	10,485	0.08	49.07
2002	215,695	13,240,264	10,547	0.08	48.90
2003	217,743	13,494,301	10,488	0.08	48.17

NOTES:

- (1) Excludes general obligation debt accounted for in County Enterprise Funds
- (2) Prior to 2001, the County utilized 1974 estimated values as its tax base year. Due to the reassessment completed in 2000, actual appraised values were used in 2001, and will be utilized in the future.

SOURCE:

- (3) Pennsylvania State Data Center or Census Bureau (Census Report or Most Recent Yearly Estimate)
- (4) County Board of Assessment
- (5) Annual Reports of Cumberland County Controller

COUNTY OF CUMBERLAND, PENNSYLVANIA

Ratio of Annual Debt Service Expenditures for General Obligation
Bonded Debt to Total General Governmental Expenditures (1)

Last Ten Years
(Unaudited)

<u>Fiscal Year</u>	<u>Principal</u>	<u>Interest</u>	<u>(2) Debt Service</u>		<u>Total General Governmental Expenditures</u>	<u>Ratio of Debt Service to Total Governmental Expenditures</u>
1994	1,580,933	872,064	2,452,997		33,509,443	7.32
1995	1,799,917	549,622	2,349,539		34,374,673	6.84
1996	1,916,707	537,961	2,454,668		35,378,852	6.94
1997	2,091,852	553,157	2,645,009		37,938,416	6.97
1998	2,463,916	620,639	3,084,555		42,795,861	7.21
1999 (3)	7,385,020	969,888	8,354,908 (4)		50,869,628	16.42
2000	2,223,656	571,111	2,794,767 (4)		48,536,550	5.76
2001	2,340,513	553,401	2,893,914 (4)		53,351,451	5.42
2002	2,445,752	340,683	2,786,435 (4)		87,894,258	3.17
2003 (5)	712,014	345,668	1,057,682 (4)		94,078,180	1.12

NOTES:

- (1) Includes all governmental fund types and component units
- (2) This was paid by the Debt Service Fund and Capital Projects. Amounts paid by Enterprise Fund have been excluded.
- (3) Includes \$3,996,929 in payments resulting from 1990 refunding transaction not accounted for as a defeasance for financial reporting purposes.
- (4) Excludes capital lease payments for capital assets.
- (5) Includes \$1,603,301 decrease in payments for 1999 bond.

SOURCE:

Annual Reports of Cumberland County Controller

COUNTY OF CUMBERLAND, PENNSYLVANIA

Computation of Direct and Overlapping Debt

As of December 31, 2003
(Unaudited)

<u>Direct debt of County and related entities</u>		<u>Net Debt Outstanding</u>
County of Cumberland		\$ 35,250,000
OVERLAPPING DEBT		
<u>School Districts:</u>		
Big Spring	\$ 41,675,000	
Camp Hill	10,370,000	
Carlisle Area	46,965,000	
Cumberland Valley	13,544,000	
East Pennsboro	41,855,000	
Mechanicsburg	53,781,880	
Shippensburg Area	13,495,000	
South Middleton	20,246,380	
West Shore Area	<u>60,040,000</u>	
Total School Districts		\$ 301,972,260
<u>Municipalities:</u>		
Camp Hill Borough	\$ 2,042,991	
Carlisle Borough	18,576,960	
East Pennsboro Township	554,428	
Hampden Township	98,251	
Lower Allen Township	3,790,000	
Mechanicsburg Borough	2,485,249	
Middlesex Township	989,181	
Mount Holly Springs Borough	135,983	
Newville Borough	16,978	
North Middleton Township	2,140,000	
Shippensburg Township	396,045	
Silver Spring Township	11,855,000	
Upper Allen Township	14,784,463	
Wormleysburg Borough	<u>533,205</u>	
Total Municipalities		<u>58,398,734</u>
Total Overlapping Debt		<u>360,370,994</u>
TOTAL DIRECT AND OVERLAPPING DEBT		<u>\$ 395,620,994</u>

NOTE:

School district debt as of June 30, 2003

SOURCE:

