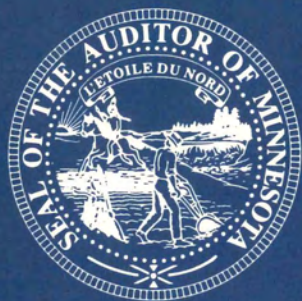




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MINNESOTA OFFICE OF THE STATE AUDITOR



MARK B. DAYTON
STATE AUDITOR

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Pursuant to MS 6.72

VOLUNTEER FIREFIGHTERS RELIEF
ASSOCIATIONS SUMMARY SERVICE
PENSION REPORT BY BENEFIT TYPE
AND
COMPILATION REPORT OF
RELIEF ASSOCIATIONS

For the Year Ended December 31, 1989

January 1991

OFFICE OF THE STATE AUDITOR
525 Park Street
St. Paul, Minnesota 55103
(612) 297-3685


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, 1989 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.



Mark B. Dayton
State Auditor

January 10, 1991

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TABLE 1
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
SERVICE PENSION SUMMARY BY BENEFIT TYPE
FOR THE YEAR ENDED DECEMBER 31, 1989

	Lump Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	No Service Pension	Total All Service Pensions
	-----	-----	-----	-----	-----
Net Assets	80,004,613	34,603,998	9,581,000	25,249	124,214,860
Required Reserves	78,070,344	37,432,078	9,581,000	25,249	125,108,671
	-----	-----	-----	-----	-----
Surplus (Unfunded Accrued Liabilities)	1,934,269	(2,828,080)	0	0	(893,811)
	-----	-----	-----	-----	-----
Governmental Contributions					
State Aid	4,881,199	1,609,808	533,395	0	7,024,402
Municipal Contributions	1,557,416	633,533	82,810	0	2,273,759
	-----	-----	-----	-----	-----
Total Governmental Contributions	6,438,615	2,243,341	616,205	0	9,298,161
	-----	-----	-----	-----	-----
Required Funding					
Normal Cost	5,964,120	755,699	0	0	6,719,819
Amortization of Unfunded Liabilities	850,633	355,151	0	0	1,205,784
	-----	-----	-----	-----	-----
Total Required Funding	6,814,753	1,110,850	0	0	7,925,603
	-----	-----	-----	-----	-----
Disbursements					
Administrative	504,139	264,906	44,780	0	813,825
Service Pension Benefits	4,794,245	1,781,337	330,534	0	6,906,116
Other Benefits	72,569	23,441	2,430	0	98,440
	-----	-----	-----	-----	-----
Total Disbursements	5,370,953	2,069,684	377,744	0	7,818,381
	-----	-----	-----	-----	-----
Number of Relief Associations Reporting	566	28	68	2	664
Membership					
Number of Active Members	13,720	1,178	1,460	37	16,395
Number of Retired Members	173	483	19	0	675
Number of Deferred Members	558	76	36	0	670
	-----	-----	-----	-----	-----
Total Membership	14,451	1,737	1,515	37	17,740
	-----	-----	-----	-----	-----

VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS IN MINNESOTA
NOTES TO SUMMARY SERVICE PENSION REPORT BY BENEFIT TYPE
For the Year Ended December 31, 1989

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

Four fire relief associations failed to submit the Firefighters Relief Association reporting form.

CENTER CITY	PILLAGER
GRAND MEADOW	RANDOLPH

5. PAID FIRE DEPARTMENTS NOT INCLUDED

Seventeen fire relief associations are associated with paid fire departments and are not included in this report.

