

WAKULLA COUNTY, FLORIDA

CITIZENS'

ANNUAL FINANCIAL REPORT

For the Year Ended September 30, 2005



Brent X. Thurmond,
Clerk of Circuit and County Courts

www.wakullaclerk.com

WAKULLA COUNTY, FLORIDA



BOARD OF COUNTY COMMISSIONERS

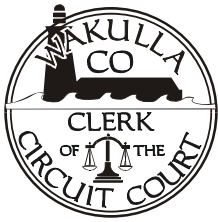
2004-05

Maxie Lawhon, Chairman.....District 5
Henry Vause, Vice-Chairman.....District 2
Ed Brimmer.....District 3
Howard Kessler.....District 4
Brian Langston.....District 1

ELECTED CONSTITUTIONAL OFFICERS

2004-05

Ann Ahrendt.....Property Appraiser
Sherida Crum.....Supervisor of Elections
David Harvey.....Sheriff
Cheryll Olah.....Tax Collector
Brent Thurmond.....Clerk of Court



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Clerk of Circuit and County Courts
Wakulla County
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Crawfordville, Fl. 32327



To the Citizens of Wakulla County:

The cornerstone of our democratic government system is to be responsive to the citizens represented and to be accountable for how the government operates. One of the key ways government carries out its duties and priorities is found in how it raises and spends the public money it is entrusted with. With that in mind, I'm happy to provide you the 2nd annual Citizens' Financial Report as a way to explain simply and concisely how Wakulla County generates and spends its money.

Wakulla County government consists of several component parts that have been combined to make up this report. Most of the County's operations fall under the Board of County Commissioners, while other specific duties fall under financially related yet separately elected Constitutional Officers. A County organizational chart is included in this report.

Each year, the County legally adopts a budget in order to determine how much money it will raise and to prioritize how it will be spent. By state law, the budget year, also known as the "fiscal year", must begin on October 1st and end on September 30th. Therefore this report covers the fiscal year beginning October 1, 2004 and ending September 30, 2005.

An audited report on all of the individual funds is prepared annually by an independent audit firm. The auditor's report is kept in my office and is available for review. Upon completion, the 2004-05 audit will be posted on our website.

To account for its various functions as well as restrictions on certain types of revenues, the County's finances are divided into various "funds". To simplify this report, all of the County's funds have been merged together on a consistent basis into one set of results. This report was prepared before the independent audit was conducted and, due to its simplicity, may differ from the audited financial report.

I am pleased to present this report as part of our responsibility to be accountable to the citizens of Wakulla County. My hope is that you will find this report both interesting and informative. Please contact my office if you have any questions regarding this report or any other matter.

Sincerely,

Brent X. Thurmond,
Clerk of Court

WAKULLA COUNTY, FLORIDA CITIZENS' ANNUAL FINANCIAL REPORT

For the year ended September 30, 2005

Features:

Wakulla County Organizational Chart - Page 5

This chart displays the basic structure of the County government.

Operational Review - Pages 6-8

This section explains how the County is organized, how its budget process works, and its key accomplishments during the fiscal year. Also, the financial results for the year are explained, accompanied by a summarized comparative operating report.

Sources of County Funds - Pages 9-11

The various types of funds the County received to support its operations are explained here in greater detail. This presentation includes a description of all major County revenues.

Uses of County Funds - Pages 12-14

The way in which the County's funds were spent is discussed here in greater detail. Each category of service is explained, including a breakdown of funding sources for current operations and capital outlays.

