

BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION

Actuarial Valuation as of January 1, 1988

April 11, 1988



FILE COPY

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**BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION**

Actuarial Valuation as of January 1, 1988

PURPOSE AND SUMMARY

The purpose of this report is to present the results of our January 1, 1988 actuarial valuation of the Bloomington Fire Department Relief Association performed in accordance with the provisions of Chapter 356 of the Minnesota State Statutes. In summary, our valuation indicates a required contribution of \$1,778,100 as of January 1, 1988. The contribution must be increased with interest, at the rate of 5% per annum until the date of payment. If payment is made as late as December 31, 1988, a contribution of \$1,867,000 is required. This contribution is in addition to estimated member contributions of \$18,500 for 1988. The results of the valuation are discussed in detail in later sections of the report.

We certify that this actuarial valuation has been prepared in accordance with Chapter 356 of the Minnesota State Statutes as it applies to the Bloomington Fire Department Relief Association.

EMPLOYEE DATA

The data provided by the Association is summarized in Table 2(a). The table sets forth a reconciliation from January 1, 1987 to January 1, 1988. There are 130 active members in the Association as of the valuation date. They have an average attained age of 37.3 and an average entry age of 28.2. Table 2(b) sets forth the prospective benefit each member may expect to receive if he remains in the Association to the normal retirement date assumed in the valuation, age 50 and completion of 20 years of service. These benefits assume 3½% future pay increases per year.

The reported data includes 43 retired members, 5 disabled members, 9 surviving spouses and 3 surviving children receiving monthly benefits as of January 1, 1988. There are 15 terminated members entitled to receive benefits at age 50.

Table 2(c) sets forth a listing showing the benefit each inactive member is currently receiving or is entitled to receive upon attainment of age 50. No increase is assumed in benefits of terminated vested members for this listing.

Monthly benefits payable from the plan are based on the most recent three year average salary rates of the highest paid non-officer policeman in the City of Bloomington. Consequently benefits to all inactive members are increased each year, the most recent, January 1, 1988 benefit levels being determined as follows:

1.	Average Monthly Salary	
(a)	January 1, 1986	2,789
(b)	January 1, 1987	2,896
(c)	January 1, 1988	3,019
(d)	Average	2,901
2.	Monthly Benefits	
(a)	Retirees	
	(1(d) x 1/3)	967
(b)	Surviving Spouses	
	(1(d) x 1/4)	725

For cost determinations, future benefits are assumed to increase in accordance with the assumed rate of salary increase, 3½% per year.

ASSETS OF THE SPECIAL FUND

A statement of the assets of the Special Fund as of December 31, 1987 prepared by George Hayden was made available to us by the Association. Our valuation reflects the reported market value of the Special Fund as of December 31, 1987 of \$26,053,138 less salaries and pensions of \$59,132 which were payable as of December 31, 1987 for a total of \$25,994,000 used as valuation assets.

PLAN PROVISIONS

Table 3 is a summary of the principal provisions of the plan. Although the principal provisions of the plan have not changed since the last valuation, benefits to retired members have increased 4.31% from \$927 to \$967 per month as a result of increases in the pay rate of the highest paid non-officer Bloomington policeman.

ACTUARIAL ASSUMPTIONS

Chapter 356 of the Minnesota Statutes requires that actuarial valuations of public plans be based on an assumed interest rate of 5% per annum and an assumed rate of annual salary increase of 3½% per annum. Other assumptions pertaining to the rates of mortality, turnover, retirement, etc. are left to the discretion of the actuary. All of the valuation assumptions are the same as those used in the January 1, 1987 valuation of the plan. Table 4 is a summary of all of the actuarial assumptions.

ACTUARIAL METHOD

As required by law, the funding method used for the valuation is the entry age normal cost method. Under this method, the normal cost is computed as that percentage of pay which would fund all benefits if that percentage of pay was contributed every year from each fireman's entry into the plan until his retirement. The total normal cost for the plan is the sum of the normal costs for all active members. The normal cost is reduced by the members' contribution for the current year.