ALBERT LEA	MANKATO
AUSTIN	MINNEAPOLIS
BLOOMINGTON	RICHFIELD
CHISHOLM	ROCHESTER
COLUMBIA HEIGHTS	ST. PAUL
CROOKSTON	SO. ST. PAUL
DULUTH	VIRGINIA
EVELETH	WINONA
FARIBAULT	

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

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

7. TYPES OF SERVICE PENSIONS

NUMBER	TYPE
68	DEFINED CONTRIBUTION SERVICE PENSION
10	LUMP SUM SERVICE PENSION OF \$ 1 BUT LESS THAN \$50 PER YEAR OF SERVICE
25	LUMP SUM SERVICE PENSION OF \$ 50 BUT LESS THAN \$100 PER YEAR OF SERVICE
62	LUMP SUM SERVICE PENSION OF \$100 BUT LESS THAN \$200 PER YEAR OF SERVICE
114	LUMP SUM SERVICE PENSION OF \$200 BUT LESS THAN \$300 PER YEAR OF SERVICE
355	LUMP SUM SERVICE PENSION OF \$300 OR MORE PER YEAR OF SERVICE
28	MONTHLY SERVICE PENSION
2	NO SERVICE PENSION
<u>664</u>	TOTAL FIREFIGHTERS RELIEF ASSOCIATIONS
<u>===</u>	

8. 1989 FIRE STATE AID PAYMENTS

COMPUTER PRINTOUT - DEPT. OF REVENUE	\$10,904,446
DEDUCTIONS - NOT INCLUDED IN REPORT	
A. SALARIED RELIEF ASSOCIATIONS	(\$3,593,717)
B. FIRE DEPTS. - NO RELIEF ASSOC.	(\$266,402)
C. NO REPORTING FORM SUBMITTED	(\$19,925)
TOTAL THIS REPORT	<u>\$7,024,402</u> <u>=====</u>

