

ANNUAL REPORT

OF THE

**DULUTH FIREMEN'S RELIEF
ASSOCIATION**

YEAR ENDING DECEMBER 31, 1983

DULUTH, MINNESOTA

Duluth Firemen's Relief Association

602 WEST SECOND STREET • DULUTH, MINNESOTA 55802



April 23, 1984

To the Members of the Duluth Firemen's Relief Association:

Contained herein is the record of operation of the Duluth Firemen's Relief Association for 1983. The State Auditor has issued a management and compliance letter covering the review made as part of their examination of the Duluth Firemen's Relief system of internal control and compliance with applicable legal provisions. The management and compliance letter will not modify or affect in any way this report on the financial statements.

Both funds show an increase in value, the Special Fund, \$1,757,378, and the General Fund, \$29,103. As a result, the funding ratio of the Special Fund has increased actuarially from 15% funded to 19% funded.

On December 31, 1983, we had 163 pensioners on the roll, including 87 service, 4 disabilities, 68 widow, and 4 children's pensions.

Respectfully,

A handwritten signature in cursive script that reads "James K. Heim".

James K. Heim, Secretary
Duluth Firemen's Relief Association

In Memoriam

Berg, Nestor, s.p.

April 7, 1983

Cunningham, Kenneth, s.p.

June 4, 1983

Walczak, Rose, widow

June 22, 1983

Larson, Nettie, widow

October 18, 1983

Teslaw, Pauline, widow

December 31, 1983

DULUTH FIREMEN'S RELIEF ASSOCIATION

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INTRODUCTORY SECTION

DULUTH FIREMEN'S RELIEF ASSOCIATION

ORGANIZATION

	<u>Term Expires</u>
Board of Trustees:	
G. Behning	January 4, 1984
D. Cooke	January 4, 1984
L. Disch	January 4, 1984
B. Esse	January 4, 1984
J. Fredrickson	January 4, 1984
W. Grondahl	January 4, 1984
J. Heim	January 4, 1984
R. LaFlamme	January 4, 1984
J. Lane	January 4, 1984
R. Little	January 4, 1984
M. Mehling	January 4, 1984
D. Moe	January 4, 1984
M. Murphy	January 4, 1984
R. Nichols	January 4, 1984
T. Pirkola	January 4, 1984
K. Rish	January 4, 1984
R. Smith	January 4, 1984
D. Wedin	January 4, 1984
W. Wentz	January 4, 1984
Officers:	
President -	
K. Rish	January 4, 1984
Vice-President -	
L. Disch	January 4, 1984
Secretary -	
J. Heim	January 4, 1984
Assistant Secretary -	
M. Mehling	January 4, 1984
Treasurer -	
R. Smith	January 4, 1984

FINANCIAL SECTION



ARNE H. CARLSON
STATE AUDITOR

STATE OF MINNESOTA

OFFICE OF THE STATE AUDITOR

SUITE 400
555 PARK STREET
SAINT PAUL 55103

296-2551

AUDITOR'S OPINION

Board of Trustees
Duluth Firemen's Relief Association
602 West Second Street
Duluth, Minnesota 55802

We have examined the general purpose financial statements of the Duluth Firemen's Relief Association, as of and for the years ended December 31, 1983 and 1982, as listed in the table of contents. Our examinations were made in accordance with generally accepted auditing standards and, accordingly, included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the general purpose financial statements referred to above present fairly the financial position of the Duluth Firemen's Relief Association as of December 31, 1983 and 1982, and the results of its operations and the changes in its financial position for the years then ended, in conformity with generally accepted accounting principles applied on a consistent basis.

The statistical information is not necessary for a fair presentation of the financial statements, but is supplementary data. This information has not been subjected to any audit procedures and, accordingly, we do not express an opinion on it.

A handwritten signature in dark ink, appearing to read "Arne H. Carlson".