The present value of all future benefits payable from the plan for all active and inactive members less the present value of all future normal costs is defined as the accrued liability. The accrued liability is the amount that would have accumulated in the Special Fund if all the actuarial assumptions had been exactly realized in all prior years and if funding for all members, based on current plan benefits, had commenced immediately upon their date of joining the Association.

The total accrued liability is compared to the market value of the Special Fund to determine the status of the plan. Any difference, known as the unfunded accrued liability is to be funded with a payment over a number of years specified by law, known as the amortization payment. The unfunded accrued liability of the current plan must be paid over the 29 year period beginning on January 1, 1983 and ending on December 31, 2011. There are 24 years left in the amortization period. Any changes

in the unfunded accrued liability due to changes in benefits or actuarial assumptions must be paid over a new 30 year period.

The total annual contribution due as of the valuation date is the sum of the normal cost, the amortization payment and a \$16,100 provision for administrative expenses. The provision for expected expenses is necessary because all expenses are paid from the Special Fund. The \$16,100 amount is estimated from actual expenses paid from the Special Fund during 1987. Interest must be added to the contribution at the rate of 5% from the valuation date to the date of payment. Thus, if payment were made as of December 31, 1988, the January 1 contribution amount must be multiplied by 1.05.

VALUATION RESULTS

Table I sets forth the principal results of our valuation. A total contribution of \$1,867,000 is required. A contribution of \$1,665,800 was reported in the January 1, 1987 valuation. This contribution was expected to increase to \$1,708,800 as of January 1, 1988 because the normal cost is expected to increase 3½% each year in accordance with our valuation method.

The principal reasons for the increase of \$158,200 from the expected cost level is the addition of new members, investment experience less than the 5% assumption and a benefit increase greater than our 3-1/2% assumption.

The annual contribution is the sum of the normal cost, the amortization payment, and administrative expenses. The normal cost is computed to be a level percentage of pay assuming each fireman earns the same as a Bloomington policeman, \$36,228 per year. Under this assumption, there is a total covered payroll of \$4,709,640 (130 x \$36,228) and the net normal cost of \$1,313,300 is 27.9% of payroll. The total contribution of \$1,867,000 is 39.6% of payroll.

CHANGE IN THE UNFUNDED ACCRUED LIABILITY

Chapter 356 requires a reconciliation of the unfunded accrued liability from one valuation to the next valuation. As of January 1, 1987 there was an unfunded accrued liability of \$6,335,200. As of January 1, 1988 there is an unfunded accrued liability of \$6,501,000. This increase of \$165,800 is accountable as follows:

1.	Unfunded accrued liability as of January 1, 1987	6,335,200
2.	Decrease due to:	
	(a) Contributions 1987	390,300
	(b) Miscellaneous actuarial gains	360,100
	(c) Total decrease	750,400
3.	Increase due to:	
	(a) Salary increases in excess of those assumed	243,900
	(b) Investment earnings lower than assumed	672,300
	(c) Total increase	916,200
4.	Unfunded accrued liability as of January 1, 1988 (1 - 2.c + 3.c)	6,501,000

Investment earnings were 2.3% for 1987 versus our assumption of 5%. Salary increases were 4.2% for 1987 versus our assumption of 3.5%.

FINANCIAL DISCLOSURE

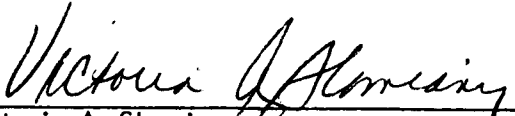
Government Accounting Standards Board Statement No. 5 now requires governmental plans to disclose certain information in their financial statement. Table 1(b) presents this information. The pension benefit obligation represents the value of benefits earned to date. Future benefit increases are assumed. The vested obligation includes a liability only for members with 20 or more years of service. The total obligation includes a liability for all members.

* * * * *

If you have any questions, please let us know. We would be happy to meet with you to discuss further the results of our valuation.