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, 1989

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR -DEFICIT	FUNDING RATIO	NORMAL COST	AMORTIZE	TOTAL	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS				DISABILITY AMOUNT	SICK AMOUNT	SURVIVOR		ACCIDENT & HEALTH INSURANCE	
						UNFUNDED LIABILITY	REQUIRED CONTRIB.			ADMINI-STRATIVE	SERVICE PENSION	OTHER BENEFITS	VESTING YEARS AMOUNT			FOR EACH	AMOUNT		FOR EACH
DEFINED CONTRIBUTION SERVICE PENSION																			
ALBANY	119,111	119,111	....	1.00	....	....	....	6,649	5,000	190	12,165	....	....	....	....	....	....	....	NO
ANDOVER	322,403	322,403	....	1.00	....	....	....	22,692	7,500	....	....	....	....	....	....	....	....	....	YES
BINGHAM LAKE	21,772	21,772	....	1.00	....	....	....	1,083	....	....	1,356	....	20	....	....	....	....	....	YES
BRAHAM	125,103	125,103	....	1.00	....	....	....	8,203	....	....	....	....	....	....	....	....	....	....	NO
BREWSTER	85,124	85,124	....	1.00	....	....	....	4,636	....	196	....	....	....	....	....	....	....	....	YES
BROOKLYN PARK	2,437,820	2,437,820	....	1.00	....	....	....	119,393	11,623	22,592	15,855	....	....	....	YEAR OF SERVICE	....	....	....	YEAR OF SERVICE
CALLAWAY	76,577	76,577	....	1.00	....	....	....	3,544	....	....	1,137	....	20	....	70 WEEKLY	70 WEEKLY	200 LUMP SUM	....	NO
COLOGNE	62,416	62,416	....	1.00	....	....	....	4,518	830	465	9,130	....	....	....	....	....	50 LUMP SUM	....	YES
CRANE LAKE	4,053	4,053	....	1.00	....	....	....	774	....	....	....	....	....	....	LUMP SUM	....	....	LUMP SUM	YES
CROSSLAKE	148,525	148,525	....	1.00	....	....	....	5,582	7,954	100	1,956	....	....	....	....	....	....	....	YES
DELAVAN	54,989	54,989	....	1.00	....	....	....	2,457	350	257	....	....	....	....	....	....	....	....	NO
DONNELLY	17,725	17,725	....	1.00	....	....	....	2,501	....	66	....	....	....	....	....	....	....	....	NO
ELGIN	80,107	80,107	....	1.00	....	....	....	5,739	160	693	....	....	....	....	50 WEEKLY	50 WEEKLY	500 LUMP SUM	....	YES
EMBARRASS	30,165	30,165	....	1.00	....	....	....	2,588	....	....	2,396	....	20	....	....	....	....	....	YES
ERSKINE	40,698	40,698	....	1.00	....	....	....	2,437	....	....	....	....	20	....	....	....	....	....	NO
FALCON HEIGHTS	327,288	327,288	....	1.00	....	....	....	24,683	....	....	64,352	....	....	....	105 WEEKLY	105 WEEKLY	....	....	NO
FOSSTON	112,080	112,080	....	1.00	....	....	....	8,001	2,000	599	9,483	....	....	....	....	....	....	....	YES
FOUNTAIN	27,000	27,000	....	1.00	....	....	....	1,300	....	50	....	....	20	....	....	....	....	....	NO
FRIDLEY	1,503,052	1,503,052	....	1.00	....	....	....	88,192	....	10,863	16,885	....	....	....	....	....	....	1,000 LUMP SUM	YES
GARY	14,730	14,730	....	1.00	....	....	....	1,814	....	....	835	....	....	....	....	....	....	LUMP SUM	YES
GIBBON	163,034	163,034	....	1.00	....	....	....	5,266	500	967	....	....	....	....	....	....	....	....	YES