Confirmation with school districts and municipalities

COUNTY OF CUMBERLAND, PENNSYLVANIA

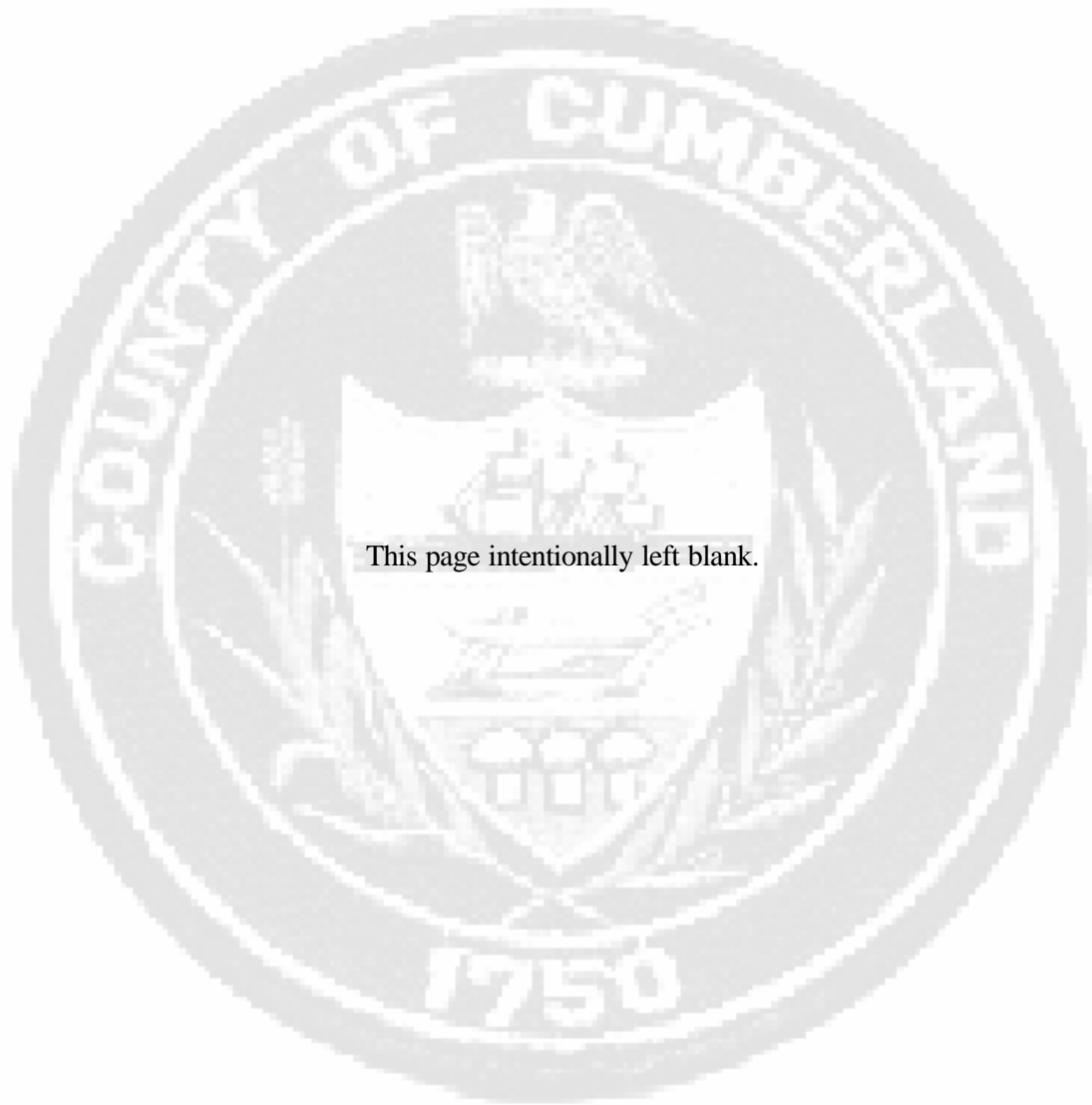
Demographic Statistics

Last Ten Years
(Unaudited)

Fiscal Year	(3) Population	(2) Per Capita Income		(4) Higher Education Enrollment	(4) Public School Enrollment	(1) Unemployment Rate	
1994	204,612	19,349		11,855	34,853	3.5	
1995	205,959	19,697	(5)	11,984	34,920	3.5	
1996	207,042	23,479	(6)	11,961	35,131	2.9	
1997	207,852	25,417	(6)	12,139	35,574	2.8	
1998	208,634	26,580	(6)	11,442	35,877	2.6	(6)
1999	210,663	27,296	(6)	12,594	36,088	2.8	(6)
2000	213,674	29,218	(6)	13,105	36,350	3.0	(6)
2001	213,674	(7) 29,218	(7)	13,114	36,287	3.6	(6)
2002	215,695	30,864	(6)	13,930	36,439	3.4	(8)
2003	217,743	32,445	(6)	14,332	36,678	2.9	