Respectfully submitted,

THE WYATT COMPANY


Victoria A. Slomiany
Fellow, Society of Actuaries

sh
Minneapolis/St. Paul
April 11, 1988

Table 1(a)

**BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION**

Results of Actuarial Valuation as of January 1, 1988

A. BASIC VALUATION RESULTS

1.	Accrued liability	
a.	Active members	14,660,900
b.	Inactive members	
i.	Retired members	10,410,400
ii.	Disabled members	1,731,500
iii.	Surviving spouses	1,211,900
iv.	Surviving children	60,700
v.	Terminated members entitled to deferred benefits	4,419,600
vi.	Total	17,834,100
c.	Total accrued liability	32,495,000
2.	Market value of special fund as of January 1, 1988	25,994,000
3.	Unfunded accrued liability (1 - 2)	6,501,000
4.	Annual normal cost	
a.	Total	1,331,800
b.	Estimated member contributions	18,500
c.	Net normal cost	1,313,300

B. ANNUAL CONTRIBUTION

1.	Payable as of January 1, 1988	
a.	Normal cost	1,313,300
b.	Amortization payment for unfunded accrued liability	448,700
c.	Administrative expenses	16,100
d.	Total	1,778,100
2.	Payable as of December 31, 1988 (1.d x 1.05)	1,867,000

Table 1(b)
BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION

Financial Disclosure Information
as of January 1, 1988 1/

Pension Benefit Obligation:

Retirees and beneficiares currently receiving benefits and terminated members not yet receiving benefits	\$17,834,100
Current members -	
Accumulated member contributions including allocated investment earnings 2/	0
Vested benefits	301,100
Non-vested benefits	<u>13,909,200</u>
Total Pension Benefit Obligation	\$32,044,400

1/ Assumes future rate of return on plan assets of 5% and 3-1/2% future benefit increases.

2/ Member contributions are not separately accounted since there are no refund of contribution provisions under the plan.

Table 2(a)

BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION

Summary of Membership as of January 1, 1988

A. ACTIVE MEMBERS

1.	January 1, 1987	124
2.	New Entrants	16
3.	Separations	
	(a) Vested terminations	4
	(b) Non-vested terminations	4
	(c) Disabilities	0
	(d) Deaths	0
	(e) Retirements	2
	(f) Total separations	10
4.	January 1, 1988	130

B. RETIRED MEMBERS

1.	January 1, 1987	38
2.	New Retirees	2
3.	Transfers from deferred vested status	3
4.	Transfers from disabled status	1
5.	Deaths	1
6.	January 1, 1988	43

C. SURVIVING SPOUSES

1.	January 1, 1987	8
2.	New Beneficiaries	1
3.	Deaths	0
4.	Remarriage	0
5.	January 1, 1988	9

Table 2(a)
(Con't.)

BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION

Summary of Membership as of January 1, 1988

D. DISABLED MEMBERS

1.	January 1, 1987	6
2.	New Disabilities	0
3.	Deaths	0
4.	Recoveries	0
5.	Transferred to Retiree Status	1
6.	January 1, 1988	5

E. SURVIVING CHILDREN

1.	January 1, 1987	3
2.	New Recipients	0
3.	Benefits Expired	0
4.	January 1, 1988	3

F. DEFERRED VESTED MEMBERS

1.	January 1, 1987	14
2.	New Vested Terminations	4
3.	Transferred to Retiree Status	3
4.	January 1, 1988	15

Table 2(b)

**BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION**

Projected Benefits for Active Members as of January 1, 1988

NAME	BIRTH DATE	ENTRY DATE	ANNUAL PROJECTED BENEFIT
S ADELMANN	12/56	04/83	22440
W AHMAN	09/53	05/78	20239
B ANDERSON	06/43	04/70	13863
L ANDERSON	05/41	10/69	12941
L ANDERSON	02/48	11/77	16465
S ANDERSON	08/66	01/86	31654
T ARBUCKLE	02/60	01/84	24879
B ASKE	12/56	10/83	22440
B BARBER	09/64	03/85	29549
J BARNES	01/53	09/79	19555
L BERGQUIST	11/42	11/77	16465
S BLODGETTS	10/43	07/78	17041
R BORST	06/42	04/73	14348
P COLLINS	04/54	12/84	20948
D CONGDON	05/38	01/88	19555
D CRUIKSHANK	03/44	11/72	14348
L DALY	10/52	01/88	23225
D DELONG	07/54	03/85	21681
D DEWALD	10/66	01/88	31654
D DODDS	04/34	10/68	12053
B DONNELLY	08/64	05/85	29549
M DOYLE	03/49	06/82	19555
J DUERKOP	01/53	04/83	20239
G DUGAL	01/48	08/79	17638
B DUNHAM	03/55	07/80	20948
D DVORAK	10/46	11/73	15908
D ELFTMANN	03/36	10/67	11605
D ELLINGS	08/59	03/82	24879
D ENGBERG	07/40	02/69	12941
R FALK	09/46	02/71	15908
P FERRY	05/48	02/83	20239
J FINNEGAN	10/45	05/79	17638
M FREEMARK	11/35	10/70	12941