GLENVILLE	39,056	39,056	....	1.00	....	....	....	3,017	....	143	8,134	....	....	....	....	....	....	....	YES
GOODHUE	196,688	196,688	....	1.00	....	....	....	10,940	....	496	....	....	....	....	30 WEEKLY	30 WEEKLY	....	LUMP SUM	YES
HARDWICK	53,257	53,257	....	1.00	....	....	....	2,172	....	142	....	....	....	....	....	....	....	....	NO
HAWLEY	104,279	104,279	....	1.00	....	....	....	7,111	3,300	115	....	....	....	....	....	....	....	....	YES
IVANHOE	66,987	66,987	....	1.00	....	....	....	4,094	950	788	....	....	....	....	....	....	....	....	YES
KENYON	154,570	154,570	....	1.00	....	....	....	8,593	....	205	8,288	....	....	....	....	....	....	....	YES
KERKHOVEN	75,452	75,452	....	1.00	....	....	....	3,867	287	76	....	....	....	....	....	....	....	....	YES
KIESTER	65,891	65,891	....	1.00	....	....	....	2,418	....	96	....	....	....	....	42 WEEKLY	42 WEEKLY	....	LUMP SUM	YES
LAKE BRONSON	26,504	26,504	....	1.00	....	....	....	1,927	....	234	....	....	20	....	....	....	....	....	....
LAKE GEORGE	18,307	18,307	....	1.00	....	....	....	988	....	....	....	....	20	....	....	....	....	....	YES
LE CENTER	185,782	185,782	....	1.00	....	....	....	7,479	3,120	95	12	....	....	....	....	....	....	....	YES
LONDON	24,489	24,489	....	1.00	....	....	....	1,517	....	135	338	....	....	....	100 WEEKLY	....	....	....	YES
LONGVILLE	119,701	119,701	....	1.00	....	....	....	6,662	6,017	1,051	....	....	....	....	....	....	....	....	NO
LYLE	35,065	35,065	....	1.00	....	....	....	1,668	....	500	4,974	....	10	....	....	....	....	....	YES
MAGNOLIA	18,470	18,470	....	1.00	....	....	....	844	....	91	....	....	....	....	....	....	....	....	YES
MANTORVILLE	37,375	37,375	....	1.00	....	....	....	3,262	....	....	....	....	....	....	....	....	....	....	YES
MAPLE LAKE	174,898	174,898	....	1.00	....	....	....	12,240	....	279	38,062	....	....	....	....	....	....	....	YES
MAPLEVIEW	32,004	32,004	....	1.00	....	....	....	334	5,000	....	....	....	20	....	....	....	....	....	NO
MARINE ON ST. CROIX	93,071	93,071	....	1.00	....	....	....	3,041	2,257	....	....	....	....	....	....	....	....	....	NO
MAZEPPA	38,814	38,814	....	1.00	....	....	....	3,675	....	176	....	....	....	....	....	....	....	....	NO
MEDICINE LAKE	47,151	47,151	....	1.00	....	....	....	1,209	275	375	....	....	....	....	....	....	....	....	YES
MENDOTA HEIGHTS	630,719	630,719	....	1.00	....	....	....	33,467	11,491	852	54,022	....	20	....	....	....	....	....	YES
MENTOR	12,695	12,695	....	1.00	....	....	....	1,877	....	....	126	....	20	....	....	....	....	....	YES
MILLERVILLE	61,397	61,397	....	1.00	....	....	....	1,743	....	....	2,136	....	....	....	....	....	....	....	YES
WILROY	40,370	40,370	....	1.00	....	....	....	1,862	....	185	3,637	....	....	....	....	....	....	....	YES
MURDOCK	68,686	68,686	....	1.00	....	....	....	2,571	1,600	....	....	....	....	....	....	....	....	....	NO

