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REPORT OF THE STATE AUDITOR of MINNESOTA

VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS

SERVICE PENSION SUMMARY BY
BENEFIT TYPE

and

COMPILATION REPORT OF RELIEF ASSOCIATIONS

For the Year Ended
DECEMBER 31, 1988



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ARNE H. CARLSON

State Auditor
St. Paul, Minnesota

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VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
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BENEFIT TYPE
AND
COMPILATION REPORT OF RELIEF ASSOCIATIONS

For the Year Ended
December 31, 1988

January 1990

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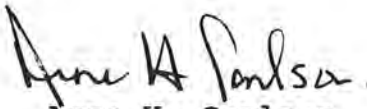
P R E F A C E

The Legislative Commission
on Pension and Retirement
for the State of Minnesota

The accompanying summary service pension report by benefit type, and individual service pension reports by benefit type for the year ended December 31, 1988 have been compiled from the annual financial reports of the fire relief associations, filed with the Office of the State Auditor, pursuant to Minnesota Statutes 69.051 Subdivision 1.

This compilation presents information taken from the financial statements prepared by local officials. We have reviewed the accompanying financial information but do not express an opinion, or any form of assurance on it.

I want to express my appreciation to the secretaries and treasurers of the relief associations whose helpful cooperation contributed to the preparation of the report.


Arne H. Carlson
State Auditor

January 30, 1990

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TABLE 1
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
SERVICE PENSION SUMMARY BY BENEFIT TYPE
FOR THE YEAR ENDED DECEMBER 31, 1988

	Lump Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	No Service Pension	Total All Service Pensions
Net Assets	69,774,320	32,759,213	8,704,595	73,136	111,311,264
Required Reserves	68,071,179	35,320,800	8,704,595	73,136	112,169,710
Surplus (Unfunded Accrued Liabilities)	1,703,141	(2,561,587)	0	0	(858,446)
Governmental Contributions					
State Aid	4,733,327	1,684,158	550,993	1,865	6,970,343
Municipal Contributions	1,246,509	620,926	81,074	0	1,948,509
Total Governmental Contributions	5,979,836	2,305,084	632,067	1,865	8,918,852
Required Funding					
Normal Cost	4,994,302	859,673	0	0	5,853,975
Amortization of Unfunded Liabilities	840,283	232,521	0	0	1,072,804
Total Required Funding	5,834,585	1,092,194	0	0	6,926,779
Disbursements					
Administrative	423,129	259,395	34,488	0	717,012
Service Pension Benefits	3,914,391	1,562,861	899,872	0	6,377,124
Other Benefits	56,834	23,040	1,266	0	81,140
Total Disbursements	4,394,354	1,845,296	935,626	0	7,175,276
Number of Relief Associations Reporting	560	30	72	1	663
Membership					
Number of Active Members	13,406	1,252	1,520	20	16,198
Number of Retired Members	177	493	18	0	688
Number of Deferred Members	520	67	29	0	616
Total Membership	14,103	1,812	1,567	20	17,502

VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS IN MINNESOTA
NOTES TO SUMMARY SERVICE PENSION REPORT BY BENEFIT TYPE
For the Year Ended December 31, 1988

1. BACKGROUND

Firefighting personnel of organized fire departments who perform essentially volunteer service (not employed for compensation) generally have pension coverage provided by independent local pension funds referred to (as a category) as volunteer firefighters relief associations. Under Minnesota Statutes Section 69.051, subd. 1, each association is required to report annually to the Office of the State Auditor, the receipts, disbursements, and balances in its special and general funds. This information is required to be submitted by completing the State Auditor's Firefighters Relief Association Reporting Form. This duty was transferred from the Department of Revenue to the Office of the State Auditor in 1986.

2. SOURCE OF DATA COMPILED

The information included in the summary service pension report by benefit type, as required by Minnesota Statute, was compiled from the data submitted to the Office of the State Auditor.

3. BENEFIT-TYPE CLASSIFICATION

The classification of each relief association is based upon the information submitted in the "Annual Financial Report."

4. NON-REPORTING FIRE RELIEF ASSOCIATIONS

One fire relief associations failed to submit the Firefighters Relief Association Reporting Form.

NORTHROP

5. PAID FIRE DEPARTMENTS NOT INCLUDED

Twenty-two fire relief associations are associated with paid fire departments and are not included in this report.

ALBERT LEA	MINNEAPOLIS
AUSTIN	RED WING
BLOOMINGTON	RICHFIELD
CHISHOLM	ROCHESTER
COLUMBIA HEIGHTS	ST. CLOUD
CROOKSTON	ST. LOUIS PARK
DULUTH	ST. PAUL
EVELETH	SO. ST. PAUL
FARIBAULT	VIRGINIA
HIBBING	WEST ST. PAUL
MANKATO	WINONA

6. INDEPENDENT NON-PROFIT FIREFIGHTING CORPORATIONS INCLUDED IN THE REPORT.

BEAVER BAY	GRAND MEADOW	MAPLEWOOD
BOYD	HACKENSACK	MCDAVITT
BRECKENRIDGE	HAMBURG	MIESVILLE
CANNON FALLS	HAMEL	MORTON
CANTON	HAMPTON	NASSAU
CEYLON	HASTINGS	NORTHLAND
CLIFTON	HERMANTOWN	OAK GROVE
CLIMAX	HIBBING	ODESSA
CLINTON	HILL CITY	PIKE SANDY BRITT
COLVIN	HOPKINS	PILLAGER
COTTON	HOVLAND	RICE LAKE
CRANE LAKE	INDUSTRIAL	ROSE CREEK
DALBO	JACOBSON	RUSHFORD
DARFUR	KASOTA	SACRED HEART
DAWSON	KENSINGTON	SILICA
DONELLY	KINNEY	SOLWAY
ELLSWORTH	LAKE BRONSON	SPRING LAKE PARK
EMBARRASS	LAKE GEORGE	SWANVILLE
FAIRMONT	LAKE JOHANNA	TOIVOLA
FARMINGTON	LAKELAND	TWIN LAKES
FINLAND	LAKESWOOD	VERNDALE
FLENSBURG	LE CENTER	WACONIA
FRAZEE	LEWISTON	WADENA
FREDENBERG	LEWISVILLE	WASECA
FREEMPORT	LITTLE CANADA	WAVERLY
GARFIELD	LITTLEFORK	WEST CONCORD
GNESEN	LONDON	WOODBURY
GOODHUE	LONGVILLE	ZUMBRO FALLS
GRANADA	LORETTO	
GRAND LAKE	MAPLE LAKE	

7. TYPES OF SERVICE PENSIONS

NUMBER	TYPE
72	DEFINED CONTRIBUTION SERVICE PENSION
8	LUMP SUM SERVICE PENSION OF \$ 1 BUT LESS THAN \$50 PER YEAR OF SERVICE
28	LUMP SUM SERVICE PENSION OF \$ 50 BUT LESS THAN \$100 PER YEAR OF SERVICE
85	LUMP SUM SERVICE PENSION OF \$100 BUT LESS THAN \$200 PER YEAR OF SERVICE
108	LUMP SUM SERVICE PENSION OF \$200 BUT LESS THAN \$300 PER YEAR OF SERVICE
331	LUMP SUM SERVICE PENSION OF \$300 OR MORE PER YEAR OF SERVICE
30	MONTHLY SERVICE PENSION
1	NO SERVICE PENSION
<hr/>	
663	TOTAL FIREFIGHTERS RELIEF ASSOCIATIONS
===	

8. 1988 FIRE STATE AID PAYMENTS

COMPUTER PRINTOUT - DEPT. OF REVENUE	\$10,839,830
DEDUCTIONS - NOT INCLUDED IN REPORT	
A. SALARIED RELIEF ASSOCIATIONS	(\$3,579,351)
B. FIRE DEPTS. - NO RELIEF ASSOC.	(\$267,714)
C. NO REPORTING FORM SUBMITTED	(\$6,728)
D. PAID IN 1989	(\$12,778)
E. DISSOLVED - AKELEY	(\$2,916)
	<hr/>
TOTAL THIS REPORT	\$6,970,343 =====

TABLE 2

ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS,
SERVICE PENSIONS EARNED, AND OTHER BENEFITS

TABLE 2
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS, SERVICE PENSIONS EARNED AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR -DEFICIT	FUNDING RATIO	NORMAL COST	AMORTIZE UNFUNDED LIABILITY	TOTAL REQUIRED CONTRIB.	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS				VESTING YEARS	DISABILITY AMOUNT	SICK AMOUNT	SURVIVOR AMOUNT	ACCIDENT & HEALTH INSURANCE	
										ADMINI-STRATIVE	SERVICE PENSION	OTHER BENEFITS	FOR EACH						
DEFINED CONTRIBUTION SERVICE PENSION																			
ALBANY VOL FIRE	111,459	111,459	....	1.00	....	....	....	6,716	5,000	190	20,877	....	....	....	....	....	....	....
ANDOVER FIREFIGHTERS	262,093	262,093	....	1.00	....	....	....	20,930	5,250	....	....	....	....	....	....	....	....	YES
BAUDETTE FIREMEN	139,243	139,243	....	1.00	....	....	....	9,486	....	962	....	....	20	....	....	....	LUMP SUM	YES
BINGHAM LAKE	20,716	20,716	....	1.00	....	....	....	1,124	101	198	....	....	20	....	....	....	LUMP SUM	YES
BRAMAN FIRE DEPT	107,426	107,426	....	1.00	....	....	....	7,852	....	....	....	....	....	....	....	....	....	NO
BREWSTER FIRE DEPT	75,841	75,841	....	1.00	....	....	....	4,639	....	198	410	....	....	YEAR OF SERVICE	....	....	YEAR OF SERVICE	YES
BROOKLYN PARK	2,068,709	2,068,709	....	1.00	....	....	....	116,865	10,925	15,914	....	....	....	....	....	....	35 WEEKLY	NO
CALLAWAY FIRE	69,114	69,114	1.00	3,675	11,365	20	70 WEEKLY	70 WEEKLY	200 LUMP SUM	NO
COLOGNE FIRE DEPT	62,064	62,064	....	1.00	....	....	....	4,469	150	424	....	....	....	....	....	....	50 LUMP SUM	YES
CRANE LAKE	2,934	2,934	....	1.00	....	....	....	796	....	....	....	....	....	....	LUMP SUM	....	LUMP SUM	NO
CROSSLAKE	125,117	125,117	....	1.00	....	....	....	5,540	8,374	....	871	....	....	....	....	....	....	YES
DELAVAL	40,570	40,570	....	1.00	....	....	....	2,470	....	143	....	....	....	....	....	....	....	NO
DONNELLY	14,443	14,443	....	1.00	....	....	....	2,570	....	10	....	....	....	....	....	....	....	....
ELGIN VOL FIRE	68,940	68,940	....	1.00	....	....	....	5,890	335	510	8,083	....	....	50 WEEKLY	....	50 WEEKLY	500 LUMP SUM	YES
EMBARRASS VOL FIRE	28,056	28,056	....	1.00	....	....	....	2,570	....	....	2,005	....	20	....	....	....	....	YES
ERSKINE FIREMEN	35,673	35,673	....	1.00	....	....	....	2,501	....	....	....	....	20	....	....	....	....	NO
FALCON HEIGHTS FIRE	339,293	339,293	....	1.00	....	....	....	25,058	....	727	48,635	....	....	105 WEEKLY	....	105 WEEKLY	....	NO
FOSSTON FIRE DEPT	104,851	104,851	....	1.00	....	....	....	8,131	400	670	....	....	....	....	....	....	....	YES
FOUNTAIN FIREMEN	25,599	25,599	....	1.00	....	....	....	1,304	....	50	....	....	....	....	....	....	....	NO
FRIDLEY	1,271,412	1,271,412	....	1.00	....	....	....	88,820	....	6,252	665,613	....	....	....	....	....	1,000 LUMP SUM	YES
GART FIRE RELIEF	12,978	12,978	1.00	1,882	LUMP SUM	YES
GIBBON	131,905	131,905	....	1.00	....	....	....	5,467	500	684	10,569	....	....	....	....	....	....	YES
GLENVILLE	41,930	41,930	....	1.00	....	....	....	2,983	....	162	19,294	....	....	....	....	....	....	YES
GOODHUE FIRE DEPT	175,668	175,668	1.00	11,006	428	10,670	30 WEEKLY	30 WEEKLY	LUMP SUM	YES
HARDWICK FIRE DEPT	47,734	47,734	....	1.00	....	....	....	2,177	....	137	....	....	....	....	....	....	....	....
HAWLEY	87,329	87,329	....	1.00	....	....	....	7,248	3,300	112	....	....	....	....	....	....	....	....
HITTERDAL	23,611	23,611	....	1.00	....	....	....	1,815	300	51	1,158	....	....	....	....	....	....	....
ISLE FIRE DEPT	108,534	108,534	....	1.00	....	....	....	7,266	....	416	....	....	....	200 YEAR OF SERVICE	....	200 YEAR OF SERVICE	200 YEAR OF SERVICE	NO
IVANHOE FIRE DEPT	58,591	58,591	....	1.00	....	....	....	4,206	950	724	....	....	....	....	....	....	....	....
KELLOGG FIRE DEPT	58,008	58,008	....	1.00	....	....	....	2,815	1,000	215	....	....	....	50 WEEKLY	....	25 LUMP SUM	....	NO
KENTON FIREMEN	139,887	139,887	....	1.00	....	....	....	8,703	....	196	5,714	....	....	....	....	....	....	YES
KERKHOVEN FIRE DEPT	66,209	66,209	....	1.00	....	....	....	3,934	....	129	....	....	....	....	....	....	....	YES
KIESTER FIREMEN	59,286	59,286	1.00	2,420	100	4,362	42 WEEKLY	42 WEEKLY	LUMP SUM	YES
LAKE BRONSON	23,260	23,260	....	1.00	....	....	....	1,944	....	125	....	....	....	....	....	....	....	....
LAKE GEORGE VOL FIRE	16,280	16,280	....	1.00	....	....	....	1,134	....	....	....	....	....	....	....	....	....	....
LAKEPORT	1,999	1,999	....	1.00	....	....	....	1,907	....	216	....	....	....	....	....	....	....	....
LE CENTER	161,337	161,337	....	1.00	....	....	....	7,496	3,120	263	702	....	....	....	....	....	....	....
LONDON FIRE DEPT	22,037	22,037	....	1.00	....	....	....	1,497	....	111	....	....	....	100 WEEKLY	....	....	....	....
LONGVILLE FIRE DEPT	98,983	98,983	....	1.00	....	....	....	6,157	6,440	301	....	....	....	....	....	....	....	....
LYLE FIRE DEPT	36,650	36,650	....	1.00	....	....	....	1,680	....	452	....	....	10	....	....	....	....	....
MAGNOLIA VOL FIRE	16,775	16,775	....	1.00	....	....	....	854	....	....	....	....	....	....	....	....	....	....
MANTORVILLE	30,311	30,311	....	1.00	....	....	....	3,251	....	....	....	....	....	....	....	....	....	....
MAPLE LAKE FIRE	186,378	186,378	....	1.00	....	....	....	12,244	....	51	24,805	....	....	....	....	....	....	....
MAPLEVIEW FIRE DEPT	24,451	24,451	....	1.00	....	....	....	337	5,100	....	....	....	10	....	....	....	....	....
MARINE ON ST. CROIX	81,896	81,896	....	1.00	....	....	....	2,976	2,786	....	....	....	....	....	....	....	....	....
MAZEPPA	31,980	31,980	1.00	3,793	143	
MEDICINE LAKE	17,371	17,371	1.00	1,155	482	

TABLE 2
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ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS, SERVICE PENSIONS EARNED AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	NORMAL COST	UNFUNDED LIABILITY	TOTAL REQUIRED CONTRIB.	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS				DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
										ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS	VESTING YEARS	AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH	
CLEMENTS FIRE DEPT	7,182	10,640	-3,466	0.67	1,357	....	1,357	1,313	105	311	3,135	495	20	75	75 YEAR OF SERVICE	....	....	75 YEAR OF SERVICE	YES
CLIFTON	20,686	15,078	5,608	1.37	1,427	....	1,427	....	....	....	....	....	20	75	....	....	....	....	...
COTTON FIREFIGHTERS	7,374	1,655	5,719	4.46	443	....	443	1,122	....	....	....	....	20	50	50 YEAR OF SERVICE	....	50 YEAR OF SERVICE	50 YEAR OF SERVICE	YES
DENT	14,537	16,619	-2,082	0.87	1,657	....	1,657	3,716	....	327	....	....	20	75	....	....	....	....	YES
DUMONT FIREMEN	22,817	19,555	3,262	1.17	1,401	....	1,401	1,210	....	178	2,660	....	20	80	80 LUMP SUM	....	80 LUMP SUM	80 LUMP SUM	YES
EITZEN FIREMEN	24,361	26,074	-1,713	0.93	....	....	....	1,193	605	100	....	....	20	75	75 LUMP SUM	....	....	75 LUMP SUM	YES
FISHER FIRE RELIEF	23,417	10,978	12,439	2.13	1,116	....	1,116	813	....	50	....	....	20	60	.... WEEKLY	....	....	500 LUMP SUM	NO
GOODLAND	3,626	5,498	-1,872	0.66	855	....	855	1,339	....	....	....	....	20	50	50 YEAR OF SERVICE	....	....	50 YEAR OF SERVICE	YES
GRANADA FIREMEN	31,176	7,960	23,216	3.92	1,092	....	1,092	794	2,434	296	....	....	20	75	....	....	....	....	YES
HOVLAND	19,368	2,885	16,483	6.71	424	....	424	1,686	....	181	....	....	20	50	....	....	....	....	NO
JACOBSON VOL FIRE	16,125	5,136	10,989	3.14	698	....	698	2,089	....	335	....	....	20	80	80 YEAR OF SERVICE	....	....	80 YEAR OF SERVICE	NO
LAKE WILSON FIRE	58,188	8,325	49,863	6.99	948	....	948	2,243	200	107	....	....	20	50	70 WEEKLY	....	70 WEEKLY	.... LUMP SUM	NO
LAKELAND FIRE	8,282	6,566	1,716	1.26	919	....	919	1,441	....	....	....	....	20	50	50 YEAR OF SERVICE	....	....	50 YEAR OF SERVICE	YES
LUTSEN TOWN	10,676	680	9,996	15.70	380	....	380	5,081	....	101	....	....	20	50	....	....	....	....	NO
NEW MUNICH FIRE	10,867	13,198	-2,331	0.82	....	1,347	1,347	598	1,000	....	....	....	20	75	....	....	....	250 YEAR OF SERVICE	NO
NORTHLAND	413	413	....	1.00	....	....	....	499	....	....	....	....	20	....	....	....	....	....	....
ORONOCCO	2,707	10,174	-7,467	0.27	1,160	904	2,064	1,207	....	....	....	....	20	60	....	....	....	60 LUMP SUM	NO
OTTERTAIL FIRE DEPT	30,063	22,384	7,679	1.34	1,525	....	1,525	2,222	2,500	126	240	....	75	75	75 YEAR OF SERVICE	....	....	....	....
ST. LEO	32,872	20,084	12,788	1.64	1,136	....	1,136	1,513	....	406	3,700	....	20	60	5 WEEKLY	....	5 WEEKLY	60 YEAR OF SERVICE	NO
TWIN LAKES FIRE	6,000	7,692	-1,692	0.78	467	....	467	1,095	....	....	....	....	10	....	....	....	....	50 YEAR OF SERVICE	...
VERGAS FIRE DEPT	44,194	12,046	32,148	3.67	....	1,309	1,309	3,789	78	176	....	....	10	75	....	....	....	....	....
VERDALE FIRE DEPT	69,701	14,800	54,901	4.71	....	....	....	4,300	333	....	....	....	20	50	....	....	....	....	YES
VIRING VOL FIRE	20,027	9,763	10,264	2.05	745	....	745	1,578	....	151	....	....	20	50	....	....	....	300 LUMP SUM	NO
WILLIAMS FIREMEN	41,253	13,784	27,469	2.99	1,169	....	1,169	3,251	....	....	....	....	20	75	.... LUMP SUM	....	....	.... LUMP SUM	YES
TOTAL	594,044	298,733	295,311	1.99	22,372	3,560	25,932	49,788	7,507	3,241	9,735	495								

LUMP SUM SERVICE PENSION OF \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE

ALBERTVILLE FIRE	26,838	46,103	-19,265	0.58	3,253	2,248	5,501	5,180	3,073	....	....	....	175	....	....	....	....	175 YEAR OF SERVICE	...
ALDEN FIRE DEPT	32,713	26,553	6,160	1.23	3,337	....	3,337	3,119	....	722	....	....	20	150	150 YEAR OF SERVICE	....	....	....	YES
ALPHA FIRE DEPT	39,699	8,551	31,148	4.64	1,534	....	1,534	1,748	....	83	3,250	....	20	125	....	....	250 LUMP SUM	YES	
ALTURA VOL FIRE	24,059	24,036	23	1.00	2,895	....	2,895	2,722	....	299	....	....	20	150	25 WEEKLY	....	25 WEEKLY	100 YEAR OF SERVICE	NO
BADGER FIRE DEPT	50,206	11,778	38,428	4.26	1,570	....	1,570	3,368	....	45	2,200	....	20	100	100 YEAR OF SERVICE	....	100 YEAR OF SERVICE	100 YEAR OF SERVICE	YES
BARNUM VOL FIRE	35,983	25,108	10,875	1.43	2,537	....	2,537	2,870	....	100	....	....	20	175	175 YEAR OF SERVICE	....	....	175 YEAR OF SERVICE	YES
BARRETT	21,111	11,232	9,879	1.88	....	....	....	1,941	86	331	....	....	20	100	....	....	....	....	....
BELLINGHAM FIRE	37,008	22,292	14,716	1.66	....	....	....	3,164	....	....	....	....	20	100	....	....	....	....	....
BLACKHOOF FIRE	13,027	15,013	-1,986	0.87	1,854	699	2,553	1,251	699	265	....	2,214	20	100	100 YEAR OF SERVICE	....	100 YEAR OF SERVICE	....	YES
BLOMKEST FIREMEN	56,669	23,319	33,350	2.43	1,410	....	1,410	3,027	1,000	75	....	....	20	150	....	....	....	200 LUMP SUM	YES
BLUFFTON	25,275	18,658	6,617	1.35	....	....	....	1,261	....	....	....	....	20	100	....	....	....	....	....
BREITUNG FIRE	36,630	28,011	8,619	1.31	3,182	....	3,182	2,544	6,000	1,170	2,200	....	20	110	....	....	....	....	NO
CHERRY VOL FIRE	30,063	25,426	4,637	1.18	....	3,396	3,396	2,459	....	....	....	....	10	175	25 WEEKLY	....	....	175 YEAR OF SERVICE	YES
CLARKS GROVE	48,938	50,685	-1,747	0.97	3,210	....	3,210	4,203	....	222	....	....	20	150	....	....	....	....	YES
CROOKED LAKE FIRE	13,173	10,326	2,847	1.28	1,911	....	1,911	1,817	....	....	....	....	20	150	....	....	....	....	YES
CUYUNA	31,055	28,773	2,282	1.08	....	....	....	....	....	....	3,300	....	20	150	....	....	....	....	NO
DALTON FIRE DEPT	58,421	35,091	23,330	1.66	....	....	....	3,093	733	135	....	....	20	150	150 YEAR OF SERVICE	....	150 YEAR OF SERVICE	150 YEAR OF SERVICE	NO
DARFUR FIRE DEPT	24,537	14,391	10,146	1.71	2,346	....	2,346	1,322	....	60	....	....	20	150	60 YEAR OF SERVICE	....	20 LUMP SUM	60 YEAR OF SERVICE	YES
DEER CREEK FIRE	34,146	29,337	4,809	1.16	1,700	....	1,700	2,418	....	125	....	....	20	150	....	....	....	....	NO