County Long-Term Debt - Pages 15-16

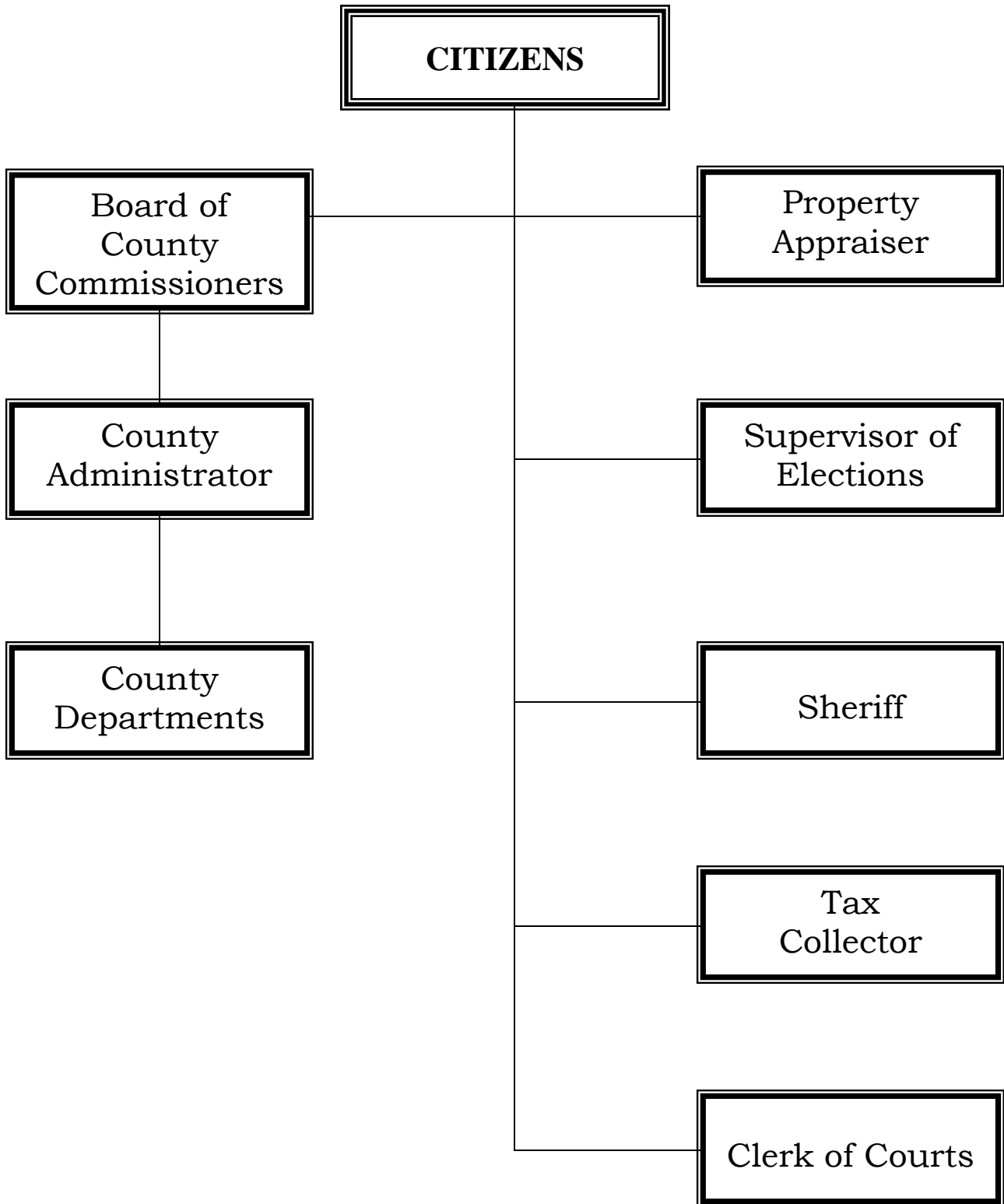
The County has a need to borrow funds for many of its major capital projects. This section explains why the County borrows money, the uses of these borrowed funds and how much the County owes.

Wakulla County Demographics - Page 17-18

This final section provides a historic review of key economic and demographic indicators that have taken place over the past five years and a ten year forecast of these important trends that will shape the future face of Wakulla County.

WAKULLA COUNTY, FLORIDA

Organizational Chart



OPERATIONAL REVIEW

County Organization

Wakulla County operates as a political subdivision of the State of Florida, and is governed by a five-member Board of County Commissioners (BOCC). This Board consists of a Chairman, Vice-Chairman and three Commissioners, all elected county-wide. Historically, the Chair and Vice-Chair are changed every year by a vote of the BOCC.

Additionally, there are five Constitutional Officers who are separately elected on a county-wide basis. They perform specifically designated governmental functions. These Officers and the BOCC were listed at the beginning of this report and displayed on the organizational chart on the previous page. The term of office for these elected positions is four years.

Major Initiatives

Wakulla County was involved in many major initiatives during this fiscal year. The old Department of Children & Families **building** was purchased for \$505,249.50 to house the offices of the Property Appraiser and Supervisor of Elections. The funding source was Public Building Impact Fees and 1 Cent Sales Tax. **Six lots** near the Courthouse were purchased for \$185,595.90 using the 1 Cent Sales Tax. **Twelve new vehicles** (1 – Building Dept., 5 – Sheriff's Office, 4 – Road Dept., 1 – Wastewater Dept., 1 – Solid Waste Dept.) and one piece of equipment for the Solid Waste Dept. were purchased by the County for a total of \$266,591.10. These purchases were made using a variety of sources: user fees, gas taxes, 1 Cent Sales Tax and grant monies. **Telecommunication improvements** were made throughout the County. \$246,067.72 was spent on E911 communication upgrades, Ambulance Dept. radios, and general building connectivity. The majority of these costs were funded by grant monies.

At the **Sheriff's Office**, the 200 bed jail facility expansion was completed using the 1 Cent Sales Tax and Correction Impact Fees. \$324,778.84 was spent in 2004-05 bringing the total project cost to \$2,143,246.03. In the **Transportation** Department, 27.88 miles of new roads were paved in 2004 and 8.5 miles in 2005. In 2004, 1.83 miles of roads were resurfaced and 11.58 miles in 2005. These roads were paved with \$390,577.40 of the 1 Cent Sales Tax and \$1,122,764.63 of loan proceeds with most of the 2005 resurfacing being state funded. The **Parks & Recreation** Department used the 1 Cent Sales Tax, Impact Fees and grant monies to continue improvements to the Medart Recreation Facility and Hudson Park with projects such as new bathrooms, walkways, lighting, and ball fields. The amount spent in 2004-05 in capital improvements was \$211,577.96. The **Library** Department completed its 5,050 square foot facility expansion at a total project cost of \$492,292.96. A grant of \$120,000 and Library Impact Fees were used to fund this expansion. In the **Wastewater** Department, the County added 170 new customers and approximately 5,700 linear feet of sewer lines in 2004 and 8,200 in 2005.