ARNE H. CARLSON
State Auditor

March 5, 1984

DULUTH FIREMEN'S RELIEF ASSOCIATION

EXHIBIT A

COMBINED BALANCE SHEET

December 31, 1983 and 1982

	December 31, 1983			December 31, 1982		
	<u>Fiduciary Fund Type Special Pension Trust</u>	<u>Governmental Fund Type General</u>	<u>Total (Memorandum Only)</u>	<u>Fuduciary Fund Type Special Pension Trust</u>	<u>Governmental Fund Type General</u>	<u>Total (Memorandum Only)</u>
<u>Assets</u>						
Cash	\$ 3,890	\$ 315	\$ 4,205	\$ 4,417	\$ 307	\$ 4,724
Investments	6,225,528	189,550	6,415,078	4,479,728	159,231	4,638,959
Interest receivable	82,529	3,956	86,485	70,263	5,180	75,443
Total Assets	<u>\$6,311,947</u>	<u>\$ 193,821</u>	<u>\$6,505,768</u>	<u>\$4,554,408</u>	<u>\$ 164,718</u>	<u>\$4,719,126</u>
<u>Liabilities and Fund Balance</u>						
Liabilities:						
Accounts payable	\$ 794	\$ --	\$ 794	\$ 633	\$ --	\$ 633
Fund Balance:						
Required reserves	36,359,572	--	36,359,572	33,105,303	--	33,105,303
Unreserved -						
Unfunded accrued liability	(30,048,419)	--	(30,048,419)	(28,551,528)	--	(28,551,528)
Undesignated	--	193,821	193,821	--	164,718	164,718
Total Fund Balance	<u>6,311,153</u>	<u>193,821</u>	<u>6,504,974</u>	<u>4,553,775</u>	<u>164,718</u>	<u>4,718,493</u>
Total Liabilities and Fund Balance	<u>\$6,311,947</u>	<u>\$ 193,821</u>	<u>\$6,505,768</u>	<u>\$4,554,408</u>	<u>\$ 164,718</u>	<u>\$4,719,126</u>

The notes to the financial statements are an integral part of this statement.

DULUTH FIREMEN'S RELIEF ASSOCIATION
STATEMENT OF REVENUES, EXPENSES AND CHANGES IN FUND BALANCE
SPECIAL PENSION TRUST FUND

EXHIBIT B

Years Ended December 31, 1983 and 1982

	Year Ended December 31, 1983			Year Ended December 31, 1982
	Required Reserves	Unfunded Accrued Liability	Total	
Revenues:				
City contributions	\$ 1,858,040	\$	\$ 1,858,040	\$ 1,530,732
Member contributions	326,265		326,265	288,396
State two percent insurance premiums tax	144,539		144,539	150,456
State insurance premiums surcharge	77,091		77,091	93,852
State amortization aid	316,395		316,395	316,395
Earnings on investments	502,525		502,525	368,402
Net gain on investments sold	452,763		452,763	315,525
Net depreciation in value of investments	(317,378)		(317,378)	(131,405)
Total Revenues	3,360,240		3,360,240	2,932,353
Expenses:				
Pensions	1,555,892		1,555,892	1,515,144
Salaries	11,700		11,700	11,414
Payroll taxes	1,818		1,818	1,883
Actuarial and audit expense	4,186		4,186	6,414
Commissions and fees	2,394		2,394	6,588
Office expense	1,706		1,706	2,297
Conferences and meetings	8,253		8,253	7,046
Dues and memberships	698		698	893
Legislative expense	3,334		3,334	1,621
Miscellaneous expense	12,881		12,881	3,882
Total Expenses	1,602,862		1,602,862	1,557,182
Net fund balance additions	1,757,378		1,757,378	1,375,171
Increase in actuarial liability	1,496,891	(1,496,891)	--	--
Fund balance, January 1	33,105,303	(28,551,528)	4,553,775	3,178,604
Fund balance, December 31	\$ 36,359,572	\$(30,048,419)	\$ 6,311,153	\$ 4,553,775

The notes to the financial statements are an integral part of this statement.

DULUTH FIREMEN'S RELIEF ASSOCIATION
STATEMENT OF CHANGES IN FINANCIAL POSITION
SPECIAL PENSION TRUST FUND

EXHIBIT C

Years Ended December 31, 1983 and 1982

	<u>Year Ended December 31, 1983</u>	<u>Year Ended December 31, 1982</u>
Sources of Working Capital:		
Net fund balance additions	<u>\$ 1,757,378</u>	<u>\$ 1,375,171</u>
Elements of Net Increase in Working Capital:		
Cash	\$ (527)	\$ 2,856
Investments	1,745,800	1,537,625
Interest receivable	12,266	(5,490)
Due from other governmental units	--	(159,683)
Accounts payable	<u>(161)</u>	<u>(137)</u>
Net Increase in Working Capital	<u>\$ 1,757,378</u>	<u>\$ 1,375,171</u>

The notes to the financial statements are an integral part of this statement.

DULUTH FIREMEN'S RELIEF ASSOCIATION
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCE EXHIBIT D
GENERAL FUND

Years Ended December 31, 1983 and 1982

	<u>Year Ended</u> <u>December 31, 1983</u>	<u>Year Ended</u> <u>December 31, 1982</u>
Revenues:		
Members contributions	\$ 18,119	\$ 18,033
Donations	--	200
Investments earnings	22,258	22,016
Net gain on investments sold	23,267	16,770
Net depreciation in value of investments	<u>(13,920)</u>	<u>(12,418)</u>
Total Revenues	<u>49,724</u>	<u>44,601</u>
Expenditures:		
Benefits to members	16,620	18,000
Conferences and meetings	2,180	2,100
Investment expense	1,536	--
Actuarial	--	1,280
Miscellaneous expense	<u>285</u>	<u>85</u>
Total Expenditures	<u>20,621</u>	<u>21,465</u>
Excess of Revenues over Expenditures	29,103	23,136
Fund Balance - January 1	<u>164,718</u>	<u>141,582</u>
Fund Balance - December 31	<u>\$ 193,821</u>	<u>\$ 164,718</u>

The notes to the financial statements are an integral part of this statement.