SOURCES:

- (1) Pennsylvania Department of Labor and Industry, Bureau of Research and Statistics, Labor Force Data (except in 1998 and 1999) Note: Labor force data beginning January, 1994, is not comparable to earlier data due to the implementation of revised survey method by the US Department of Labor
- (2) Annual Reports of Cumberland County Controller
- (3) Pennsylvania State Data Center
- (4) Pennsylvania Department of Education/Actual Enrollment Information Provided by Educational Institutions
- (5) Table 24, 1995 Pennsylvania County Data Book, Cumberland County
- (6) Cumberland County Profile, Center for Rural PA
- (7) Information based on 2000 figures. Data for 2001 not available to date.
- (8) Pennsylvania State Department of Labor



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COUNTY OF CUMBERLAND, PENNSYLVANIA

Property Values (1)

Last Ten Years
(Unaudited)

Fiscal Year	Residential	Commercial	Agricultural	Industrial
1994	481,442,850	178,083,330	30,956,050	17,298,410
1995	493,815,000	178,927,030	30,984,100	16,351,280
1996	504,547,760	181,414,520	30,818,860	15,955,070
1997	515,562,230	181,996,170	30,638,120	15,891,880
1998	527,503,110	183,424,070	30,611,280	17,665,260
1999	539,459,790	188,578,760	30,568,770	16,990,090
2000	550,019,290	193,430,620	31,283,350	16,959,990
2001 (2)	8,581,888,770	3,414,914,480	605,668,660	201,029,430
2002	8,828,121,660	3,520,661,200	599,934,690	199,719,580
2003	9,076,784,830	3,520,545,700	596,577,690	206,218,150

NOTES:

- (1) Property values are the assessed value as of the end of the preceding year.
- (2) Prior to 2001, the County utilized 1974 estimated values as its tax base year. Due to the reassessment completed in 2000, actual appraised values were used in 2001, and will be utilized in the future.
- (3) Recreation properties estimated.

SOURCE:

County Board of Assessment

<u>Recreation</u>	<u>Trailers</u>	<u>Utility</u>	<u>Exempt</u>	<u>Total</u>
2,320,870	8,549,600	4,344,140	172,796,300	895,791,550
2,518,440	8,762,570	4,318,830	173,216,990	908,894,240
2,487,420	8,904,630	4,309,470	176,055,020	924,492,750
2,515,750	8,955,740	4,462,330	176,913,660	936,935,880
2,504,970	9,167,300	4,516,770	179,741,430	955,134,190
2,741,750	9,324,440	4,490,740	179,996,560	972,150,900
2,727,530	9,516,780	4,131,690	180,266,300	988,335,550
27,749,210	61,405,130	25,833,570	1,637,549,600	14,556,038,850
28,280,880 #	63,546,480	20,993,290	1,654,782,030	14,916,039,810
27,998,970 #	65,053,390	22,021,110	1,760,985,880	15,276,185,720

COUNTY OF CUMBERLAND, PENNSYLVANIA

Construction and Bank Deposits

Last Ten Years
(Unaudited)

(Dollars in Thousands)

Total Construction

<u>Fiscal Year</u>	<u>Residential</u>		<u>Commercial</u>		<u>Bank Deposits</u>
	<u>Number Of Units</u>	<u>Market Value</u>	<u>Number Of Units</u>	<u>Market Value</u>	
1994	982	147,889	18	10,107	2,805,248
1995	857	126,372	16	7,772	2,898,836
1996	784	134,396	20	25,536	3,038,028
1997	941	140,251	30	42,270	3,090,399
1998	886	156,842	32	52,740	3,262,404
1999	891	165,357	31	55,003	3,414,199
2000	917	179,935	43	130,719	3,583,158
2001 (1)	916	123,521,283	46	53,612,318	3,725,945
2002	1,213	214,735,150	65	113,419,920	4,091,721
2003	1,143	211,254,132	47	24,219,980	4,282,439

NOTE:

(1) Prior to 2001, the County utilized 1974 estimated values as its tax base year. Due to the reassessment completed in 2000, actual appraised values were used in 2001, and will be utilized in the future.