TABLE 2
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS, SERVICE PENSIONS EARNED AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	OR FUNDING RATIO	NORMAL COST	AMORTIZE	TOTAL	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS				VESTING		DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
						UNFUNDED LIABILITY	REQUIRED CONTRIB.			ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS	YEARS	AMOUNT	AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH		
DEXTER FIREMEN	25,014	16,489	8,525	1.52	2,016	....	2,016	1,738	....	251	1,680	....	20	125	....	....	....	....	....	....	....	NO
DOVER VOL FIRE	62,240	55,728	6,512	1.12	....	3,594	3,594	2,337	....	606	....	....	....	10	21 WEEKLY	21 WEEKLY	250 LUMP SUM	....	....	....	YES	
ELIZABETH FIRE DEPT	45,495	37,472	8,023	1.21	2,756	....	2,756	2,441	....	....	1,073	....	10	125	....	....	....	....	....	....	....	YES
ELLSWORTH VOL FIRE	54,937	37,542	17,395	1.46	3,331	....	3,331	2,905	....	....	....	....	20	140	....	....	....	....	....	140 YEAR OF SERVICE	....	YES
ELROSA FIREMEN	40,825	38,505	2,320	1.06	....	....	....	2,518	....	250	....	....	20	125	125 YEAR OF SERVICE	125 YEAR OF SERVICE	125 YEAR OF SERVICE	....	....	....	....	YES
EVANSVILLE	37,294	36,692	602	1.02	....	....	....	2,757	....	919	7,611	....	20	125	....	....	....	....	....	....	....	YES
FINLAND FIRE DEPT	20,931	14,716	6,215	1.42	1,546	....	1,546	5,108	....	....	....	....	....	....	....	....	....	....	....	100 YEAR OF SERVICE	....	YES
FORADA	25,974	23,156	2,818	1.12	2,171	191	2,362	....	600	110	2,547	....	20	100	....	....	....	....	....	....	....	NO
FREDENBERG VOL FIRE	21,025	13,150	7,875	1.60	....	....	....	1,674	....	....	....	....	20	100	....	....	....	....	....	....	....	YES
GARFIELD	53,055	28,041	25,014	1.89	2,916	....	2,916	2,645	....	349	....	....	20	....	175 YEAR OF SERVICE	....	....	....	....	175 YEAR OF SERVICE	....	NO
CHEMY FIRE DEPT	26,589	18,712	7,877	1.42	1,254	....	1,254	1,531	....	393	....	....	20	100	....	....	....	....	....	....	....	....
GRAND LAKE FIRE	54,453	34,860	19,593	1.56	4	....	4	4,247	1,100	....	....	....	20	175	175 YEAR OF SERVICE	175 YEAR OF SERVICE	100 YEAR OF SERVICE	....	....	....	....	YES
GREEN ISLE	32,121	22,888	9,233	1.40	1,580	....	1,580	1,834	....	79	3,581	....	20	100	....	....	....	....	....	....	....	YES
GREENWOOD VOL FIRE	21,339	12,738	8,661	1.68	2,094	....	2,094	2,771	1,000	149	....	....	20	100	100 YEAR OF SERVICE	....	....	....	....	100 YEAR OF SERVICE	....	NO
CRYGLA VOL FIRE	15,640	19,382	-3,742	0.81	1,326	....	1,326	2,790	....	362	2,100	....	20	100	....	....	....	....	....	100 YEAR OF SERVICE	....	YES
HALSTAD FIRE DEPT	31,852	18,212	13,640	1.75	2,088	....	2,088	2,567	....	....	7,200	....	20	100	100 LUMP SUM	100 LUMP SUM	100 LUMP SUM	....	....	100 LUMP SUM	....	YES
HANLEY FALLS FIRE	29,376	25,373	4,003	1.16	2,164	....	2,164	1,364	200	100	3,600	....	20	125	5 WEEKLY	....	....	....	....	100 YEAR OF SERVICE	....	YES
HARRIS	30,099	19,756	10,343	1.52	1,990	....	1,990	2,480	....	....	2,430	....	20	100	100 YEAR OF SERVICE	....	....	....	....	100 YEAR OF SERVICE	....	YES
HARTLAND VOL FIRE	55,322	29,357	25,965	1.88	....	2,679	2,679	1,827	142	472	3,000	....	20	150	42 WEEKLY	....	....	....	....	....	....	....
HENDRON VOL FIRE	37,106	32,367	4,739	1.15	2,310	....	2,310	1,353	....	210	3,450	....	20	150	.... LUMP SUM	....	....	....	....	.... LUMP SUM	....	NO
HENNING FIRE DEPT	79,108	62,172	16,936	1.27	....	5,000	5,000	4,414	2,500	....	....	....	20	198	....	....	....	....	....	300 LUMP SUM	....	NO
HEVITT FIRE DEPT	22,638	10,440	12,198	2.17	....	1,773	1,773	1,725	....	....	14,647	....	20	150	150 YEAR OF SERVICE	150 YEAR OF SERVICE	....	....	....	....	....	YES
ROKAR FIREMEN	46,116	30,252	15,864	1.52	3,104	....	3,104	2,837	....	....	869	....	20	140	140 LUMP SUM	....	....	....	....	140 LUMP SUM	....	NO
HOLLAND FIRE DEPT	20,420	8,760	11,668	2.33	1,176	....	1,176	1,403	....	112	....	....	20	100	....	....	....	....	....	....	....	NO
INDUSTRIAL VOL FIRE	12,823	18,600	-5,777	0.69	2,526	....	2,526	1,120	....	100	....	....	20	150	150 YEAR OF SERVICE	....	....	....	....	150 YEAR OF SERVICE	....	YES
KARLSTAD FIRE DEPT	30,662	36,254	-5,592	0.85	3,490	....	3,490	5,113	....	....	4,013	....	20	150	.... LUMP SUM	.... LUMP SUM	....	....	....	....	....	....
KELLNER FIRE DEPT	37,199	29,166	8,033	1.28	2,529	....	2,529	3,230	....	....	....	....	20	150	150 LUMP SUM	150 LUMP SUM	....	....	....	150 LUMP SUM	....	NO
LAKE HENRY FIRE	29,921	34,518	-4,597	0.87	3,267	987	4,254	1,709	1,019	433	....	....	10	150	150 YEAR OF SERVICE	....	....	....	....	150 YEAR OF SERVICE	....	NO
LAKEWOOD VOL FIRE	35,594	21,996	13,598	1.62	2,480	....	2,480	2,951	....	....	....	....	20	150	.... LUMP SUM	.... LUMP SUM	....	....	....	....	....	....
LEAF VALLEY	25,845	9,518	16,327	2.72	2,076	....	2,076	1,906	500	256	....	....	20	100	100 YEAR OF SERVICE	100 YEAR OF SERVICE	....	....	....	....	....	NO
LOWRY FIRE DEPT	23,565	17,846	5,719	1.32	....	....	....	2,296	....	....	3,120	....	20	150	....	....	....	....	....	....	....	YES
LUCAN FIRE DEPT	29,204	32,720	-3,516	0.89	2,272	....	2,272	1,869	....	....	....	....	10	120	....	....	....	....	....	120 YEAR OF SERVICE	....	YES
HANTOWA FIRE	13,681	20,625	-6,944	0.66	2,463	984	3,447	1,518	643	....	2,500	....	10	150	150 YEAR OF SERVICE	....	....	....	....	150 YEAR OF SERVICE	....	NO
MC INTOSH FIRE DEPT	43,876	33,950	9,926	1.29	3,500	....	3,500	2,806	....	126	7,262	....	20	175	....	....	....	....	....	....	....	NO
MCDAVITT	37,265	15,142	22,123	2.46	....	....	....	1,724	....	550	....	....	20	100	100 LUMP SUM	....	....	....	....	100 YEAR OF SERVICE	....	YES
MEDFORD VOL FIRE	50,788	45,086	5,702	1.13	3,289	....	3,289	1,496	10,219	100	2,000	....	20	130	130 YEAR OF SERVICE	130 YEAR OF SERVICE	....	....	....	130 YEAR OF SERVICE	....	YES
NEVIS	44,519	44,519	....	1.00	....	....	....	4,355	....	968	....	....	10	150	300 YEAR OF SERVICE	....	....	....	....	300 YEAR OF SERVICE	....	NO
NEWFOLDEN FIRE	52,719	13,696	39,023	3.85	1,238	....	1,238	5,383	....	251	....	....	20	100	200 WEEKLY	....	....	....	....	300 LUMP SUM	....	NO
ODIN FIREMEN	50,054	20,360	29,694	2.46	1,369	....	1,369	1,709	....	147	....	....	20	175	15 WEEKLY	10 WEEKLY	....	....	....	200 LUMP SUM	....	YES
ORR FIREMEN	63,262	14,498	48,764	4.36	1,036	....	1,036	3,250	1,560	132	4,514	....	20	100	100 YEAR OF SERVICE	100 YEAR OF SERVICE	....	....	....	....	....	NO
OSTRANDER FIREMEN	36,382	25,530	10,772	1.42	....	2,400	2,400	1,598	235	134	....	....	20	150	....	....	....	....	....	....	....	YES
PALISADE FIRE DEPT	41,576	25,959	15,617	1.60	2,316	....	2,316	3,363	....	160	7,590	....	20	150	150 YEAR OF SERVICE	25 WEEKLY	....	....	....	150 YEAR OF SERVICE	....	YES
PLATO FIRE DEPT	46,372	42,173	4,199	1.10	4,228	....	4,228	2,525	375	175	....	....	20	130	130 YEAR OF SERVICE	130 YEAR OF SERVICE	....	....	....	130 YEAR OF SERVICE	....	YES
PORTER FIRE DEPT	27,611	21,282	6,329	1.30	2,253	....	2,253	1,373	....	....	....	....	20	100	60 YEAR OF SERVICE	....	....	....	....	100 YEAR OF SERVICE	....	YES
ROLLINGSTONE FIRE	23,653	36,383	-12,730	0.65	2,807	....	2,807	3,666	....	....	....	....	20	150	150 YEAR OF SERVICE	....	....	....	....	150 YEAR OF SERVICE	....	NO
RUTHTON FIRE DEPT	49,761	18,969	30,792	2.62	2,700	....	2,700	2,251	2,776	63	2,000	....	20	150	....	....	....	....	....	....	....	....
SHAFER	40,265	28,883	11,382	1.39	3,711	....	3,711	3,166	....	....	3,850	....	20	175	175 YEAR OF SERVICE	.... LUMP SUM	....	....	....	175 YEAR OF SERVICE	....	NO
SHELLY FIREMEN	34,075	24,015	10,060	1.42	2,436	....	2,436	1,609	138	265	....	....	20	150	150 YEAR OF SERVICE	....	....	....	....	....	....	NO
SILICA VOL FIRE	9,388	5,054	4,334	1.86	....	1,406	1,406	550	....	....	....	....	20	100	....	....	....	....	....	....	....	YES

TABLE 2
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS, SERVICE PENSIONS EARNED AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR -DEFICIT	FUNDING RATIO	NORMAL COST	UNFUNDED LIABILITY	TOTAL REQUIRED CONTRIB.	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS			VESTING YEARS	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
										ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS		AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH	
SOLWAY VOL FIRE	22,541	26,172	-3,631	0.86	3,240	....	3,240	2,819	958	247	1,596	....	20	150	150 YEAR OF SERVICE	150 YEAR OF SERVICE	150 YEAR OF SERVICE	150 YEAR OF SERVICE	YES
SOUTH HAVEN FIRE	62,866	37,128	25,738	1.69	....	3,144	3,144	4,669	....	483	....	....	20	150	150 YEAR OF SERVICE	....	....	150 YEAR OF SERVICE	NO
SOUAV LAKE FIRE	16,538	10,482	6,056	1.58	1,828	....	1,828	2,847	....	....	1,200	....	20	100	....	....	....	....	YES
ST. FRANCIS	55,229	14,778	40,451	3.74	2,318	....	2,318	3,768	....	....	....	....	20	175	175 YEAR OF SERVICE	175 YEAR OF SERVICE	175 YEAR OF SERVICE	175 YEAR OF SERVICE	NO
ST. HILATRE	36,452	18,328	18,124	1.99	2,026	....	2,026	3,093	....	185	....	....	20	100	25 WEEKLY	....	....	50 LUMP SUM	NO
ST. MARTIN FIREMEN	47,122	22,610	24,512	2.08	....	2,370	2,370	2,644	197	450	....	....	20	100	....	....	....	100 LUMP SUM	NO
STURGEON LAKE	2,018	2,018	....	1.00	....	....	....	2,018	....	....	....	....	20	100	100 YEAR OF SERVICE	100 YEAR OF SERVICE	100 YEAR OF SERVICE	100 YEAR OF SERVICE	NO
TOVER VOL FIRE	35,448	21,786	13,662	1.63	2,730	....	2,730	1,237	....	....	4,200	....	20	....	....	....	....	....	NO
TWIN LAKES FIRE DEPT	39,971	7,338	32,633	5.45	1,394	....	1,394	330	....	59	....	....	20	100	....	....	....	....	NO
VESTA FIREMEN	33,430	20,519	12,911	1.63	2,346	....	2,346	1,784	183	115	....	....	20	125	125 YEAR OF SERVICE	125 YEAR OF SERVICE	....	....	YES
VILLARD	7,745	7,745	....	1.00	....	....	....	1,954	....	....	....	....	20	100	....	....	100 YEAR OF SERVICE	....	NO
VARBA-HEELT-SAGO	6,622	6,622	....	1.00	....	....	....	2,824	....	....	....	....	150	....	....	....	....	....	....
WAUBUN FIRE DEPT	27,299	13,212	14,087	2.07	2,770	....	2,770	2,425	....	431	2,300	....	20	100	....	....	....	100 YEAR OF SERVICE	YES
WENDELL	51,333	15,852	35,481	3.24	2,136	....	2,136	3,272	....	325	....	....	10	100	100 YEAR OF SERVICE	100 YEAR OF SERVICE	100 YEAR OF SERVICE	100 YEAR OF SERVICE	NO
WILLOW RIVER	18,416	14,460	3,956	1.27	2,229	....	2,229	1,762	14,400	....	....	....	20	150	150 YEAR OF SERVICE	150 YEAR OF SERVICE	150 YEAR OF SERVICE	150 YEAR OF SERVICE	NO
WILMONT FIRE DEPT	42,915	41,352	1,563	1.04	2,244	....	2,244	3,547	....	80	3,337	....	20	167	....	....	....	100 LUMP SUM	YES
WOLF LAKE FIRE DEPT	45,062	7,435	37,627	6.06	965	....	965	3,659	....	1,054	3,750	....	10	150	140 WEEKLY	....	....	750 LUMP SUM	NO
TOTAL	2,969,515	2,026,022	943,493	1.47	142,777	30,871	173,648	213,238	50,886	14,733	117,970	2,214								

LUMP SUM SERVICE PENSION OF \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE

ADRIAN FIRE DEPT	54,302	31,848	22,454	1.71	4,364	4,364	4,407	752	5,060	20	200	YES
ALBORN FIREMEN	14,758	16,672	-1,914	0.89	....	....	....	1,232	....	....	....	....	20	....	200 YEAR OF SERVICE	....	....	200 YEAR OF SERVICE	....
AMBOY	56,567	46,237	10,330	1.22	4,183	....	4,183	3,280	....	....	1,836	....	20	225	....	....	....	225 YEAR OF SERVICE	NO
ASKOV VOL FIRE	34,694	40,845	-6,151	0.85	4,605	....	4,605	2,263	4,073	121	4,675	....	10	250	50 DAILY	50 DAILY	2,000	....	YES
BALATON FIRE DEPT	70,832	62,966	7,866	1.12	....	3,399	3,399	4,770	....	495	7,562	....	20	275	....	....	....	....	YES
BALSAH VOL FIRE	27,452	28,360	-908	0.97	3,496	....	3,496	2,831	1,000	....	....	....	20	250	250 YEAR OF SERVICE	250 YEAR OF SERVICE	250 YEAR OF SERVICE	250 YEAR OF SERVICE	YES
BEARDSLEY FIREMEN	51,848	62,000	-10,152	0.84	4,250	....	4,250	2,469	542	375	....	....	20	....	....	....	....	....	NO
BEAVER CREEK FIRE	43,615	45,240	-1,625	0.96	....	....	....	1,974	607	175	....	....	20	225	....	....	....	225 YEAR OF SERVICE	NO
BELVIEW FIREMEN	52,138	60,495	-8,357	0.86	....	....	....	2,610	1,022	30	11,133	....	20	250	250 YEAR OF SERVICE	....	....	250 YEAR OF SERVICE	YES
BERTHA FIRE DEPT	53,520	56,670	-3,150	0.94	5,422	....	5,422	3,109	570	135	....	....	20	250	250 YEAR OF SERVICE	250 YEAR OF SERVICE	....	....	NO
BOWLUS FIRE DEPT	47,174	43,304	3,870	1.09	....	3,940	3,940	3,463	124	272	....	....	20	200	200 YEAR OF SERVICE	....	....	200 YEAR OF SERVICE	YES
BOYD FIRE DEPT	50,941	42,580	8,361	1.20	3,172	....	3,172	2,096	....	66	....	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	YES
BRANDON	66,290	44,608	21,682	1.49	4,244	....	4,244	3,214	200	128	....	....	20	200	....	....	....	....	YES
BRICELYN	49,536	53,475	-3,939	0.93	5,630	....	5,630	2,596	963	72	2,500	....	20	250	....	....	....	....	NO
BROWERVILLE FIRE	77,700	33,664	44,036	2.31	3,208	....	3,208	5,430	718	....	....	....	20	200	....	....	....	....	....
BUTTERFIELD FIREMEN	65,030	70,520	-5,490	0.92	6,039	....	6,039	2,434	2,500	159	....	485	20	250	250 YEAR OF SERVICE	50	....	....	NO
CANOSIA FIRE DEPT	53,426	46,436	6,990	1.15	....	5,569	5,569	3,205	1,000	....	4,753	....	20	200	....	....	....	....	YES
CANTON	45,914	24,000	21,914	1.91	3,492	....	3,492	2,026	....	233	....	....	20	200	200 YEAR OF SERVICE	....	....	....	YES
CARLOS	56,612	55,948	664	1.01	4,632	....	4,632	3,453	6,385	....	....	....	20	200	....	....	....	250 YEAR OF SERVICE	YES
CEYLON FIRE DEPT	41,966	18,198	23,768	2.31	1,510	....	1,510	3,155	....	217	10,780	....	20	200	25 WEEKLY	15 WEEKLY	....	....	YES
CHANDLER VOL FIRE	59,607	63,142	-3,535	0.94	5,066	769	5,835	1,906	....	132	6,050	....	20	275	275 YEAR OF SERVICE	275 YEAR OF SERVICE	275 YEAR OF SERVICE	275 YEAR OF SERVICE	YES
CHOKIO VOL FIRE	54,121	53,535	586	1.01	5,300	....	5,300	4,120	....	....	....	....	20	275	....	....	....	....	NO
CLAREMONT	58,014	54,023	3,991	1.07	4,745	....	4,745	2,760	100	924	1,046	....	20	225	....	....	....	.... YEAR OF SERVICE	YES
CLARISSA FIRE DEPT	54,644	61,588	-6,944	0.89	5,040	....	5,040	3,065	....	180	4,400	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	YES
CLEARWATER FIRE	49,248	49,225	23	1.00	6,050	....	6,050	4,711	....	720	....	....	20	275	....	....	....	....	NO
CLINTON FIRE DEPT	28,997	53,395	-24,398	0.54	5,240	4,370	9,610	3,086	2,500	180	4,750	20	250	YES	

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FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	NORMAL COST	AMORTIZE UNFUNDED LIABILITY	TOTAL REQUIRED CONTRIB.	STATE AID	DISBURSEMENTS					VESTING YEARS	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANC
									MUNICIPAL CONTRIB.	ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS	AMOUNT		FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH		
CLINTON VOL FIRE	60,939	58,319	2,620	1.04	5,084	....	5,084	2,512	....	102	....	....	10	200	200 YEAR OF SERVICE	25 YEAR OF SERVICE	200 YEAR OF SERVICE	....	....	NO
COLVIN	11,115	18,756	-7,641	0.59	2,276	....	2,276	746	2,500	....	....	....	10	200	....	....	....	....	....	NO
COSMOS FIRE DEPT	67,486	43,340	24,146	1.56	4,600	....	4,600	3,239	....	....	1,975	....	20	250	250 YEAR OF SERVICE	....	....	....	....	YES
COTTONWOOD FIREMEN	82,256	68,930	13,326	1.19	5,680	....	5,680	4,853	....	763	5,250	....	20	250	250 YEAR OF SERVICE	250 YEAR OF SERVICE	250 YEAR OF SERVICE	....	....	YES
CURRIE FIRE DEPT	45,993	32,760	13,233	1.40	4,028	....	4,028	2,798	1,000	954	4,400	....	20	200	....	....	....	....	....	....
CYRUS FIREMEN	39,923	33,515	6,408	1.19	3,605	....	3,605	2,474	....	250	5,150	....	20	250	....	....	....	....	....	NO
DALBO FIRE DEPT	29,949	23,327	6,622	1.28	4,885	....	4,885	3,182	....	....	31,205	....	20	288	....	....	....	....	....	YES
DARUBE FIREMEN	72,507	47,872	24,635	1.51	3,550	....	3,550	3,545	....	259	5,720	....	20	200	....	....	....	....	200 YEAR OF SERVICE	YES
DURNELL FIRE DEPT	46,678	33,525	13,153	1.39	....	3,375	3,375	1,762	....	51	....	....	20	225	....	....	....	....	....	YES
EAGLE BEND FIRE DEPT	31,550	49,689	-18,139	0.63	....	4,616	4,616	3,209	6,465	....	6,075	....	10	225	225 YEAR OF SERVICE	225 YEAR OF SERVICE	225 YEAR OF SERVICE	....	....	YES
EASTON	42,909	34,352	8,557	1.25	3,948	....	3,948	1,997	....	66	....	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	....	....	YES
ELMORE	82,173	74,711	7,462	1.10	....	4,642	4,642	3,172	500	239	....	....	10	275	275 YEAR OF SERVICE	275 YEAR OF SERVICE	....	....	....	....
ELYSIAN FIRE DEPT	65,326	56,535	8,791	1.16	5,524	....	5,524	2,971	1,351	633	....	....	20	225	225 YEAR OF SERVICE	....	....	....	225 YEAR OF SERVICE	YES
EMMONS FIRE DEPT	46,639	44,232	2,407	1.05	4,520	....	4,520	2,634	....	10	5,400	....	20	200	....	....	....	....	....	YES
FAYAL	13,012	6,072	6,940	2.14	2,656	....	2,656	3,967	2,000	260	....	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	....	....	NO
FIFTY LAKES	27,683	26,478	1,205	1.05	5,144	....	5,144	....	....	575	1,070	....	20	....	....	....	....	....	....	NO
FORESTON FIRE DEPT	55,796	17,156	38,640	3.25	3,196	....	3,196	2,677	....	....	....	....	20	200	....	....	....	....	....	YES
FROST VOL FIRE	41,441	39,185	2,256	1.06	4,183	....	4,183	2,491	....	233	....	160	20	250	35 WEEKLY	35 WEEKLY	....	....	....	YES
GLYNDON	53,088	56,329	-3,241	0.94	6,507	....	6,507	5,303	99	....	....	....	20	....	....	....	....	....	275 LUMP SUM	NO
GWESIN VOL FIRE	29,315	37,008	-7,693	0.79	3,192	1,583	4,775	2,103	3,200	....	....	....	20	200	....	....	....	....	200 YEAR OF SERVICE	....
GRACEVILLE FIRE DEPT	56,314	50,374	5,940	1.12	5,189	....	5,189	5,314	175	350	4,700	....	....	....	235 YEAR OF SERVICE	235 YEAR OF SERVICE	235 YEAR OF SERVICE	....	....	YES
GRAND MEADOW FIRE	95,275	75,075	20,200	1.27	5,500	....	5,500	4,817	....	151	4,500	....	20	250	....	....	....	....	....	YES
HAMPTON	36,060	47,592	-11,532	0.76	3,472	....	3,472	739	....	70	....	....	20	200	....	....	....	....	....	YES
HANCOCK	69,924	43,604	26,320	1.60	1,687	....	1,687	3,883	....	261	....	....	20	200	....	....	....	....	....	NO
HAROVER FIRE DEPT	45,730	64,849	-19,119	0.71	....	5,234	5,234	8,559	4,339	....	16,460	....	10	240	140 WEEKLY	....	....	....	....	YES
HANSA FIREMEN	58,324	41,658	16,666	1.40	....	4,598	4,598	3,320	50	459	4,000	....	20	200	.... LUMP SUM	300 LUMP SUM	....	....	.... LUMP SUM	YES
HAYWARD	63,339	47,600	15,739	1.33	3,825	....	3,825	2,770	....	....	....	....	20	225	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	....	....	NO
HENDRICKS FIREMEN	48,190	43,713	4,477	1.10	4,692	....	4,692	3,809	1,981	110	2,093	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	....	....	NO
HERNAF	52,090	34,210	17,880	1.52	5,625	....	5,625	4,344	400	....	25,946	....	20	250	....	....	....	....	....	....
HILL CITY VOL FIRE	50,176	52,976	-2,800	0.95	2,418	....	2,418	4,156	....	186	....	....	10	20	....	....	....	....	....	YES
HILLS FIREMEN	44,455	57,370	-12,915	0.77	5,098	1,670	6,768	3,349	1,636	415	....	1,100	20	200	150 LUMP SUM	....	....	....	150 LUMP SUM	YES
HOFFMAN VOL FIRE	75,342	62,055	13,287	1.21	5,645	....	5,645	3,369	1,138	....	....	....	20	250	250 YEAR OF SERVICE	....	....	....	250 YEAR OF SERVICE	NO
IRONTON	48,963	30,245	18,718	1.62	2,799	....	2,799	995	1,004	334	....	....	20	250	250 YEAR OF SERVICE	....	....	....	250 YEAR OF SERVICE	YES
JEFFERS	40,007	28,956	11,051	1.38	3,208	....	3,208	2,646	....	9	4,000	....	20	200	....	....	....	....	....	NO
KANDITONI FIRE	57,746	32,948	24,798	1.75	3,820	....	3,820	3,768	....	....	870	....	....	....	....	....	....	....	....	YES
KASOTA FIRE DEPT	95,818	53,750	42,068	1.78	5,500	....	5,500	6,324	1,500	670	....	170	20	250	....	....	10 WEEKLY	....	250 YEAR OF SERVICE	YES
KENSINGTON	45,811	35,820	9,991	1.28	....	4,225	4,225	2,423	1,005	440	3,900	....	20	250	.... YEAR OF SERVICE	.... YEAR OF SERVICE	.... YEAR OF SERVICE	....	....	YES
KILKENNY FIREMEN	33,528	31,104	2,424	1.08	3,580	....	3,580	2,663	....	86	4,435	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	....	....	YES
LANESBORO VOL FIRE	85,177	82,863	2,314	1.03	5,170	....	5,170	4,061	1,100	474	16,038	....	20	270	....	....	....	....	....	YES
LESTER PRAIRIE FIRE	64,683	48,188	16,495	1.34	5,328	....	5,328	3,855	3,000	....	28,600	....	20	200	20 WEEKLY	....	....	....	250 LUMP SUM	YES
LEWISVILLE VOL FIRE	75,488	48,440	27,048	1.56	....	3,120	3,120	3,514	....	259	6,600	700	20	200	50 WEEKLY	50 WEEKLY	....	....	100 LUMP SUM	YES
LITTLEFORK FIREMEN	41,792	29,958	11,834	1.40	5,029	....	5,029	3,570	682	100	10,018	....	20	225	225 YEAR OF SERVICE	....	....	....	....	YES
MABEL	61,186	54,885	6,301	1.11	4,145	....	4,145	3,509	....	424	....	....	20	250	250 YEAR OF SERVICE	250 YEAR OF SERVICE	250 YEAR OF SERVICE	....	....	NO
MADISON LAKE FIRE	59,763	45,865	13,898	1.30	....	5,765	5,765	3,831	....	394	6,250	....	20	250	20 WEEKLY	20 WEEKLY	....	....	100 LUMP SUM	NO
MAYNARD FIRE DEPT	60,698	43,190	17,508	1.41	....	3,989	3,989	3,779	....	635	....	....	20	225	125 YEAR OF SERVICE	....	....	....	150 YEAR OF SERVICE	YES
MC KINLEY FIRE DEPT	42,370	18,696	23,674	2.27	....	....	....	328	....	....	....	....	10	200	5 WEEKLY	5 WEEKLY	....	....	....	NO
MIESVILLE	45,954	49,964	-4,010	0.92	5,492	1,447	6,939	3,020	1,500	341	8,771	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	....	....	YES
MILAN FIRE DEPT	53,074	44,825	8,249	1.18	4,645	....	4,645	2,673	....	....	350	....	....	....	250 YEAR OF SERVICE	21 WEEKLY	....	....	....	....
MILTONA	56,503	51,535	4,968	1.10	5,902	5,902	2,942	4,900	4	10	275	275 YEAR OF SERVICE	275 YEAR OF SERVICE	275 YEAR OF SERVICE	YES	