DULUTH FIREMEN'S RELIEF ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

1. Description of the Duluth Firemen's Association

The Duluth Firemen's Relief Association was incorporated August 31, 1887, to provide for the relief of sick, injured, and disabled members of the Fire Department of the City of Duluth who are members of the Association. The Association is governed by a Board of Trustees consisting of the Chief of the City of Duluth Fire Department and seventeen other members of the Association elected by their peers. The affairs of the Association are regulated by its articles of incorporation and its bylaws. Minn. Stat. Section 69.77 as amended provides for the orderly phase-out of the local police and salaried firefighters relief associations, and when all current members of the Duluth Firemen's Relief Association retire or terminate from active duty, the Association shall cease to exist. The assets of the Association will be transferred to a trust account to be established by the City of Duluth.

2. Summary of Significant Accounting Policies

Basis of Accounting

The accrual basis of accounting is used by the Duluth Firemen's Relief Association for the Special Pension Trust Fund and the modified accrual basis is used for the General Fund.

Fund Accounting

The Association's operations are shown in two separate funds, a Special Pension Trust Fund and a General Fund. The Special Pension Trust Fund is used to account for the funding and payment of pensions and related administrative expenses. The General Fund was established to account for expenditures and contributions that are unrelated to pension payments and which are voluntary in nature.

Investments

Investments are reflected on the balance sheet at market value with gains or losses in value shown as increases or decreases on the Statement of Revenues, Expenses and Changes in Fund Balance - Special Pension Trust Fund and the Statement of Revenues, Expenditures and Changes in Fund Balance - General Fund. The following is a summary of investments at December 31, 1983 and 1982:

DULUTH FIREMEN'S RELIEF ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

2. Summary of Significant Accounting Policies

Investments (Continued)

<u>Special Pension Trust Fund</u>	<u>December 31, 1983</u>	<u>December 31, 1982</u>
Bonds	\$ 3,898,892	\$ 2,957,241
Partnerships	810,105	490,017
Option Funds	246,693	114,215
Stocks	471,944	170,200
Time Deposits	100,000	100,000
Mortgage Loans	4,326	6,677
Working Investment NOW Account	693,568	641,378
Total	<u>\$ 6,225,528</u>	<u>\$ 4,479,728</u>
<u>General Fund</u>		
Bonds	\$ 131,060	\$ 108,460
Option Fund	53,605	45,007
Mortgage Loans	215	2,143
Working Investment NOW Account	4,670	3,621
Total	<u>\$ 189,550</u>	<u>\$ 159,231</u>

Fixed Assets

The Association follows a policy of expensing purchases of office equipment. Fixed asset purchases are considered insignificant to the operation of the Association as a whole.

Total Column on Combined Balance Sheet

The total on the Combined Balance Sheet is captioned Memorandum Only to indicate that it is presented only to facilitate financial analysis. Data in this column does not present financial position in conformity with generally accepted accounting principles. Neither is such data comparable to a consolidation. Inter-fund eliminations have not been made in the aggregation of this data.

3. Unfunded Accrued Liability

An actuarial valuation was made as of December 31, 1983, using the entry age normal cost method. The accrued liability on that date is \$36,359,572. The unfunded accrued liability on December 31, 1983 is \$30,048,419, which is an increase of \$1,496,891 from December 31, 1982.

DULUTH FIREMEN'S RELIEF ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

4. Funding of Retirement Plan

Prior to 1971, the City of Duluth contributions were made without regard to actuarial requirements resulting in a substantial deficiency in the accumulations of reserves on an actuarial basis. The unfunded accrued liability is a deferred obligation of the City.

Tax levies for the firemen's retirement plan are made pursuant to Minnesota Statutes §69.77, Subd. 2(5). Full funding is required by the year 2010. State amortization aid is to be provided, as set forth in the law, to fully fund the unfunded accrued liability by the year 2010. The Duluth Firemen's Relief Association received \$316,395 in state amortization payments in 1983.

Section 69.77 also provides that the minimum employee contribution shall be 8% of the maximum rate of salary upon which retirement coverage is credited and service pension and retirement benefit amounts are determined.

The actuarial assumptions as prescribed in Minnesota Statutes §356.215 provide for an assumption rate of 3½% for salary increases on an annual basis and 5% for interest earnings.