TABLE 2
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS, SERVICE PENSIONS EARNED AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1989

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		
NODINE	5,183	5,183	....	1.00	....	....	....	1,801	700	....	....	....	....	....	....	....	....	....	....	....	....	YES
ODESSA	18,614	18,614	....	1.00	....	....	....	1,550	....	....	7,125	....	15	....	....	....	....	....	....	....	....	YES
OKLEE	40,833	40,833	....	1.00	....	....	....	3,593	....	551	....	643	....	....	YEAR OF SERVICE	....	....	....	....	YEAR OF SERVICE	....	YES
PLAINVIEW	184,823	184,823	....	1.00	....	....	....	9,773	1,214	....	....	....	....	....	50 WEEKLY	....	50 WEEKLY	....	....	1,000 LUMP SUM	....	YES
PLUMMER	39,840	39,840	....	1.00	....	....	....	3,123	....	402	684	....	....	....	LUMP SUM	....	....	....	....	LUMP SUM	....	YES
RED LAKE FALLS	121,742	121,742	....	1.00	....	....	....	6,368	1,000	315	....	....	....	....	....	....	....	....	....	....	....	YES
ROUND LAKE	58,126	58,126	....	1.00	....	....	....	3,421	....	....	....	....	....	....	....	....	....	....	....	....	....	YES
RUSHFORD	139,033	139,033	....	1.00	....	....	....	8,099	....	121	14,863	....	....	....	....	....	....	....	....	....	....	....
SEAFORTH	2,601	2,601	....	1.00	....	....	....	175	175	....	....	....	....	....	....	....	....	....	....	....	....	....
SOUTH BEND	35,217	35,217	....	1.00	....	....	....	3,072	5,412	....	....	....	....	....	....	....	....	....	....	....	....	YES
SWANVILLE	51,967	51,967	....	1.00	....	....	....	3,615	2,000	....	8,387	....	20	....	....	....	....	....	....	....	....	YES
TOIVOLA	24,993	24,993	....	1.00	....	....	....	2,062	....	....	....	....	....	....	35 WEEKLY	....	....	....	....	....	YEAR OF SERVICE	100
ULEN	61,024	61,024	....	1.00	....	....	....	3,424	275	....	....	....	....	....	....	....	....	....	....	LUMP SUM	....	YES
VERMILION LAKE	14,712	14,712	....	1.00	....	....	....	719	500	50	1,011	....	....	....	....	....	....	....	....	....	....	YES
WABASSO	70,983	70,983	....	1.00	....	....	....	3,880	....	....	1,565	....	....	....	....	....	....	....	....	....	....	....
WAKON	18,652	18,652	....	1.00	....	....	....	1,115	....	....	....	....	....	....	....	....	....	....	....	....	....	NO
WANDA FIRE	35,522	35,522	....	1.00	....	....	....	1,586	....	....	2,704	....	20	....	....	....	....	....	....	....	....	NO
WELLS	197,102	197,102	....	1.00	....	....	....	8,780	....	....	....	....	20	....	....	....	....	....	....	....	....	....
WILLIAMS	47,487	47,487	....	1.00	....	....	....	3,211	....	....	....	....	20	....	YEAR OF SERVICE	....	....	....	....	....	YEAR OF SERVICE	YES
WINTHROP	144,679	144,679	....	1.00	....	....	....	5,248	1,320	....	9,540	....	....	....	....	....	....	....	....	....	....	NO
ZUMBROTA	72,417	72,417	....	1.00	....	....	....	8,130	....	121	30,211	952	....	....	....	....	98 YEAR OF SERVICE	....	....	....	....	YES
TOTAL	9,581,000	9,581,000	0	1.00	0	0	0	533,395	82,810	44,780	330,534	2,430										
LUMP SUM SERVICE PENSION OF \$1 OR MORE, BUT LESS THAN \$50 PER YEAR OF SERVICE																						
CARSONVILLE	5,950	2,669	3,281	2.23	....	....	....	2,795	....	....	....	....	20	5	25 YEAR OF SERV	....	....	....	....	500 LUMP SUM	....	....
CLINAX	15,458	4,447	11,011	3.48	381	....	381	1,324	....	445	....	....	20	25	....	....	....	....	....	....	....	YES
DENNISON	10,184	850	9,334	11.98	....	....	....	350	....	195	....	....	20	10	10 MONTHLY	....	10 MONTHLY	....	....	100 LUMP SUM	....	NO
ELBOW TULABY	1,000	1,000	....	1.00	....	....	....	956	....	....	....	....	20	25	....	....	....	....	....	....	....	NO
ELMER	13,553	3,989	9,564	3.40	....	592	592	371	....	136	....	....	20	....	....	....	....	....	....	....	....	YES
FLENSBURG	7,475	2,493	4,982	3.00	....	....	....	451	....	....	....	....	20	7	....	....	....	....	....	....	....	....
IONA	32,075	2,086	29,989	15.38	272	....	272	1,366	....	....	....	....	20	23	....	....	....	....	....	....	....	....
LYND	6,547	2,979	3,568	2.20	327	....	327	1,021	....	....	....	....	20	25	....	....	....	....	....	....	....	NO
NASSAU	8,934	2,735	6,199	3.27	....	401	401	717	....	165	....	....	20	25	....	....	....	....	....	....	....	YES
TAUNTON	2,244	2,244	....	1.00	....	....	....	318	....	44	....	....	20	10	....	....	....	....	....	....	....	NO
TOTAL	103,420	25,492	77,928	4.06	980	993	1,973	9,669	0	985	0	0										
LUMP SUM SERVICE PENSION OF \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE																						
BIVABIK	9,371	2,492	6,879	3.76	764	....	764	2,009	1,000	....	....	....	20	50	50 YEAR OF SERVICE	....	....	....	....	50 YEAR OF SERVICE	....	YES
BREVATOR	10,924	2,012	8,912	5.43	643	....	643	2,228	....	....	....	....	20	50	50 YEAR OF SERVICE	....	50 YEAR OF SERVICE	....	....	....	....	YES
BROOK PARK	27,600	9,220	18,380	2.99	815	....	815	841	....	132	....	....	20	50	50 YEAR OF SERVICE	....	50 YEAR OF SERVICE	....	....	50 YEAR OF SERVICE	....	YES
CAMPBELL	48,116	26,588	21,528	1.81	1,837	....	1,837	2,592	....	81	....	....	20	75	....	....	....	....	....	....	....	YES
CLEMENTS	8,567	9,535	-968	0.90	1,205	130	1,335	1,304	626	149	2,145	20	75	75 YEAR OF SERVICE	75 YEAR OF SERVICE	YES
CLIFTON	31,312	16,006	15,306	1.96	1,487	1,487	3,532	1,000	10	75	NO