Table 2(b)
(Cont.)

BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION

Projected Benefits for Active Members as of January 1, 1988

NAME	BIRTH DATE	ENTRY DATE	ANNUAL PROJECTED BENEFIT
S FRITCHMAN	06/59	01/88	24038
F FUECKER	10/41	08/68	13394
J GALE	09/53	11/75	20239
J GASTERLAND	06/45	05/68	14850
C GERDES	12/48	06/74	17041
T GUSTAFSON	10/48	12/75	17041
C GUTH	09/55	11/80	21681
G HAEG	08/54	04/75	20948
R HAEG	06/53	01/88	23225
J HARRINGER	01/44	10/69	14348
L HAUGAN	08/52	03/77	19555
K HECHT	10/42	10/74	14850
W HECHT	12/52	10/71	19555
D HEDIN	10/54	12/74	20948
P HEGER	10/53	12/74	20239
P HUBER	03/42	04/70	13394
R HUFFMAN	05/56	01/88	23225
A HUNDT	06/57	05/81	22440
M HURLEY	03/52	02/80	18894
J HUSBAY	05/65	01/88	29549
W JEFFERS	11/47	04/81	18894
G JESSEN	05/48	03/75	16465
B JOHNSON	11/59	06/81	24879
W JOHNSON	04/58	08/82	23225
J JUDY	10/46	04/81	18894
J KABEITZ	03/55	01/88	23225
K KAISER	06/54	08/80	20239
B KALINA	10/49	01/75	17638
W KALINA	02/43	01/75	15370
P KELLER	05/44	02/76	15908
W KETTLEKAMP	02/36	01/70	12941
G KRISTJANSO	01/41	08/70	12941
J LANNENBERG	04/66	07/84	30583

Table 2(b)
(Con't.)

BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION

Projected Benefits for Active Members as of January 1, 1988

NAME	BIRTH DATE	ENTRY DATE	ANNUAL PROJECTED BENEFIT
B LARSON	09/52	08/84	20948
L LARSON	08/51	01/88	23225
S LEEDER	10/51	10/80	18894
G LEMBECK	12/64	01/88	29549
W LEMBECK	10/41	04/71	13394
M LOISELLE	08/48	10/71	17041
A MAJERUS	03/61	05/84	25750
S MALONEY	01/60	10/81	24879
D MANSKE	10/48	01/78	17041
T MANSKE	07/43	11/70	14348
D MARTENSON	09/34	11/68	12053
K MCDEVITT	04/53	12/84	20948
G MELONY	06/45	11/72	14850
J MEUWISSEN	12/53	01/88	23225
R MOORE	04/63	11/83	27584
B OCONNOR	07/64	03/85	29549
B OLSON	05/57	11/84	22440
R OLSON	07/54	01/79	20948
W PAGET	06/39	07/83	20239
K PAHL	06/48	08/68	16465
E PALMSTEN	07/48	02/83	20239
D PEARSON	10/48	01/85	21681
D PETERSON	03/40	02/68	12504
R PETERSON	03/43	08/75	15370
T PRESSLER	09/35	09/70	12941
J REILY	08/50	07/85	21681
S REINHARDT	12/48	02/85	18255
C REYNOLDS	08/63	11/83	28550
J REZAC	11/61	12/82	26652
R ROASE	09/57	02/85	23225
W ROASE	12/58	12/83	24038
K ROBERTS	03/47	01/72	15908
R ROEHL	04/52	09/78	18894

Table 2(b)
(Con't.)

BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION

Projected Benefits for Active Members as of January 1, 1988

NAME	BIRTH DATE	ENTRY DATE	ANNUAL PROJECTED BENEFIT
M ROUEN	12/41	09/72	13863
D SCHMELZ	10/55	01/83	21681
R SCHOENBORN	07/40	02/71	13394
T SCHWARTZ	06/54	01/88	23225
U SEAL	10/57	06/76	23225
G SELINSKY	09/41	06/72	13863
R SHAW	04/54	02/84	20948
D SHEFLET	02/42	02/69	13394
D SMITH	04/47	02/81	18894
R SMITH	05/52	06/78	18894
W SNYDER	04/38	01/70	12941
M STERN	01/43	05/72	13863
W SUTCLIFFE	02/59	02/82	24038
B SVEUM	01/52	06/73	18894
A SVOBODNY	07/55	04/83	21681
E SWEIVEN	09/35	09/70	12941
V TRAETOW	04/52	01/88	23225
R TROUSDALE	08/52	05/83	20239
D TSCHIMPERLE	01/65	04/85	29549
K TSCHIMPERLE	12/65	06/84	30583
J TUMBERG	03/64	11/84	28550
M VOBER	01/44	02/71	14348
D WALKER	12/46	06/74	15908
R WAMSLEY	08/59	08/85	24879
B WARD	09/62	06/83	27584
E WENSHAU	08/37	09/71	13394
C WILLIAMS	03/43	04/74	14850
G WILSON	11/42	04/68	13863
L WISE	03/36	06/68	12053
B WOTHERSPOON	04/49	01/88	21681
M YOUNGGREN	12/53	01/88	23225

Table 2(c)

**BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION**

Monthly Benefits for Inactive Members as of January 1, 1988

<u>NAME</u>	<u>TYPE</u>	<u>MONTHLY BENEFITS</u>
B ANDERSON	RETIRED	967
R ANDERSON	RETIRED	967
R BOESER	DEFERRED	967
J BRENING	RETIRED	967
D CARLSON	DEFERRED	967
L CHADWICK	WIDOW	725
G CHAPLIN	DEFERRED	967
C CHRISTENSEN	WIDOW	725
E CHRISTIAN	DEFERRED	967
D CIARDELLI	RETIRED	967
R CLEMENSEN	RETIRED	967
J COLEHOUR	DISABLED	967
G DOUSETTE	RETIRED	967
R EGLAND	RETIRED	967
J ELLRICH	WIDOW	725
R ELM	RETIRED	967
J ENGBERG	RETIRED	967
W FABER	RETIRED	967
I FINN	RETIRED	967
N FISCHER	DEFERRED	967
A FRIENDSHUH	RETIRED	967
A FURULI	RETIRED	967
N GABRIEL	RETIRED	967
R GABRIEL	DEFERRED	967
G GERHARDT	DISABLED	967
J GJEVRE	RETIRED	967
P GOETTSCHE	CHILD	521
J HAEG	RETIRED	967
W HAEG	RETIRED	967
P HALL	RETIRED	967
D HANSON	DISABLED	967
G HAYDEN	DEFERRED	967
C HECHT	RETIRED	967

Table 2(c)
(Con't.)

BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION

Monthly Benefits for Inactive Members as of January 1, 1988

<u>NAME</u>	<u>TYPE</u>	<u>MONTHLY BENEFITS</u>
C HEDIN	RETIRED	967
R HEDIN	RETIRED	967
K HEGER	RETIRED	967
B HOAGLUND	WIDOW	725
B JUSTEN	WIDOW	725
M KAISER	RETIRED	967
E KEITH	RETIRED	967
C KELLEY	RETIRED	967
R KIMBLER	DEFERRED	967
H LANENBERG	RETIRED	967
O LUND	WIDOW	725
R MACALLISTER	DISABLED	967
D MATTSON	DEFERRED	967
R MCDONALD	RETIRED	967
R MCKENZIE	RETIRED	967
J MCWILLIAMS	DEFERRED	967
G MILLER	RETIRED	967
S MINION	DEFERRED	967
D NAPIER	DEFERRED	967
D NICHOLS	DISABLED	967
W NOLEEN	RETIRED	967
D OLSON	RETIRED	967
M PAHL	RETIRED	967
E PETERSEN	RETIRED	967
D PETERSON	RETIRED	967
S PETERSON	RETIRED	967
M RUEGER	WIDOW	725
J SAVAGE	RETIRED	967
R SAVAGE	RETIRED	967
V SEGERSTROM	RETIRED	967
B SMITH	RETIRED	967
R SWANSON	RETIRED	967
J THOMA	DEFERRED	967
R THOMA	RETIRED	967
F TMOMA	WIDOW	725
D TRAVERS	DEFERRED	967
L TSCHIMPERL	RETIRED	967
A WELTER	RETIRED	967
C WILSON	DEFERRED	967
M ZOCHERT	WIDOW	725