Budget Approval Process

The budget serves as the key tool for setting operational and capital project spending priorities and is legally enacted each fiscal year. Preparation of the

proposed budget for direct spending by the BOCC is the responsibility of the County Administrator.

After preparation, the proposed budget is then presented to the citizens and the BOCC at two public hearings in September. Final adjustments to the proposed budget may be made by a majority of the BOCC at these hearings. These hearings are also used to set the annual property tax millage rate. Individual budgets for the elected Constitutional Officers are prepared by each respective officer and must be approved by the BOCC.

All budgets are required to be balanced, with all expenditures supported by identified funding sources. On September 30th of each year, all unspent budget amounts expire and remaining funds (cash forward) may become available as a funding source for the County in the next fiscal year as approved by the BOCC during the initial budget process.

Financial Information

The comparative financial information presented in this report includes the operations of the BOCC for fiscal years beginning October 1, 2003 through September 30, 2004 and October 1, 2004 through September 30, 2005. The operations of the Constitutional Officers are not included in this report except for the amounts provided from the BOCC through the approved budget. The County began the fiscal year 2004-05 with \$7,616,063 in working funds. Funds received during the year totaled \$27,547,944. After expending \$26,956,226 in operational costs, debt payments and capital projects, the County finished fiscal year 2004-05 with a balance of \$8,207,782. These monies were used to fund operations at the start of the new fiscal year on October 1, 2005 until annual property tax collections began in November.

After an influx of property tax dollars during the months of November through January, the County invests excess monies until they are needed later in the fiscal year for operations. Only the safest of investments are allowed under the Board's investment policy.

Other Governmental Units

Other legally separate units that are related to Wakulla County are not included in this report. They are not included because they operate independently from the BOCC. Although contributions from the County may be made to these units from time to time, they are not financially related to the County. Some of these are governmental agencies and others are not-for-profit organizations. The School Board is required to be audited each year and prepare an annual report. The other units may or may not be subject to similar requirements. Some of the agencies not included in this report are:

- Wakulla County School Board (a separate legal taxing authority)
- Wakulla County Senior Citizen's Center
- Wakulla County Soil & Water Conservation Board
- Wakulla County Parks & Recreation Board
- Wakulla County United Fire Fighter's Association
- Wakulla County Tourist Development Council
- Wakulla Welfare Organization
- Wilderness Coast Libraries

Wakulla County BOCC

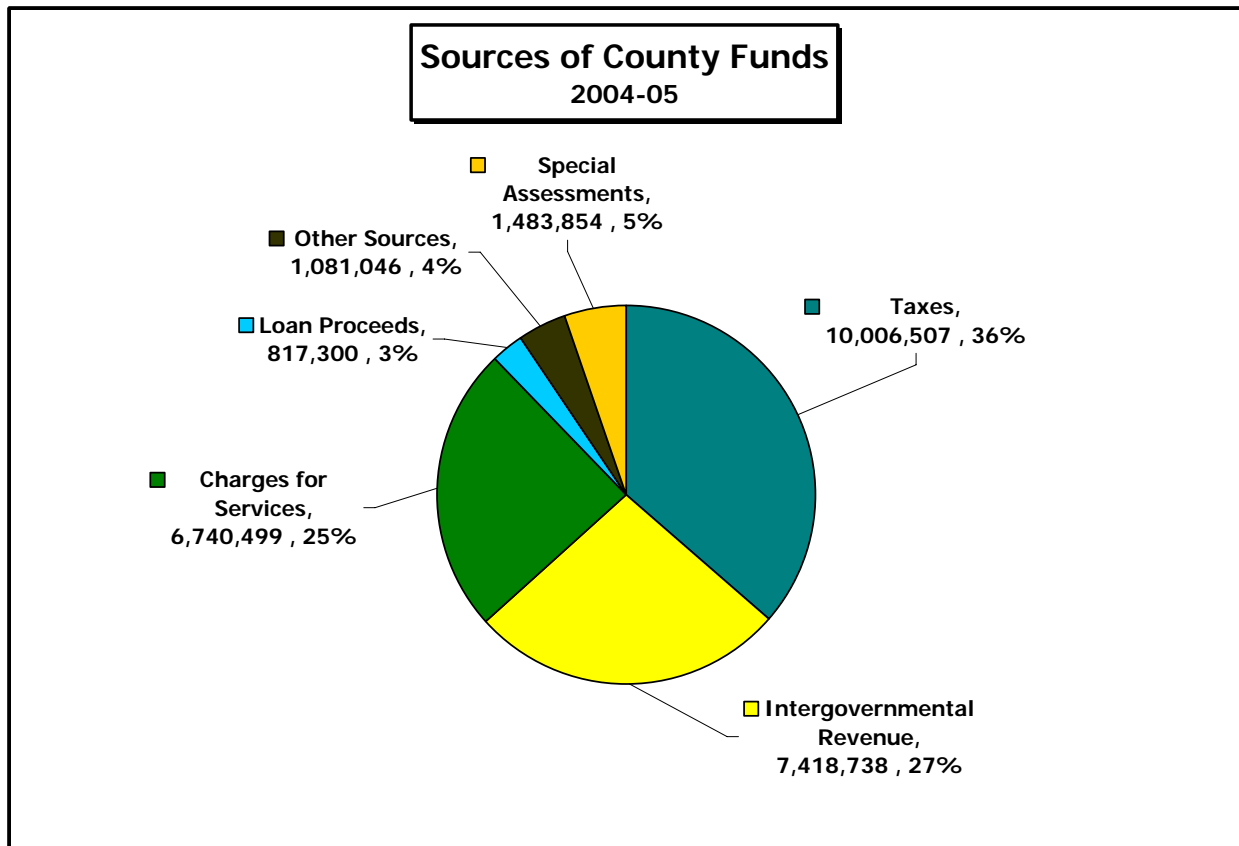
Operating Results – Comparative (unaudited)