SOURCES:

County Board of Assessment
Department of Banking, The Branches of PA by Sheshunoff Information - Includes deposits for commercial banks, savings and loans, credit unions, and FDIC savings banks. Deposits are as of June 30.

COUNTY OF CUMBERLAND, PENNSYLVANIA

Salaries and Surety Bonds of Elected Officials

December 31, 2003

(Unaudited)

<u>OFFICIAL TITLE</u>	<u>ANNUAL SALARY</u>	<u>SURETY BOND</u>
Commissioners, Chairman	\$55,934	\$25,000
Commissioners - 2 positions	53,604	25,000
County Controller	53,791	25,000
County Treasurer	50,107	500,000
Recorder of Deeds	50,107	50,000
Register of Wills/Clerk of Orphans Court	53,881	20,000
Prothonotary	50,107	100,000
Sheriff	50,107	60,000
District Attorney	120,225	0 (1)
Clerk of Common Pleas Court	50,107	20,000
Coroner	50,107	15,000
Jury Commissioners - 2 positions	11,653	0 (1)

**PUBLIC EMPLOYEES HONESTY AND FAITHFUL PERFORMANCE
BOND/INSURANCE**

Chief Clerk (Bond)	\$25,000	
Warden (Bond)	50,000	
All County Employees (Insurance)	250,000	Per Loss

NOTE:

(1) No bond required under Section 420 of the County Code

SOURCE:

Cumberland County Controller's Records

COUNTY OF CUMBERLAND, PENNSYLVANIA

Cumberland County Employees Retirement Trust Fund

Supplementary Information

Revenues by Source and Expenses by Type
(Unaudited)

Revenues by Source

<u>Fiscal Year</u>	<u>Employee Contribution</u>	<u>Employer's Contribution</u>	<u>(1)</u>	<u>Investment Income</u>	<u>Total</u>	<u>Employer Contribution as a Percentage of Covered Payroll</u>	
1994	\$ 1,176,849	\$ 974,196		\$ 3,442,318	\$ 5,593,363	4.50	%
1995	1,320,945	1,054,000		5,745,171	8,120,116	4.50	
1996	1,362,711	184,475		5,252,787	6,799,973	.70	
1997	1,471,292	21,000		9,425,096	10,917,388	.02	
1998	1,607,965	-		5,819,703	7,427,668	.00	
1999	1,640,364	-		7,169,261	8,809,625	.00	
2000	1,683,905	-		291,279	1,975,184	.00	
2001	1,772,726	-		(1,162,763)	609,963	.00	
2002	1,845,741	53,411		(5,613,288)	(3,714,136)	.00	
2003	1,977,344	1,192,646		15,246,439	18,416,429	5.72	

Expenses by Type

<u>Fiscal Year</u>	<u>Benefits</u>	<u>Administrative Expenses</u>	<u>Refunds</u>	<u>Other (2)</u>	<u>Total</u>
1994	\$ 976,518	\$ 181,785	\$ 630,367	\$ -	\$ 1,788,670
1995	1,087,997	179,667	504,819	-	1,772,483
1996	1,737,245	204,767	476,582	-	2,418,594
1997	1,672,235	220,316	454,345	-	2,346,896
1998	2,145,284	285,556	481,726	-	2,912,566
1999	2,009,162	264,707	431,761	-	2,705,630
2000	2,467,947	364,853	652,709	-	3,485,509
2001	2,411,376	341,519	885,020	133,980	3,771,895
2002	2,513,828	295,023	531,320	-	3,340,171
2003	2,812,176	296,434	472,612	-	3,581,222

NOTES:

(1) Contributions were made in accordance with actuarally determined contribution requirements.

(2) Represents payment to Commonwealth of Pennsylvania for retirement benefits on employees transferred to Commonwealth employment.