Table 3

**BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION**

Summary of Current Plan Provisions

- | | |
|-------------------------------|---|
| 1. Basic Benefit: | One-third of the final average salary of a policeman of the highest grade, not including officers of the City of Bloomington. Final average earnings is the average of the monthly pay for such a policeman over the past three years. All benefits under the plan increase each time a pay increase is granted to the Bloomington Police Department. |
| 2. Normal Retirement Benefit: | Basic benefit is payable at retirement after attainment of age 50 and completion of 20 years of service. |
| 3. Deferred Vested Benefits: | On termination after completion of 20 years of service, the basic benefit is payable after attainment of age 50. |
| 4. Disability Benefits: | The basic benefit is payable while the member remains disabled. After attainment of age 50, a normal retirement benefit is payable. Disability is defined as inability to perform the duties of a fireman. |
| 5. Spouse's Benefit: | On the death of any active or inactive member, 75% of the basic benefit is payable to the surviving spouse for her remaining lifetime. Benefits cease on remarriage of the surviving spouse. |
| 6. Children's Benefit: | On the death of an active member, 12% of the basic benefit is payable to each surviving child until attainment of age 18. Maximum family benefit is 100% of the basic benefit. On the remarriage or death of a widow, surviving children may receive benefits which in total equal no more than the basic benefit. |
| 7. Lump Sum Death Benefit: | On the death of any active or inactive member \$500 is payable. |
| 8. Membership Dues: | Each member contributes \$144.00 per year payable semi-annually on January 1 and July 1. |

Table 4

BLOOMINGTON FIRE DEPARTMENT
RELIEF ASSOCIATION

Actuarial Method and Assumptions

1. Interest Rate: 5% per annum.
2. Mortality: The mortality rates used are based on the 1971 Group Annuity Mortality Table, without margins, projected to 1976 by Scale E. The table is used for all rates of mortality.
3. Withdrawal: The rate of withdrawal is .030 at age 20 decreasing uniformly to zero at age 50 with no withdrawal after that age.
4. Disability: The Railroad Retirement Board 12th Valuation rates of disablement loaded for the nature of the group.
5. Retirement Age: Members are assumed to retire after attaining age 50 and completing 20 years of service.
6. Salary Scale: 3½% per annum.
7. Valuation Assets: Market value.
8. Funding Method: The entry age normal cost method has been used with the normal cost determined as a level of percentage of pay each year from the date of joining the Association to the assumed retirement age. Each fireman is assumed to earn the same as a Bloomington policeman.

April 22, 1988

Larry Martin, Executive Secretary
Legislative Commission on Pensions & Retirement
55 State Office Building
100 Constitution Avenue
St. Paul, Minnesota 55155

Re: Actuarial Report


As required by Minnesota Statutes, Bloomington Relief Associations have an actuarial valuation prepared at the end of each year. I understand that this report must be submitted annually by July 1. Enclosed is the latest actuarial valuation for the Bloomington Fire Department Relief Association.

Upon completion, the Bloomington Police Relief Association's report will be mailed to you directly by the actuarial firm of Gabriel, Roeder, Smith & Company.

If you have any questions or require additional information concerning either of Bloomington's Relief Associations, please write or call me at 887-9625.

Very truly yours,

CITY OF BLOOMINGTON
DEPARTMENT OF STAFF SERVICES


Eugene V. Thompson
City Treasurer

EVT/kle
Enclosure

copy to: Office of the State Auditor
Legislative Reference Library