For the Years Ended September 30, 2005 and 2004

	FY 2004-05		FY 2003-04		Variance
	Amount (Thousands)	Percent	Amount (Thousands)	Percent	Amount (Thousands)
Sources of County Funds:					
Taxes	\$ 10,007	36%	\$ 9,017	35%	\$ 990
Intergovernmental Revenue	7,419	27%	6,044	23%	1,375
Charges for Services	6,740	25%	4,711	18%	2,029
Loan Proceeds	817	3%	3,500	13%	(2,683)
Other Sources	1,081	4%	1,860	7%	(779)
Special Assessments	1,484	5%	1,107	4%	377
Total Sources of Funds	27,548	<u>100%</u>	26,239	<u>100%</u>	<u>\$ 1,309</u>
Balance, Beginning of Year	<u>7,616</u>		<u>7,848</u>		
Total Sources Available	<u>\$ 35,164</u>		<u>\$ 34,087</u>		
Uses of County Funds:					
General Government	\$ 4,033	15%	\$ 3,246	12%	\$ 787
Law Enforcement / Corrections	8,311	31%	8,241	31%	70
Public Works	2,427	9%	2,185	9%	242
Community / Human Services	3,939	15%	3,227	12%	712
Fire & Rescue	1,893	7%	2,206	8%	(313)
Transportation	5,422	20%	6,117	23%	(695)
Other Public Safety	931	3%	1,269	5%	(338)
Total Uses of Funds	<u>\$ 26,956</u>	<u>100%</u>	<u>\$ 26,491</u>	<u>100%</u>	<u>\$ 465</u>
Balance, End of Year	<u>\$ 8,208</u>		7,596		
Audit Adjustments			<u>20</u>		
Balance, End of Year (adjusted)			<u>\$ 7,616</u>		

SOURCES OF COUNTY FUNDS

The County receives its operational funds from a variety of sources. The BOCC levies several taxes, sets various charges for specific services and collects revenues from both the Federal and State levels. These “intergovernmental revenues” include operating dollars processed by the State as well as grants from the Federal and State levels. Finally, interest income is received throughout the year since all public funds held by the County are invested until needed to pay a budgeted obligation.



Current revenues from all of the sources listed above are combined with funds remaining from the previous fiscal year, including any remaining cash proceeds from prior County borrowing, to make up the total sources available to fund budgeted expenditures. Some revenue sources are raised for specific purposes and can only be used for such purposes (called restricted funds), while other sources may be used for a variety of public purposes. The following page provides a brief description of the County’s revenue sources.

Taxes

Property Tax – This revenue is the annual tax levied on real and tangible personal property. A countywide levy is made to cover countywide general and administrative operations. The millage rate for 2004-05 was 9.5 mills.

Tourist Development Tax – This revenue is a tax of two percent on all short-term living quarters such as motels and hotels, apartments, houses, mobile homes, and campgrounds. This tax is legally restricted to tourist promotion matters. The Tourist Development Council administers these funds.

Local Option 1¢ Sales Tax – A surtax of one percent is applied to all transactions within the County that are subject to state sales tax. These dollars are divided by resolution into four categories for expenditures: Road Paving (60%), Public Facilities (20%), Public Safety (15%), and Parks & Recreation (5%). Expenditure of these monies is restricted to infrastructure related purchases within their respective category.

Public Service/Communications Tax – Telecommunication services are taxed on a statewide basis, which includes a local component approved by the BOCC. These funds are used for general operations.

Gas Tax – The County receives 10 cents in gas taxes for every gallon of gas sold. Some of these taxes have been locally enacted. These taxes are divided into four categories: the 5th & 6th Cent or “Constitutional” gas tax, the 7th Cent or “County” gas tax, the 9th Cent gas tax and the 10th – 15th Cent or “Local Option” gas tax. These tax proceeds are restricted and used for maintenance, operating, construction, debt service and capital purchases for the Road & Bridge Department.