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VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
ASSETS, LIABILITIES, CONTRIBUTIONS, DISBURSEMENTS, SERVICE PENSIONS EARNED AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	AMORTIZE		TOTAL REQUIRED CONTRIB.	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS			VESTING YEARS	VESTING AMOUNT	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
					NORMAL COST	UNFUNDED LIABILITY				ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS			AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH	
COTTON	9,197	3,799	5,398	2.42	584	....	584	1,075	....	....	....	....	20	50	50 YEAR OF SERVICE	50 YEAR OF SERVICE	50 YEAR OF SERVICE	....	....	50 YEAR OF SERVICE	YES
DANVERS	1,571	6,531	-4,960	0.24	902	....	902	1,568	....	....	....	....	20	50	50 YEAR OF SERVICE	....	....	....	....	50 YEAR OF SERVICE	NO
DENT	19,545	18,101	1,444	1.08	1,858	....	1,858	3,656	....	136	....	....	20	75	....	....	....	....	....	....	YES
DUMONT	20,201	21,017	-816	0.96	1,465	....	1,465	1,151	....	442	2,146	....	20	80	80 YEAR OF SERVICE	80 YEAR OF SERVICE	80 YEAR OF SERVICE	....	....	80 YEAR OF SERVICE	YES
EITZEN	26,537	27,831	-1,294	0.95	1,710	....	1,710	1,135	605	150	....	....	20	75	75 YEAR OF SERVICE	....	....	....	....	75 YEAR OF SERVICE	YES
FISHER	22,213	8,784	13,429	2.53	1,177	....	1,177	800	....	163	3,480	....	29	60	60 YEAR OF SERVICE	....	....	....	....	60 YEAR OF SERVICE	NO
GOODLAND	5,207	6,119	-912	0.85	849	....	849	1,302	....	....	....	....	20	50	50 YEAR OF SERVICE	....	....	....	....	50 YEAR OF SERVICE	YES
GRANADA	35,767	9,269	26,498	3.86	1,085	....	1,085	786	1,088	372	....	....	20	75	....	....	....	....	....	....	YES
JACOBSON	18,686	7,941	10,745	2.35	1,431	....	1,431	2,032	....	359	....	....	20	80	80 YEAR OF SERVICE	....	....	....	....	80 YEAR OF SERVICE	NO
LAKE WILSON	63,803	9,088	54,715	7.02	948	....	948	2,198	200	104	....	....	20	50	70 WEEKLY	....	70 WEEKLY	....	....	.... LUMP SUM	NO
LAKELAND	9,964	6,375	3,589	1.56	825	....	825	1,416	....	114	700	....	20	50	50 YEAR OF SERVICE	....	....	....	....	50 YEAR OF SERVICE	YES
LAKEPORT	4,617	4,617	....	1.00	....	....	....	1,951	....	218	....	....	20	50	....	....	....	....	....	....	NO
LUTSEN	15,102	974	14,128	15.51	394	....	394	4,390	....	211	....	....	20	50	....	....	....	....	....	....	NO
NEW MUNICH	13,576	12,901	675	1.05	1,257	....	1,257	597	1,000	75	1,500	....	20	75	....	....	....	....	....	75 YEAR OF SERVICE	NO
ORONOCO	5,911	10,663	-4,752	0.55	1,191	904	2,095	1,211	....	7	....	....	20	60	....	....	....	....	....	....	NO
ST. LEO	35,697	20,880	14,817	1.71	1,382	....	1,382	1,509	....	725	370	....	20	60	5 WEEKLY	....	5 WEEKLY	....	....	60 YEAR OF SERVICE	NO
TWIN LAKES (MAHNOHEN)	7,858	11,019	-3,161	0.71	958	....	958	1,302	....	....	....	....	20	....	....	....	....	....	....	75 YEAR OF SERVICE	YES
VERGAS	51,108	13,419	37,689	3.81	1,203	....	1,203	3,767	36	175	....	....	10	75	....	....	....	....	....	....	...
VINTING	22,862	10,559	12,303	2.17	....	....	....	1,553	....	50	....	....	10	....	....	....	....	....	....	300 LUMP SUM	YES
TOTAL	525,312	275,740	249,572	1.91	25,970	1,034	27,004	45,905	5,555	3,663	10,341	0									
LUMP SUM SERVICE PENSION OF \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE																					