5. Minnesota Public Employees Retirement Association

Pursuant to Minnesota Statutes §423A.01 Subd. 1, all new eligible employees employed after June 15, 1980, become members of the Minnesota PERA - Police and Fire Fund.

STATISTICAL INFORMATION

DULUTH FIREMEN'S RELIEF ASSOCIATION

Anderson, Eva, widow	12 mo.	6,270.00
Anderson, Joseph B., s.p.	12 mo.	12,540.00
Anderson, Swan, s.p.	12 mo.	12,540.00
Anderson, Verda, widow	12 mo.	6,270.00
Arbour, Edw., d.p.	12 mo.	12,540.00
Archambault, Mable C., widow	12 mo.	6,270.00
Armstrong, Roger, s.p.	12 mo.	12,540.00
Backstrom, Clifford, s.p.	12 mo.	12,540.00
Bahn, Clinton W., s.p.	12 mo.	10,032.00
Baker, Edwin, s.p.	12 mo.	12,540.00
Bayless, Howard T., s.p.	12 mo.	10,032.00
Berg, Ann S., widow	8 mo. 23 days	4,580.58
Berglund, Mary Jo, widow	12 mo.	6,270.00
Bergquist, Kenneth, s.p.	12 mo.	12,806.40
Bergstrom, John, s.p.	12 mo.	9,718.44
Berini, Earl, s.p.	12 mo.	12,540.00
Berntson, Warren, s.p.	12 mo.	13,156.32
Blackwood, Amelia, widow	12 mo.	6,270.00
Bock, Robert, d.p.	12 mo.	12,540.00
Boland, Helen, widow	12 mo.	6,270.00
Borgeson, Clarence G., s.p.	12 mo.	9,718.44
Borgeson, Jeanne, widow	12 mo.	6,270.00
Boyat, Milton, s.p.	12 mo.	10,659.00
Brickley, John, s.p.	12 mo.	13,567.20
Burger, Evelyn, widow	12 mo.	6,270.00
Busch, Warner K., d.p.	12 mo.	12,540.00
Cameron, Donald, s.p.	12 mo.	10,032.00
Campbell, Lois, widow	12 mo.	6,270.00
Carlson, Inez, widow	12 mo.	6,270.00
Carroll, Donna, widow	12 mo.	6,270.00
Carroll, James, orphan	12 mo.	2,508.00
Ciesla, Sophia, widow	12 mo.	6,270.00
Cole, James, s.p.	12 mo.	12,540.00
Coleman, Ruth, widow	12 mo.	6,270.00
Cosgriff, John H., s.p.	12 mo.	12,540.00
Cunningham, Kenneth R., s.p.	5 mo. 4 days	4,559.68
Cunningham, Ruby P., widow	6 mo. 26 days	3,587.83
Dahl, Robert, s.p.	12 mo.	10,659.00
Denno, Wm. R., s.p.	12 mo.	14,388.96
DeRosier, John W., s.p.	12 mo.	12,540.00
Dion, Marion E., widow	12 mo.	6,270.00
Donahoe, Robert, s.p.	12 mo.	12,540.00
Ecker, Mae G., widow	12 mo.	6,270.00
Effinger, Robert G., s.p.	12 mo.	12,540.00
England, Arthur, s.p.	12 mo.	12,540.00
Erceg, Eunice, widow	12 mo.	6,270.00
Ericksen, Viola, widow	12 mo.	6,270.00
Erickson, Harry, s.p.	12 mo.	11,286.00
Evans, Edw., s.p.	12 mo.	12,540.00
Evans, Wellington B., s.p.	12 mo.	12,540.00
Ewald, Shirley, widow	12 mo.	6,270.00
Eyberg, Alfie, widow	12 mo.	6,270.00