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FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	AMORTIZE		TOTAL REQUIRED CONTRIB.	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS			VESTING YEARS	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
					NORMAL COST	UNFUNDED LIABILITY				SERVICE PENSION	OTHER BENEFITS	AMOUNT		FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH		
NORTROSE FIRE DEPT	23,240	38,165	-14,925	0.61	3,975	3,975	3,381	3,381	40,100	20	250	250 YEAR OF SERVICE	250 YEAR OF SERVICE	YES	
NEW AUBURN	45,899	49,060	-3,161	0.94	4,236	....	4,236	1,858	....	282	....	....	20	200	60 WEEKLY	60 WEEKLY	2,000 LUMP SUM	YES
NEW MARKET FIRE	45,001	20,056	24,945	2.24	3,308	3,308	4,679	68	10	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	YES	
NORTHOME FIRE DEPT	49,887	37,012	12,875	1.35	3,856	279	20	200 LUMP SUM	
NORWOOD FIRE DEPT	58,933	60,077	-1,144	0.98	6,345	....	6,345	5,098	1,453	358	2,750	....	20	250	....	....	250 LUMP SUM	YES
OGILVIE VOL FIRE	71,783	40,716	31,067	1.76	4,148	....	4,148	5,314	....	50	....	....	20	200	35 WEEKLY	35 WEEKLY	....	YES
ORMSBY FIREMEN	31,509	22,322	9,187	1.41	2,576	2,576	1,461	20	200	200 LUMP SUM	YES	
PENNOCK FIRE	52,245	42,982	9,263	1.22	4,295	4,295	3,130	1,000	20	250	250 LUMP SUM	
PIKE SANDY BRITT	28,955	60,572	-31,617	0.48	6,696	2,112	8,808	4,559	....	....	4,600	....	10	200	....	....	....	NO
RANDOLPH	63,503	60,397	3,106	1.05	6,080	....	6,080	5,275	....	321	8,700	....	20	225	....	....	.... LUMP SUM	NO
ROCKVILLE FIREMEN	49,057	74,411	-25,354	0.66	6,600	2,202	8,802	5,795	3,850	573	17,860	20	264 LUMP SUM	NO	
ROSE CREEK VOL FIRE	44,906	53,664	-8,758	0.84	....	....	....	2,973	....	....	2,000	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	YES
ROYALTON FIRE DEPT	39,421	54,764	-15,343	0.72	....	4,976	4,976	3,694	2,109	332	....	....	20	200	200 LUMP SUM	200 LUMP SUM	200 LUMP SUM	YES
RUSSELL FIRE DEPT	26,311	39,560	-13,249	0.67	2,130	2,130	2,994	10	250	250 LUMP SUM	250 LUMP SUM	YES	
SARBORN	44,007	63,680	-19,673	0.69	....	3,916	3,916	2,936	400	....	....	....	20	200	....	....	....	YES
SCHROEDER	30,235	7,715	22,520	3.92	2,050	....	2,050	2,217	2,217	232	....	....	20	250	....	....	....	YES
SILVER LAKE FIRE	60,762	79,655	-18,893	0.76	6,513	1,827	8,340	4,126	3,000	159	9,730	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	YES	
ST. MICHAEL	63,533	48,356	15,177	1.31	4,416	....	4,416	6,159	....	340	....	....	20	200	....	....	....	YES
TWIN VALLEY FIRE	47,593	51,600	-4,007	0.92	6,290	....	6,290	4,793	....	92	4,610	....	20	250	....	....	....	....
VERNON CENTER	60,381	37,115	23,266	1.63	3,710	3,710	2,163	160	5,000	20	250	25 WEEKLY	NO	
WALNUT GROVE FIRE	56,216	46,874	9,342	1.20	4,809	4,809	3,567	500	160	400	20	250	250 YEAR OF SERVICE	250 YEAR OF SERVICE	
VARROAD	50,813	70,208	-19,395	0.72	3,180	....	3,180	9,424	....	182	....	....	....	....	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	....	
VATKINS FIRE DEPT	70,100	69,029	1,071	1.02	5,570	5,570	4,343	2,000	286	20	265	265 YEAR OF SERVICE	265 YEAR OF SERVICE	YES	
VATSON FIRE DEPT	59,608	53,876	5,732	1.11	4,147	4,147	3,611	300	381	5,096	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	YES	
WAVERLY FIRE	56,692	69,398	-12,706	0.82	5,621	5,621	4,258	378	950	20	275 LUMP SUM	NO	
WEST CONCORD	114,396	58,605	55,791	1.95	....	....	....	5,127	....	8	....	....	20	250	250 YEAR OF SERVICE	250 YEAR OF SERVICE	250 YEAR OF SERVICE	YES
WILSON FIRE DEPT	23,625	27,912	-4,287	0.85	....	....	....	2,405	....	545	....	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	1,000 LUMP SUM	YES
WOOD LAKE FIRE	48,386	36,729	11,657	1.32	5,000	....	5,000	2,325	52	162	....	....	20	275	275 YEAR OF SERVICE	275 YEAR OF SERVICE	275 YEAR OF SERVICE	YES
WOODSTOCK FIRE DEPT	19,753	19,195	558	1.03	2,531	....	2,531	1,001	500	....	....	....	10	250	....	....	....	YES
WRIGHT VOL FIRE	12,375	24,808	-12,433	0.50	3,364	3,364	1,043	450	965	20	200	200 YEAR OF SERVICE	NO	
WYKOFF FIRE DEPT	48,351	28,824	19,527	1.68	3,748	3,748	2,620	126	200 YEAR OF SERVICE	200 YEAR OF SERVICE	YES	
WYOMING	58,637	43,899	14,738	1.34	5,820	5,820	5,636	100	6,750	20	250	250 YEAR OF SERVICE	250 YEAR OF SERVICE	YES	
ZUMBRO FALLS FIRE	61,502	44,674	16,828	1.38	4,027	4,027	4,583	638	7,448	20	225	YES	
TOTAL	5,546,119	4,909,283	636,836	1.13	371,253	87,311	458,564	364,034	85,419	22,732	393,915	3,015								

LUMP SUM SERVICE PENSION OF \$300 OR MORE PER YEAR OF SERVICE

ADA FIRE DEPT	173,385	154,803	18,582	1.12	12,950	....	12,950	7,864	100	147	11,000	....	20	550	35 WEEKLY	35 WEEKLY	500 LUMP SUM	YES	
ADAMS FIREMEN	83,338	94,988	-11,650	0.88	8,656	....	8,656	5,260	....	175	....	....	20	350	....	....	350 LUMP SUM	YES	
AITKIN FIRE DEPT	208,480	282,432	-73,952	0.74	25,760	5,345	31,105	16,510	3,026	335	....	....	20	800	800 YEAR OF SERVICE	....	....	800 YEAR OF SERVICE	YES
ALEXANDRIA	392,252	518,230	-125,978	0.76	57,414	27,348	84,762	41,032	28,863	1,627	48,000	....	20	2,300	2,300 YEAR OF SERVICE	....	....	2,300 YEAR OF SERVICE	YES
ANNANDALE FIRE DEPT	162,736	159,950	2,786	1.02	15,550	....	15,550	12,078	1,105	....	17,000	....	20	500	500 YEAR OF SERVICE	500 YEAR OF SERVICE	500 YEAR OF SERVICE	NO	
ANOKA FIRE DEPT	1,291,867	1,377,242	-85,375	0.94	....	....	....	87,005	....	3,965	300	624	20	3,640	3,640 YEAR OF SERVICE	672	....	3,640 YEAR OF SERVICE	NO
ARGYLE VOL FIRE	77,526	63,382	14,144	1.22	6,810	....	6,810	4,556	....	322	....	....	20	300	....	....	....	....	YES
ARLINGTON	143,850	123,770	20,080	1.16	9,544	....	9,544	7,549	....	792	16,617	....	20	350	....	....	....	....	....
ASHBY	83,434	84,732	-1,298	0.98	7,656	....	7,656	3,091	1,462	122	....	....	20	300	300 LUMP SUM	....	....	300 LUMP SUM	YES
ATWATER FIRE DEPT	71,647	77,136	-5,489	0.93	9,088	....	9,088	4,989	....	168	10,000	....	20	400	400 LUMP SUM	....	....	....	YES

TABLE 2
VOLUNTEER FIREFIGHTERS BELIEF ASSOCIATION
ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS, SERVICE PENSIONS EARNED AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR FUNDING -DEFICIT	RATIO	NORMAL COST	AMORTIZE UNFUNDED LIABILITY	TOTAL REQUIRED CONTRIB.	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS				VESTING YEARS	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
										ADMINI-STRATIVE	SERVICE PENSION	OTHER BENEFITS	AMOUNT		AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH	
AUDUBON	24,889	20,118	4,771	1.24	4,596	....	4,596	5,271	....	....	....	....	20	300	....	....	....	....	....	....	NO
AURORA FIREMEN	189,694	138,390	51,304	1.37	16,408	....	16,408	0,108	4,987	1,935	....	....	20	700	700 YEAR OF SERVICE	700 YEAR OF SERVICE	700 YEAR OF SERVICE	700 YEAR OF SERVICE	700 YEAR OF SERVICE	700 YEAR OF SERVICE	NO
AVON FIRE DEPT	76,448	87,672	-11,224	0.87	9,790	....	9,790	9,545	....	416	....	....	20	500	....	....	....	....	....	....	NO
BABBITT VOL FIRE	132,740	120,074	12,666	1.11	10,953	....	10,953	6,660	....	1,165	14,000	....	10	500	....	....	....	....	....	....	NO
BACKUS	89,277	95,598	-6,321	0.93	....	....	....	4,628	3,800	176	11,500	....	20	900	900 YEAR OF SERVICE	....	....	....	900 YEAR OF SERVICE	900 YEAR OF SERVICE	NO
BAGLEY	122,711	138,164	-15,453	0.89	15,661	2,222	17,883	10,517	1,263	272	1,000	....	20	650	....	....	....	....	650 YEAR OF SERVICE	650 YEAR OF SERVICE	YES
BARNESVILLE	128,639	126,607	2,032	1.02	14,222	....	14,222	0,671	2,600	661	....	....	20	600	....	....	....	....	....	....	YES
BASS BROOK FIREMEN	357,955	360,950	-2,995	0.99	31,304	....	31,304	19,515	....	497	27,300	....	20	1,300	1,300 YEAR OF SERVICE	....	....	....	....	....	NO
BATTLE LAKE FIRE	95,775	82,730	13,045	1.16	9,740	....	9,740	6,743	....	973	11,000	....	20	500	....	LUMP SUM	....	....	500 YEAR OF SERVICE	500 YEAR OF SERVICE	...
BAYPORT FIREMEN	401,475	136,620	264,855	2.94	21,720	....	21,720	29,001	....	474	....	....	20	1,000	....	....	....	....	....	....	NO
BEAVER BAY FIRE	68,134	62,556	5,578	1.09	....	....	....	1,314	2,901	650	1,015	....	50	300	100 LUMP SUM	....	....	....	....	....	NO
BECKER	199,992	252,350	-52,358	0.79	....	....	....	26,007	2,800	414	....	....	20	900	....	....	....	....	....	....	NO
BELGRADE FIRE DEPT	70,721	81,215	-10,494	0.87	8,158	1,341	9,499	3,943	1,341	161	....	....	20	325	....	LUMP SUM	....	....	....	LUMP SUM	YES
BELLE PLAINE FIRE	205,056	205,164	-108	1.00	17,497	3,000	20,497	10,310	3,000	4,132	24,000	....	20	600	600 YEAR OF SERVICE	....	....	....	600 YEAR OF SERVICE	600 YEAR OF SERVICE	YES
BELLE PRAIRIE	92,280	94,311	-2,031	0.98	....	....	....	9,323	1,150	300	6,300	....	20	....	450 YEAR OF SERVICE	....	....	....	450 YEAR OF SERVICE	450 YEAR OF SERVICE	YES
BENIDJI PIONEER FIRE	696,159	711,032	-14,873	0.98	71,782	....	71,782	56,545	1,694	8,664	40,900	....	20	1,900	....	....	....	....	....	....	NO
BETHEL	1,783	25,640	-23,857	0.07	....	....	....	540	....	....	....	....	20	400	400 YEAR OF SERVICE	300 LUMP SUM	....	....	200 YEAR OF SERVICE	200 YEAR OF SERVICE	NO
BIG LAKE FIRE DEPT	121,325	56,292	65,033	2.16	....	....	....	12,752	1,500	....	....	....	20	300	35 WEEKLY	....	35 WEEKLY	....	500 LUMP SUM	500 LUMP SUM	YES
BIGFORK FIRE DEPT	114,245	111,883	2,362	1.02	11,902	....	11,902	12,621	....	110	12,400	....	20	570	....	....	....	....	....	YEAR OF SERVICE	...
BIRD ISLAND FIRE	71,970	91,230	-19,260	0.79	....	....	....	5,490	1,250	90	8,662	....	20	375	375 YEAR OF SERVICE	375 YEAR OF SERVICE	375 YEAR OF SERVICE	375 YEAR OF SERVICE	375 YEAR OF SERVICE	375 YEAR OF SERVICE	NO
BIWABIK CITY	81,929	70,840	11,089	1.16	9,630	....	9,630	....	3,600	526	29,200	....	20	500	500 YEAR OF SERVICE	....	....	....	500 YEAR OF SERVICE	500 YEAR OF SERVICE	...
BLACKDUCK FIRE DEPT	59,904	54,019	5,885	1.11	7,152	....	7,152	6,566	....	302	7,865	....	20	325	325 YEAR OF SERVICE	....	....	....	325 YEAR OF SERVICE	325 YEAR OF SERVICE	YES
BLOOMING PRAIRIE VOL	222,304	279,584	-57,280	0.80	17,493	3,458	20,951	9,595	4,500	....	....	....	20	825	825 YEAR OF SERVICE	825 YEAR OF SERVICE	825 YEAR OF SERVICE	825 YEAR OF SERVICE	825 YEAR OF SERVICE	825 YEAR OF SERVICE	NO
BLUE EARTH	192,795	218,642	-25,847	0.88	26,964	....	26,964	11,949	2,615	853	83,650	....	20	850	850 YEAR OF SERVICE	....	....	....	850 YEAR OF SERVICE	850 YEAR OF SERVICE	YES
BOVEY VOL FIRE DEPT	87,708	91,700	-3,992	0.96	8,740	....	8,740	3,519	....	366	1,000	....	20	500	500 YEAR OF SERVICE	....	....	....	....	....	YES
BRAINERD	840,298	843,399	-3,101	1.00	....	....	....	61,083	37,967	2,865	77,900	....	20	2,300	56 WEEKLY	....	56 WEEKLY	....	....	....	...
BRECKENRIDGE FIRE	229,926	143,689	86,237	1.60	....	....	....	11,835	....	1,771	2,447	....	15	425	35 WEEKLY	....	....	....	....	....	...
BROOKEN VOL FIRE	71,655	81,336	-9,681	0.88	7,960	972	8,932	4,312	....	200	....	....	20	400	....	....	....	....	....	....	NO
BROWNS VALLEY FIRE	84,907	86,534	-1,627	0.98	9,853	....	9,853	2,139	11,831	287	12,025	....	20	525	525 YEAR OF SERVICE	....	....	....	525 LUMP SUM	525 LUMP SUM	...
BROWNSDALE FIREMEN	41,650	40,056	1,594	1.04	4,986	....	4,986	3,619	....	317	....	....	20	300	....	....	....	....	....	....	NO
BROVTON FIRE DEPT	45,125	69,768	-24,643	0.65	4,692	....	4,692	3,295	1,647	400	4,400	....	20	300	....	LUMP SUM	....	LUMP SUM	....	LUMP SUM	NO
BUFFALO FIRE DEPT	211,423	270,736	-59,313	0.78	16,534	....	16,534	24,018	....	1,978	21,800	700	20	800	800 YEAR OF SERVICE	500 LUMP SUM	....	....	800 YEAR OF SERVICE	800 YEAR OF SERVICE	YES
BUFFALO LAKE FIRE	59,621	61,599	-1,978	0.97	3,943	....	3,943	3,474	....	50	....	....	20	325	325 YEAR OF SERVICE	....	....	....	325 YEAR OF SERVICE	325 YEAR OF SERVICE	...
BUHL VOL FIRE	109,669	112,210	-2,541	0.98	1,570	....	1,570	2,493	....	50	5,920	420	20	500	14 WEEKLY	....	14 WEEKLY	....	....	....	YES
BYRON FIRE	90,843	87,200	3,643	1.04	....	6,411	6,411	8,374	....	680	....	....	20	300	300 YEAR OF SERVICE	....	....	....	300 YEAR OF SERVICE	300 YEAR OF SERVICE	NO
CALEDONIA	121,219	101,864	19,355	1.19	....	....	....	9,379	2,400	796	....	145	20	350	35 WEEKLY	....	35 WEEKLY	....	....	YEAR OF SERVICE	...
CALUMET FIRE DEPT	48,763	48,433	330	1.01	6,671	....	6,671	3,049	10,819	427	7,700	....	10	350	....	....	....	....	....	....	...
CAMBRIDGE FIRE DEPT	266,665	250,178	16,487	1.07	23,978	....	23,978	25,872	....	3,161	3,000	....	20	950	950 YEAR OF SERVICE	150 WEEKLY	....	....	950 YEAR OF SERVICE	950 YEAR OF SERVICE	NO
CANBY FIREMEN	159,175	111,659	47,516	1.43	9,573	....	9,573	8,402	....	935	6,732	....	20	450	....	....	1,500 LUMP SUM	....	1,500 LUMP SUM	1,500 LUMP SUM	YES
CANNON FALLS VOL	248,055	224,763	23,292	1.10	16,962	....	16,962	15,804	....	737	14,300	....	....	....	550 YEAR OF SERVICE	....	550 YEAR OF SERVICE	....	550 YEAR OF SERVICE	550 YEAR OF SERVICE	YES
CARLTON FIREMEN	117,951	112,824	5,127	1.05	13,978	....	13,978	6,982	2,506	3,789	7,435	....	20	700	....	....	....	....	....	....	NO
CARVER FIRE DEPT	111,048	182,232	-71,184	0.61	10,368	9,068	19,436	3,444	14,130	559	....	....	....	500	70	....	....	....	500 LUMP SUM	500 LUMP SUM	YES
CASS LAKE FIREMEN	155,563	140,041	15,522	1.11	12,480	....	12,480	13,456	1,311	236	6,250	....	20	625	625 YEAR OF SERVICE	....	625 YEAR OF SERVICE	....	625 YEAR OF SERVICE	625 YEAR OF SERVICE	YES
CENTENNIAL	136,503	78,948	57,555	1.73	30,726	....	30,726	21,623	17,000	2,222	1,116	....	20	900	900 YEAR OF SERVICE	....	....	....	....	....	YES
CENTER CITY FIRE	51,653	46,080	5,573	1.12	7,750	....	7,750	3,088	....	168	....	....	20	500	500 YEAR OF SERVICE	....	....	....	500 YEAR OF SERVICE	500 YEAR OF SERVICE	YES
CHATFIELD FIRE DEPT	127,198	99,860	27,338	1.27	10,540	....	10,540	8,376	3,684	....	100	....	20	500	500 YEAR OF SERVICE	....	500 YEAR OF SERVICE	....	....	....	YES
CHISAGO CITY	141,250	160,244	-18,994	0.88	17,435	....	17,435	7,915	1,400	....	....	....	20	700	....	....	....	....	....	....	YES
CHISHOLM FIRE	249,530	116,623	132,907	2.14	13,607	....	13,607	19,306	....	737	....	....	10	650	650 YEAR OF SERVICE	....	....	....	....	....	YES
CLARA CITY FIRE	75,886	78,644	-2,758	0.96	8,368	....	8,368	5,628	....	200	....	....	20	400	400 YEAR OF SERVICE	....	....	....	400 YEAR OF SERVICE	400 YEAR OF SERVICE	NO

TABLE 2
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS, SERVICE PENSIONS EARNED AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	NORMAL COST	AMORTIZE	TOTAL	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS			VESTING YEARS	VESTING AMOUNT	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
						UNFUNDED LIABILITY	REQUIRED CONTRIB.			ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS			AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH	
CLARKFIELD FIREMEN	63,561	61,295	2,266	1.04	....	8,295	8,295	5,212	898	450	6,077	....	20	325	325 YEAR OF SERVICE	....	....	....	....	325 YEAR OF SERVICE	YES
CLEAR LAKE FIRE	74,969	94,687	-19,718	0.79	7,878	....	7,878	6,901	1,092	104	15,000	....	10	360	20 WEEKLY	....	....	....	....	100 LUMP SUM	YES
CLEARBROOK	152,697	114,816	37,881	1.33	11,652	....	11,652	6,359	....	559	....	54	20	600	....	....	....	....	....	....	YES
CLEVELAND FIREMEN	73,222	45,318	27,904	1.62	5,736	....	5,736	4,319	1,939	....	....	....	20	300	....	....	....	....	....	300 YEAR OF SERVICE	YES
COKATO FIRE DEPT	136,195	165,424	-29,229	0.82	11,980	....	11,980	9,228	10,142	365	13,860	....	20	600	5,000 LUMP SUM	....	....	....	....	....	NO
COLD SPRING VOL FIRE	322,003	375,041	-53,038	0.86	25,823	....	25,823	16,870	9,985	555	....	....	20	910	910 YEAR OF SERVICE	....	....	....	....	910 YEAR OF SERVICE	YES
COLERAINE FIRE DEPT	109,520	124,260	-14,740	0.88	12,372	....	12,372	4,430	2,840	240	....	....	10	600	....	....	....	....	....	....	YES
CONFREY	66,903	66,746	157	1.00	6,360	....	6,360	4,222	2,600	126	....	285	20	300	300 LUMP SUM	....	105 LUMP SUM	....	....	....	NO
COOK FIREMEN	109,364	40,104	69,260	2.73	5,112	....	5,112	6,952	....	140	....	....	20	....	....	....	....	....	....	400 YEAR OF SERVICE	YES
COON RAPIDS	1,223,790	1,133,448	90,342	1.08	....	....	....	109,339	....	17,477	11,208	6,996	20	2,200	2,200 YEAR OF SERVICE	2,200 YEAR OF SERVICE	2,200 YEAR OF SERVICE	2,200 YEAR OF SERVICE	2,200 YEAR OF SERVICE	2,200 YEAR OF SERVICE	YES
COTTAGE GROVE FIRE	674,987	470,180	204,807	1.44	60,216	....	60,216	43,006	....	5,059	....	....	20	1,300	....	....	....	....	....	3,000 LUMP SUM	YES
COURTLAND VOL FIRE	47,297	60,482	-13,185	0.78	5,976	4,717	10,693	3,327	1,250	432	6,875	....	20	300	....	....	....	....	....	....	YES
CROWWELL FIRE	28,693	63,420	-34,727	0.45	8,094	....	8,094	2,126	2,830	3,070	....	....	20	300	300 YEAR OF SERVICE	....	....	....	....	300 YEAR OF SERVICE	YES
CROSBY	188,919	225,900	-36,981	0.84	21,750	....	21,750	7,783	7,500	240	6,000	....	20	750	750 YEAR OF SERVICE	....	....	....	....	750 YEAR OF SERVICE	YES
DASSEL FIREMEN	267,292	331,201	-63,909	0.81	27,441	19,000	46,441	8,697	20,376	1,874	2,000	....	20	950	....	....	....	....	....	....	...
DAWSON VOL FIRE	147,607	132,436	15,171	1.11	15,180	....	15,180	7,811	6,766	197	....	....	20	600	300 LUMP SUM	....	50 WEEKLY	....	....	300 LUMP SUM	NO
DAYTON FIREMEN	108,789	103,118	5,671	1.05	12,190	....	12,190	9,598	6,000	526	....	....	10	500	500 LUMP SUM	....	....	....	....	500 LUMP SUM	YES
DEER RIVER FIREMEN	130,497	113,370	17,127	1.15	10,863	....	10,863	15,154	....	639	....	....	20	500	500 YEAR OF SERVICE	500 YEAR OF SERVICE	500 YEAR OF SERVICE	500 YEAR OF SERVICE	500 YEAR OF SERVICE	500 YEAR OF SERVICE	YES
DEERWOOD	76,214	73,724	2,490	1.03	6,916	....	6,916	5,632	443	56	20,825	....	20	425	....	....	....	....	....	....	YES
DELAHO FIRE DEPT	168,846	264,348	-95,502	0.64	16,320	7,339	23,659	11,723	6,103	224	13,271	....	20	600	....	....	....	....	....	....	...
DETROIT LAKES FIRE	274,637	209,120	65,517	1.31	26,320	....	26,320	30,526	37,500	3,866	64,560	....	20	....	50 WEEKLY	....	....	....	....	....	NO
DILWORTH	176,064	94,790	81,274	1.86	11,263	....	11,263	11,293	156	111	13,110	....	20	....	425 YEAR OF SERVICE	425 YEAR OF SERVICE	425 YEAR OF SERVICE	425 YEAR OF SERVICE	425 YEAR OF SERVICE	425 YEAR OF SERVICE	YES
DODGE CENTER	101,982	77,080	24,902	1.32	6,321	....	6,321	5,536	....	....	....	....	20	400	....	....	....	....	....	....	...
EAGLE LAKE FIRE DEPT	192,469	218,955	-26,486	0.88	20,271	....	20,271	5,426	14,683	378	8,237	....	20	800	800 YEAR OF SERVICE	....	....	....	....	....	NO
EAST BETHEL FIRE	256,301	257,627	-1,326	0.99	30,757	....	30,757	13,699	3,000	241	62,803	4,720	20	1,200	400 YEAR OF SERVICE	300 YEAR OF SERVICE	300 YEAR OF SERVICE	300 YEAR OF SERVICE	300 YEAR OF SERVICE	300 YEAR OF SERVICE	YES
EAST GRAND FORKS	471,986	458,160	13,826	1.03	36,576	....	36,576	22,972	....	1,715	5,994	....	20	1,200	1,200 YEAR OF SERVICE	....	....	....	....	....	YES
ECHO FIREMEN	56,972	50,336	6,636	1.13	5,356	....	5,356	2,421	1,600	51	548	....	20	325	325 YEAR OF SERVICE	325 YEAR OF SERVICE	325 YEAR OF SERVICE	325 YEAR OF SERVICE	325 YEAR OF SERVICE	325 YEAR OF SERVICE	YES
EDEN VALLEY FIRE	88,122	51,792	36,330	1.70	7,461	....	7,461	5,781	....	....	400	....	20	300	300 YEAR OF SERVICE	....	....	....	....	....	YES
EDGERTON FIRE DEPT	75,283	83,937	-8,654	0.90	8,835	913	9,748	5,337	913	28	3,360	....	20	375	....	....	....	....	....	....	YES
ELBOW LAKE	148,792	143,222	5,570	1.04	14,443	....	14,443	4,923	2,000	338	....	....	20	300	....	....	....	....	....	....	...
ELK RIVER FIRE	408,808	477,660	-68,852	0.86	....	....	....	33,509	15,000	1,152	....	....	20	1,500	....	....	....	....	....	....	YES
ELT FIRE DEPT	336,576	329,100	7,476	1.02	25,980	....	25,980	17,908	....	1,467	38,440	420	25	1,000	42 WEEKLY	....	....	....	....	1,000 YEAR OF SERVICE	YES
EMILY	88,677	103,392	-14,715	0.86	5,154	....	5,154	2,472	1,000	139	....	2,280	20	450	....	....	....	....	....	....	...
EXCELSIOR	574,775	590,779	-16,004	0.97	....	41,320	41,320	40,212	....	2,548	....	....	20	1,600	1,600 YEAR OF SERVICE	....	....	....	....	1,600 YEAR OF SERVICE	YES
EYOTA VOL FIRE	82,392	76,214	6,178	1.08	6,400	....	6,400	4,956	....	....	6,825	....	....	....	28 WEEKLY	....	28 WEEKLY	....	....	....	YES
FAIRFAX FIREMEN	303,988	168,684	135,304	1.80	17,400	....	17,400	6,037	6,037	709	....	....	20	600	....	....	....	....	....	....	NO
FARMINGTON	297,009	343,209	-46,200	0.87	30,867	1,025	31,892	19,104	....	1,468	37,515	....	20	850	850 YEAR OF SERVICE	850 YEAR OF SERVICE	850 YEAR OF SERVICE	850 YEAR OF SERVICE	850 YEAR OF SERVICE	850 YEAR OF SERVICE	YES
FERGUS FALLS FIRE	590,610	589,284	1,326	1.00	53,568	....	53,568	39,633	....	596	40,000	....	20	1,600	1,600 YEAR OF SERVICE	....	....	....	....	1,600 YEAR OF SERVICE	YES
FERTILE	40,484	45,050	-4,566	0.90	5,876	....	5,876	....	....	50	....	....	20	300	....	....	....	....	....	....	NO
FLOODWOOD VOL FIRE	34,352	52,080	-17,728	0.66	9,008	....	9,008	5,824	19	560	16,800	225	20	400	350 YEAR OF SERVICE	100 WEEKLY	....	....	....	400 YEAR OF SERVICE	YES
FOLEY FIREMEN	146,934	207,660	-60,726	0.71	24,160	8,540	32,700	14,646	1,734	1,516	27,250	....	20	1,000	....	....	....	....	....	6,500 LUMP SUM	YES
FOREST LAKE FIRE	345,213	385,502	-40,289	0.90	....	34,502	34,502	33,335	....	1,178	27,000	....	20	1,300	1,300 YEAR OF SERVICE	1,300 YEAR OF SERVICE	1,300 YEAR OF SERVICE	1,300 YEAR OF SERVICE	1,300 YEAR OF SERVICE	1,300 YEAR OF SERVICE	YES
FRANKLIN FIRE DEPT	31,450	22,252	9,198	1.41	....	....	....	2,643	2,643	336	....	....	20	300	150 WEEKLY	....	150 WEEKLY	....	....	....	YES
FRAZEE FIRE	75,108	64,916	10,192	1.16	6,100	....	6,100	7,846	....	950	....	....	20	300	300 YEAR OF SERVICE	....	....	....	....	300 YEAR OF SERVICE	NO
FREEPORT FIRE DEPT	75,404	63,086	12,318	1.20	....	....	....	4,989	720	75	11,517	....	20	400	....	....	....	....	....	....	NO
FULDA FIRE DEPT	135,399	141,271	-5,872	0.96	12,892	1,157	14,049	6,861	2,000	550	1,000	....	20	650	....	....	....	....	....	....	YES
GARRISON	61,123	42,279	18,844	1.45	4,305	....	4,305	7,643	....	....	12,300	....	20	350	350 YEAR OF SERVICE	....	....	....	....	....	YES
GAYLORD	107,836	133,287	-25,451	0.81	12,650	....	12,650	8,115	2,800	1,391	29,300	....	20	500	550 YEAR OF SERVICE	550 YEAR OF SERVICE	550 YEAR OF SERVICE	550 YEAR OF SERVICE	550 YEAR OF SERVICE	550 YEAR OF SERVICE	YES
GILBERT FIRE DEPT	142,861	135,000	7,861	1.06	13,755	....	13,755	4,692	1,566	655	....	....	20	750	750 LUMP SUM	750 LUMP SUM	750 LUMP SUM	750 LUMP SUM	750 LUMP SUM	750 LUMP SUM	YES