SOURCE:

Actuarial Reports

COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

HISTORY/PROFILE:

Date Founded: January 27, 1750
Fourth Class County

Form of Government: Elected Board of Commissioners
3 Members

33 Municipalities
11 Boroughs
22 Townships

Elections: Number of registered voters – 132,609
Number of 2002 newly registered voters - 7,473
Number of votes cast in last general election – 67,600

Percentage of registered voters voting in
last general election - 34%

Elected Officials Representing County: (9)

U.S. Senators:
Arlen Specter
Rick Santorum

U.S. Representatives:
Todd Platts (19th District)
Bill Shuster (9th District)

State Representatives:
Patricia H. Vance (87th District)
Jerry L. Nailor (88th District)
Jeffrey W. Coy (89th District)
Bruce Smith (92nd District)
William I. Gabig (199th District)

State Senators:
Harold F. Mowery, Jr. (31st District)

Area: 555 Square Miles

Population: (7) 213,674 (2000)
217,743 (2003 estimated)

Households: (7) 83,015 (2000 Census Report)

COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

Housing:	Single Family Homes - Average Cost (Housing costs are below the national average) Carlisle Area - \$109,900 Newville Area, Rural Mt. Holly Springs and Gardners - \$94,000 Camp Hill/Mechanicsburg Area - \$124,500 Median House Value - \$120,500 (2000 Census) Median House Rent Amount - \$600 - \$900 Median Apartment Rent Amount - \$576
Income: (5)	Median Household - \$46,707 (1999) Median Family - \$56,406 (1999) Median Home Mortgage - \$1,082
Weather Conditions:	Average Annual Rainfall - 41.6 Inches Average Annual Snowfall - 53.8 Inches
Temperature:	Spring: 32-82 degrees F Fall: 33-83 degrees F Summer: 58-96 degrees F Winter: 0-70 degrees F
Time Zone:	Eastern Time Zone Spring - Daylight Savings Time Fall - Eastern Standard Time
Libraries: (9)	8 Public Libraries (Bosler, Amelia Givin, John Graham, East Pennsboro, Joseph T. Simpson, Cleve J. Fredricksen, Shippensburg, New Cumberland) 3 College Libraries - Open to Public (Dickinson College, Messiah College, Shippensburg University) 3 Libraries at Carlisle Barracks (U.S. Army War College, Military History Institute, Post Library)
Financial Institutions: (1)	91 Bank Branches 13 Savings and Loan 8 Credit Unions

COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

TRANSPORTATION:

Highways: (7)

1,880 Total Miles of Highway
675 State and Federal
1,205 Secondary and Municipal
38 Turnpike

Interstate Highways include I-76, I-81, I-83, and US 11/15

Distances to Major Cities:

Baltimore, Maryland	76
Boston, Massachusetts	393
Buffalo, New York	306
Cleveland, Ohio	339
Detroit, Michigan	487
Montreal, Canada	520
New York City, New York	174
Norfolk, Virginia	327
Philadelphia, Pennsylvania	100
Pittsburgh, Pennsylvania	174
Toronto, Canada	401
Washington, DC	105

Airports: (9)

9 Airports (1)
2 Public
3 Private
4 Heliports

Carlisle Airport - 4,030 feet paved and lighted runway
(Private and Business Aircraft)

Shippensburg Airport - 2,300 feet turf runway
(Private)

Capital City Airport
(Private and Business Aircraft)

Rail:

Lines limited to freight
Conrail Enola Freight Sorting Yards - 2nd Largest in the nation
(Norfolk Southern Lines)

Bus:

Capitol Bus Company, Capital Area Transit System, Greyhound

Truck Lines/Motor Freight:

42 Services Available

COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

Military Installations: Carlisle Barracks (2nd oldest Army Post in the United States and home of Carlisle Indian School 1879-1918)

Naval Inventory Control Point (NAVICP), recently combined Navy Ships Parts Control Center and Aviation Supply Office

EMPLOYMENT: Civilian Labor Force of 122,097 (7)

The County employs 1060 full-time and 208 part-time employees

2.9 % Yearly Average Unemployment Rate (7)

Commuting Patterns: (7) (Per 2000 Census)	<u>Cumberland County</u>	<u>PA</u>
Percent of Persons Working in County of Residence	69%	72.4%
Percent of Persons Working Outside County of Residence	30%	22.9%
Percent of Persons Working Outside State of Residence	0.9%	4.6%

TOP TEN EMPLOYERS IN CUMBERLAND COUNTY*

<u>Employer</u>	<u>Approximate Number of Employees</u>
1) U. S. Government - Naval Inventory Control Point Carlisle Barracks	5,000** <u>1,605</u> 6,605
2) Pennsylvania Blue Shield	4,188
3) Holy Spirit Hospital	2,989
4) Giant Foods	2,824
5) JFC Temps Inc.	1,653
6) Commonwealth of Pennsylvania	1,758***
7) Cumberland County Government	1,268
8) Fry Communications	1,239
9) Roadway	1,200
10) Electronic Data Systems Corp.	1,100

* An initial listing of the top employers was furnished by the Pennsylvania Department of Labor and Industry. Employers were contacted or other sources were used to gather totals of employees which were employed within Cumberland County.