Franik, Geo., s.p.	12 mo.	12,540.00
Gaskill, James, s.p.	12 mo.	12,540.00
Gleason, Chas. M., s.p.	12 mo.	12,540.00
Gleason, Wm. J., s.p.	12 mo.	12,540.00
Goosen, Ruth, widow	12 mo.	6,270.00
Gralla, Frances, widow	12 mo.	6,270.00
Grummett, Earl R., s.p.	12 mo.	10,032.00
Hake, Doris, widow	12 mo.	6,270.00
Hannu, Lucille, widow	12 mo.	6,270.00
Hannula, Hugo, s.p.	12 mo.	12,540.00
Harney, Geo., s.p.	12 mo.	9,718.44
Harney, John, s.p.	12 mo.	12,540.00
Hart, Eli, s.p.	12 mo.	11,286.00
Hayden, Norman, s.p.	12 mo.	12,540.00
Hemmerling, Albert, s.p.	12 mo.	12,540.00
Hollinger, Mary F., widow	12 mo.	6,270.00
Howard, Michael J., s.p.	12 mo.	12,540.00
Jablonski, Robert, s.p.	12 mo.	10,659.00
Jeanetta, Archie, s.p.	12 mo.	12,540.00
Jeanetta, Sophie, widow	12 mo.	6,270.00
Jensen, Sylvia, widow	12 mo.	6,270.00
Jeronimus, Wm. H., s.p.	12 mo.	12,540.00
Johnson, Anna, widow	12 mo.	6,270.00
Johnson, Bessie, widow	12 mo.	6,270.00
Johnson, Herman V., s.p.	12 mo.	12,540.00
Johnson, Kenneth, s.p.	12 mo.	11,286.00
Johnson, Marie, widow	12 mo.	6,270.00
Johnson, Tom, s.p.	12 mo.	12,540.00
Jones, Marie, widow	12 mo.	6,270.00
Kohagen, Myrtle J., widow	12 mo.	6,270.00
LaFex, Marie, widow	12 mo.	6,270.00
Larson, Nettie, widow	9 mo. 18 days	5,005.88
Leonard, Del, s.p.	12 mo.	12,540.00
LePak, Henry E., s.p.	12 mo.	12,540.00
Lescenski, Sig., s.p.	12 mo.	12,540.00
Lesch, Roy E., s.p.	12 mo.	12,806.40
Lester, Marvin, s.p.	12 mo.	12,540.00
Lewis, Harold, s.p.	12 mo.	13,772.64
Liljekrans, Bertha, widow	12 mo.	6,270.00
Lindau, Carl, s.p.	12 mo.	11,286.00
Lyytinen, Raymond M., s.p.	10 mo. 21 days	11,472.39
MacDonnell, Belle, widow	12 mo.	6,270.00
Macgregor, Julia, widow	12 mo.	6,270.00
Macgregor, Wm., s.p.	12 mo.	12,540.00
MacMillan, Donald, s.p.	12 mo.	10,659.00
Mainella, Michael, s.p.	12 mo.	12,540.00
Makowski, Laurie, orphan	12 mo.	2,508.00
Makowski, Lorraine J., widow	12 mo.	6,270.00
Marion, Edwin, s.p.	12 mo.	12,540.00
Marken, Helen M., widow	12 mo.	6,270.00
Maske, Edw. L, s.p.	12 mo.	11,913.00
McDonnell, Harriet, widow	12 mo.	6,270.00
McKay, Arnold, s.p.	12 mo.	11,286.00
McKeever, Edw., s.p.	12 mo.	12,540.00

McLellan, Bernice, widow	12 mo.	6,270.00
McTavish, Emma, widow	12 mo.	6,270.00
Mehling, Everett, s.p.	12 mo.	12,540.00
Mehling, Janet, widow	12 mo.	6,270.00
Miller, Dorothy, widow	12 mo.	6,270.00
Miskulin, Rudolph, s.p.	12 mo.	9,718.44
Mitchell, Mary, widow	12 mo.	6,270.00
Mlodzik, Genevieve, widow	12 mo.	6,270.00
Morris, Allyn C., s.p.	12 mo.	9,718.44
Nordgren, June, widow	12 mo.	6,270.00
Olsen, Richard D., s.p.	12 mo.	12,806.40
Olson, Dorothy, widow	12 mo.	6,270.00
Olson, Elaine, widow	12 mo.	6,270.00
Olson, Esther, widow	12 mo.	6,270.00
O'Rourke, Robert, s.p.	12 mo.	12,540.00
Ostman, John L., s.p.	12 mo.	12,540.00
Pease, Wallace, s.p.	12 mo.	12,540.00
Persch, Viola, widow	12 mo.	6,270.00
Peterson, Margaret L., widow	12 mo.	6,270.00
Charles, Poupore, s.p.	12 mo.	12,540.00
Prouty, John, d.p.	12 mo.	12,540.00
Rolland, Harry J., s.p.	12 mo.	12,540.00
Schmitz, Margaret, widow	12 mo.	6,270.00
Schwartz, Grace, widow	12 mo.	6,270.00
Sellman, Esther C., widow	12 mo.	6,270.00
Singleton, Leslie A., d.p.	12 mo.	12,540.00
Siversen, Sigurd J., s.p.	12 mo.	12,540.00
Sjoblom, Martha, widow	12 mo.	6,270.00
Smith, Myrtle G., widow	12 mo.	6,270.00
Sobczyk, Elizabeth, widow	12 mo.	6,270.00
Sodergren, Edw., s.p.	12 mo.	6,270.00
Soltau, Gina, widow	12 mo.	6,270.00
Sorensen, Olivia, widow	12 mo.	6,270.00
Stauber, Evelyn, widow	12 mo.	6,270.00
Stovern, Lauritz O., s.p.	12 mo.	12,540.00
Stuberg, Bernice, widow	12 mo.	6,270.00
Sullivan, Rose, widow	12 mo.	6,270.00
Summers, Chas., s.p.	12 mo.	9,718.44
Surtala, Agnes, widow	12 mo.	6,270.00
Tylewski, Leo, s.p.	12 mo.	12,540.00
Vondrashek, Doris, widow	12 mo.	6,270.00
Wagner, Alice, widow	12 mo.	6,270.00
Wagner, Valerie H., widow	12 mo.	6,270.00
Wagner, Wm. C., s.p.	12 mo.	11,913.00
Walczynski, Stanley, s.p.	12 mo.	11,286.00
Wallin, Elmer, s.p.	12 mo.	12,540.00
Ward, Julia, widow	12 mo.	6,270.00
Wentz, Richard, s.p.	12 mo.	12,179.44
Wentz, Robert, s.p.	12 mo.	12,540.00
Westlund, Lawrence, s.p.	12 mo.	12,540.00
Westlund, Robert, s.p.	12 mo.	12,540.00
Westrom, Eldon, s.p.	12 mo.	12,540.00
Whalen, Dennis M., d.p.	9 mo. 27 days	10,508.26
Whalen, Leonard, s.p.	12 mo.	14,388.96
Wicklund, Helen L., widow	6 mo.	3,135.00