ALPHA	43,304	9,806	33,498	4.42	1,673	....	1,673	1,739	....	10	....	....	20	125	....	....	....	....	....	250 LUMP SUM	YES
ALTURA	28,204	28,290	-86	1.00	2,649	....	2,649	2,732	....	292	....	63	20	150	25 WEEKLY	....	25 WEEKLY	....	....	100 YEAR OF SERVICE	NO
BADGER	57,481	13,224	44,257	4.35	1,564	....	1,564	3,346	....	64	....	....	20	100	100 YEAR OF SERVICE	100 YEAR OF SERVICE	100 YEAR OF SERVICE	....	....	100 YEAR OF SERVICE	YES
BARNUM	53,513	20,996	32,517	2.55	3,140	....	3,140	2,877	....	405	....	....	20	175	175 YEAR OF SERVICE	....	....	....	....	175 YEAR OF SERVICE	YES
BARRETT	22,049	11,888	10,161	1.85	....	....	....	1,874	....	283	2,000	....	20	100	....	....	....	....	....	....	...
BLACKHOOF	15,523	15,811	-288	0.98	1,942	750	2,692	1,256	750	424	....	....	20	100	100 YEAR OF SERVICE	100 YEAR OF SERVICE	100 YEAR OF SERVICE	....	....	....	YES
BLUFFTON	28,427	19,562	8,865	1.45	1,446	....	1,446	1,244	....	....	....	....	20	100	....	....	....	....	....	....	NO
BREITUNG	42,525	36,692	5,833	1.16	....	....	....	2,451	3,000	....	2,200	....	20	140	....	....	....	....	....	....	NO
CHERRY	35,025	28,468	6,557	1.23	3,439	....	3,439	2,420	....	....	....	....	10	....	25 WEEKLY	....	....	....	....	175 YEAR OF SERVICE	YES
CLARKS GROVE	57,854	54,600	3,254	1.06	3,465	....	3,465	4,199	....	325	....	....	20	150	....	....	....	....	....	....	YES
CROOKED LAKE	16,559	12,381	4,178	1.34	2,430	....	2,430	1,754	....	....	....	....	20	150	....	....	....	....	....	....	YES
CUYUNA	51,679	28,344	23,335	1.82	....	....	....	531	1,797	....	....	....	20	150	....	....	....	....	....	....	NO
DALTON	71,058	40,353	30,705	1.76	....	3,318	3,318	3,056	865	482	....	....	20	150	150 YEAR OF SERVICE	150 YEAR OF SERVICE	150 YEAR OF SERVICE	....	....	150 YEAR OF SERVICE	...
DARFUR	27,619	16,737	10,882	1.65	....	....	....	1,317	....	54	....	....	20	150	150 YEAR OF SERVICE	140 WEEKLY	....	....	....	150 YEAR OF SERVICE	YES
DEER CREEK	38,749	31,317	7,432	1.24	....	....	....	2,400	....	125	....	....	20	150	....	....	....	....	....	....	NO
DEXTER	28,209	18,773	9,436	1.50	2,016	....	2,016	1,734	....	214	....	....	20	125	....	....	....	....	....	....	NO
DOVER	64,602	49,293	15,309	1.31	3,918	....	3,918	2,321	....	545	9,075	....	20	150	21 WEEKLY	....	21 WEEKLY	....	....	250 LUMP SUM	YES
ELIZABETH	47,972	51,423	-3,451	0.93	4,098	....	4,098	2,412	....	....	5,742	....	20	175	....	....	....	....	....	....	YES
ELLSWORTH	62,970	45,439	17,531	1.39	3,383	....	3,383	2,891	....	....	....	....	20	140	....	....	....	....	....	140 YEAR OF SERVICE	NO
ELROSA	40,144	36,780	3,364	1.09	....	....	....	2,455	....	256	5,000	....	20	125	125 YEAR OF SERVICE	125 YEAR OF SERVICE	125 YEAR OF SERVICE	....	....	125 YEAR OF SERVICE	YES
FINLAND	27,340	15,544	11,796	1.76	1,180	....	1,180	5,017	....	....	....	....	20	100	....	....	....	....	....	100 YEAR OF SERVICE	YES
FORADA	31,516	25,112	6,404	1.26	2,412	....	2,412	1,240	700	50	....	....	20	100	....	....	....	....	....	....	YES
FREDENBERG	25,927	13,546	12,381	1.91	2,452	....	2,452	1,632	....	....	....	....	20	100	....	....	....	....	....	....	NO
GARFIELD	62,890	28,801	34,089	2.18	3,313	....	3,313	2,591	....	448	....	....	20	175	175 YEAR OF SERVICE	....	....	....	....	175 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, 1989