** Includes SPCC, DDRE and other Agencies at that location.

*** Excluding Pennsylvania State University, SEPTA, Department of Higher Education

COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

Per 2002 Data

<u>Employment</u>	<u>Cumberland County</u>	<u>PA</u>
Number of Persons Employed, 16 Years and Older	<u>123,879</u>	<u>5,542,924</u>
Percent employed in Agriculture, Forestry, and Fisheries Sector	0.4%	0.4%
Percent employed in Mining Sector	0.1%	0.3%
Percent employed in Utilities Sector	0.3%	0.7%
Percent employed in Construction Sector	4.1%	4.7%
Percent employed in Manufacturing Sector	8.6%	13.9%
Percent employed in Wholesale Trade Sector	3.1%	4.0%
Percent employed in Retail Trade Sector	13.3%	12.0%
Percent employed in Transportation & Warehousing Sector	10.1%	4.4%
Percent employed in Information Sector	2.9%	2.4%
Percent employed in Finance, Insurance Sector	8.0%	4.8%
Percent employed in Real Estate and Rental and Leasing	1.2%	1.3%
Percent employed in Professional, Scientific, and Technical Services	5.1%	5.1%
Percent employed in Management of Companies & Enterprises	2.2%	1.1%
Percent employed in Admin & Support & Waste Mangmt & Remediation Svcs.	4.9%	4.9%
Percent employed in Educational Services	6.6%	8.7%
Percent employed in Health Care & Social Assistance	10.5%	14.3%
Percent employed in Arts, Entertainment, and Recreation	0.9%	1.5%
Percent employed in Accommodation & Food Services	6.6%	7.2%
Percent employed in Other Services	3.3%	3.4%
Percent employed in Public Administration	<u>7.8%</u>	<u>4.8%</u>
Total	<u>100.0%</u>	<u>100.0%</u>

Products Produced: Iron and Steel Products, Paper, Paper Products, Tires, Rubber Products, Roofing Systems/Adhesive, Electrical Equipment, Candy, Wood Educational Furniture and Toys, Dried Milk Products, Condensed Products, Butter, Baking Products, Concrete, Clothing, Soft Drinks, Shoes, Plate Glass, Carpets, Auto Accessories/Floor Covering, Animal Feed, Grain Products, Electronic Components, Quartz Crystals

RECREATION AND LEISURE:

State Parks: Colonel Denning - 273 acres
 includes a 3 acre lake, hiking trails, camp sites and nature center
 Kings Gap - 1,500 acres
 environmental education training center
 Pine Grove Furnace - 700 acres
 includes two lakes, beaches, camp sites, and hiking trails

State Game Lands: 3,491 acres

COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

State Forest Lands:	35,079 acres
Hiking:	Appalachian Trail - 16 miles through Cumberland County (which also is the half-way point of the 2,100 mile Maine to Georgia trail) Tuscarora Trail - 23 miles through Cumberland County from Sterretts Gap at Route 34 north of Carlisle Springs to Spring Run (a 220 mile trail) Mason-Dixon Trail - 7 miles through Cumberland County, from Whiskey Springs Road southwest of Boiling Springs to Route 15 at Dillsburg (a 204 mile trail) Pine Grove Furnace State Park - several easy trails less than a mile long Colonel Denning State Park - 20 miles of trails Kings Gap State Park - 15 miles of trails, including paved trails for the handicapped
Waterways:	Conodoguinet Creek Yellow Breeches Creek Opossum Lake - 60 acres - located north of Plainfield Childrens Lake - located in Boiling Springs Fuller Lake - located in Pine Grove Furnace State Park Laurel Lake - 27 acres - located in Pine Grove Furnace State Park Colonel Denning Lake - 3 acres - located in Colonel Denning State Park
Theatres:	Allenberry Playhouse Little Theatre of Mechanicsburg
Museum/Galleries:	Cumberland County Historical Society Trout Gallery Omar Bradley Museum Shippensburg University Fashion Archives Shippensburg Historical Society Mechanicsburg Historical Society Newville Historical Society Toy and Train Museum in Newville
Historical Highlights:	<u>Carlisle Barracks</u> - Built in 1757 as a British camp Second oldest military post in continuous use in United States Hessian Powder Magazine Museum (Built by Hessian prisoners and used for storage and jail.) In 1879 used as Indian Industrial School In 1918 Army used as Medical Field Service School In 1951 became Army War College

COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

- Old Graveyard - Prominent people buried there:
- Molly Pitcher
(carried water to soldiers during battle of Monmouth)
 - General John Armstrong
(Commander of Kittaning Expedition)
 - John Banister Gibson
(Chief Justice of Pennsylvania Supreme Court)
 - Dr. Charles Nesbit
(1st President of Dickinson College)
 - Captain John Steele
(1st Army Chaplain)
 - General William Thompson
(1st Officer Commissioned in the Continental Army)
 - General Henry Miller
(Commanding Officer of Ft. McHenry, Md., during bombardment which inspired "The Star Spangled Banner")
- Carlisle Public Square - Deeded by Thomas Penn for public use and laid out in 1751
- Old West - Dickinson College - Burned in 1803 and reconstructed
Plans drawn by Benjamin Latrobe, who designed the Nation's Capitol.
- Old Courthouse - Built in 1845
Original courtroom located on second floor
Presently used for County offices
- Old Prison - Designed by Edward Haviland, a noted prison architect of antebellum period
Presently used for County offices
- Covered Bridges - Ramp (on original site)
Bowmansdale (moved to Messiah College grounds)

COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

<u>Boiling Springs</u> -	18th Century iron industry settlement that became 19th Century village now listed on National Register of Historic Places Largest spring in State - delivers 24 million gallons of fresh water daily
<u>Laughlin Mill</u> -	Dates back to 1763
<u>The Little Red Schoolhouse</u> -	Built in 1865 and used until 1954
<u>Peace Church</u> -	Built in 1798 Has 1807 Conrad Doll Organ
<u>First Presbyterian Church</u> -	Oldest public building in Carlisle Built in 1757
<u>St. John's Episcopal Church</u> -	Organized in 1757 Building built in 1825

EDUCATION:

School Districts

<u>School District</u>	<u>Grades K-6</u>	<u>Grades 7-12</u>	<u>Total Enrollment</u>	<u>%</u>
Big Spring	1,775	1,407	3,182	8.7%
Camp Hill	583	551	1,134	3.1%
Carlisle Area	2,342	2,435	4,777	13.0%
Cumberland Valley	3,947	3,696	7,643	20.8%
East Pennsboro	1,484	1,252	2,736	7.5%
Mechanicsburg	1,855	1,680	3,535	9.6%
Shippensburg Area	1,460	1,810	3,270	8.9%
South Middleton	1,068	1,046	2,114	5.8%
West Shore Area	<u>3,610</u>	<u>4,677</u>	<u>8,287</u>	<u>22.6%</u>
	18,124	18,554	36,678	100.0%

COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

Capital Area Intermediate Unit*

Grades <u>K-6</u>	Grades <u>7-12</u>	Total <u>Enrollment</u>
190	257	447

Cumberland/Perry Vocational-Technical**

Grades <u>10-12</u>
991

* These totals reflect students enrolled in County of Cumberland only.

** Includes students from all school districts.

Colleges

	<u>Total Enrollment</u>
Central Pennsylvania College	853
Dickinson College	2,276
Dickinson School of Law	644
Messiah College	2,952
Shippensburg University	7,607

United States Army War College - highest Army educational institution in the United States.