TABLE 2
 VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
 ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS, SERVICE PENSIONS EARNED AND OTHER BENEFITS
 FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	NORMAL COST	AMORTIZE UNFUNDED LIABILITY	TOTAL REQUIRED CONTRIB.	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS			VESTING YEARS	AMOUNT	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
										ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS			AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH	
GLENWOOD FIRE DEPT	81,086	184,104	-103,018	0.44	....	17,728	17,728	11,573	0,000	657	1,000	....	20	600	....	....	....	....	600 YEAR OF SERVICE	YES
GOLDEN VALLEY FIRE	1,180,220	920,130	260,090	1.28	110,052	....	110,052	79,587	....	15,975	30,400	1,400	20	2,700	300 WEEKLY	100 WEEKLY	....	....	2,700 YEAR OF SERVICE	....
GONVICK	79,769	97,368	-17,599	0.82	8,912	4,107	13,019	3,721	8,986	....	41,000	100	20	400	400 YEAR OF SERVICE	....	....	....	400 YEAR OF SERVICE	YES
GOOD THUNDER FIRE	79,453	57,721	21,732	1.38	....	6,762	6,762	4,630	4,400	2,110	2,393	....	20	300	100 WEEKLY	75 WEEKLY	....	....	....	NO
GOODVIEW FIREMEN	128,558	121,929	6,629	1.05	....	....	....	5,399	10,000	1,696	....	....	10	450	....	....	....	....	....	YES
GRAND MARAIS	252,467	229,469	22,998	1.10	15,060	....	15,060	10,724	....	369	11,000	....	20	500	....	....	....	....	....	NO
GRAND RAPIDS FIRE	648,600	627,350	21,250	1.03	65,950	....	65,950	45,544	4,395	814	....	....	20	2,500	30 WEEKLY	30 WEEKLY	....	....	2,500 YEAR OF SERVICE	YES
GRANITE FALLS FIRE	111,695	95,040	16,655	1.18	12,589	....	12,589	11,862	....	210	11,413	....	20	525	525 YEAR OF SERVICE	525 YEAR OF SERVICE	....	....	525 YEAR OF SERVICE	NO
GREY EAGLE VOL FIRE	50,822	61,782	-10,960	0.82	....	5,850	5,850	4,307	1,178	....	....	....	20	300	100 YEAR OF SERVICE	100 YEAR OF SERVICE	....	....	100 YEAR OF SERVICE	YES
GROVE CITY FIREMEN	70,706	78,581	-7,875	0.90	8,643	....	8,643	4,515	....	261	2,808	....	20	400	....	....	....	....	....	NO
HACKENSACK FIRE	35,244	37,320	-2,076	0.94	4,836	....	4,836	3,955	....	446	6,600	....	10	300	300 YEAR OF SERVICE	....	....	....	....	NO
HALLOCK FIREMEN	73,998	63,805	10,193	1.16	7,608	....	7,608	6,956	24	....	2,100	....	20	350	20 YEAR OF SERVICE	....	....	....	50 YEAR OF SERVICE	NO
HAN LAKE FIRE DEPT	233,883	225,414	8,469	1.04	26,640	....	26,640	16,240	....	6,518	....	....	20	900	900 YEAR OF SERVICE	....	....	....	....	YES
HAMBURG FIRE DEPT	33,972	33,972	....	1.00	....	....	....	2,161	3,639	589	12,400	....	20	300	....	....	....	....	....	YES
HAMEL VOL FIRE	125,886	196,430	-70,544	0.64	16,290	....	16,290	8,362	1,200	2,062	18,250	....	20	500	....	....	....	....	....	YES
HARMONY VOL FIRE	66,847	72,858	-6,011	0.92	6,336	....	6,336	4,619	....	615	....	....	20	300	300 YEAR OF SERVICE	300 YEAR OF SERVICE	....	....	300 YEAR OF SERVICE	....
HASTINGS	613,206	564,064	49,142	1.09	72,640	....	72,640	51,810	....	5,777	10,200	590	20	2,100	.... LUMP SUM	.... LUMP SUM	....	....	....	....
HAYFIELD	105,033	123,416	-18,383	0.85	13,839	1,905	15,744	6,968	1,018	446	....	....	20	700	700 YEAR OF SERVICE	....	....	....	700 YEAR OF SERVICE	YES
HECTOR VOL FIRE	113,353	115,664	-2,311	0.98	13,548	....	13,548	6,332	....	146	15,744	....	20	600	....	....	....	....	600 YEAR OF SERVICE	NO
HERDSON	77,356	84,486	-7,130	0.92	7,795	....	7,795	2,659	7,660	1,247	6,254	....	20	315	.... YEAR OF SERVICE	....	....	....	.... YEAR OF SERVICE	YES
HERMANTOWN FIRE	170,682	278,459	-107,777	0.61	25,648	10,681	36,329	15,760	7,595	1,322	15,500	....	20	800	....	....	....	....	800 YEAR OF SERVICE	NO
HERON LAKE FIRE	110,550	145,030	-34,480	0.76	9,070	4,286	13,356	3,868	1,298	182	....	25	20	500	....	....	....	....	5,000 LUMP SUM	YES
HIBBING FIREMEN	152,047	124,979	27,068	1.22	15,505	1,913	17,418	7,800	1,913	944	6,291	....	20	650	....	....	....	....	....	YES
BIRCKLEY VOL FIRE	104,870	94,374	10,496	1.11	7,699	....	7,699	8,017	927	551	....	....	20	350	350 YEAR OF SERVICE	....	....	....	350 YEAR OF SERVICE	YES
HOLDINGFORD FIRE	111,209	94,472	16,737	1.18	9,480	....	9,480	5,095	1,600	....	....	....	20	400	....	....	....	....	....	NO
HOPKINS VOL FIRE	686,851	688,023	-1,172	1.00	69,518	....	69,518	45,544	14,456	3,783	....	....	20	2,000	2,000 YEAR OF SERVICE	75 WEEKLY	....	....	....	YES
HOUSTON VOL FIRE	85,202	68,728	16,474	1.24	....	8,672	8,672	4,884	....	946	8,000	....	20	400	....	....	....	....	....	YES
HOWARD LAKE FIRE	180,727	183,560	-2,833	0.98	11,220	....	11,220	6,848	10,736	881	8,000	....	20	650	....	....	....	....	....	NO
HOTT LAKES FIRE	217,458	208,740	8,718	1.04	23,960	....	23,960	6,434	....	718	21,000	....	20	1,000	....	....	....	....	1,000 YEAR OF SERVICE	NO
HUGO FIRE DEPT	107,706	89,184	18,522	1.21	12,193	....	12,193	8,546	....	....	5,798	....	....	....	500 YEAR OF SERVICE	....	....	....	500 YEAR OF SERVICE	YES
IDEAL	43,811	46,184	-2,373	0.95	6,392	....	6,392	3,158	3,158	....	....	....	20	400	400 YEAR OF SERVICE	....	....	....	400 YEAR OF SERVICE	NO
INTERNATIONAL FALLS	376,344	403,334	-26,990	0.93	35,596	....	35,596	22,343	....	4,308	....	....	20	1,350	1,350 YEAR OF SERVICE	....	....	....	1,350 YEAR OF SERVICE	YES
INVER GROVE HEIGHTS	1,079,668	952,630	127,038	1.13	....	....	....	46,180	....	5,825	104,108	....	20	1,500	.... LUMP SUM	....	....	....	700 LUMP SUM	NO
ISANTI VOL FIRE	220,508	202,400	18,108	1.09	18,375	....	18,375	12,904	2,228	522	....	....	20	757	575 YEAR OF SERVICE	....	....	....	575 YEAR OF SERVICE	NO
JACKSON FIRE DEPT	282,843	287,420	-4,577	0.98	25,905	....	25,905	14,479	....	727	....	....	20	540	42 WEEKLY	....	....	....	....	NO
JANESVILLE VOL FIRE	121,438	112,920	8,518	1.08	14,400	....	14,400	6,343	2,800	448	2,520	250	20	600	....	....	....	....	250 LUMP SUM	YES
JASPER FIRE DEPT	52,616	62,669	-10,053	0.84	7,084	1,449	8,533	3,632	1,800	140	....	....	20	350	350 YEAR OF SERVICE	350 YEAR OF SERVICE	....	....	350 YEAR OF SERVICE	YES
JORDAN FIRE DEPT	191,648	223,470	-31,822	0.86	20,573	2,588	23,161	9,809	7,000	869	....	....	20	725	725 YEAR OF SERVICE	....	....	....	725 YEAR OF SERVICE	YES
KASSON	100,702	108,297	-7,595	0.93	10,422	2,826	13,248	8,199	2,149	1,781	....	....	20	450	....	....	....	....	....	NO
KEEWATIN FIREMEN	142,834	155,324	-12,490	0.92	13,716	7,368	21,084	2,792	1,451	351	....	....	20	600	70 WEEKLY	....	....	....	.... YEAR OF SERVICE	....
KETTLE RIVER FIRE	45,573	48,040	-2,467	0.95	4,615	....	4,615	2,361	-1,337	668	....	....	20	400	....	....	....	....	....	NO
KIMBALL FIREMEN	64,224	82,100	-17,876	0.78	8,369	....	8,369	5,742	275	652	....	....	20	350	350 YEAR OF SERVICE	350 YEAR OF SERVICE	....	....	350 YEAR OF SERVICE	YES
KIRNEY VOL FIRE	81,707	42,292	39,415	1.93	....	....	....	2,285	....	184	....	....	10	400	14 WEEKLY	14 WEEKLY	....	....	400 YEAR OF SERVICE	NO
LACRESCENT	164,272	116,866	47,406	1.41	8,912	....	8,912	10,900	....	361	....	....	20	400	75 WEEKLY	....	....	....	400 YEAR OF SERVICE	YES
LAFAYETTE FIRE DEPT	104,447	92,936	11,511	1.12	....	....	....	4,523	381	....	....	....	20	400	....	....	....	....	....	YES
LAKE BENTON VOL FIRE	59,250	46,926	12,324	1.26	....	5,214	5,214	5,065	1,000	298	....	....	20	300	.... LUMP SUM	.... LUMP SUM	....	....	.... LUMP SUM	YES
LAKE CITY FIRE DEPT	235,435	266,577	-31,142	0.88	19,669	1,200	20,869	16,378	3,838	483	....	100	20	....	70 WEEKLY	70 WEEKLY	....	....	850 YEAR OF SERVICE	NO
LAKE CRYSTAL FIRE	149,499	148,928	571	1.00	13,624	13,624	9,206	2,400	375	1,400	20	650	70 WEEKLY	70 WEEKLY YEAR OF SERVICE	YES	
LAKE ELMO FIRE	266,155	181,132	85,023	1.47	13,892	4,483	20	850	YES	

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 VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
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 FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	NORMAL COST	AMORTIZE TOTAL		STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS			VESTING		DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
						UNFUNDED LIABILITY	REQUIRED CONTRIB.			ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS	YEARS	AMOUNT	AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH	
LAKE LILLIAN FIRE	63,358	74,040	-10,682	0.86	6,684	....	6,684	2,882	2,002	12	....	....	20	200	....	....	....	....	....	....	YES
LAKE PARK FIRE	96,401	104,856	-8,455	0.92	10,276	....	10,276	5,785	600	100	....	....	20	425	....	....	....	....	425 YEAR OF SERVICE	....	NO
LAKEFIELD FIREMEN	139,630	67,725	71,905	2.06	11,613	....	11,613	8,474	....	1,509	7,000	500	20	350	....	....	....	....	....	....	YES
LAKEVILLE	743,689	930,954	-195,265	0.79	....	....	....	42,465	15,873	9,813	38,850	....	20	1,850	....	....	....	....	....	....	NO
LAMBERTON FIREMEN	98,650	96,498	2,152	1.02	8,833	....	8,833	4,433	....	240	....	....	20	450	....	YEAR OF SERVICE	....	YEAR OF SERVICE	....	YEAR OF SERVICE	...
LE ROY VOL FIRE	53,797	57,329	-3,532	0.94	6,914	....	6,914	3,833	....	257	....	....	20	300	....	....	....	....	....	....	YES
LE SUEUR VOL FIRE	254,756	223,954	30,802	1.14	20,995	....	20,995	13,330	3,940	147	....	....	20	850	250	YEAR OF SERVICE	....	....	....	850 YEAR OF SERVICE	YES
LEVISTON VOL FIRE	145,117	154,845	-9,728	0.94	13,797	3,239	17,036	8,254	....	702	9,000	....	20	450	50	WEEKLY	....	50 WEEKLY	....	....	YES
LEXINGTON FIREMEN	118,598	218,166	-99,568	0.54	....	....	....	4,123	11,500	216	24,300	....	20	900	....	....	....	....	....	....	YES
LINDSTROM	158,065	134,184	23,881	1.18	13,944	....	13,944	8,994	6,195	27,988	9,240	....	20	700	700	YEAR OF SERVICE	....	700 YEAR OF SERVICE	....	700 YEAR OF SERVICE	YES
LINWOOD TWP FIRE	78,419	96,710	-18,291	0.81	11,260	....	11,260	5,785	2,800	620	2,300	....	20	500	500	YEAR OF SERVICE	....	500 YEAR OF SERVICE	....	500 YEAR OF SERVICE	YES
LITCHFIELD FIRE	239,138	214,358	24,780	1.12	21,601	....	21,601	23,609	....	690	....	288	20	750	560	LUMP SUM	....	560 LUMP SUM	....	750 YEAR OF SERVICE	YES
LITTLE CANADA FIRE	393,508	437,863	-44,355	0.90	....	....	....	20,117	16,500	5,367	1,000	....	20	1,200	1,200	YEAR OF SERVICE	....	....	....	1,200 YEAR OF SERVICE	NO
LITTLE FALLS FIRE	360,460	299,124	61,336	1.21	20,842	....	20,842	16,837	9,743	1,354	....	....	20	850	850	YEAR OF SERVICE	....	105 WEEKLY	....	....	YES
LONG LAKE	170,199	208,751	-38,552	0.82	....	....	....	18,653	3,000	699	13,921	....	...	1,000	1,000	YEAR OF SERVICE	....	1,000 YEAR OF SERVICE	....	1,000 YEAR OF SERVICE	YES
LONG PRAIRIE FIRE	289,223	253,323	35,900	1.14	23,142	....	23,142	13,146	1,982	698	35,650	....	20	1,050	1,050	YEAR OF SERVICE	....	1,050 YEAR OF SERVICE	....	1,050 YEAR OF SERVICE	YES
LONSDALE FIRE DEPT	134,017	104,422	29,595	1.28	7,144	....	7,144	8,712	2,500	474	....	....	20	350	....	....	....	....	....	....	YES
LORETTO VOL FIRE	42,222	34,775	7,447	1.21	....	4,163	4,163	7,036	6,500	600	6,595	....	10	300	300	YEAR OF SERVICE	....	300 YEAR OF SERVICE	....	300 YEAR OF SERVICE	YES
LOWER ST. CROIX VAL	244,938	237,590	7,348	1.03	21,088	....	21,088	14,722	....	....	....	....	20	900	900	YEAR OF SERVICE	....	900 YEAR OF SERVICE	....	900 YEAR OF SERVICE	YES
LIVERNE FIRE DEPT	189,650	187,524	2,126	1.01	10,685	....	10,685	13,774	11,926	1,350	13,434	360	20	600	....	....	....	....	....	750 LUMP SUM	YES
MADALIA FIRE DEPT	145,326	147,288	-1,962	0.99	....	14,975	14,975	8,263	....	764	....	175	20	600	25	WEEKLY	....	....	....	....	YES
MADISON VOL FIRE	123,008	105,754	17,254	1.16	12,520	....	12,520	7,993	4,253	823	20,125	....	50	600	210	MONTHLY	....	210 MONTHLY	....	....	YES
MANNON FIRE DEPT	129,931	115,016	14,915	1.13	10,024	....	10,024	7,460	....	....	....	....	20	400	....	YEAR OF SERVICE	....	YEAR OF SERVICE	....	400 YEAR OF SERVICE	YES
MAHTOMEDI FIRE DEPT	155,603	161,996	-6,393	0.96	17,520	....	17,520	15,954	....	....	....	....	20	650	650	YEAR OF SERVICE	....	....	....	650 YEAR OF SERVICE	YES
MAPLE GROVE	562,152	624,134	-61,982	0.90	66,016	....	66,016	61,714	....	4,471	15,660	407	20	2,100	30	WEEKLY	....	....	....	2,100 YEAR OF SERVICE	YES
MAPLE PLAIN FIRE	258,955	239,865	19,090	1.08	22,793	....	22,793	10,357	5,500	2,975	....	....	20	750	750	YEAR OF SERVICE	....	....	....	750 YEAR OF SERVICE	YES
MAPLETON	177,977	141,833	36,144	1.25	....	14,197	14,197	6,531	3,900	1,352	14,599	....	20	650	650	YEAR OF SERVICE	....	....	....	650 YEAR OF SERVICE	YES
MAPLEWOOD FIRE	1,296,238	1,335,795	-39,557	0.97	....	46,964	46,964	104,295	48,194	7,705	40,807	....	20	1,100	1,100	YEAR OF SERVICE	....	....	....	1,100 YEAR OF SERVICE	NO
MARBLE FIRE DEPT	49,526	55,984	-6,458	0.88	8,368	1,780	10,148	1,409	6,000	2,041	16,976	....	10	400	10	WEEKLY	....	10 WEEKLY	....	400 YEAR OF SERVICE	NO
MARSHALL FIRE DEPT	856,714	917,472	-60,758	0.93	83,116	17,179	100,295	39,794	17,179	8,848	41,410	2,250	20	2,400	2,400	YEAR OF SERVICE	....	175 WEEKLY	....	2,400 YEAR OF SERVICE	YES
MAYER VOL FIRE DEPT	62,303	71,905	-9,602	0.87	8,369	2,125	10,494	2,641	2,125	102	18,455	....	...	....	350	YEAR OF SERVICE	....	350 YEAR OF SERVICE	....	350 YEAR OF SERVICE	YES
MCCREGOR	89,711	76,783	12,928	1.17	8,911	....	8,911	10,619	....	754	....	....	20	475	475	YEAR OF SERVICE	....	....	....	475 YEAR OF SERVICE	YES
MELROSE FIRE DEPT	125,336	152,153	-26,817	0.82	....	13,756	13,756	11,084	1,000	389	22,500	....	20	575	....	LUMP SUM	....	....	....	....	YES
MENANGA FIRE DEPT	46,799	38,118	8,681	1.23	4,576	....	4,576	3,666	1,000	336	....	....	10	300	300	LUMP SUM	....	300 LUMP SUM	....	250 LUMP SUM	...
MILACA FIRE DEPT	201,435	162,268	39,167	1.24	16,320	....	16,320	12,602	....	215	16,000	200	10	800	....	....	....	50 WEEKLY	....	10,000 LUMP SUM	...
MINNESOTA FIRE DEPT	158,333	142,469	15,864	1.11	12,806	....	12,806	6,324	186	782	....	425	20	475	25	WEEKLY	....	25 WEEKLY	....	475 LUMP SUM	NO
MINNESOTA LAKE FIRE	94,397	79,365	15,032	1.19	8,786	....	8,786	2,964	....	266	1,481	....	20	376	....	....	....	....	....	376 YEAR OF SERVICE	NO
MISSION	23,681	30,452	-6,771	0.78	3,195	1,681	4,876	3,075	1,681	468	....	....	20	325	325	YEAR OF SERVICE	....	....	....	....	YES
MONTVIDEO	196,612	196,768	-156	1.00	20,784	....	20,784	16,317	....	1,076	1,000	240	20	800	15	WEEKLY	....	15 WEEKLY	....	500 YEAR OF SERVICE	YES
MONTGOMERY VOL	123,397	153,621	-30,224	0.80	13,464	....	13,464	7,862	20,204	633	25,600	....	20	450	....	....	....	....	....	....	NO
MONTICELLO FIRE	179,998	219,175	-39,177	0.82	21,910	24,765	46,675	31,963	....	685	31,250	200	20	975	975	YEAR OF SERVICE	....	200 LUMP SUM	....	....	YES
MOOSE LAKE FIRE	89,447	102,080	-12,633	0.88	11,034	1,599	12,633	8,712	1,500	1,916	14,850	200	20	500	....	....	....	....	....	....	...
MORA FIRE DEPT	204,520	203,253	1,267	1.01	18,950	....	18,950	17,149	....	194	6,552	....	20	700	....	....	....	....	....	....	YES
MORGAN FIRE DEPT	151,136	165,449	-14,313	0.91	17,098	....	17,098	5,446	2,897	1,467	....	....	20	775	775	YEAR OF SERVICE	....	....	....	775 YEAR OF SERVICE	YES
MORRIS FIRE DEPT	146,619	125,506	21,113	1.17	16,702	....	16,702	16,361	....	1,222	58,551	....	20	700	....	....	....	....	....	....	...
MORRISTOWN FIREMEN	140,593	128,526	12,067	1.09	....	....	....	5,876	1,282	302	9,800	....	20	375	....	....	....	....	....	....	...
MORTON FIREMEN	45,917	33,600	12,317	1.37	....	5,484	5,484	2,116	....	197	....	....	20	300	....	....	....	....	....	....	NO
MOTLEY VOL FIRE	112,960	115,973	-3,013	0.97	4,214	1,434	20	650	650	YEAR OF SERVICE	650 YEAR OF SERVICE	650 YEAR OF SERVICE	YES
MT IRON	101,903	77,322	24,581	1.32	7,466	7,466	7,911	8,400	20	700