Intergovernmental Revenue

State Sales Tax – A portion of the State Sales Tax is returned to counties. There are two components of the tax: the “½ Cent Sales Tax” and the “County Kicker” or supplement tax for small counties. These funds are used for general operations.

Federal and State Grants – The Federal and State governments award grants to the County for a variety of specific purposes and programs such as public safety, transportation, physical and economic environment, human services, and culture and recreation. Each grant is restricted to purchases for the purposes provided in each grant application.

State Revenue Sharing – Certain other State revenues are shared with counties. These funds are used for general operations.

Charges for Services

There are a variety of charges collected by the County. These include planning & zoning fees, tax collector fees, sheriff fees, prisoner housing fees, parks and recreation fees, library fees, building permits and fees, ambulance fees, court fees and others. Some of these charges are used for specific departments and others are used for general operations.

Loan Proceeds

The County's Long-Term Debt is discussed in more detail later in this report. From time to time the BOCC will borrow funds for specific projects. This year, the BOCC received \$492,300 which was the remaining balance of the \$4,000,000 loan approved in 2003-04. These proceeds have been used to pave new roads.

The BOCC also borrowed \$325,000 to pave the Northwoods Subdivision. This loan will be repaid through the collection of special assessments charged to the Northwood residents.

Special Assessments

Impact Fees – Fees are levied on new commercial and residential growth. These fees are imposed to offset the growth's impact on County services and infrastructure. Such services include transportation (40%), law enforcement (9%) and corrections (11%), public buildings (25%), recreation (7.5%), and libraries (7.5%). These funds are restricted to capital outlay purchases associated with the new growth.

Municipal Service Benefit Unit Fees (MSBU) – An annual \$35 charge is levied against commercial and residential dwelling owners and is the mechanism used to provide fire protection services to our citizens. These monies are restricted and are used to maintain, operate and purchase capital equipment for the ten volunteer fire departments within the County.

Other Sources

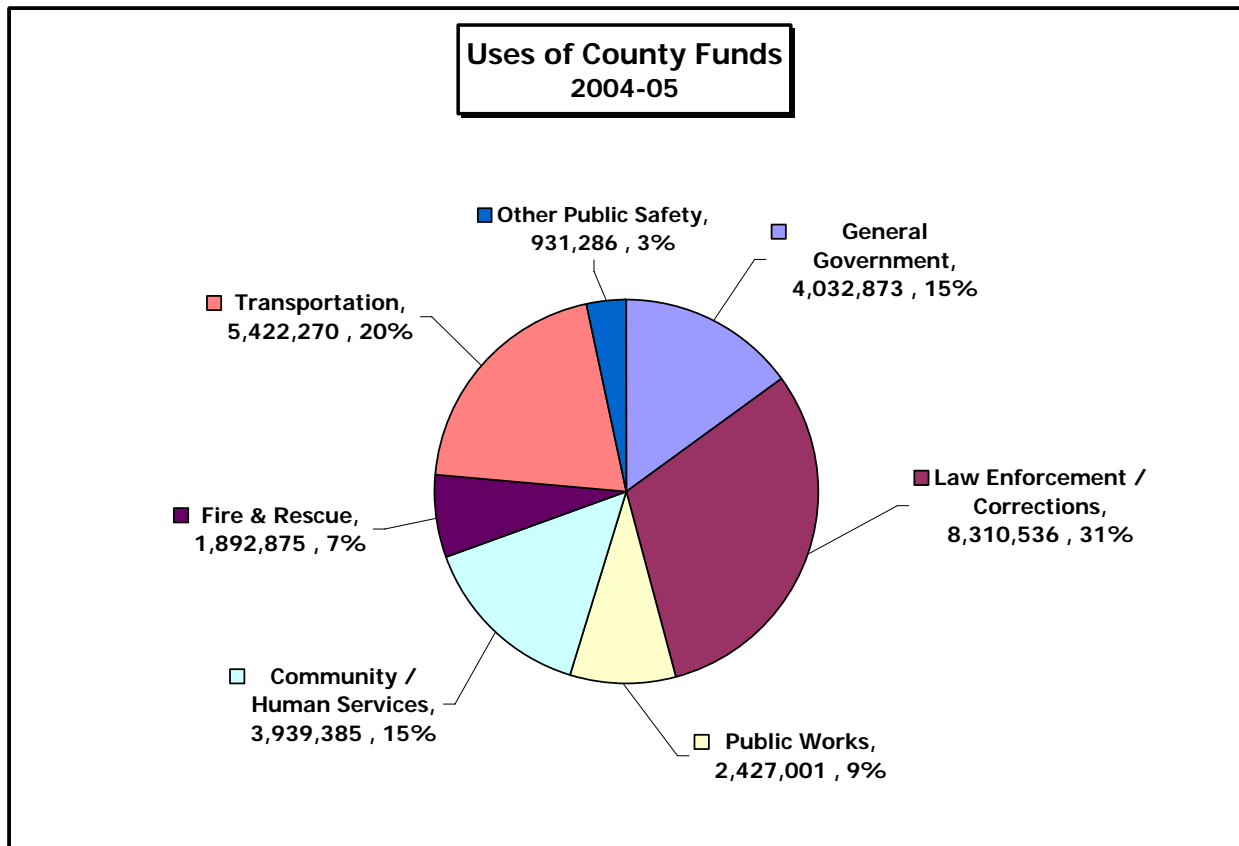
There are other miscellaneous revenues collected by the BOCC. They include licenses, permits, various fines, forfeitures, contributions, interest earnings, refunds, inter-fund transfers and returns from constitutional officers. Many of these revenues can be used for general operations.