Zeh, Donald, s.p.	12 mo.	12,540.00
Zelen, Frank P., d.p.	12 mo.	12,540.00
Zigich, Benjamin, orphan	12 mo.	2,508.00
Zigich, Matthew, orphan	12 mo.	2,508.00
Zigich, Nikola, s.p.	8 mo. 28 days	9,066.71

Total Active Pensioners - January 1, 1983

Service	87
Disability	3
Widows	70
Orphans	4 (Mother living)
TOTAL	164

PENSIONERS PRESENT MAILING ADDRESSES JANUARY 1984

Anderson, Eva	417 N. 38th Ave. W. Duluth 55807
Anderson, Joseph	Rt. 1 Dent, MN 56528
Anderson, Swan W.	1015 Riverview Little Falls, MN 56345
Anderson, Verda	10143 North Shore Dr. Duluth 55804
Arbour, Edw.	4014 Gilliat St. Duluth 55804
Archambault, Mabel	1049-85th Ave. W. Duluth 55808
Armstrong, Roger	8824 Hilton St. Duluth 55808
Backstrom, Clifford	822 Bayliss, Apt. 111 Duluth 55811
Bahn, Clinton W.	5834 Tioga St. Duluth 55804
Baker, Edwin J.	7340 Oakley St. N.E. Fridley, MN 55432
Bayless, Howard T.	116 Wyandotte Rd. Hoyt Lakes, MN
Berg, Ann S.	218 N. 15th Ave. E., Apt. 1 Duluth 55812
Berglund, Mary Jo	4631 W. 7th St. Duluth 55807
Bergquist, Kenneth	2406 Chambersburg Ave. Duluth 55811
Bergstrom, John	9656 Exeter Ave. #232 Montclair, CA 91763
Berini, Earl	226 W. Kent Rd. Duluth 55803
Berntson, Warren	1308 Hilton St. Duluth 55807
Blackwood, Amelia J.	3910 Minnesota Ave. Duluth 55802
Bock, Robert	1017 London Rd., Apt. 101 Duluth 55802
Boland, Helen	4901 Grand Ave. Duluth 55807
Borgeson, Clarence G.	10945 Rose Ave., Apt. 110 Palms, CA 90034
Borgeson, Jeanne	1410 Acre St., Apt. 301 Duluth 55811
Boyat, Milton	5712 Raleigh St. Duluth 55807
Brickley, John	245 W. Wabasha St. Duluth 55803
Burger, Evelyn	6411 Petre Duluth 55807
Busch, Warner K.	4817 Tioga St. Duluth 55804
Cameron, Donald R.	322 W. Maryland St. Duluth 55803
Campbell, Lois	3636 Minnesota Ave. Duluth 55802
Carlson, Inez	2510 W. 15th St. Duluth 55811
Carroll, Donna M.	317 N. 78th Ave. W. Duluth 55807
Ciesla, Mrs. Sophie M.	409 N. 80th Ave. W. Duluth 55807
Cole, James	c/o Donald Johnson 3543 Getchell Rd. Duluth 55811
Coleman, Ruth	Lake Haven Manor, 7700 Grand Ave. Duluth 55807
Cosgriff, John	Rt. 4 McGregor, MN 55760
Cunningham, Ruby	1321 N. 57th Ave. W. Duluth 55807
Dahl, Robert	40 Bermuda Ave. Lake Havasu City, AZ 86403
Denno, Wm. R.	128 E. Locust St. Duluth 55803
DeRosier, John	4513 Pitt St. Duluth 55804
Dion, Marion E.	1007 Parkside Dr., Apt. 211 Bremerton, WA
Donahoe, Robert E.	330 E. 3rd St. Duluth 55805
Ecker, Mae	7700 Grand Ave. Duluth 55807
Effinger, Robert	11411-200 Ave. E. Sumner, WA 98390
England, Arthur	1738 Columbus Ave. Duluth 55803
Erceg, Eunice	2315 Nanticoke St. Duluth 55811
Ericksen, Viola	330 E. 3rd St., Apt. 318 Duluth 55805
Erickson, Harry	4509 Dodge St. Duluth 55804
Evans, Edward	1816 Jefferson St. Duluth 55812
Evans, Wellington B.	331 W. Buffalo St. Duluth 55811
Ewald, Shirley	Route 3, Box 363-C, Lot #19 Wildwood, FL 32785
Eyberg, Alfie	2508 Piedmont Ave. Duluth 55811
Franik, George	18907-68th Ave. W. Lynnwood, WA 98036
Gaskill, James	3826 W. 4th St. Duluth 55807
Gleason, Charles	1677 Cayton Ave. Simi Valley, Valley City, CA
Gleason, William	925 N. 45th Ave. E. Duluth 55804