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FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	NORMAL COST	AMORTIZE UNFUNDED LIABILITY	TOTAL REQUIRED CONTRIB.	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS			VESTING YEARS	AMOUNT	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
										ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS			AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH	
MT LAKE	177,928	168,505	9,423	1.06	19,074	....	19,074	7,808	8,527	185	33,926	....	20	850	850 YEAR OF SERVICE	....	....	....	....	....	YES
WASHWAUK FIRE DEPT	131,868	73,040	58,828	1.81	10,340	....	10,340	8,204	2,281	385	11,000	....	20	500	12 WEEKLY	....	12 WEEKLY	....	500 YEAR OF SERVICE	....	YES
NEW GERMANY	107,387	98,928	8,459	1.09	8,436	....	8,436	2,424	....	2,700	582	....	20	300	....	....	....	....	....	....	YES
NEW LONDON FIRE DEPT	139,617	195,952	-56,335	0.71	16,384	3,627	20,011	10,662	3,000	332	17,000	....	20	800	....	....	....	....	100 YEAR OF SERVICE	....	YES
NEW PRAGUE FIRE	225,044	201,032	24,012	1.12	18,850	6,985	25,835	15,015	3,000	115	72,125	....	20	650	650 YEAR OF SERVICE	....	....	....	650 YEAR OF SERVICE	....	...
NEW RICHLAND FIRE	128,521	81,550	46,971	1.58	6,678	....	6,678	6,544	450	263	19,200	....	20	350	150 YEAR OF SERVICE	....	....	....	150 YEAR OF SERVICE	....	YES
NEW SCANDIA FIRE	71,598	61,182	10,416	1.17	6,960	....	6,960	7,774	....	....	85,480	....	20	300	300 LUMP SUM	....	....	....	300 YEAR OF SERVICE	....	...
NEW YORK MILLS FIRE	55,773	66,801	-11,028	0.83	7,083	765	7,848	6,041	776	590	21,175	....	20	350	125 YEAR OF SERVICE	....	125 YEAR OF SERVICE	....	350 YEAR OF SERVICE	....	YES
NEWPORT FIRE DEPT	251,190	260,834	-9,644	0.96	23,818	....	23,818	9,087	10,000	4,096	1,000	....	20	....	1,400 YEAR OF SERVICE	....	1,400 YEAR OF SERVICE	....	....	....	NO
NICOLLET FIRE DEPT	85,835	110,199	-24,364	0.78	9,269	....	9,269	7,390	400	450	10,129	....	20	420	....	....	....	....	200 LUMP SUM	....	NO
NISSWA	214,116	261,307	-47,191	0.82	22,049	....	22,049	11,113	5,500	....	23,100	....	...	850	850 YEAR OF SERVICE	....	....	....	850 YEAR OF SERVICE	....	YES
NORTH BRANCH	108,378	144,418	-36,040	0.75	13,860	3,240	17,100	11,161	9,757	702	....	....	20	500	400 YEAR OF SERVICE	....	400 YEAR OF SERVICE	....	400 YEAR OF SERVICE	....	NO
NORTH HANKATO FIRE	222,731	308,424	-85,693	0.72	....	34,104	34,104	20,085	18,360	690	31,500	....	20	1,200	.... LUMP SUM	....	....	....	....	....	YES
NORTH ST. PAUL FIRE	369,771	371,232	-1,461	1.00	39,443	....	39,443	26,374	7,000	7,273	95,100	....	20	1,200	1,200 YEAR OF SERVICE	....	21 WEEKLY	....	1,200 YEAR OF SERVICE	....	YES
NORTHFIELD FIRE DEPT	639,825	825,328	-185,503	0.78	53,865	12,227	66,092	43,154	12,227	1,103	66,500	....	20	2,500	....	....	....	....	2,500 YEAR OF SERVICE	....	YES
OAK GROVE FIRE	48,098	27,756	20,342	1.73	5,304	....	5,304	5,391	....	....	....	....	20	300	300 YEAR OF SERVICE	....	....	....	300 YEAR OF SERVICE	....	YES
OAKDALE FIREMEN	204,779	188,285	16,494	1.09	38,572	....	38,572	16,210	12,029	5,370	11,422	....	20	825	....	35 WEEKLY	....	....	....	....	NO
OLIVIA	151,806	169,926	-18,120	0.89	15,587	....	15,587	8,922	....	471	2,000	....	20	650	650 YEAR OF SERVICE	....	....	....	....	....	YES
ONANIA FIRE DEPT	107,081	75,072	32,009	1.43	10,440	....	10,440	6,994	....	163	....	....	20	600	600 YEAR OF SERVICE	....	600 YEAR OF SERVICE	....	....	....	YES
ORTONVILLE	149,887	177,660	-27,773	0.84	17,676	6,930	24,606	6,371	6,895	1,994	50,700	....	20	600	....	....	....	....	....	....	YES
OSAKIS	166,988	196,220	-29,232	0.85	18,780	6,525	25,305	8,021	7,000	401	34,000	....	20	1,000	1,000 LUMP SUM	....	....	....	1,000 LUMP SUM	....	YES
OSATONNA FIRE DEPT	545,221	759,528	-214,307	0.72	56,661	....	56,661	56,427	....	1,578	....	40	20	1,800	1,800 LUMP SUM	....	....	....	....	....	YES
PALO FIREMEN	75,453	64,140	11,313	1.18	7,026	....	7,026	765	5,000	279	6,000	....	10	300	300 YEAR OF SERVICE	....	....	....	300 YEAR OF SERVICE	....	YES
PARK RAPIDS FIRE	256,438	226,692	29,746	1.13	20,844	....	20,844	21,548	....	553	37,440	....	20	900	....	....	....	....	900 YEAR OF SERVICE	....	YES
PARKERS PRAIRIE VOL	44,923	75,600	-30,677	0.59	....	8,050	8,050	3,703	....	....	....	....	20	350	350 YEAR OF SERVICE	....	350 YEAR OF SERVICE	....	350 YEAR OF SERVICE	....	NO
PAYNESVILLE FIRE	161,953	190,992	-29,039	0.85	15,132	....	15,132	11,643	2,500	87	....	....	20	600	600 YEAR OF SERVICE	....	....	....	600 YEAR OF SERVICE	....	NO
PELICAN RAPIDS VOL	146,312	142,940	3,372	1.02	18,919	....	18,919	13,459	....	426	....	....	20	1,000	1,000 YEAR OF SERVICE	....	1,000 YEAR OF SERVICE	....	....	....	YES
PEQUOT LAKES	166,052	147,728	18,324	1.12	14,928	....	14,928	8,308	5,895	142	....	....	20	600	600 YEAR OF SERVICE	....	....	....	....	....	YES
PERHAM FIREMEN	79,004	107,712	-28,708	0.73	10,392	4,196	14,588	9,574	4,500	348	....	....	20	400	....	....	....	....	.... LUMP SUM	....	YES
PIERZ FIRE DEPT	158,056	162,734	-4,678	0.97	14,640	....	14,640	13,591	427	1,014	....	....	20	550	....	....	....	....	.... YEAR OF SERVICE	....	YES
PILLAGER FIRE DEPT	68,809	112,561	-43,752	0.61	....	19,518	19,518	6,354	3,000	899	17,200	....	20	600	600 YEAR OF SERVICE	....	....	....	600 YEAR OF SERVICE	....	YES
PINE ISLAND VOL FIRE	138,087	134,981	3,106	1.02	....	....	....	12,433	....	....	....	....	20	525	525 YEAR OF SERVICE	....	....	....	....	....	YES
PINE RIVER FIRE	151,096	159,380	-8,284	0.95	17,460	....	17,460	9,186	9,499	585	....	....	20	1,000	1,000 YEAR OF SERVICE	....	1,000 YEAR OF SERVICE	....	1,000 YEAR OF SERVICE	....	YES
PIPESTONE FIRE	105,620	121,084	-15,464	0.87	....	....	....	14,748	11,252	3,669	26,538	1,864	20	500	....	....	....	.... LUMP SUM	....	....	YES
PRESTON FIRE DEPT	95,363	104,619	-9,256	0.91	8,811	....	8,811	5,563	1,873	....	12,035	....	20	450	....	....	....	....	....	....	YES
PRINCETON FIRE DEPT	420,562	427,880	-7,318	0.98	....	....	....	24,296	3,287	2,989	....	....	20	950	....	....	....	....	....	....	NO
PRINSBURG FIREMEN	61,069	50,656	10,413	1.21	4,908	....	4,908	2,245	1,385	....	6,000	....	20	300	300 YEAR OF SERVICE	....	300 YEAR OF SERVICE	....	300 YEAR OF SERVICE	....	NO
PRIOR LAKE FIRE	444,880	452,509	-7,629	0.98	44,173	....	44,173	30,364	9,000	250	13,040	....	20	1,250	....	....	....	....	....	....	YES
PROCTOR FIRE DEPT	117,387	141,720	-24,333	0.83	12,174	....	12,174	10,272	....	18	16,200	....	20	600	....	....	....	....	500 LUMP SUM	....	YES
RANDALL VOL FIRE	45,407	68,388	-22,981	0.66	9,140	....	9,140	8,494	....	205	....	....	20	400	....	....	....	....	....	....	YES
RAYMOND FIRE DEPT	104,770	91,975	12,795	1.14	13,475	....	13,475	3,856	....	105	....	....	20	325	....	....	....	....	....	....	YES
REDWOOD FALLS FIRE	292,137	282,262	9,875	1.03	28,447	796	29,243	16,508	3,600	....	45,163	....	20	1,050	1,050 LUMP SUM	....	1,050 LUMP SUM	....	....	....	NO
RENER VOL FIRE	122,132	136,799	-14,667	0.89	9,451	....	9,451	5,451	6,362	100	....	....	20	650	....	....	....	....	....	....	NO
RENVILLE FIREMEN	83,463	89,152	-5,689	0.94	10,064	748	10,812	5,889	1,628	305	9,400	....	20	400	....	....	....	....	....	....	NO
RICE LAKE VOL FIRE	135,255	130,212	5,043	1.04	14,412	....	14,412	6,275	....	3,210	....	....	20	600	....	....	....	....	....	....	YES
RICE VOL FIREMEN	67,010	66,568	442	1.01	....	7,488	7,488	5,387	784	112	3,600	....	20	400	....	....	....	....	....	....	NO
RICHMOND FIREMEN	86,427	71,869	14,558	1.20	11,412	....	11,412	5,875	3,700	260	....	....	10	315	60 WEEKLY	....	10 WEEKLY	....	....	....	NO
ROCKFORD FIRE DEPT	39,515	57,396	-17,881	0.69	11,064	....	11,064	8,159	16,684	....	20,016	....	...	600	.... LUMP SUM	....	....	....	.... LUMP SUM	....	NO
ROGERS FIRE DEPT	186,457	161,780	24,677	1.15	11,990	....	11,990	9,772	2,000	....	....	....	20	500	500 YEAR OF SERVICE	....	....	....	500 YEAR OF SERVICE	....	NO

TABLE 2
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS, SERVICE PENSIONS EARNED AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR -DEFICIT	FUNDING RATIO	AMORTIZE TOTAL		STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS				VESTING YEARS	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
					NORMAL COST	UNFUNDED LIABILITY			REQUIRED CONTRIB.	ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS		AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH	
ROSEAU VOL FIRE	158,590	142,114	16,476	1.12	14,508	....	14,508	13,194	....	549	13,000	....	20	650	650 YEAR OF SERVICE	650 YEAR OF SERVICE	650 YEAR OF SERVICE	YES	
ROSEMOUNT	292,239	360,120	-67,881	0.81	....	42,480	42,480	19,517	13,417	3,032	11,264	480	20	1,200	.... LUMP SUM	....	....	....	YES
ROTHSAY FIRE DEPT	94,468	77,763	16,705	1.21	10,167	....	10,167	5,283	275	299	....	....	20	450	.... YEAR OF SERVICE	....	....	.... YEAR OF SERVICE	YES
RUSH CITY	87,770	95,504	-7,734	0.92	11,056	1,362	12,418	7,825	2,182	171	....	....	20	400	....	....	....	....	YES
SACRED HEART FIRE	75,275	83,118	-7,843	0.91	7,332	....	7,332	2,956	600	350	6,930	....	20	300	....	....	....	300 YEAR OF SERVICE	YES
SANDSTONE FIREMEN	96,353	71,712	24,641	1.34	7,524	....	7,524	8,257	....	651	....	....	20	300	300 YEAR OF SERVICE	....	....	300 YEAR OF SERVICE	NO
SARTELL FIRE DEPT	155,661	143,614	12,047	1.08	15,379	....	15,379	13,333	....	662	37,373	....	20	680	680 YEAR OF SERVICE	....	....	....	....
SAUK CENTRE FIRE	172,953	167,427	5,526	1.03	17,145	....	17,145	15,979	1,000	585	4,500	....	20	475	475 YEAR OF SERVICE	....	....	475 YEAR OF SERVICE	NO
SAUK RAPIDS	329,407	398,112	-68,705	0.83	33,856	....	33,856	25,840	9,515	1,321	38,700	4,400	20	1,300	35 WEEKLY	....	....	....	YES
SCANDIA VALLEY	13,342	17,670	-4,328	0.76	5,694	....	5,694	3,050	3,000	....	....	....	20	300	300 YEAR OF SERVICE	....	....	300 YEAR OF SERVICE	NO
SCANLON VOL FIRE	25,317	35,484	-10,167	0.71	4,308	5,997	10,305	1,722	5,997	....	....	....	10	300	300 YEAR OF SERVICE	....	....	300 YEAR OF SERVICE	YES
SEBEKA FIRE DEPT	109,493	67,200	42,293	1.63	5,808	....	5,808	6,582	500	342	10,175	....	20	300	....	....	....	....	NO
SHAKOPEE FIRE	350,084	338,662	11,422	1.03	37,841	....	37,841	39,056	5,000	2,380	10,000	....	20	1,295	.... YEAR OF SERVICE	....	....	.... YEAR OF SERVICE	YES
SHERBURN FIRE DEPT	100,065	116,915	-16,850	0.86	8,342	1,008	9,350	4,955	3,000	871	....	....	....	475	....	....	....	....	....
SHEVLIN	7,232	20,250	-13,018	0.36	....	....	....	1,318	....	....	....	....	20	300	300 YEAR OF SERVICE	....	....	....	NO
SILVER BAY FIRE	80,768	39,180	41,588	2.06	6,530	....	6,530	8,097	....	314	23,137	....	20	425	425 YEAR OF SERVICE	28 WEEKLY	....	425 YEAR OF SERVICE	YES
SLATTON FIREMEN	71,554	121,770	-50,216	0.59	17,310	13,121	30,431	8,098	6,995	1,644	1,000	....	20	750	....	....	....	....	YES
SLEEPY EYE FIRE DEPT	325,578	363,285	-37,707	0.90	23,028	2,899	25,927	14,596	3,466	876	26,650	....	20	750	....	....	....	....	YES
SO INTERNATL FALLS	51,444	36,972	14,472	1.39	....	5,484	5,484	4,465	4,002	965	5,700	....	20	300	....	....	....	....	....
SPICER FIREMEN	100,952	135,402	-34,450	0.75	....	1,935	1,935	6,931	4,146	....	12,128	....	20	600	600 YEAR OF SERVICE	....	....	600 YEAR OF SERVICE	YES
SPRING GROVE FIRE	58,559	51,702	6,857	1.13	5,476	....	5,476	4,933	1,440	175	7,200	....	20	350	140 WEEKLY	28 WEEKLY	....	300 LUMP SUM	YES
SPRING VALLEY FIRE	216,411	174,664	41,747	1.24	....	15,428	15,428	8,380	....	478	....	....	20	700	700 LUMP SUM	700 LUMP SUM	700 LUMP SUM	YES	
SPRINGFIELD	112,252	124,150	-11,898	0.90	....	....	....	9,005	....	3,550	11,820	....	10	500	500 YEAR OF SERVICE	....	....	500 YEAR OF SERVICE	YES
ST. ANTHONY FIRE	186,356	183,240	3,116	1.02	14,376	....	14,376	23,360	....	....	....	....	20	600	600 YEAR OF SERVICE	....	....	600 YEAR OF SERVICE	NO
ST. BONIFACIUS	86,641	89,764	-3,123	0.97	9,420	....	9,420	8,827	4,640	135	15,725	....	20	425	425 YEAR OF SERVICE	....	....	....	NO
ST. CHARLES	161,841	144,537	17,304	1.12	14,258	....	14,258	7,557	3,062	582	13,781	....	20	550	....	....	....	....	YES
ST. CLAIR FIRE DEPT	121,871	222,948	-101,077	0.55	20,240	8,201	28,441	7,095	....	1,094	....	....	20	800	800 YEAR OF SERVICE	....	....	800 YEAR OF SERVICE	YES
ST. CLOUD FIRE TOWNS	235,331	197,885	37,446	1.19	22,085	....	22,085	13,821	8	3,864	....	....	10	750	750 YEAR OF SERVICE	....	....	750 YEAR OF SERVICE	NO
ST. JAMES	160,542	241,058	-80,516	0.67	21,114	....	21,114	14,286	15,392	934	53,423	....	20	850	....	....	....	....	YES
ST. JOSEPH VOL FIRE	164,879	183,168	-18,289	0.90	18,912	....	18,912	11,496	6,163	2,044	20,920	....	20	600	....	....	....	....	YES
ST. PAUL PARK	220,698	257,193	-36,495	0.86	....	....	....	11,290	....	1,189	....	....	20	1,300	1,300 YEAR OF SERVICE	....	....	....	YES
ST. PETER	505,054	505,076	-22	1.00	36,674	....	36,674	25,507	9,677	1,384	5,722	1,500	20	1,100	.... LUMP SUM	.... LUMP SUM	....	....	YES
ST. STEPHEN VOL FIRE	80,876	95,808	-14,932	0.84	8,112	....	8,112	6,985	1,000	486	....	....	20	325	325 YEAR OF SERVICE	325 YEAR OF SERVICE	325 YEAR OF SERVICE	....	
STACY	103,958	105,224	-1,266	0.99	....	11,488	11,488	5,706	4,000	208	....	....	20	400	400 LUMP SUM	....	....	400 LUMP SUM	YES
STAPLES FIRE DEPT	193,158	244,996	-51,838	0.79	10,469	....	10,469	11,674	5,000	495	11,875	....	20	575	575 LUMP SUM	....	....	575 LUMP SUM	YES
STARBUCK FIRE DEPT	70,053	46,043	24,010	1.52	7,316	....	7,316	6,627	....	360	13,725	....	20	350	....	....	....	....	NO
STEPHEN FIRE DEPT	83,386	77,100	6,286	1.08	8,554	....	8,554	5,069	1,000	87	11,500	....	20	300	....	....	....	....	YES
STEWART FIREMEN	62,046	99,384	-37,338	0.62	....	9,088	9,088	3,730	3,794	77	....	....	20	400	....	....	....	....	YES
STEWARTVILLE VOL	212,714	216,658	-3,944	0.98	22,549	....	22,549	14,883	....	1,358	686	....	20	975	975 LUMP SUM	....	....	....	NO
STILLWATER FIRE	641,657	683,566	-41,909	0.94	52,960	....	52,960	46,882	....	4,774	46,133	30	20	1,800	35 WEEKLY	....	....	.... LUMP SUM	YES
STORDEN	57,037	56,483	554	1.01	5,817	....	5,817	2,872	....	....	....	....	20	350	....	....	....	1,650 LUMP SUM	YES
SUNBURG	54,691	57,345	-2,654	0.95	4,688	....	4,688	2,965	....	75	....	....	20	300	14 WEEKLY	14 WEEKLY	....	300 YEAR OF SERVICE	YES
TACONITE FIREMEN	62,937	43,358	19,579	1.45	4,194	....	4,194	1,796	425	138	....	....	20	300	....	....	....	300 LUMP SUM	....
TAYLORS FALLS	79,568	48,920	30,648	1.63	....	....	....	2,325	....	....	....	....	20	500	....	....	....	500 YEAR OF SERVICE	NO
THIEF RIVER FALLS	410,288	281,280	129,008	1.46	28,250	....	28,250	24,590	....	1,858	3,000	....	20	1,250	500 YEAR OF SERVICE	500 YEAR OF SERVICE	1,000 LUMP SUM	....	NO
THOMSON TOWN FIRE	108,217	116,060	-7,843	0.93	12,255	3,883	16,138	7,694	4,056	677	....	....	20	475	....	....	....	400 LUMP SUM	....
TRACY VOL FIRE	151,107	129,514	21,593	1.17	....	15,274	15,274	9,568	2,500	1,946	1,000	....	20	700	700 YEAR OF SERVICE	....	....	700 YEAR OF SERVICE	YES
TRIMONT FIREMEN	117,186	87,648	29,538	1.34	10,343	....	10,343	5,000	1,766	136	1,872	....	20	500	500 YEAR OF SERVICE	....	....	500 YEAR OF SERVICE	NO
TRUMAN FIRE DEPT	87,198	71,340	15,858	1.22	....	8,032	8,032	5,467	....	691	....	....	20	400	400 YEAR OF SERVICE	21 WEEKLY	....	400 YEAR OF SERVICE	YES

TABLE 2
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS, SERVICE PENSIONS EARNED AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	NORMAL COST	UNFUNDED LIABILITY	TOTAL REQUIRED CONTRIB.	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS			VESTING YEARS	VESTING AMOUNT	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE		
										ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS			AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH			
TWO HARBORS VOL	336,972	314,962	22,010	1.07	25,791	....	25,791	16,721	....	997	25,310	....	20	1,450	1,450	YEAR OF SERVICE	....	....	1,450	YEAR OF SERVICE	YES	
TYLER FIREMEN	65,895	80,479	-14,584	0.82	8,743	....	8,743	5,535	....	200	....	....	20	350	350	YEAR OF SERVICE	350	YEAR OF SERVICE	350	YEAR OF SERVICE	YES	
UNDERWOOD FIRE DEPT	49,231	76,300	-27,069	0.65	6,300	....	6,300	5,141	....	51	11,600	....	10	350	350	YEAR OF SERVICE	350	YEAR OF SERVICE	....	....	NO	
UPSALA FIRE DEPT	42,760	55,520	-12,760	0.77	3,164	....	3,164	3,176	....	211	4,800	....	...	400	400	YEAR OF SERVICE	400	YEAR OF SERVICE	400	YEAR OF SERVICE	NO	
VADNAIS HEIGHTS FIRE	296,573	268,372	28,201	1.11	27,249	....	27,249	16,930	11,592	1,743	650	....	20	650	....	....	....	....	....	....	YES	
VICTORIA	91,783	120,860	-29,077	0.76	11,840	4,777	16,617	6,238	10,013	700	6,000	....	20	20	....	LUMP SUM	....	....	....	....	NO	
WABASHA FIRE DEPT	123,292	161,950	-38,658	0.76	13,890	4,910	18,800	8,769	14,144	1,963	2,340	....	20	500	25	WEEKLY	....	....	....	500	YEAR OF SERVICE	YES
WACONIA	228,285	256,166	-27,881	0.89	22,560	....	22,560	11,571	7,000	2,350	20,500	....	20	1,000	....	....	....	....	....	....	LUMP SUM	...
WADENA FIREMEN	131,926	147,222	-15,296	0.90	15,206	....	15,206	13,743	4,450	78	....	....	20	900	....	....	....	....	....	....	....	...
WAITE PARK FIRE	62,383	48,933	13,450	1.27	15,156	....	15,156	9,030	3,500	1,007	9,000	....	20	450	450	YEAR OF SERVICE	....	....	....	450	YEAR OF SERVICE	YES
WALDORF VOL FIRE	71,415	68,112	3,303	1.05	....	....	....	2,892	414	....	....	....	20	340	....	....	....	....	....	....	....	NO
WALKER FIREMEN	174,726	123,854	50,872	1.41	11,350	....	11,350	11,112	487	100	1,500	....	20	500	500	YEAR OF SERVICE	30	WEEKLY	....	1,000	LUMP SUM	YES
WASECA FIRE DEPT	327,449	330,936	-3,487	0.99	34,992	....	34,992	24,805	5,309	2,245	1,020	....	10	1,200	1,200	LUMP SUM	240	LUMP SUM	....	1,500	LUMP SUM	...
WATERTOWN	191,436	187,543	3,893	1.02	13,763	....	13,763	9,375	....	45	7,000	....	20	575	....	....	40	LUMP SUM	....	3,000	LUMP SUM	NO
WATERVILLE	110,189	103,316	6,873	1.07	6,965	....	6,965	5,272	728	146	580	....	20	471	471	YEAR OF SERVICE	....	....	....	471	YEAR OF SERVICE	YES
WAYZATA FIRE DEPT	175,743	239,802	-64,059	0.73	....	....	....	20,134	....	2,013	12,900	....	20	1,000	1,000	YEAR OF SERVICE	....	....	....	....	....	...
WELCOME FIRE DEPT	62,928	70,979	-8,051	0.89	7,888	959	8,847	4,400	....	374	16,575	....	20	325	50	WEEKLY	....	50	WEEKLY	....	....	NO
WESTBROOK	79,374	79,655	-281	1.00	8,460	....	8,460	5,409	925	205	....	....	20	500	....	....	....	....	....	1,000	LUMP SUM	NO
WHEATON FIREMEN	126,711	99,279	27,432	1.28	10,763	....	10,763	8,324	2,500	400	....	....	20	450	450	YEAR OF SERVICE	450	YEAR OF SERVICE	450	YEAR OF SERVICE	YES	
WILLMAR VOL FIRE	706,063	666,292	39,771	1.06	73,980	....	73,980	41,360	....	56	79,400	....	20	1,800	25	WEEKLY	....	....	....	....	....	YES
WINDOW	350,666	274,008	76,658	1.28	10,239	10,239	16,347	250	155	20	1,000	1,000	YEAR OF SERVICE	1,000	YEAR OF SERVICE	YES
WINNEBAGO	56,358	73,074	-16,716	0.77	....	....	....	6,707	2,700	778	10,600	....	20	450	....	....	....	....	....	....	....	YES
WINSTED FIRE DEPT	104,499	89,278	15,221	1.17	9,877	....	9,877	5,974	2,000	....	9,240	....	20	350	100	WEEKLY	....	100	WEEKLY	....	....	...
WOODBURY FIREMEN	466,936	485,307	-18,371	0.96	40,295	16,002	56,297	35,993	16,002	4,265	19,000	20	1,500	280	WEEKLY	280	WEEKLY	600	YEAR OF SERVICE	NO
WRENSHALL	77,802	65,196	12,606	1.19	6,912	....	6,912	3,605	....	312	....	....	20	300	....	....	....	....	....	....	....	YES
YOUNG AMERICA	88,759	75,674	13,085	1.17	3,740	....	3,740	4,273	1,000	234	13,477	8,250	20	300	300	YEAR OF SERVICE	....	....	....	....	....	YES
ZIMMERMAN FIRE	95,719	92,589	3,130	1.03	8,673	....	8,673	8,851	62	129	7,000	....	20	350	....	....	....	....	....	....	....	YES
TOTAL	60,577,772	60,813,371	-235,599	1.00	4,456,366	718,195	5,174,561	4,100,539	1,102,697	381,596	3,391,596	51,110											