USES OF COUNTY FUNDS

The County provides a variety of services to its citizens. These services are provided countywide. There are two incorporated cities within Wakulla County: St. Marks and Sopchoppy. The BOCC has inter-local agreements with both cities to provide services to these areas such as fire protection, law enforcement, emergency medical services, road maintenance, as well as many other services.

Expenditures are accounted for by various funds and ledger accounts within those funds. As mentioned previously, separate funds are used to distinguish different funding sources from one another. For reporting purposes, expenses are categorized by type of expenditure and our accounting system follows the State's "Chart of Accounts". These categories of expenses can be seen in the chart below.

Annual operational expenses are paid with the current revenues that come in during the year and with funds left over from the previous fiscal year provided that the BOCC budgets for those "carry-forward" monies. Major capital projects are funded by restricted revenues earmarked for those purposes such as gas taxes, impact fees, the 1 Cent Sales Tax or grant monies. Other capital projects are funded from loan proceeds.



General Government

Administrative & General Operations – These services are provided through several departments. They include the offices of the Board of County Commissioners, County Administrator, Planning & Zoning, Grants, and Facilities Management Departments, as well as many other services not related to a particular department. Also included are four constitutional officers whose budgets are funded by the BOCC and who do not fall under any of the categories below. They are as follows: the Property Appraiser, the Tax Collector, the Supervisor of Elections and the Finance & Accounting Office of the Clerk of Courts. All general government operations are funded mainly through ad valorem taxes, but there are a variety of other smaller sources as previously described in this report.

Public Safety

Law Enforcement & Corrections – This category includes the functions of the Sheriff's Office. The BOCC's funding of the Sheriff's budget is divided into Law Enforcement, Corrections, Civil Defense, E911 Services and Animal Control. The Sheriff's operating expenditures are funded through general revenues and grants while capital projects are funded by impact fees, 15% of the 1 Cent Sales Tax and grants.

Fire & Rescue – This category includes the 10 Volunteer Fire Departments and the Ambulance / Emergency Medical Services Department. The Fire Departments are funded through the MSBU fees and the Ambulance Department is funded through general revenues and fees generated in providing emergency medical services. Both are eligible for funds from the 15% Public Safety category of the 1 Cent Sales Tax.

Other Public Safety – This category includes departments such as Code Enforcement, Probation, Building, Medical Examiner and Judicial. The Code Enforcement and Medical Examiner expenditures are funded through ad valorem taxes. The Probation and Building departments are funded through user fees.

The Judicial System is comprised of the Circuit Judge, County Judge, State Attorney, Public Defender, Courthouse Security & Bailiff Services, Clerk of Circuit and County Court and many other local and state mandated programs. A large portion of the budget for the Circuit Judge, County Judge, State Attorney and Public Defender is funded by the State but some BOCC funding is required by Article V of the Constitution. The Clerk's court functions are fully funded by user fees. Some of local and state mandates are funded through user fees of the Circuit and County Court systems and others are funded through general revenues.

Transportation

Road & Bridge – This category includes the Road & Bridge Department. These expenditures include maintenance, operations and construction of roads and bridges and are funded through a variety of sources such as gas taxes, 60% of the 1 Cent Sales Tax, impact fees and grant monies.

Public Works

Garbage / Solid Waste – This category includes the landfill operated by the BOCC and the Litter Control program operated through the Sheriff's Office. These expenditures are funded through a combination of user fees and grant monies.

Sewer / Water – This category includes the Wastewater Treatment Plant (WWTP) facility operated by the BOCC and a small water department known as "Riversink Water". These expenditures are funded through various user and connection fees. Many of the expansion projects are also funded through grant monies or contributed capital.

Other Public Works – This category includes the Agriculture Department. The State considers this department's expenditures as "Conservation & Resource Management" which falls under the purview of Public Works according to the State Chart of Accounts. These expenditures are funded through general revenues and some user fees.

Community / Human Services

Human Services – This category includes the departments of Veteran's Services, Housing, State Housing Initiatives Partnership Program (SHIP), Low Income Home Energy Assistance Program (LIHEAP), Low Income Emergency Home Repair Program (LEHRP), Weatherization Assistance Program (WAP), Health, Medical Services, and Mosquito Control. Veteran's Services and Medical Services are funded through general revenues and the other departments are funded through grant monies.