Goossen, Ruth
 Gralla, Frances
 Hake, Doris
 Hannu, Lucille
 Hannula, Hugo
 Harney, George
 Harney, John
 Hart, Eli
 Hayden, Norman
 Hemmerling, Albert
 Hollinger, Mary
 Howard, Michael
 Jablonski, Robert
 Jeanetta, Archie
 Jeanetta, Sophie C.
 Jensen, Sylvia
 Jeronimus, William
 Johnson, Anna
 Johnson, Bessie
 Johnson, Herman V.
 Johnson, Kenneth
 Johnson, Marie
 Johnson, Tom
 Jones, Marie
 Kohagen, Myrtle
 LaFex, Marie
 Leonard, Del
 LePak, Henry
 Lescenski, Sigmund
 Lesch, Roy E.
 Lester, Marvin
 Lewis, Harold
 Liljekrans, Bertha
 Lindau, Carl C.
 Lyytinen, Raymond
 MacDonell, Belle
 MacGregor, Julie
 MacGregor, William
 MacMillan, D. T.
 Mainella, Michael
 Makowski, Lorraine
 Marion, Edwin
 Marken, Helen
 Maske, Edward
 McDonnell, Harriet
 McKay, Arnold
 McKeever, Edward
 McLellan, Bernice
 McTavish, Emma E.
 Mehling, Everett
 Mehling, Janet
 Miller, Dorothy
 Miskulin, Rudolph
 Mitchell, Mary
 Mlodzik, Genevieve

3065 Restormel St. Duluth 55806
 St. Ann's, 330 E. 3rd St. Duluth 55805
 111 E. Oxford St. Duluth 55803
 2701 Yellowstone Blvd. Anoka, MN 55303
 1533 N. 9th Ave. E. Duluth 55805
 10321 Montwood El Paso, TX 79925
 12841 N. 22nd Pl. Phoenix, AZ 85022
 309 Salisbury Dr., Holiday Lk. Est. Holiday, FL 3358
 2805 Wellington St. Duluth 55806
 6048-51st St. N., Apt. 306 Oakdale, MN 55109
 2230 Vermilion Rd. Duluth 55803
 208 W. Gary St. Duluth 55808
 6085 Samuel St. LaMesa, CA 92041
 2712 Morris Thomas Rd. Duluth 55811
 119 Okanagon, Apt. #33 Wenatchee, WA 98801
 2318 W. 11th St. Duluth 55806
 23 E. St. Andrews St. Duluth 55803
 Route 1, Box 64 Farwell, MN 56327
 2300 S. Hacienda Blvd., B-6 CA 91745
 4646-36th W. Seattle, WA 98199
 810 Woodland Ave. Duluth 55803
 201 S. 21st Ave. E. Duluth 55812
 Route 1, Box 64 Farwell, MN 56327
 280 Island Ave., Apt. 1205 Reno, NV 89501
 Route 1, Box 35 Barnum, MN 55707
 40013 N. 95th St. W. Leona Valley, CA 93550
 3008 E. Superior St. Duluth 55804
 502 E. 14th St. Duluth 55805
 852 N. 24th Las Vegas, NV 89101
 Route 1, Box 384-E Sarona, WI 54870
 1731 E. 6th St. Duluth 55812
 1527 South St. Duluth 55812
 1356 Fern Ave. Duluth 55805
 4901 Grand Ave., Apt. #401 Duluth 55807
 528 W. Farrell Rd. Duluth 55811
 918 N. 14th Ave. E. Duluth 55805
 530 N. 5th Ave. W. Duluth 55806
 1615 E. 5th St. Duluth 55812
 5214 Glenwood St. Duluth 55804
 c/o Bussa, 219 W. 1st St. Duluth 55802
 4501 Oakley St. Duluth 55804
 3801 Grand Ave. Duluth 55807
 1015-2nd Ave., Apt. #413 Proctor, MN 55810
 316 W. Austin St. Duluth 55803
 25525 New Chicago Ave., Apt. "G" Hemet, CA
 305 N. 59th Ave. W. Duluth 55807
 25525 New Chicago Ave., Apt. "F" Hemet, CA
 5317 Medina St. Duluth 55807
 1411 N. 7th Ave. E. Duluth 55805
 3906 Doral Dr., Fairway Hills Rapid City SD 57701
 637 West Tischer Road Duluth 55803
 145 Lakewood Rd. Duluth 55804
 2136 S. Euclid, Apt. C Anaheim, CA 92802
 4340 Cedar Ave. Minneapolis, MN 55401
 8092 Kerr Green Buena Park, CA 90620