MONTHLY SERVICE PENSION OF \$2 OR MORE PER MONTH PER YEAR OF SERVICE

ALBERT LEA FIREMEN	91,282	72,836	18,446	1.25	....	....	....	3,170	....	200	4,546	....	....	....	....	....	....	....	....	....	200	LUMP SUM	NO
APPLE VALLEY	930,391	728,856	201,535	1.28	40,144	....	40,144	62,123	15,300	6,740	8,194	....	....	....	....	....	....	....	....	....	....	....	...
APPLETON	134,258	160,900	-26,642	0.83	4,190	1,683	5,881	6,695	....	682	5,148	....	....	....	25	WEEKLY	....	25	WEEKLY	....	....	YES	
BENSON FIRE DEPT	172,802	254,332	-81,530	0.68	5,169	....	5,169	11,982	3,429	448	16,320	....	....	....	10	WEEKLY	....	10	WEEKLY	....	....	YEAR OF SERVICE	YES
BROOKLYN CENTER FIRE	2,086,031	2,385,246	-299,215	0.87	45,558	....	45,558	83,988	26,743	19,746	91,380	....	10	1,512	....	....	....	....	....	....	2,500	LUMP SUM	YES
CHANHASSEN VOL FIRE	526,349	452,525	73,824	1.16	....	....	....	22,038	13,542	7,650	19,790	....	20	1,710	228	MONTHLY	....	228	MONTHLY	....	1,000	LUMP SUM	YES
CHASKA FIREMAN	770,846	1,009,662	-238,816	0.76	....	....	....	23,256	24,080	1,086	34,202	4,000	....	....	....	YEAR OF SERVICE	....	....	....	....	2,000	LUMP SUM	YES
COLUMBIA HEIGHTS VOL	757,551	427,859	329,692	1.77	....	....	....	....	13,247	7,328	29,015	....	....	....	50	MONTHLY	....	....	....	....	....	....	...
CRYSTAL FIRE DEPT	1,818,059	1,818,059	....	1.00	42,223	....	42,223	59,893	27,532	9,190	108,000	....	20	1,500	70	WEEKLY	....	....	....	....	3,000	LUMP SUM	YES
EAGAN	1,283,109	1,197,254	85,855	1.07	56,425	....	56,425	83,973	52,367	13,229	46,500	....	20	2,250	....	....	....	....	....	....	....	YES	
EDEN PRAIRIE	1,475,211	1,635,671	-160,460	0.90	91,942	27,799	119,741	92,662	27,079	7,097	56,662	....	20	2,250	....	....	....	....	....	....	....	YES	
EDINA FIREMEN	3,732,750	2,751,809	980,941	1.36	....	....	....	175,057	....	32,237	103,399	....	....	....	80	MONTHLY	....	180	MONTHLY	....	1,350	LUMP SUM	...
FAIRMONT FIRE DEPT	1,146,875	1,346,591	-199,716	0.85	28,581	23,779	52,360	34,764	12,990	6,418	49,937	....	....	....	....	YEAR OF SERVICE	....	....	....	....	1,000	LUMP SUM	YES
GLENCOE FIRE DEPT	285,243	415,844	-130,601	0.69	....	....	....	14,499	13,841	3,565	31,200	....	20	850	500	YEAR OF SERVICE	....	....	....	....	....	...
HUTCHINSON FIRE	476,247	697,006	-220,759	0.68	28,380	....	28,380	31,522	8,500	3,015	35,499	5,000	....	....	50	YEAR OF SERVICE	....	....	....	....	5,000	LUMP SUM	YES
LAKE JOHANNA	1,174,711	1,812,569	-637,858	0.65	59,140	59,140	103,472	35,180	4,254	56,938	20	80	WEEKLY	NO	

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TABLE 2
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS, SERVICE PENSIONS EARNED AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR -DEFICIT	FUNDING RATIO	NORMAL COST	AMORTIZE UNFUNDED LIABILITY	TOTAL REQUIRED CONTRIB.	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS				VESTING YEARS	VESTING AMOUNT	DISABILITY AMOUNT	DISABILITY FOR EACH	SICK AMOUNT	SICK FOR EACH	SURVIVOR AMOUNT	SURVIVOR FOR EACH	ACCIDENT & HEALTH INSURANC
										ADMINI-STRATIVE	SERVICE PENSION	OTHER BENEFITS										
WINNETONKA	2,665,294	2,472,714	192,580	1.00	96,555	....	96,555	146,876	56,200	17,548	98,160	215	20	....	....	YEAR OF SERVICE	....	LUMP SUM	5,000	LUMP SUM	YES
MOUND VOL FIRE	1,043,914	1,440,978	-397,064	0.72	29,818	66,202	96,020	44,857	53,147	10,087	58,683	....	...	....	350	MONTHLY	....	....	2,000	LUMP SUM	YES
NEW BRIGHTON FIRE	1,081,009	1,101,356	-20,347	0.98	44,666	....	44,666	56,936	14,000	5,439	63,312	....	20	1,300	....	....	....	....	1,000	LUMP SUM	YES
NEW HOPE VOL FIRE	754,956	1,107,404	-352,448	0.68	27,259	34,068	61,327	63,647	14,050	17,076	100,560	....	20	2,350	35	WEEKLY	35	WEEKLY	4,000	LUMP SUM	NO
NEW ULM FIRE DEPT	964,694	1,374,609	-409,915	0.70	26,220	36,693	62,913	34,491	44,439	1,970	75,843	6,350	....	....	10	MONTHLY	25	DAILY	5,000	LUMP SUM	YES
OSSEO FIRE DEPT	282,160	309,000	-26,848	0.91	7,002	13,232	20,234	9,646	8,155	2,577	27,450	500	20	....	20	WEEKLY	....	....	4,000	LUMP SUM	NO
PINE CITY VOL FIRE	228,370	270,489	-42,119	0.84	....	....	....	17,096	....	4,079	16,000	....	....	....	....	....	....	....	1,500	LUMP SUM	YES
PLYMOUTH FIRE	1,073,276	1,013,441	59,835	1.06	82,500	....	82,500	120,597	....	11,387	37,292	....	20	2,400	170	MONTHLY	....	....	1,500	LUMP SUM	YES
ROBBINSDALE FIRE	887,140	1,192,151	-305,003	0.74	....	....	....	42,252	27,972	10,100	72,513	....	20	....	50	WEEKLY	50	WEEKLY	2,500	LUMP SUM	NO
ROSEVILLE FIRE DEPT	2,069,467	2,623,904	-554,437	0.79	....	....	....	106,937	28,566	20,996	103,710	....	20	1,500	32	WEEKLY	....	....	350	LUMP SUM	YES
SAVAGE FIRE DEPT	702,413	1,006,736	-304,323	0.70	19,743	....	19,743	13,310	52,133	11,786	40,549	4,175	....	....	25	WEEKLY	....	....	2,000	LUMP SUM	YES
SPRING LAKE PARK	2,040,473	1,588,893	451,580	1.28	60,500	....	60,500	115,235	....	16,809	49,086	800	....	....	140	WEEKLY	....	....	3,000	LUMP SUM	YES
WHITE BEAR LAKE FIRE	1,693,591	1,763,672	-70,081	0.96	63,650	29,065	92,715	77,170	20,000	6,034	60,258	1,000	....	....	140	WEEKLY	....	....	1,000	YEAR OF SERVICE	YES
WORTHINGTON FIRE	410,733	888,426	-477,693	0.46	....	....	....	26,014	28,434	606	62,715	1,000	....	....	....	....	....	....	1,000	LUMP SUM	YES
TOTAL	32,759,213	35,320,800	-2,561,587	0.93	859,673	232,521	1,092,194	1,684,158	620,926	259,395	1,562,861	23,040										
NO SERVICE PENSION																						
OKABENA FIREMEN	73,136	73,136	....	1.00	....	....	....	1,865	....	....	....	....	....	....	100	MONTHLY	100	MONTHLY	1,000	LUMP SUM	YES
TOTAL	73,136	73,136	0	1.00	0	0	0	1,865	0	0	0	0										
GRAND TOTAL	111,311,264	112,169,710	-858,446	0.99	5,853,975	1,072,804	6,926,779	6,970,343	1,948,509	717,012	6,377,124	81,140										

TABLE 3

NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, AND FIDELITY BONDS

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
DEFINED CONTRIBUTION SERVICE PENSION								
ALBANY VOL FIRE	25	....	....	50	10	10	25,000	25,000
ANDOVER FIREFIGHTERS	29	....	....	50	10	10	2,500	25,000
BAUDETTE FIREMEN	23	....	....	50	20	20	10,000	10,000
BINGHAM LAKE	12	....	2	55	10	10	....	....
BRAHAM FIRE DEPT	25	....	....	55	10	10	....	30,000
BREWSTER FIRE DEPT	21	....	....	55	10	10	....	10,000
BROOKLYN PARK	49	....	....	50	10	10	5,000	10,000
CALLAWAY FIRE	21	....	....	50	20	10	....	70,000
COLOGNE FIRE DEPT	26	....	....	50	20	20	....	5,000
CRANE LAKE	15	....	....	50	10	10	....	....
CROSSLAKE	21	....	1	50	10	10	....	10,000
DELAVAN	18	....	....	50	20	20	....	5,000
DONNELLY	24	....	....	50	20	10	....	....
ELGIN VOL FIRE	25	....	....	50	10	10	....	2,000
EMBARRASS VOL FIRE	20	....	....	50	20	20	....	6,000
ERSKINE FIREMEN	20	....	....	50	20	10	....	5,000
FALCON HEIGHTS FIRE	28	4	....	50	...	...	30,000	30,000
FOSSTON FIRE DEPT	23	....	....	50	20	10	....	40,000
FOUNTAIN FIREMEN	18	....	....	50	20	10	....	10,000
FRIDLEY	38	14	4	50	10	10	....	150,000
GARY FIRE RELIEF	18	....	....	50	10	10	....	10,000
GIBBON	25	....	....	50	20	10	....	25,000
GLENVILLE	25	....	....	50	10	10	....	10,000
GOODHUE FIRE DEPT	27	....	....	50	20	20	....	20,000
HARDWICK FIRE DEPT	19	....	....	50	20	20	....	4,500
HAWLEY	22	....	....	...	10	10	....	6,000
HITTERDAL	20	....	....	50	10	10	....	20,000
ISLE FIRE DEPT	20	....	....	50	10	10	....	8,000
IVANHOE FIRE DEPT	24	....	....	50	10	10	....	10,000
KELLOGG FIRE DEPT	15	....	....	...	...	...	....	6,000
KENYON FIREMEN	30	....	2	50	10	10	....	20,000
KERKHOVEN FIRE DEPT	23	....	....	50	10	10	....	6,000
KIESTER FIREMEN	21	....	3	55	10	10	....	35,000
LAKE BRONSON	....	....	....	50	20	10	....	....
LAKE GEORGE VOL FIRE	15	....	....	55	20	20	....	6,000
LAKEPORT	17	....	....	55	10	10	....	5,000
LE CENTER	23	....	2	50	20	10	14,000	14,000
LONDON FIRE DEPT	15	....	....	50	20	10	....	50,000
LONGVILLE FIRE DEPT	15	....	1	...	10	10	....	5,000
LYLE FIRE DEPT	23	....	....	50	10	10	15,000	15,000
MAGNOLIA VOL FIRE	12	....	....	50	10	10	....	10,000
MANTORVILLE	19	....	....	50	10	10	5,000	5,000
MAPLE LAKE FIRE	29	....	....	50	20	10	....	20,000
MAPLEVIEW FIRE DEPT	15	....	1	50	10	10	....	10,000
MARINE ON ST. CROIX	22	....	....	50	10	10	....	10,000
MAZEPPA	25	....	....	50	10	10	....	3,000
MEDICINE LAKE	18	....	....	50	10	10	....	5,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
MENDOTA HEIGHTS	35	....	....	50	10	10	45,000	45,000
MENTOR	11	....	....	50	10	10	....	....
MILLERVILLE	20	....	1	55	10	10	....	10,000
MILROY FIREMEN	17	....	....	50	20	10	....	5,000
MURDOCK FIREMEN	16	....	....	55	20	10	....	5,000
NODINE	10	....	....	55	10	10	....	....
ODESSA FIRE DEPT	17	....	....	55	15	15	....	....
OKLEE FIRE DEPT	12	....	....	50	10	10	....	10,000
PLAINVIEW VOL FIRE	22	....	1	50	10	10	15,000	15,000
PLUMMER VOL FIRE	21	....	....	50	10	10	....	10,000
RED LAKE FALLS FIRE	22	....	1	50	10	10	....	15,000
ROUND LAKE FIRE	20	....	....	50	20	20	....	....
RUSHFORD FIRE DEPT	32	....	1	50	20	20	....	14,000
SEAFORTH FIREMEN	13	....	2	50	10	10	....	2,000
SOUTH BEND FIRE	20	....	....	50	10	10	....	30,000
SWANVILLE	20	....	....	50	15	15	....	25,000
TOIVOLA VOL FIRE	25	....	....	50	20	10	....	....
ULEN	18	....	....	55	20	20	....	5,000
VERMILION LAKE	17	....	6	50	10	10	....	2,000
WABASSO FIREMEN	22	....	1	50	10	10	....	....
WAHKON VOL FIRE	14	....	....	60	10	10	....	5,000
WANDA FIRE DEPT	24	....	....	50	20	20	....	6,000
WELLS VOL FIRE	25	....	....	50	10	10	....	100,000
WINTHROP	22	....	....	50	10	10	....	300,000
ZUMBROTA VOL FIRE	27	....	....	50	10	10	....	75,000
TOTAL	1,520	18	29					

LUMP SUM SERVICE PENSION OF \$1 OR MORE, BUT LESS THAN \$50 PER YEAR OF SERVICE

CLIMAX FIREMEN	19	....	....	55	10	10	....	2,000
DENNISON FIRE DEPT	20	....	....	50	20	10	....	....
ELMER FIRE DEPT	17	....	....	50	20	20	....	1,500
FLENSBURG FIRE DEPT	24	....	....	50	20	20	....	5,000
IONA FIREMEN	11	....	....	60	20	20	5,000	5,000
LYND VOL FIREMEN	14	....	....	50	20	10	....	10,000
NASSAU FIREFIGHTERS	26	....	....	55	20	20	....	10,000
TAUNTON	12	....	....	60	20	10	....	....
TOTAL	143	0	0					

LUMP SUM SERVICE PENSION OF \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE

BIWABIK	21	....	....	50	10	10	5,000	50,000
BREVATOR VOL FIRE	20	....	....	50	10	10	....	....
BROOK PARK FIRE	18	....	....	...	...	...	....	15,000
CAMPBELL VOL FIRE	27	....	1	62	20	20	....	5,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
CLEMENTS FIRE DEPT	21	....	....	50	20	10	2,000	2,000
CLIFTON	21	....	....	50	10	10	....	....
COTTON FIREFIGHTERS	12	....	....	50	10	10	....	10,000
DENT	....	....	....	50	20	10	....	10,000
DUMONT FIREMEN	19	....	1	50	20	10	....	2,000
EITZEN FIREMEN	25	....	2	50	10	10	....	2,000
FISHER FIRE RELIEF	23	....	....	50	20	20	....	3,000
GOODLAND	19	....	....	50	20	20	....	....
GRANADA FIREMEN	14	....	....	50	50	20	....	5,000
HOVLAND	11	....	....	50	10	10	....	5,000
JACOBSON VOL FIRE	18	....	....	50	20	10	....	15,000
LAKE WILSON FIRE	19	....	....	50	20	10	2,000	2,000
LAKELAND FIRE	19	....	....	50	20	10	....	10,000
LUTSEN TOWN	12	....	....	50	20	10	....	1,000
NEW MUNICH FIRE	18	....	....	50	10	10	....	2,000
NORTHLAND	....	....	....	50	20	10	....	5,000
ORONOCO	17	17	....	55	10	10	....	....
OTTERTAIL FIRE DEPT	28	....	2	50	10	....	....	....
ST. LEO	23	....	1	50	20	10	....	10,000
TWIN LAKES FIRE	19	....	....	50	20	10	....	20,000
VERGAS FIRE DEPT	17	....	....	50	10	10	....	5,000
VERNDALE FIRE DEPT	22	....	....	50	....	20	....	6,000
VINING VOL FIRE	16	....	....	55	10	10	....	2,500
WILLIAMS FIREMEN	17	....	....	50	20	20	....	5,000

TOTAL 496 17 7

LUMP SUM SERVICE PENSION OF \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE

ALBERTVILLE FIRE	28	....	....	55	20	10	....	10,000
ALDEN FIRE DEPT	25	....	1	50	10	10	....	2,600
ALPHA FIRE DEPT	16	....	....	50	20	10	3,000	3,000
ALTURA VOL FIRE	21	....	....	50	20	20	....	10,000
BADGER FIRE DEPT	19	....	....	50	10	10	....	5,000
BARNUM VOL FIRE	23	....	....	50	20	20	....	20,000
BARRETT	18	....	....	60	20	20	....	2,000
BELLINGHAM FIRE	20	....	....	50	10	10	....	5,000
BLACKHOOF FIRE	20	....	1	50	10	10	3,000	3,000
BLOMKEST FIREMEN	14	....	....	60	20	20	....	5,000
BLUFFTON	16	....	2	50	20	10	....	3,000
BREITUNG FIRE	27	....	....	50	20	....	35,000	35,000
CHERRY VOL FIRE	20	....	....	50	10	10	....	5,000
CLARKS GROVE	24	....	4	50	10	10	10,000	10,000
CROOKED LAKE FIRE	18	....	....	50	10	10	....	5,000
CUYUNA	23	....	....	50	20	10	....	5,000
DALTON FIRE DEPT	22	....	....	50	20	10	1,000	10,000
DARFUR FIRE DEPT	18	....	....	50	10	10	....	3,000
DEER CREEK FIRE	22	....	....	50	10	10	3,000	3,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
DEXTER FIREMEN	....	....	....	50	10	10	....	....
DOVER VOL FIRE	24	....	....	50	20	20	....	6,000
ELIZABETH FIRE DEPT	24	....	1	50	10	10	....	10,000
ELLSWORTH VOL FIRE	25	....	....	55	10	10	....	50,000
ELROSA FIREMEN	30	....	....	60	10	10	....	10,000
EVANSVILLE	25	....	....	50	20	10	....	30,000
FINLAND FIRE DEPT	17	....	1	50	10	10	....	....
FORADA	24	....	....	50	20	20	....	5,000
FREDENBERG VOL FIRE	15	....	....	50	20	20	....	....
GARFIELD	19	....	....	50	20	10	....	10,000
GHENT FIRE DEPT	15	....	....	50	20	10	....	2,500
GRAND LAKE FIRE	22	....	3	50	10	10	1,000	10,000
GREEN ISLE	25	....	....	50	20	20	....	10,000
GREENWOOD VOL FIRE	23	....	....	...	20	...	....	5,000
GRYGLA VOL FIRE	19	....	....	50	20	20	....	20,000
HALSTAD FIRE DEPT	24	....	2	55	10	10	....	30,000
HANLEY FALLS FIRE	23	....	6	55	20	10	....	20,000
HARRIS	25	....	1	50	20	10	25,000	25,000
HARTLAND VOL FIRE	20	....	1	50	20	20	....	5,000
HENDRUM VOL FIRE	18	....	....	50	20	20	20,000	20,000
HENNING FIRE DEPT	25	....	....	50	20	20	7,000	7,000
HEWITT FIRE DEPT	11	....	....	50	10	10	....	5,000
HOKAH FIREMEN	25	....	....	50	20	10	....	45,000
HOLLAND FIRE DEPT	16	....	....	50	10	10	....	....
INDUSTRIAL VOL FIRE	19	....	....	50	20	10	5,000	5,000
KARLSTAD FIRE DEPT	27	....	1	50	20	10	....	55,000
KELLIHER FIRE DEPT	18	....	....	50	10	10	....	5,000
LAKE HENRY FIRE	21	....	....	50	20	10	....	5,000
LAKESWOOD VOL FIRE	19	....	....	50	20	20	....	35,000
LEAF VALLEY	24	....	1	50	20	20	....	5,000
LOWRY FIRE DEPT	21	....	1	50	10	10	....	5,000
LUCAN FIRE DEPT	20	....	....	50	20	10	....	5,000
MAHTOWA FIRE	17	....	....	50	20	10	....	10,000
MC INTOSH FIRE DEPT	21	....	1	50	10	10	....	25,000
MCDAVITT	17	....	2	50	20	20	1,000	1,000
MEDFORD VOL FIRE	25	....	....	50	10	10	....	30,000
NEVIS	25	....	....	50	10	10	2,500	2,500
NEWFOLDEN FIRE	14	....	....	50	20	...	....	2,000
ODIN FIREMEN	13	....	....	50	20	10	....	10,000
ORR FIREMEN	10	....	....	50	10	10	10,000	10,000
OSTRANDER FIREMEN	17	....	....	50	20	10	....	5,000
PALISADE FIRE DEPT	17	....	1	50	10	10	....	10,000
PLATO FIRE DEPT	25	....	....	50	20	20	....	8,000
PORTER FIRE DEPT	25	....	....	55	10	10	....	10,000
ROLLINGSTONE FIRE	25	....	3	50	10	10	....	10,000
RUTHTON FIRE DEPT	18	....	....	50	20	20	....	....
SHAFER	22	1	....	50	20	20	....	30,000
SHELLY FIREMEN	20	....	....	50	20	10	....	5,000
SILICA VOL FIRE	17	....	....	50	20	20	20,000	20,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
SOLWAY VOL FIRE	24	....	2	50	10	10	....	2,500
SOUTH HAVEN FIRE	24	....	....	50	10	10	25,000	50,000
SQUAW LAKE FIRE	17	....	....	55	10	10	2,000	2,000
ST. FRANCIS	24	....	....	50	20	10	5,000	5,000
ST. HILAIRE	24	....	....	50	20	20	....	20,000
ST. MARTIN FIREMEN	24	....	....	50	20	10	....	30,000
STURGEON LAKE	14	....	....	50	10	10	....	5,000
TOWER VOL FIRE	32	....	....	55	20	20	....	5,000
TWIN LAKES FIRE DEPT	22	....	....	50	10	10	....	....
VESTA FIREMEN	19	....	....	50	20	10	5,000	5,000
VILLARD	13	....	....	50	20	20	....	10,000
WARBA-FEELY-SAGO	26	....	....	....	....	....	....	10,000
WAUBUN FIRE DEPT	20	....	2	50	10	10	....	5,000
WENDELL	23	....	....	50	20	20	....	10,000
WILLOW RIVER	19	....	....	50	10	10	....	5,000
WILMONT FIRE DEPT	24	....	....	50	10	10	....	3,000
WOLF LAKE FIRE DEPT	19	1	3	55	10	10	....	5,000

TOTAL 1,753 2 40

LUMP SUM SERVICE PENSION OF \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE

ADRIAN FIRE DEPT	25	....	....	50	20	20	....	5,000
ALBORN FIREMEN	21	....	....	50	20	10	....	1,000,000
AMBOY	20	....	1	20	10	10	....	10,000
ASKOV VOL FIRE	19	....	....	55	10	10	....	5,000
BALATON FIRE DEPT	24	....	....	50	20	20	3,750	3,750
BALSAM VOL FIRE	20	....	....	50	10	10	....	2,500
BEARDSLEY FIREMEN	20	....	....	50	20	20	....	1,000
BEAVER CREEK FIRE	17	....	....	50	10	10	....	4,000
BELVIEW FIREMEN	26	....	....	50	10	10	....	5,000
BERTHA FIRE DEPT	20	....	....	50	10	10	....	2,000
BOWLUS FIRE DEPT	20	....	....	50	10	10	....	3,000
BOYD FIRE DEPT	20	....	....	50	10	10	....	5,000
BRANDON	24	....	....	50	20	20	....	2,000
BRICELYN	24	....	....	55	20	20	....	5,000
BROWERVILLE FIRE	22	....	....	50	10	10	....	10,000
BUTTERFIELD FIREMEN	24	....	....	50	10	10	5,000	5,000
CANOSIA FIRE DEPT	24	....	....	50	10	10	....	....
CANTON	19	....	....	50	10	10	....	10,000
CARLOS	24	....	1	50	20	10	....	10,000
CEYLON FIRE DEPT	21	....	....	50	10	10	....	3,500
CHANDLER VOL FIRE	19	....	....	50	20	10	....	60,000
CHOKIO VOL FIRE	20	....	....	50	20	10	....	5,000
CLAREMONT	21	....	....	50	10	10	....	5,000
CLARISSA FIRE DEPT	24	....	....	50	10	10	5,000	5,000
CLEARWATER FIRE	23	....	1	50	10	10	30,000	30,000
CLINTON FIRE DEPT	25	....	....	50	20	20	....	5,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
CLINTON VOL FIRE	21	....	1	50	10	10	1,000	1,000
COLVIN	11	....	1	50	20	10	10,000	10,000
COSMOS FIRE DEPT	19	....	....	50	10	10	....	6,000
COTTONWOOD FIREMEN	24	....	5	55	20	20	5,000	5,000
CURRIE FIRE DEPT	23	....	....	50	...	...	5,000	5,000
CYRUS FIREMEN	15	....	....	65	20	20	....	5,000
DALBO FIRE DEPT	11	11	7	50	20	20	50,000	....
DANUBE FIREMEN	22	....	4	50	20	20	....	25,000
DUNNELL FIRE DEPT	15	....	....	50	10	10	....	5,000
EAGLE BEND FIRE DEPT	25	....	....	50	10	10	....	30,000
EASTON	23	....	....	50	10	10	....	3,500
ELMORE	24	....	....	50	10	10	60,000	60,000
ELYSIAN FIRE DEPT	24	....	1	50	20	10	....	10,000
EMMONS FIRE DEPT	25	....	1	50	20	20	....	50,000
FAYAL	22	....	....	50	10	10	....	10,000
FIFTY LAKES	13	....	4	50	10	10	....	5,000
FORESTON FIRE DEPT	19	....	....	50	10	...	2,000	5,000
FROST VOL FIRE	25	....	....	50	20	20	....	10,000
GLYNDON	27	....	....	50	20	10	....	....
GNESEN VOL FIRE	26	....	....	50	10	10	....	....
GRACEVILLE FIRE DEPT	25	....	....	...	...	...	....	2,500
GRAND MEADOW FIRE	23	....	....	50	20	20	100,000	100,000
HAMPTON	19	....	1	50	10	10	....	10,000
HANCOCK	22	....	....	50	10	20	....	7,500
HANOVER FIRE DEPT	23	....	2	60	10	10	....	15,000
HANSKA FIREMEN	25	....	1	50	20	20	....	10,000
HAYWARD	22	....	....	50	20	10	....	5,000
HENDRICKS FIREMEN	25	2	1	50	10	10	1,000	1,000
HERMAN	25	....	....	50	20	20	....	7,500
HILL CITY VOL FIRE	25	....	....	...	50	20	....	5,000
HILLS FIREMEN	28	....	....	50	10	10	....	10,000
HOFFMAN VOL FIRE	24	....	1	50	20	20	....	5,000
IRONTON	24	....	....	50	10	10	....	25,000
JEFFERS	19	....	1	50	20	20	....	10,000
KANDIYOHI FIRE	21	....	....	...	50	...	20,000	20,000
KASOTA FIRE DEPT	22	....	....	50	10	10	500	500
KENSINGTON	20	...	1	50	10	10	10,000	10,000
KILKENNY FIREMEN	19	....	1	50	20	20	25,000	25,000
LANESBORO VOL FIRE	22	....	....	50	20	20	....	10,000
LESTER PRAIRIE FIRE	30	....	....	50	20	10	....	10,000
LEWISVILLE VOL FIRE	19	....	....	50	20	20	....	50,000
LITTLEFORK FIREMEN	26	....	1	50	10	10	....	2,000
MABEL	20	....	....	50	10	10	3,000	3,000
MADISON LAKE FIRE	25	1	....	50	20	20	7,000	7,000
MAYNARD FIRE DEPT	19	....	....	55	10	10	20,000	20,000
MC KINLEY FIRE DEPT	17	....	....	50	10	10	5,000	5,000
MIESVILLE	31	....	1	50	20	10	....	5,000
MILAN FIRE DEPT	18	....	....	...	...	...	....	10,000
MILTONA	24	....	....	50	20	10	....	10,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
MONTROSE FIRE DEPT	19	....	2	55	10	10	....	10,000
NEW AUBURN	21	....	....	50	20	10	....	5,000
NEW MARKET FIRE	19	....	....	50	20	10	....	5,000
NORTHOME FIRE DEPT	18	....	....	50	20	20	....	5,000
NORWOOD FIRE DEPT	29	....	4	50	10	10	10,000	5,000
OGILVIE VOL FIRE	20	....	....	50	20	20	....	200,000
ORMSBY FIREMEN	15	....	1	50	10	10	....	2,500
PENNOCK FIRE	19	....	....	50	10	10	....	5,000
PIKE SANDY BRITT	38	....	....	50	10	10	3,000	3,000
RANDOLPH	28	....	....	50	20	10	....	7,000
ROCKVILLE FIREMEN	27	....	....	50	10	10	....	6,000
ROSE CREEK VOL FIRE	22	....	....	50	20	10	....	....
ROYALTON FIRE DEPT	24	....	....	50	10	10	....	5,000
RUSSELL FIRE DEPT	20	....	....	50	10	10	....	3,000
SANBORN	20	2	....	50	20	20	5,000	5,000
SCHROEDER	11	....	....	50	20	10	5,000	5,000
SILVER LAKE FIRE	27	....	2	50	10	10	....	7,500
ST. MICHAEL	26	....	....	50	10	10	....	100,000
TWIN VALLEY FIRE	23	....	....	50	...	...	....	....
VERNON CENTER	19	....	....	50	20	10	1,000	1,000
WALNUT GROVE FIRE	20	....	1	50	10	10	....	5,000
WARROAD	18	....	5	...	...	...	4,000	4,000
WATKINS FIRE DEPT	23	....	2	50	20	20	....	5,000
WATSON FIRE DEPT	22	....	3	50	10	10	....	25,000
WAVERLY FIRE	22	....	....	50	10	10	....	6,000
WEST CONCORD	22	....	....	50	20	20	....	1,000
WILSON FIRE DEPT	35	....	....	50	10	10	20,000	20,000
WOOD LAKE FIRE	20	....	1	50	10	10	10,000	10,000
WOODSTOCK FIRE DEPT	12	....	....	55	10	10	....	....
WRIGHT VOL FIRE	18	....	1	55	20	10	....	....
WYKOFF FIRE DEPT	22	....	....	...	...	...	....	5,000
WYOMING	25	....	....	50	20	10	5,000	5,000
ZUMBRO FALLS FIRE	23	....	....	50	10	10	....	10,000

TOTAL 2,369 16 60

LUMP SUM SERVICE PENSION OF \$300 OR MORE PER YEAR OF SERVICE

ADA FIRE DEPT	27	....	1	50	10	10	....	100,000
ADAMS FIREMEN	24	....	2	50	10	10	....	10,000
AITKIN FIRE DEPT	32	....	1	50	20	20	....	25,000
ALEXANDRIA	30	....	4	50	20	20	....	100,000
ANNANDALE FIRE DEPT	22	....	5	50	20	10	....	20,000
ANOKA FIRE DEPT	35	1	....	50	20	10	....	250,000
ARGYLE VOL FIRE	25	....	....	50	20	20	....	6,000
ARLINGTON	27	1	....	50	10	10	....	40,000
ASHBY	24	....	1	50	10	10	....	10,000
ATWATER FIRE DEPT	24	....	....	50	10	10	....	8,500

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
AUDUBON	25	....	....	50	10	10	8,000	8,000
AURORA FIREMEN	22	....	....	50	10	10	....	20,000
AVON FIRE DEPT	22	....	2	50	20	10	....	10,000
BABBITT VOL FIRE	22	....	....	50	10	10	....	100,000
BACKUS	19	2	3	50	20	10	10,000	10,000
BAGLEY	25	....	....	50	10	10	....	20,000
BARNESVILLE	26	....	1	50	10	10	....	15,000
BASS BROOK FIREMEN	23	....	3	50	10	10	....	40,000
BATTLE LAKE FIRE	17	1	....	50	20	10	2,000	10,000
BAYPORT FIREMEN	24	....	1	50	20	20	....	....
BEAVER BAY FIRE	25	....	....	...	...	...	....	25,000
BECKER	30	....	....	50	20	10	....	15,000
BELGRADE FIRE DEPT	25	....	....	50	10	10	....	10,000
BELLE PLAINE FIRE	30	....	1	50	20	20	20,000	20,000
BELLE PRAIRIE	23	....	1	50	10	10	10,000	10,000
BEMIDJI PIONEER FIRE	40	....	4	50	10	10	....	50,000
BETHEL	10	....	....	50	20	10	....	....
BIG LAKE FIRE DEPT	23	....	....	50	20	10	....	10,000
BIGFORK FIRE DEPT	21	....	....	50	10	10	....	15,000
BIRD ISLAND FIRE	25	....	1	50	10	10	....	10,000
BIWABIK CITY	25	....	1	50	10	10	....	10,000
BLACKDUCK FIRE DEPT	25	1	....	50	10	10	10,000	10,000
BLOOMING PRAIRIE VOL	26	....	....	50	10	10	....	100,000
BLUE EARTH	30	2	1	50	10	10	....	250,000
BOVEY VOL FIRE DEPT	20	....	3	50	20	10	....	7,000
BRAINERD	40	....	....	50	10	10	2,000	80,000
BRECKENRIDGE FIRE	33	....	....	55	...	15	1,000	1,000
BROOTEN VOL FIRE	19	....	....	55	10	10	....	5,000
BROWNS VALLEY FIRE	21	1	....	50	20	20	....	5,000
BROWNSDALE FIREMEN	20	....	....	50	20	20	....	6,000
BROWNTON FIRE DEPT	23	....	....	50	20	10	....	10,000
BUFFALO FIRE DEPT	24	....	....	50	10	10	....	135,000
BUFFALO LAKE FIRE	23	....	....	50	20	10	....	10,000
BUHL VOL FIRE	22	....	5	50	20	20	....	25,000
BYRON VOL FIRE	25	....	8	50	10	10	10,000	10,000
CALEDONIA	31	....	1	50	10	10	....	10,000
CALUMET FIRE DEPT	21	....	1	50	10	10	....	10,000
CAMBRIDGE FIRE DEPT	25	....	1	50	20	10	....	60,000
CANBY FIREMEN	24	....	1	50	20	20	....	30,000
CANNON FALLS VOL	30	1	2	...	...	...	....	75,000
CARLTON FIREMEN	22	....	5	50	10	10	10,000	10,000
CARVER FIRE DEPT	29	1	....	...	...	...	10,000	10,000
CASS LAKE FIREMEN	20	2	1	50	10	10	....	15,000
CENTENNIAL	39	....	....	50	10	10	....	50,000
CENTER CITY FIRE	18	....	....	50	10	10	10,000	10,000
CHATFIELD FIRE DEPT	24	1	....	50	10	10	....	15,000
CHISAGO CITY	24	....	2	50	10	10	....	....
CHISHOLM FIRE	27	....	....	50	10	10	....	42,500
CLARA CITY FIRE	20	....	1	50	20	10	....	6,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
CLARKFIELD FIREMEN	28	....	....	50	10	10	....	8,000
CLEAR LAKE FIRE	23	....	2	50	20	10	50,000	50,000
CLEARBROOK	20	....	2	50	10	10	....	24,000
CLEVELAND FIREMEN	20	....	....	50	10	10	....	10,000
COKATO FIRE DEPT	26	9	....	50	10	10	....	100,000
COLD SPRING VOL FIRE	30	....	....	50	10	10	....	26,000
COLERAINE FIRE DEPT	20	....	....	50	20	20	10,000	10,000
COMFREY	23	....	2	50	20	20	....	5,000
COOK FIREMEN	14	....	....	50	20	10	....	10,000
COON RAPIDS	43	....	....	50	10	9	....	91,400
COTTAGE GROVE FIRE	56	....	3	50	20	10	....	500,000
COURTLAND VOL FIRE	22	....	1	50	20	20	....	25,000
CROMWELL FIRE	28	....	....	50	20	20	....	5,000
CROSBY	30	....	1	50	10	10	35,000	35,000
DASSEL FIREMEN	29	....	....	50	10	10	....	30,000
DAWSON VOL FIRE	21	....	1	55	10	10	....	10,000
DAYTON FIREMEN	29	....	1	50	10	10	10,000	10,000
DEER RIVER FIREMEN	25	....	....	50	10	10	....	20,000
DEERWOOD	21	....	....	50	10	10	....	2,000
DELANO FIRE DEPT	26	....	....	50	20	10	....	15,000
DETROIT LAKES FIRE	30	18	2	50	10	10	....	100,000
DILWORTH	26	....	....	50	10	10	2,500	2,500
DODGE CENTER	21	....	1	50	10	10	....	15,000
EAGLE LAKE FIRE DEPT	25	....	1	50	10	10	....	15,000
EAST BETHEL FIRE	27	4	6	50	10	10	....	50,000
EAST GRAND FORKS	32	....	....	50	20	20	....	45,000
ECHO FIREMEN	21	....	....	50	10	10	....	8,000
EDEN VALLEY FIRE	25	....	....	50	10	10	....	25,000
EDGERTON FIRE DEPT	24	....	....	50	10	10	....	7,000
ELBOW LAKE	26	....	....	50	20	20	....	10,000
ELK RIVER FIRE	31	....	....	50	20	20	250,000	250,000
ELY FIRE DEPT	26	....	1	50	...	20	30,000	30,000
EMILY	20	....	5	50	10	10	....	60,000
EXCELSIOR	32	....	9	50	10	10	....	50,000
EYOTA VOL FIRE	23	....	....	...	...	...	....	10,000
FAIRFAX FIREMEN	25	....	....	55	20	20	....	200,000
FARMINGTON	35	....	9	50	10	10	10,000	32,000
FERGUS FALLS FIRE	37	....	....	50	10	10	....	60,000
FERTILE	23	....	....	50	20	10	....	5,000
FLOODWOOD VOL FIRE	24	....	....	50	20	20	....	5,000
FOLEY FIREMEN	23	....	....	50	20	10	....	20,000
FOREST LAKE FIRE	27	....	1	50	10	10	30,000	30,000
FRANKLIN FIRE DEPT	20	....	3	50	10	10	....	5,000
FRAZEE FIRE	24	....	....	50	20	10	10,000	10,000
FREEPORT FIRE DEPT	22	....	....	50	10	10	....	10,000
FULDA FIRE DEPT	24	....	1	50	20	10	....	15,000
GARRISON	19	....	....	50	10	10	....	....
GAYLORD	25	....	....	50	10	10	....	....
GILBERT FIRE DEPT	20	....	....	50	10	10	....	....

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
GLENWOOD FIRE DEPT	....	....	....	50	10	10	....	44,000
GOLDEN VALLEY FIRE	44	....	7	50	10	10	150,000	150,000
GONVICK	20	....	....	50	10	10	....	5,000
GOOD THUNDER FIRE	23	....	2	50	10	10	....	7,500
GOODVIEW FIREMEN	32	....	2	55	15	15	....	50,000
GRAND MARAIS	30	....	1	50	20	10	....	100,000
GRAND RAPIDS FIRE	25	....	2	50	10	10	75,000	75,000
GRANITE FALLS FIRE	25	....	....	50	20	10	5,000	5,000
GREY EAGLE VOL FIRE	20	....	....	50	10	10	....	5,000
GROVE CITY FIREMEN	20	....	5	50	10	10	....	10,000
HACKENSACK FIRE	20	....	....	50	20	10	5,000	5,000
HALLOCK FIREMEN	28	....	....	50	10	10	....	100,000
HAM LAKE FIRE DEPT	31	....	1	50	10	10	....	200,000
HAMBURG FIRE DEPT	28	....	....	50	20	20	....	....
HAMEL VOL FIRE	35	....	2	50	10	10	....	10,000
HARMONY VOL FIRE	23	....	....	50	10	10	....	5,000
HASTINGS	42	1	1	50	10	10	....	60,000
HAYFIELD	25	....	....	50	10	10	....	35,000
HECTOR VOL FIRE	19	....	....	50	10	10	....	150,000
HENDERSON	24	....	1	50	10	10	10,000	10,000
HERMANTOWN FIRE	32	....	3	50	10	10	30,000	30,000
HERON LAKE FIRE	21	....	....	55	20	20	....	10,000
HIBBING FIREMEN	26	....	4	50	10	10	25,000	25,000
HINCKLEY VOL FIRE	26	....	....	50	10	10	....	100,000
HOLDINGFORD FIRE	24	....	....	50	20	10	10,000	10,000
HOPKINS VOL FIRE	37	....	4	50	10	10	63,000	63,000
HOUSTON VOL FIRE	25	....	1	50	10	10	....	50,000
HOWARD LAKE FIRE	26	....	....	50	20	20	15,000	15,000
HOYT LAKES FIRE	26	....	2	50	10	10	....	....
HUGO FIRE DEPT	25	....	7	...	...	...	2,000	10,000
IDEAL	16	....	....	50	10	10	....	8,000
INTERNATIONAL FALLS	28	....	3	50	20	10	....	40,000
INVER GROVE HEIGHTS	53	....	6	50	10	10	25,000	200,000
ISANTI VOL FIRE	35	....	....	50	20	20	5,000	5,000
JACKSON FIRE DEPT	29	....	....	50	20	20	5,000	25,000
JANESVILLE VOL FIRE	25	....	21	50	10	10	....	10,000
JASPER FIRE DEPT	22	....	....	50	10	10	....	5,000
JORDAN FIRE DEPT	30	....	1	50	10	10	20,000	20,000
KASSON	26	....	3	50	10	10	....	10,000
KEEWATIN FIREMEN	19	....	4	50	20	20	....	13,000
KETTLE RIVER FIRE	17	....	....	50	10	10	20,000	20,000
KIMBALL FIREMEN	26	....	2	50	20	10	....	7,000
KINNEY VOL FIRE	18	....	2	50	10	10	....	10,000
LACRESCENT	23	....	9	50	10	10	....	20,000
LAFAYETTE FIRE DEPT	22	....	....	50	20	10	....	10,000
LAKE BENTON VOL FIRE	21	....	....	50	20	20	....	10,000
LAKE CITY FIRE DEPT	22	....	1	50	20	20	....	25,000
LAKE CRYSTAL FIRE	24	....	....	50	20	20	....	10,000
LAKE ELMO FIRE	22	....	1	50	10	10	15,000	15,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
LAKE LILLIAN FIRE	24	....	....	55	20	...	50,000	50,000
LAKE PARK FIRE	24	....	....	50	20	20	....	15,000
LAKEFIELD FIREMEN	24	....	....	50	20	10	85,000	85,000
LAKEVILLE	49	....	....	50	10	10	100,000	100,000
LAMBERTON FIREMEN	20	....	2	50	10	10	....	4,000
LE ROY VOL FIRE	24	....	....	...	10	10	....	10,000
LE SUEUR VOL FIRE	24	....	1	50	10	10	30,000	30,000
LEWISTON VOL FIRE	32	....	....	50	20	20	....	10,000
LEXINGTON FIREMEN	23	....	1	50	20	20	....	50,000
LINDSTROM	22	....	3	50	20	20	....	100,000
LINWOOD TWP FIRE	27	....	2	50	20	10	10,000	10,000
LITCHFIELD FIRE	30	....	....	50	10	10	....	22,000
LITTLE CANADA FIRE	34	....	1	50	10	10	10,000	50,000
LITTLE FALLS FIRE	24	....	3	50	20	20	30,000	30,000
LONG LAKE	26	....	1	50	10	10	....	30,000
LONG PRAIRIE FIRE	21	....	....	50	20	10	50,000	50,000
LONSDALE FIRE DEPT	25	....	8	50	20	10	....	10,000
LORETTO VOL FIRE	30	....	3	50	10	10	25,000	25,000
LOWER ST. CROIX VAL	27	....	3	50	10	10	....	100,000
LUVERNE FIRE DEPT	34	27	1	50	20	10	150,000	150,000
MADELIA FIRE DEPT	24	....	3	50	10	10	....	100,000
MADISON VOL FIRE	25	....	1	50	10	10	....	10,000
MAHNOMEN FIRE DEPT	25	....	....	50	10	20	....	10,000
MAHTOMEDI FIRE DEPT	35	....	3	50	...	...	12,000	12,000
MAPLE GROVE	60	....	6	50	10	10	400,000	400,000
MAPLE PLAIN FIRE	32	....	5	50	10	10	....	25,000
MAPLETON	24	3	1	50	20	10	....	20,000
MAPLEWOOD FIRE	165	....	9	50	20	10	....	30,000
MARBLE FIRE DEPT	20	....	....	50	10	10	6,000	6,000
MARSHALL FIRE DEPT	36	....	3	50	10	10	....	100,000
MAYER VOL FIRE DEPT	....	....	....	...	...	...	....	....
MCGREGOR	20	....	....	50	10	10	....	10,000
MELROSE FIRE DEPT	30	....	....	50	20	20	....	15,000
MENAHGA FIRE DEPT	19	....	....	55	10	10	....	25,000
MILACA FIRE DEPT	22	....	4	55	10	10	....	....
MINNEOTA FIRE DEPT	26	....	1	50	10	10	....	14,000
MINNESOTA LAKE FIRE	25	....	....	50	20	10	....	50,000
MISSION	15	....	1	50	20	10	5,000	5,000
MONTEVIDEO	29	....	....	50	20	20	....	50,000
MONTGOMERY VOL	30	22	....	55	20	20	....	2,000
MONTICELLO FIRE	26	....	....	50	20	10	....	....
MOOSE LAKE FIRE	26	....	....	50	20	10	....	10,000
MORA FIRE DEPT	27	....	1	55	20	20	100,000	250,000
MORGAN FIRE DEPT	21	....	3	50	10	10	....	20,000
MORRIS FIRE DEPT	30	....	....	50	20	20	....	20,000
MORRISTOWN FIREMEN	27	....	....	50	10	10	....	100,000
MORTON FIREMEN	21	50	20	20	50,000
MOTLEY VOL FIRE	22	50	10	10	10,000
MT IRON	21	50	10	10	50,000

TABLE 3
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FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
MT LAKE	25	....	1	50	10	10	....	50,000
NASHWAUK FIRE DEPT	22	....	....	50	10	10	....	15,000
NEW GERMANY	29	....	....	50	10	10	....	10,000
NEW LONDON FIRE DEPT	23	....	....	50	10	10	....	100,000
NEW PRAGUE FIRE	30	....	....	50	20	10	....	25,000
NEW RICHLAND FIRE	22	....	1	50	20	10	....	10,000
NEW SCANDIA FIRE	28	....	....	50	20	10	....	20,000
NEW YORK MILLS FIRE	21	....	1	50	10	10	....	7,000
NEWPORT FIRE DEPT	30	....	4	50	20	10	30,000	30,000
NICOLLET FIRE DEPT	23	1	1	50	20	10	....	10,000
NISSWA	25	....	....	50	10	10	....	15,000
NORTH BRANCH	32	....	2	50	10	10	....	7,000
NORTH MANKATO FIRE	30	....	....	50	15	15	20,000	20,000
NORTH ST. PAUL FIRE	38	....	1	50	15	15	....	30,000
NORTHFIELD FIRE DEPT	27	....	1	50	10	10	....	75,000
OAK GROVE FIRE	23	....	....	50	10	10	20,000	20,000
OAKDALE FIREMEN	30	....	3	50	20	10	....	200,000
OLIVIA	25	....	2	50	10	10	....	50,000
ONAMIA FIRE DEPT	19	....	....	50	10	10	....	100,000
ORTONVILLE	29	....	1	50	20	20	....	100,000
OSAKIS	20	....	....	50	20	10	50,000	50,000
OWATONNA FIRE DEPT	38	....	3	50	20	10	20,000	70,000
PALO FIREMEN	26	....	....	50	10	10	....	10,000
PARK RAPIDS FIRE	26	....	....	50	10	10	6,000	25,000
PARKERS PRAIRIE VOL	24	....	....	50	20	20	....	10,000
PAYNESVILLE FIRE	25	....	....	50	10	10	....	15,000
PELICAN RAPIDS VOL	24	....	....	50	10	10	1,000	13,000
PEQUOT LAKES	25	....	1	50	10	10	....	20,000
PERHAM FIREMEN	31	....	2	55	10	10	10,000	10,000
PIERZ FIRE DEPT	26	....	1	...	12	12	50,000	50,000
PILLAGER FIRE DEPT	19	....	....	50	10	10	....	20,000
PINE ISLAND VOL FIRE	26	....	1	50	20	20	100,000	100,000
PINE RIVER FIRE	23	....	2	50	10	10	....	15,000
PIPESTONE FIRE	35	17	....	50	20	20	....	10,000
PRESTON FIRE DEPT	24	....	....	50	10	10	....	10,000
PRINCETON FIRE DEPT	38	....	....	50	10	10	....	40,000
PRINSBURG FIREMEN	18	....	2	50	10	10	60,000	60,000
PRIOR LAKE FIRE	37	....	1	50	10	10	75,000	75,000
PROCTOR FIRE DEPT	18	....	....	50	20	20	2,500	2,500
RANDALL VOL FIRE	25	....	....	50	10	10	....	25,000
RAYMOND FIRE DEPT	20	....	....	50	10	10	....	50,000
REDWOOD FALLS FIRE	30	....	1	50	10	10	....	50,000
REMER VOL FIRE	16	....	....	50	20	10	....	15,000
RENVILLE FIREMEN	25	....	....	50	20	20	....	10,000
RICE LAKE VOL FIRE	29	....	1	50	20	20	....	20,000
RICE VOL FIREMEN	20	....	1	50	...	20	50,000	50,000
RICHMOND FIREMEN	24	....	....	50	20	20	....	5,000
ROCKFORD FIRE DEPT	25	3	....	50	10	10	....	10,000
ROGERS FIRE DEPT	24	....	....	50	20	10	....	10,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
ROSEAU VOL FIRE	24	....	1	50	20	20	2,500	2,500
ROSEMOUNT	36	....	1	50	10	10	....	20,000
ROTHSAY FIRE DEPT	22	....	....	50	10	10	....	7,000
RUSH CITY	30	....	....	50	20	20	25,000	25,000
SACRED HEART FIRE	24	....	2	50	20	20	....	10,000
SANDSTONE FIREMEN	27	....	....	50	20	20	....	50,000
SARTELL FIRE DEPT	25	....	....	50	....	....	....	20,000
SAUK CENTRE FIRE	30	....	....	50	10	10	100,000	100,000
SAUK RAPIDS	26	2	....	50	20	20	30,000	30,000
SCANDIA VALLEY	20	....	....	50	20	10	20,000	20,000
SCANLON VOL FIRE	17	....	4	50	20	10	5,000	5,000
SEBEKA FIRE DEPT	20	....	....	50	20	20	....	....
SHAKOPEE FIRE	34	1	....	50	15	10	40,000	40,000
SHERBURN FIRE DEPT	....	....	....	....	....	....	....	....
SHEVLIN	16	....	....	55	10	10	....	....
SILVER BAY FIRE	19	....	4	50	10	10	5,000	5,000
SLAYTON FIREMEN	27	....	1	55	20	20	5,000	5,000
SLEEPY EYE FIRE DEPT	32	....	3	55	10	10	40,000	40,000
SO INTERNATL FALLS	20	....	....	50	20	10	50,000	50,000
SPICER FIREMEN	20	....	1	50	20	20	....	50,000
SPRING GROVE FIRE	24	....	....	50	10	10	....	3,000
SPRING VALLEY FIRE	22	....	....	50	10	10	....	18,000
SPRINGFIELD	26	....	4	50	20	20	....	50,000
ST. ANTHONY FIRE	21	....	8	50	20	10	....	25,000
ST. BONIFACIUS	21	....	1	50	20	19	....	10,000
ST. CHARLES	27	....	2	50	20	20	....	100,000
ST. CLAIR FIRE DEPT	26	....	1	50	20	10	10,000	10,000
ST. CLOUD FIRE TOWNS	31	....	3	50	10	10	20,000	20,000
ST. JAMES	30	7	2	55	10	10	....	5,000
ST. JOSEPH VOL FIRE	30	....	1	50	10	10	....	10,000
ST. PAUL PARK	27	....	5	50	10	10	....	80,000
ST. PETER	33	6	....	50	10	10	1,000	50,000
ST. STEPHEN VOL FIRE	26	....	2	50	10	10	....	50,000
STACY	29	....	2	50	20	10	16,000	16,000
STAPLES FIRE DEPT	32	....	1	50	10	10	....	15,000
STARBUCK FIRE DEPT	23	....	1	50	10	10	....	10,000
STEPHEN FIRE DEPT	28	....	....	50	20	20	....	100,000
STEWART FIREMEN	25	....	....	50	20	20	....	10,000
STEWARTVILLE VOL	23	....	....	50	10	10	....	20,000
STILLWATER FIRE	34	....	1	50	10	10	....	70,000
STORDEN	20	....	....	55	20	10	....	10,000
SUNBURG	20	....	2	50	10	10	....	20,000
TACONITE FIREMEN	16	....	....	50	20	20	....	5,000
TAYLORS FALLS	18	....	....	50	10	10	....	10,000
THIEF RIVER FALLS	22	....	....	50	10	10	....	40,000
THOMSON TOWN FIRE	27	....	5	50	10	10	....	10,000
TRACY VOL FIRE	25	....	7	50	20	10	10,000	10,000
TRIMONT FIREMEN	24	....	3	50	10	10	....	15,000
TRUMAN FIRE DEPT	25	....	....	50	20	10	....	25,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
TWO HARBORS VOL	18	....	1	50	20	10	....	40,000
TYLER FIREMEN	26	....	....	50	20	10	....	10,000
UNDERWOOD FIRE DEPT	18	....	....	50	10	10	....	50,000
UPSALA FIRE DEPT	18	....	....	50	10	10	....	5,000
VADNAIS HEIGHTS FIRE	37	5	....	50	15	15	....	50,000
VICTORIA	25	....	....	...	20	10	....	10,000
WABASHA FIRE DEPT	28	....	3	50	10	10	35,000	35,000
WACONIA	30	....	2	50	10	10	5,000	5,000
WADENA FIREMEN	20	....	3	50	10	10	....	60,000
WAITE PARK FIRE	20	....	2	50	20	20	1,000	60,000
WALDORF VOL FIRE	22	....	....	50	20	20	10,000	10,000
WALKER FIREMEN	24	....	....	50	10	10	....	2,000
WASECA FIRE DEPT	31	2	2	50	10	10	....	50,000
WATERTOWN	28	....	....	50	20	10	....	22,000
WATERVILLE	18	....	1	50	10	10	....	25,000
WAYZATA FIRE DEPT	29	....	1	50	10	10	....	50,000
WELCOME FIRE DEPT	26	....	1	50	20	20	....	10,000
WESTBROOK	19	....	1	50	10	10	....	10,000
WHEATON FIREMEN	25	....	2	50	10	10	....	50,000
WILLMAR VOL FIRE	52	....	....	50	10	10	200,000	200,000
WINDOM	25	....	3	55	10	10	....	30,000
WINNEBAGO	22	....	....	50	10	10	2,500	2,500
WINSTED FIRE DEPT	29	....	....	50	20	10	2,000	15,000
WOODBURY FIREMEN	65	....	5	50	10	10	50,000	50,000
WRENSHALL	26	....	....	50	15	10	....	50,000
YOUNG AMERICA	28	....	....	50	10	10	....	10,000
ZIMMERMAN FIRE	25	....	....	50	10	10	....	100,000