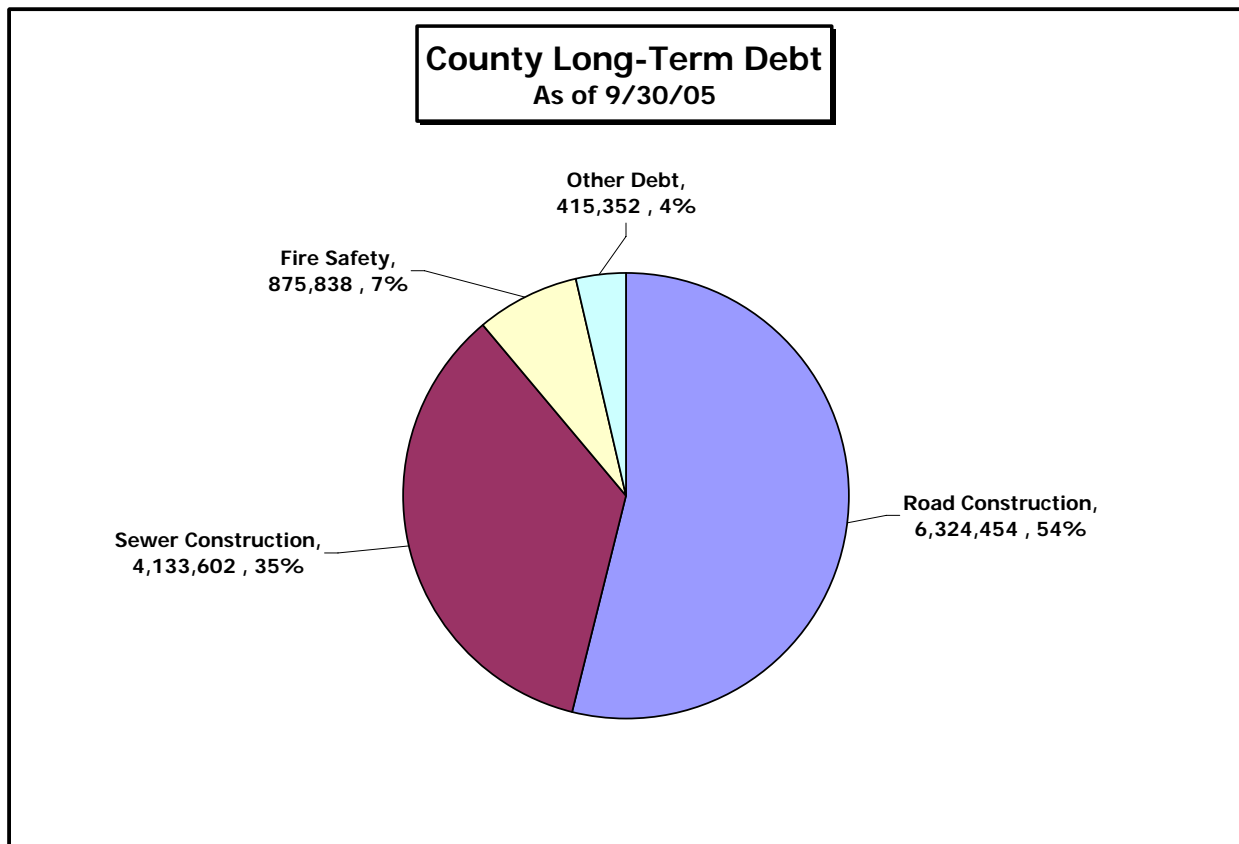
Culture & Recreation – This category includes the Library, Parks & Recreation and Tourist Development Departments. Library expenditures are funded through general funds, user fees, impact fees and grant monies. Parks & Recreation expenditures are funded through general funds, user fees, impact fees and 5% of the 1 Cent Sales Tax. The Tourism expenditures are funded through the 2% Tourist Development Tax and grant monies.

COUNTY LONG-TERM DEBT

While the County balances its budget every year for operating expenses, it does use debt financing for the acquisition of some major projects or capital expenditures. This is done to extend the payment for such things over their useful life much like a citizen does with a home mortgage or car loan. By doing this, the burden for paying for these capital projects is spread out to the future taxpayers who will benefit rather than only those present at the time of construction or acquisition.

State law prohibits the BOCC from giving facilities or equipment as collateral for debt. Instead, they pledge certain sources of revenue to make debt installment payments. These revenues must be used first to pay the installments due then any amount left over can be used for other valid expenditures.

As of September 30, 2005, the County owed \$11.75 million in note/loan debt which is approximately \$100,000 less than last year. During the 2004-05 fiscal year new debt was added for road paving projects in the amount of \$492,300. Other debt was added totaling \$325,000 for the paving of Northwoods Subdivision. \$921,075 was paid for reduction of principal of existing debt including three loans being paid off. The outstanding debt can be broken down into the categories shown in the following graph and they are briefly described on the following page.