POPULATION: (3)

<u>Per 2000 Census</u>	<u>Cumberland</u>	<u>Pennsylvania</u>
Population	213,674	12,281,054
Males	104,213	5,929,663
Females	109,461	6,351,391

COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

<u>Per 2000 Census</u>	<u>Cumberland</u>	<u>Pennsylvania</u>	
<u>Race</u>			
White	201,708	10,488,020	
Black	5,128	1,228,105	
Other	6,838	577,210	
<u>Age Of Population</u> <u>(2000 Census)</u>	<u>%</u> <u>Under 18</u>	<u>%</u> <u>Over 65</u>	<u>Median</u> <u>Age</u>
Cumberland	22.0%	14.9%	38
Pennsylvania	23.8%	15.6%	38

Cumberland County Population Change and Percent of Change

<u>Year</u>	<u>Population</u> <u>(Per Census)</u>	<u>Increase</u> <u>(Decrease)</u>	<u>Percent</u> <u>Increase</u> <u>(Decrease)</u>
1860	40,098	---	---
1920	58,578	18,480	46.09%
1930	68,236	9,658	16.49%
1940	74,806	6,570	9.63%
1950	94,457	19,651	26.27%
1960	124,816	30,359	32.14%
1970	158,177	33,361	26.73%
1980	179,625	21,448	13.56%
1990	195,257	15,632	8.70%
2000	213,674	18,417	9.40%

COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

AGRICULTURE:

Per 2001 Data:

<u>Farm Sales (4)</u>	<u>(Millions)</u>
Poultry, Meat and Animal Products	\$28.7
Dairy Products	55.9
Horticultural	5.9
Vegetables	.9
Fruit	2.1
Field Crops	<u>9.0</u>
Total Farm Sales	\$102.5

Agriculture in Cumberland County

Farm Size and Values

Average Farm Size (Acres) (4)	122
Total Number of Farms (4)	1,260
Average Farm Value - Land/Buildings	\$459,771
Average Cost Per Acre (4)	\$2,720
Total Acreage In Farms (4)	154,000

COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

TAX RATES: (8)

Sales, Use and Hotel Occupancy:

State - Retail sale, consumption, rental or use of tangible personal property	6%
Local - Hotel occupancy	2%

Cigarette:

- Sale or possession of cigarettes	1.55 Cents/Cigarette
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Liquor:

- All liquor sold by LCB	18%
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Personal Income:

State - Taxable income of resident, non-resident, estates and trusts	2.8%
Local - Taxable income of resident	1-2%

Realty Transfer:

- Documentary stamp tax imposed on value of real property transferred	1%
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Inheritance and Estate:

- Value of the decedent's estate transferred to beneficiaries	
Direct heirs	4.5%
Spousal	0%
Siblings	12%
Other persons	15%

Liquid Fuels:

- Gasoline tax imposed on consumers	12 Cents/Gallon
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Fuel Use:

- Excise tax imposed on use of fuel on public highways by dealer - users	12 Cents/Gallon
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Motor Carrier's Road:

- Fuel consumed by commercial motor vehicles having a registered gross weight in excess of 26,000 pounds	12 Cents/Gallon plus An Oil Company Franchise Tax Adjustment
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Capital Stock and Foreign Franchise:

- Corporation's capital stock value	7.49 Mills
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Gross Premiums:

- Yearly gross premiums received by insurance company from doing business	2%
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COUNTY OF CUMBERLAND, PENNSYLVANIA

Miscellaneous Statistics

December 31, 2003

Gross Receipts:

- Gross receipts from passengers, baggage and freight transported, telephone and telegraph messages transmitted, sales of electric energy and gas, and interstate shipment of freight and oil 50 Mills
- Electric utilities 44 Mills

Corporate Loans:

- Taxable indebtedness 4 Mills

Corporate Net Income:

- Privilege of doing business, carrying on activities, having capital or property employed or used in Pennsylvania, or owning property in Pennsylvania 9.99%

Sources:

- (1) The Branches of Pennsylvania: Summary of Cumberland County Deposits, Sheshunoff Information Services, 2001.
- (2) Cumberland County Health Profile for 1999, Department of Health, 1999.
- (3) 2000 and 1990 Census, U.S. Department of Commerce, Bureau of the Census.
- (4) 1999-2000 Statistical Summary, Pennsylvania Agricultural Statistics Service, 2000
- (5) 2000 Pennsylvania County Data Book: Cumberland County, Pennsylvania State Data Center.
- (6) Pennsylvania Profile 1994, Market Facts and Figures, Supplement to 7/11/94 issue of Central Penn Business Journal.
- (7) Profile of Cumberland County, Center for Rural Pennsylvania, 2002.
- (8) The Tax Compendium, Department of Revenue, October 2000.
- (9) Welcome, A Guide to Living in Cumberland County, The Sentinel, August 26, 2003.

Note: All other information not referenced in the Miscellaneous Statistics section is gathered by the Cumberland County Controller's office.