TOTAL 8,645 142 413

MONTHLY SERVICE PENSION OF \$2 OR MORE PER MONTH PER YEAR OF SERVICE

ALBERT LEA FIREMEN	11	5	....	50	20	20	....	20,000
APPLE VALLEY	51	4	2	50	10	10	....	75,000
APPLETON	20	6	3	55	15	15	....	40,000
BENSON FIRE DEPT	28	18	....	50	20	20	10,000	10,000
BROOKLYN CENTER FIRE	38	36	5	50	10	10	10,000	10,000
CHANHASSEN VOL FIRE	29	9	1	50	10	10	75,000	75,000
CHASKA FIREMAN	35	11	....	50	15	15	100,000	100,000
COLUMBIA HEIGHTS VOL	27	13	....	50	20	20	....	....
CRYSTAL FIRE DEPT	34	29	2	50	10	10	150,000	150,000
EAGAN	89	....	4	50	10	10	50,000	50,000
EDEN PRAIRIE	79	13	1	50	10	10	....	150,000
EDINA FIREMEN	40	18	....	50	10	10	350,000	350,000
FAIRMONT FIRE DEPT	31	15	6	50	20	20	100,000	100,000
GLENCOE FIRE DEPT	36	11	4	...	20	20	100,000	100,000
HUTCHINSON FIRE	39	23	11	50	10	10	....	50,000
LAKE JOHANNA	66	19	....	50	20	10	350,000	350,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1988

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
MINNETONKA	70	27	2	50	10	10	100,000	300,000
MOUND VOL FIRE	33	15	4	50	20	20	....	90,000
NEW BRIGHTON FIRE	29	22	....	50	10	10	125,000	125,000
NEW HOPE VOL FIRE	39	16	....	50	20	10	50,000	100,000
NEW ULM FIRE DEPT	37	28	2	50	20	20	2,000	98,000
OSSEO FIRE DEPT	26	25	....	50	20	10	....	60,000
PINE CITY VOL FIRE	30	16	....	50	20	20	10,000	25,000
PLYMOUTH FIRE	55	11	2	50	10	10	100,000	100,000
ROBBINSDALE FIRE	29	25	1	50	10	10	....	250,000
ROSEVILLE FIRE DEPT	76	18	5	50	20	10	....	200,000
SAVAGE FIRE DEPT	29	18	4	50	20	10	....	100,000
SPRING LAKE PARK	70	17	5	50	20	20	....	200,000
WHITE BEAR LAKE FIRE	48	25	....	50	10	10	10,000	10,000
WORTHINGTON FIRE	28	....	3	55	10	10	....	40,000
TOTAL	1,252	493	67					
NO SERVICE PENSION								
OKABENA FIREMEN	20	....	....	...	...	...	....	....
TOTAL	20	0	0					
GRAND TOTAL	16,198	688	616					

APPENDIX A

Office of the State Auditor - Annual Financial Report
Schedules I, II, III - Computation of Benefit Liabilities
Special Fund Assets and Financial Requirements

Office of the State Auditor Firefighters Relief Association Reporting Form



Office of the State Auditor
525 Park Street
St. Paul, Minnesota 55103
(612) 297-3685

Firefighters Relief Association

Name _____

County of _____

For the Year Ended December 31, 1988

1. For associations with assets or liabilities of less than \$200,000, please complete this form, per Minnesota Statutes Section 69.051 subdivision 1a, and return it by March 31.
2. For associations with assets or liabilities of at least \$200,000 per Minnesota Statutes Section 69.051 subdivision 1, return this form along with an audited financial statement by June 30.

**Firefighters Relief Association Reporting Form
Year Ended December 31, 1988**

Name of Relief Association _____

Mailing Address _____

City/State _____ Zip Code _____

TYPE OF SERVICE PENSION BENEFIT PROVIDED IN BYLAWS:

- Lump sum Monthly or other annuity Defined contribution (split-the-pie)
 None Other (specify) _____

FIRE DEPARTMENT REPORT

1. The Fire Department your Relief Association is associated with is:
 Municipal Fire Department Independent Nonprofit Firefighting Corporation

2. The Fire Department is:
 Salaried (career) Volunteer Salaried and Volunteer

3. Number of active firefighters:

Salaried (career) _____

Volunteer _____

Total number of members _____

RELIEF ASSOCIATION MEMBERSHIP REPORT

4. Number of active members _____

5. Number of retired and/or disabled members receiving benefits _____

6. Number of retired members on deferred pension rolls _____

BOND REPORT

7. Is the Secretary of the Relief Association bonded?
 Yes No Amount of bond \$ _____

8. Is the Treasurer of the Relief Association bonded?
 Yes No Amount of bond \$ _____

NOTE: No treasurer of a relief association governed by sections 69.77 (career or paid) shall enter upon his duties until he has given the association a bond in a reasonable amount acceptable to the municipality for faithful discharge of his duties.

No treasurer of a relief association governed by sections 69.771 to 69.776 shall enter upon the duties of the office until the treasurer has given the association a faithful performance bond in the amount equal to ten percent of the assets of the relief association; however, the bond need not exceed \$500,000.

**Firefighters Relief Association Reporting Form
As of December 31, 1988**

BYLAWS REPORT

TYPE AND AMOUNT OF OTHER BENEFITS	AMOUNT (enter N/A if not applicable)
1. Sick: <input type="checkbox"/> Lump Sum <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Year of Service	1 \$ _____
2. Disability: <input type="checkbox"/> Lump Sum <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Year of Service	2 \$ _____
3. Funeral: <input type="checkbox"/> Lump Sum <input type="checkbox"/> Year of Service <input type="checkbox"/> Other _____	3 \$ _____
4. Accident and Health Insurance (Volunteer Firemans Benefit Association or other)	4 <input type="checkbox"/> Yes <input type="checkbox"/> No
MINIMUM REQUIREMENTS FOR SERVICE PENSION	
5. Minimum Retirement Age	5 _____
6. Minimum Years as an Active Member of Fire Department	6 _____
7. Minimum Years as an Active Member of Relief Association	7 _____

COMPLETE SECTION WHICH APPLIES
(Lump Sum, Monthly Annuity, or Defined Contribution)

LUMP SUM PENSION BENEFITS (or lump sum paid in installments)	
Requirements for full vesting	
8. Number of Years of Service	8 _____
9. Amount per Year of Service	9 \$ _____
10. Do Bylaws Provide for Early Vesting?	10 <input type="checkbox"/> Yes <input type="checkbox"/> No (check one)
Benefit payable for each year of service	
11. \$1.00 or more but less than \$50.00	11 _____
12. \$50.00 or more but less than \$100.00	12 _____
13. \$100.00 or more but less than \$200.00	13 _____
14. \$200.00 or more but less than \$300.00	14 _____
15. \$300.00 or more but less than \$600.00	15 _____
16. \$600.00 or more but less than \$1,000.00	16 _____
17. \$1,000.00 or more but less than \$2,000.00	17 _____
18. \$2,000.00 or more	18 _____

MONTHLY ANNUITY PENSION BENEFIT	
19. Date of Most Recent Actuarial Valuation	19 _____
20. Date Filed with State Auditor*	20 _____
Requirements for full vesting	
21. Number of Years of Service	21 _____
22. Amount per Month per Year of Service	22 \$ _____
23. Do Bylaws Provide for Early Vesting?	23 <input type="checkbox"/> Yes <input type="checkbox"/> No (check one)
Benefit payable for each month of service	
24. Less than \$2.00	24 _____
25. \$2.00 or more but less than \$4.00	25 _____
26. \$4.00 or more	26 _____
27. Benefits after 20 years (amount per month of service)	27 \$ _____

DEFINED CONTRIBUTION (split-the-pie)	
28. Please submit a schedule of total assets accrued to each member's account and current year's calculation. Attach schedule.	28 <input type="checkbox"/> Yes <input type="checkbox"/> No

NOTE: *All relief associations associated with a volunteer fire department and paying a monthly annuity must submit an actuarial survey every four years by July 1 of the year following the date of which the survey is prepared to the parties listed below. All relief associations associated with a salaried (career) fire department must submit an actuarial survey annually by July 1 to the parties listed below.

- | | |
|----------------------|--|
| a) State Auditor | c) Legislative Commission on Pensions and Retirement |
| b) Your Municipality | d) Legislative Reference Library |

If your relief association bylaws provide lump sum benefits, information for questions 7, 10 and 11 may be obtained by completing Schedules I, II, and III. If your bylaws provide monthly annuity benefits, refer to your most recent actuarial survey. If your bylaws provide defined contribution benefits (split-the-pie), complete questions 1-9.

FINANCIAL CONDITION		SPECIAL FUND	GENERAL FUND
December 31, 1988		AMOUNT (Omit Cents)	AMOUNT (Omit Cents)
ASSETS			
1. Cash	1	_____	1 _____
2. Investments	2	_____	2 _____
3. Accrued Interest Receivable	3	_____	3 _____
4. Other Receivables	4	_____	4 _____
5. TOTAL ASSETS	5	_____	5 _____
LIABILITIES AND FUND BALANCE			
6. Payables	6	_____	6 _____
7. Required Reserves (Accrued Liability - Schedule 1 line B)	7	_____	7 xxxxxxxxxxxxxxxx
8. Surplus or (Unfunded Accrued Liability)/Fund Balance	8	_____	8 _____
9. Funding Ratio (line 5 - line 6 ÷ line 7)	9	_____	9 xxxxxxxxxxxxxxxx
10. Normal Cost - 1988 (see schedule 1, line C, filed by August 1, 1987)	10	_____	10 xxxxxxxxxxxxxxxx
11. Required Contribution to Amortize Unfunded Accrued Liability	11	_____	11 xxxxxxxxxxxxxxxx

12. CASH & INVESTMENTS DECEMBER 31, 1987	12	_____	12 _____
--	----	-------	----------

REVENUES 1988		AMOUNT	AMOUNT
13. State Fire Aid	13	_____	13 xxxxxxxxxxxxxxxx
14. City Contributions	14	_____	14 xxxxxxxxxxxxxxxx
15. Members' Salary Deductions or Contributions	15	_____	15 xxxxxxxxxxxxxxxx
16. Members' Dues	16	_____	16 _____
17. Interest Earned	17	_____	17 _____
18. Dividends	18	_____	18 _____
19. Transfers In	19	_____	19 _____
20. Other (Identify)	20	_____	20 _____
21. TOTAL REVENUES (lines 13 through 20)	21	_____	21 _____

EXPENSES/EXPENDITURES 1988		AMOUNT	AMOUNT
SERVICE PENSIONS			
22. Retired (Number and Amount) (List names and amounts paid below)	Number _____ 22	_____	* 22 xxxxxxxxxxxxxxxx
23. Survivors - Spouses and Children (Number and Amount)	23	_____	23 xxxxxxxxxxxxxxxx
24. Permanent Disability (Number and Amount)	24	_____	24 xxxxxxxxxxxxxxxx
OTHER BENEFITS			
25. Sick or Temporary Disability (Number and Amount)	25	_____	25 xxxxxxxxxxxxxxxx
26. Death and Funeral (Number and Amount)	26	_____	26 xxxxxxxxxxxxxxxx
ADMINISTRATIVE EXPENSES			
27. Salaries	27	_____	27 _____
28. Conventions and Meetings	28	_____	28 _____
29. Dues	29	_____	29 _____
30. Actuarial Valuation and Audit	30	_____	30 _____
31. Faithful Performance Bond	31	_____	31 xxxxxxxxxxxxxxxx
32. Other (Identify)	32	_____	32 _____
OTHER			
33. Transfers Out	33	xxxxxxxxxxxxxxxxxx	33 _____
34. Other (Identify)	34	_____	34 _____
35. TOTAL EXPENSES/EXPENDITURES (lines 22 through 34)	35	_____	35 _____
36. CASH AND INVESTMENTS DECEMBER 31, 1988 (line 12 + line 21 - line 35)	36	_____	36 _____

37. Was the Certification of Special Fund Financial Requirements for 1989 (Schedules I, II, III) certified to your municipal governing body (for municipal fire department) or fire department (for independent nonprofit firefighting corporation) by August 1, 1988, in accordance with appropriate general law or special law? Yes No Please attach a copy of Schedules I, II, III to this report.

* Pensions Paid in 1988

Names	Amount Paid
_____	\$ _____
_____	\$ _____
_____	\$ _____

**Firefighters Relief Association Reporting Form
As of December 31, 1988**

INVESTMENT REPORT

PURCHASE DATE	INTEREST RATE	INSTRUMENT NUMBER	NUMBER OF SHARES	TYPE OF INVESTMENT	NAME OF INVESTMENT	AMOUNT 12-31-88
1 _____	_____	_____	_____	_____	_____	\$ _____
2 _____	_____	_____	_____	_____	_____	\$ _____
3 _____	_____	_____	_____	_____	_____	\$ _____
4 _____	_____	_____	_____	_____	_____	\$ _____
5 _____	_____	_____	_____	_____	_____	\$ _____
6 _____	_____	_____	_____	_____	_____	\$ _____
7 _____	_____	_____	_____	_____	_____	\$ _____
8 _____	_____	_____	_____	_____	_____	\$ _____
9 _____	_____	_____	_____	_____	_____	\$ _____
10 _____	_____	_____	_____	_____	_____	\$ _____
11 _____	_____	_____	_____	_____	_____	\$ _____
12 _____	_____	_____	_____	_____	_____	\$ _____
13 _____	_____	_____	_____	_____	_____	\$ _____
14 _____	_____	_____	_____	_____	_____	\$ _____
15 _____	_____	_____	_____	_____	_____	\$ _____
16 _____	_____	_____	_____	_____	_____	\$ _____
17 _____	_____	_____	_____	_____	_____	\$ _____
18 _____	_____	_____	_____	_____	_____	\$ _____
19 _____	_____	_____	_____	_____	_____	\$ _____
20 _____	_____	_____	_____	_____	_____	\$ _____

Explanation of column headings:

- Purchase Date** The date the purchase was made
- Interest Rate** The interest rate (if applicable)
- Instrument Number** The identifying number of the investment certificate
- Number of Shares** For common and preferred stock investments/for bonds and CD's use face value
- Type of Investment** Certificate of deposit, common stock, bond, etc.
- Name of Investment** Such as U.S. Treasury, or the name of the company in which stock was purchased
- Amount** The purchase price including commissions, fees and any other applicable costs incurred when buying the investment. Include reinvested interest.

**CERTIFICATION BY SECRETARY AND TREASURER OF RELIEF ASSOCIATION
AND MUNICIPAL FIRE DEPARTMENT OR INDEPENDENT NONPROFIT FIREFIGHTING CORPORATION**

We certify that to the best of our knowledge and belief, the facts presented in this report are true and correct.

Signature of Secretary of Relief Association	Business Phone	Dated
Signature of Treasurer of Relief Association	Business Phone	Dated
Signature of Municipal Clerk OR if Independent Nonprofit Firefighting Corporation the Municipal Clerk of largest municipality in population contracting with Independent Nonprofit Firefighting Corporation	Business Phone	Dated
Signature of Secretary of Independent Nonprofit Firefighting Corporation (if applicable)	Business Phone	Dated

CERTIFICATION BY INDEPENDENT PUBLIC ACCOUNTANT

Pursuant to Minnesota Statutes Section 69.051 subdivision 1a(b), we have examined the preceding statements of revenues, expenditure/expenses and fund balances of the Special Fund and the General Fund (page 3) and hereby certify that this is the financial condition of the Special Fund and the General Fund except as noted below:

PRINT NAME OF AUDITOR/ACCOUNTANT	PRINT NAME OF FIRM	
PRINT ADDRESS OF FIRM		
SIGNATURE OF AUDITOR/ACCOUNTANT	PHONE NUMBER	DATED

1. If an audit or a financial statement is available, please submit it along with this report.
2. Are the additional required schedules attached?

**SCHEDULES I-II-III FOR LUMP SUM PENSION PLANS
STATE FIRE AID YEAR 1989**

Firefighters Relief Association of _____ County of _____

SCHEDULE I

Computation of benefit of relief association special fund (at \$ _____ per year of service) for all members based on their years of service as active fire department members.

1 Name	2 Age	3 F.D. Entry Date	4 1988 5		6 1989 7	
			To End of This Year		To End of Next Year	
			Years Active Service	Accrued Liability	Years Active Service	Accrued Liability
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11.						
12.						
13.						
14.						
15.						
16.						
17.						
18.						
19.						
20.						
21.						
22.						
23.						
24.						
25.						
26.						
27.						
28.						
29.						
30.						

Total of Deferred Pensions, If Any			
Total of Unpaid Installments, If Any			
Total of Early Vested Pensions, If Any			

A. Accrued Liability Thru Next Year 1989 (total, column 7)	-----	----- >
B. Accrued Liability Thru This Year 1988 (total, column 5)		----- >
C. Subtract Line B from Line A (normal cost; enter here and on Line 6 Schedule III)		

Fractional years of service must be calculated to nearest full year.
 For installment liability, enter amount which will be payable after end of this year in both column 5 and 7.
 If interest is to be paid on unpaid pensions, add interest for 1 year in column 7.
 A copy of these schedules must be presented to the City Council before August 1 each year.

SCHEDULE II

Projection of Relief Association special fund assets to end of this year, (December 31, 1988)

Assets at January 1, 1988 (this year) 1. \$ _____

Anticipated income to end of this year

- a) Minnesota State Aid \$ _____
- b) Receipts from local taxes _____
- c) Interest on investments _____
- d) Other income _____

Total of lines a-b-c-d - - - - - 2. \$ _____

Beginning assets plus estimated income for this year (L1 + L2) 3. \$ _____

Estimated disbursements through end of this year

- e) Pensions \$ _____
- f) Other benefits _____
- g) MSFDA or VFBA dues, if any _____
- h) Administrative and overhead _____

Total of Lines e-f-g-h - - - - - 4. \$ _____

Projected assets at end of this year 12/31/88 (L3-L4) 5. \$ _____

Calculation of average special fund income per member (other than interest or investment income)

	State Aid	Municipal Support	10% of surplus (if any)	
Last year	_____	_____	_____	
2 years ago	_____	_____	_____	
3 years ago	_____	_____	_____	
Totals	_____ +	_____ +	_____ =	_____

Total 3 year income \$ _____ + 3 = \$ _____ + _____ (no. of members) = 6. \$ _____

CERTIFICATION OF SPECIAL FUND REQUIREMENTS

This information must be certified to the governing body of the municipality or independent nonprofit firefighting corporation by August 1, 1988.

We, the officers of the _____ Firefighters Relief Association, state that the accompanying schedules have been prepared in accordance with the provisions of the Volunteer Firefighters Relief Association Guidelines Act of 1971 (including M.S. 69.772) and that the schedules are correct and complete to the best of our knowledge. The financial requirements of the relief associations Special Fund for 1989 are \$ _____.

Check here if no municipal support required _____

The average non-investment income per member of said special fund for the past 3 years was \$ _____.

Signature of President

Date

Signature of Secretary

Date

Signature of Treasurer

Date

SCHEDULE III
Computation of Financial Requirements for Next Year - 1989

Column A Column B Column C

1. Assets from Line 5, Schedule II - - - - - \$ _____
2. Accrued liability to end of this year (from Line B, Schedule I) - - - - - _____
3. a) If Line 2 is more than Line 1, subtract Line 1 from Line 2. Deficit - - - - - _____
- b) If Line 1 is more than Line 2, subtract Line 2 from Line 1. Surplus - - - - - _____
 If surplus exists, enter 10% of surplus amount in
 Column C and go to Line 6. - - - - - _____

Amortization of deficit (or deficits) incurred prior to end of last year (see note).

Year Incurred	Column 1 Original Deficit Amount	Column 2 Amount Retired in Prior Years	Column 3 Amount Left to Retire
19____	_____	- _____	= _____
19____	_____	- _____	= _____
19____	_____	- _____	= _____

4. Totals _____ - - - - - x 10% - - - - - _____
5. Subtract Column 3 total from Line 3(a). (If Column 3 is equal to or greater than Line 3(a), no new deficit exists.) If Column 3 is less than Line 3(a), difference is new deficit. Enter _____
Enter 10% of this new deficit in Column B - - - - - _____
6. Increase (from Line c, Schedule I) - - - - - _____
7. Anticipated expenses Next Year, (other than pensions, or investments) 1989 estimates - - - - - _____
8. Anticipated income Next Year 1989 estimates
- a) Minnesota State Aid - - - - - _____
 - b) 5% interest on amount of Line 1 above - - - - - _____
 - c) Other income (do not include local taxes or investment income) - - - - - _____
- Total 8 a+b+c - - - - - _____
9. Total, Column B - - - - - _____
10. Total, Column C - - - - - _____
11. If Line 9 is more than Line 10, the difference is the amount of municipal support required. Certify this amount to city council before August 1 (bottom part of Schedule II - Special Fund Requirements) - - - - - _____
12. If Line 10 is more than Line 9, no municipal support is required. Certify that fact to council before August 1. Council is permitted to provide funds in excess of requirement.

Note: Deficits are generally retired in less than 10 years, because of increase in state aid, turnover gain and earned interest greater than 5%. If desired, the amount in Column 2 may be increased so that the total of Column 3 is equal to Line 3(a). If more than one deficit is being amortized (the law requires each deficit to be retired separately), adjust Column 2 for the oldest deficit first. When Column 2 equals Column 1 for any deficit, that deficit has been retired and may be removed from the amortization schedule. Whenever a New Deficit appears in Line 5, the original amount of such deficit must be added to the amortization schedule the following year.

APPENDIX B

Supplemental Information

6.72 STATE AUDITOR; REPORT TO THE LEGISLATURE ON VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATIONS.

Subdivision 1. Reporting requirements. Commencing November 15, 1981 and every two years thereafter, the state auditor shall report to the legislature on the general financial condition of the various volunteer firefighters' relief associations in the state as of December 31 of the year preceding the filing of the report. Two copies of the report shall be filed with the executive secretary of the legislative commission on pensions and retirement and ten copies of the report shall be filed with the director of the legislative reference library.

Subd. 2. Contents of report. The report shall include the aggregate totals for all volunteer firefighters' relief associations directly associated with the municipal fire departments and all volunteer firefighters' relief associations subsidiary to independent nonprofit firefighting corporations, the aggregate totals by the various benefit types and the individual results for each volunteer firefighters' relief association listed by various benefit types specified in subdivision 3. The following items shall be reported in each instance:

- (1) amount of accrued liability,
- (2) amount of assets,
- (3) amount of surplus or unfunded accrued liability,
- (4) funding ratio,
- (5) amount of annual accruing liability or normal cost,
- (6) amount of annual required contribution to amortize the unfunded accrued liability,
- (7) amount of total required contribution,
- (8) amount of fire state aid,
- (9) amount of any municipal contributions,
- (10) amount of administrative expenses,
- (11) amount of service pension disbursements,
- (12) amount of other retirement benefit disbursements,
- (13) number of active members,
- (14) number of retired members,
- (15) number of deferred members,
- (16) amount of fidelity bond of secretary and treasurer,
- (17) amount of service pension,
- (18) minimum retirement age required for commencement of a service pension,
- (19) minimum years of active service credit required for commencement of service pension,
- (20) minimum years of active membership credit required for commencement of service pension,
- (21) type and amount of other retirement benefits.

Subd. 3. Benefit categories. For purposes of compiling the report required by this section, the various benefit types shall be as follows:

- (1) volunteer firefighters' relief associations paying a lump sum service pension of:
 - (a) less than \$50 per year of service,
 - (b) \$50 or more, but less than \$100 per year of service,
 - (c) \$100 or more, but less than \$200 per year of service,
 - (d) \$200 or more, but less than \$300 per year of service,
 - (e) \$300 or more per year of service;
- (2) volunteer firefighters' relief associations paying a monthly benefit service pension of:
 - (a) less than \$2 per month per year of service,
 - (b) \$2 or more per month per year of service;
- (3) volunteer firefighters' relief associations paying a defined contribution service pension;
- (4) volunteer firefighters' relief associations paying no service pension.