Morris, Allyn	15932 Commonwealth Pl. Westminster, CA
Nordgren, June	28 Ives Rd. Silver Bay, MN 55614
Olsen, Richard D.	4823 Peabody St. Duluth 55804
Olson, Dorothy	3502 Woodland Ave. Duluth 55803
Olson, Elaine	117 W. Anoka St. Duluth 55803
Olson, Esther E.	3 Calvary Rd., Apt. "B" Duluth 55803
O'Rourke, Robert	4929 Glendale St. Duluth 55804
Ostman, John	715 Lake Ave. S. Duluth 55802
Pease, Wallace	5202 Bitterroot Ln. Yakima, WA 98908
Persch, Viola	1455-90th Ave. W. Duluth 55808
Peterson, Margaret	2011 W. 2nd St., Apt. #607 Duluth 55806
Poupore, Charles	1504 Stanford Ave. Duluth 55811
Prouty, John	228 E. Gilead St. Duluth 55811
Rolland, H. J.	Route 2 Hackensack, MN 56452
Schmitz, Margaret	436 N. 57th Ave. W., Apt. 2 Duluth 55807
Schwartz, Grace	100 Elizabeth St., Apt. #404 Duluth 55803
Sellman, Esther	1712 Brookshire Ave. Tustin, CA 92680
Singleton, Leslie	726 N. 8th Ave. E. Duluth 55805
Siverson, Sigurd	631 E. Skyline Pkwy. Duluth 55805
Sjoblom, Martha	Larson, MN 55616
Smith, Myrtle	10819 Saratoga Cir. Sun City, AZ 85351
Sobczyk, Elizabeth	221-101st Ave. W. Duluth 55808
Sodergren, Edward	4212 W. 4th St. Duluth 55807
Soltau, Gina	2610 E. 6th St. Duluth 55812
Sorensen, Olivia	2125 Woodland Ave. Duluth 55803
Stauber, Evelyn	1366 Bunts Rd., Apt. #5 Lakewood, OH 44107
Stovern, L. O.	32 E. 10th St. Duluth 55805
Stuberg, Bernice	222 E. 2nd St., Apt. #515 Duluth 55805
Sullivan, Rose	2211 W. 8th St. Duluth 55806
Summers, Charles	2314 Vermilion Rd. Duluth 55803
Surtala, Agnes	603 N. 27th Ave. W. Duluth 55806
Tylewski, Leo	204 College St. Duluth 55812
Vondrashak, Doris	307 N. 76th Ave. W. Duluth 55807
Wagner, Alice	2911 W. 3rd St. Duluth 55806
Wagner, Valerie H.	1217 W. 4th St. Duluth 55806
Wagner, William	659 Glenwood Ln. Henderson, NV 89015
Walczynski, Stan	2720 W. Skyline Pkwy. Duluth 55806
Wallin, Elmer	2802 Jefferson St. Duluth 55812
Ward, Julia	226 N. 2nd Ave. E. Duluth 55805
Wentz, Richard	1930 Jefferson St. Duluth 55812
Wentz, Robert	4409 Medina St. Duluth 55807
Westlund, Lawrence	9417 Zimmerly Ave. Duluth 55808
Westlund, Robert	RR 1, Box 99 Hibbing, MN 55746
Westrom, Eldon	1928 Lawn St. Duluth 55812
Whalen, Dennis	1354-92nd Ave. W. Duluth 55808
Whalen, Leonard	6115 Olney St. Duluth 55807
Wicklund, Helen L.	1518 Hazel St. Mount Vernon, WA 98273
Zeh, Donald	2171 Hillcrest Dr. Duluth 55811
Zelen, Frank P.	114 Barrs Lake Rd. Duluth 55803
Zigich, Benjamin	3721 Carlton St. Duluth 55806
Zigich, Matthew	3721 Carlton St. Duluth 55806
Zigich, Nikola	5810 W. 8th St. Duluth 55807