Road Construction Debt

- **Amount owed:** \$6,324,454
- **Pledged revenue:** Gas Taxes and 1 Cent Sales Tax
- **Use of borrowed funds:** Paving new roads
- **Description:** The loans are financed with Bank of America. The “Gas Tax” loan was spent to pave new roads based on a list approved by the BOCC. The “1 Cent” loan was spent to pave new roads based on the “paving matrix” which prioritized roads into an order of importance based on many factors.

Sewer Construction Debt

- **Amount owed:** \$4,133,602
- **Pledged revenue:** Sewer Revenue
- **Use of borrowed funds:** Expand the sewer system
- **Description:** This loan is financed with Bank of America. The “Sewer” loan was spent to build and expand the existing sewer system into other parts of the County so both new and existing residential homeowners and commercial businesses could stop using individual septic tanks and connect to the centralized sewer system.

Fire Safety Debt

- **Amount owed:** \$875,838
- **Pledged revenue:** MSBU Fees
- **Use of borrowed funds:** Purchase fire trucks and training tower
- **Description:** There are four different loans with various lending entities. These funds were spent to build the fire training tower, purchase 3 new fire trucks and 2 new pumper trucks.

Other Debt

- **Amount owed:** \$415,352
- **Pledged revenue:** Various sources
- **Use of borrowed funds:** See description below
- **Description:** Last year’s debt for the road and landfill equipment has been paid off. This debt is for the paving of the Brookforest, Tupelo Ridge and Northwoods neighborhood road projects. These neighborhood road paving loans are funded through homeowner assessments.

COUNTY DEMOGRAPHICS

Wakulla County has experienced steady growth for more than 15 years. Our percentage growth rate had placed Wakulla County in the 5 fastest growing counties in Florida and this trend will likely continue. Maintaining adequate public services to provide a quality of life that we are so used to is a key challenge faced by the leaders of Wakulla County.

We have gathered data in several areas which, hopefully, will be informative to you. You will find two sets of figures: historical data for the past 5 years and projection data for the next 10 years. In various places in the chart we have added information to compare Wakulla County to other counties, the State of Florida and the United States.

Summary of Key Growth Indicators ⁽¹⁾

Year:	(Projection (2))		
	00-04	05-09	10-14
Population:			
% Growth rate	3.3%	2.4%	2.1%
# of Persons (+/-)	800	660	640
# of Households	9,000	10,240	11,660
Total population	24,540	27,840	31,040

Historical Population:		Increase:
1970	6,308	
1980	10,887	72%+
1990	14,202	30%+
2000	22,863	61%+

Labor Market:

# Non-agricultural jobs	4,740	5,360	5,900
County Unemployment %	3.7%	3.8%	3.6%
Florida Unemployment % (2004, 12 mo avg.)	4.7%		
US Unemployment % (2004)	5.5%		

Personal Income/Wage Index:

Total personal income (Millions)	\$ 602	\$ 824	\$ 1,151
County per capita income ⁽³⁾	\$22,035	\$24,040	\$26,902
Florida per capita income (2001-2003 3 yr avg.)	\$29,638		
US per capita income (2001-2003, 3 yr avg.)	\$30,950		
Wage index (FCWI, 3 rd qtr, 2004) ⁽⁴⁾	95.92		

Taxable Sales/Retail Price Index:

Total taxable sales (Millions)	\$ 91	\$ 121	\$ 163
Retail price index (3 rd qtr, 2004) ⁽⁵⁾	91.36		

Housing Starts:

# of Total Housing starts	340	200	240
Total Housing Stock:			
Single Family / Multi-Family	6,040	7,000	8,120
Mobile Homes	4,400	4,900	5,400

(1) Numbers are averages for period shown

(2) While 2005 is no longer a projection year, the agency that created this report has not updated it.

(3) BEBR adjusted to 1997 dollars

(4) The Florida County Wage Index (FCWI), simply put, compares the relative wages paid to the typical worker performing an identical job across Florida's counties. Our index was 95.92 which meant the average worker earned 4.08% less than the state average for doing the same job. Wakulla County ranked 34th in the State meaning 33 counties pay more and 33 counties pay less for doing the same job.

(5) The Florida County Retail Price Index (FCRPI), simply put, compares the cost of a "basket of goods" in Wakulla County to all other counties in Florida. Our index was 91.36 which meant it cost \$8.64 less to purchase that "basket of goods" in Wakulla County than the state average. Wakulla County ranked 55th in the State with only 12 of the 67 counties being able to buy that "basket of goods" at a lower cost. The "basket of goods" is further broken into 5 categories: food, medical care, housing, transportation and other goods and services. In Wakulla County, it costs less than the state average to purchase these items except in the "food" category where it costs us more.

Sources: University of Florida, Bureau of Economic & Business Research, www.bebr.ufl.edu, *Florida Long-term Economic Forecast 2002*

Ibid, *Historical Census Counts for Florida and Its Counties, 1830-2000*

Ibid, *Per Capita And Total Personal Income, 2001-2003*

Ibid, *2004 Florida County Retail Price and Wage Indices*

U.S. Department of Labor, Bureau of Labor Statistics, www.bls.gov