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	AMORTIZE		TOTAL REQUIRED CONTRIB.	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS			VESTING YEARS	VESTING AMOUNT	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
					NORMAL COST	UNFUNDED LIABILITY				ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS			AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH	
GHEHT	28,131	18,712	9,419	1.50	1,254	1,254	1,532	411	100	20
GRAND LAKE	59,424	32,730	26,694	1.82	....	....	....	4,177	600	....	3,555	....	20	175	175 YEAR OF SERVICE	175 YEAR OF SERVICE	175 YEAR OF SERVICE	175 YEAR OF SERVICE	175 YEAR OF SERVICE	YES
GREENWOOD	30,396	11,662	18,734	2.61	2,037	....	2,037	2,317	2,000	653	....	20	100	100 YEAR OF SERVICE	....	....	....	....	100 YEAR OF SERVICE	NO
GRYGLA	13,202	15,868	-2,666	0.83	14,580	....	14,580	2,829	....	425	5,710	....	20	100	....	....	....	....	100 YEAR OF SERVICE	YES
HANLEY FALLS	31,179	27,095	4,084	1.15	2,397	....	2,397	1,359	200	35	2,750	....	20	125	5 WEEKLY	....	....	....	100 YEAR OF SERVICE	YES
HARRIS	35,024	20,256	14,768	1.73	1,836	....	1,836	2,513	....	....	....	....	20	100	100 YEAR OF SERVICE	....	....	....	100 YEAR OF SERVICE	YES
HARTLAND	62,416	28,751	33,665	2.17	....	2,700	2,700	1,845	1,276	425	....	....	20	150	42 WEEKLY	....	....	....	....	NO
HEVITT	21,930	13,131	8,799	1.67	1,542	....	1,542	1,703	....	205	4,650	....	20	150	....	....	....	....	....	....
HITTERDAL	27,442	25,395	2,047	1.08	....	....	....	1,747	300	50	....	....	20	188	....	....	....	....	....	NO
HOKAH	53,134	34,074	19,060	1.56	3,738	....	3,738	2,857	....	100	....	....	20	149	140 YEAR OF SERVICE	....	....	....	140 YEAR OF SERVICE	NO
HOLLAND	21,066	9,072	11,994	2.32	1,328	....	1,328	1,392	....	....	2,062	....	20	100	....	....	....	....	....	NO
KARLSTAD	35,152	36,444	-1,292	0.96	3,490	....	3,490	5,084	....	....	3,575	....	20	150	....	....	....	....	....	....
KELLIHER	43,219	29,859	13,360	1.45	2,724	....	2,724	3,181	....	....	....	....	20	150	150 LUMP SUM	150	....	....	150 LUMP SUM	NO
LAKE HENRY	34,085	36,144	-2,059	0.94	3,186	....	3,186	1,644	69	175	555	....	20	150	150 YEAR OF SERVICE	....	....	....	150 YEAR OF SERVICE	NO
LAKEWOOD	36,529	21,290	15,239	1.72	2,432	....	2,432	2,950	....	1,036	3,000	....	20	150	....	....	....	....	....	NO
LANCASTER	3,346	3,346	....	1.00	....	....	....	3,339	....	....	....	....	20	100	100 YEAR OF SERVICE	....	....	....	....	NO
LEAF VALLEY	31,332	10,952	20,380	2.86	....	....	....	1,875	....	268	618	....	20	100	....	....	....	....	....	NO
LUCAN	30,489	32,323	-1,834	0.94	2,134	....	2,134	1,853	....	....	2,400	....	10	120	....	....	....	....	....	YES
MARTOWA	14,814	23,088	-8,274	0.64	2,463	984	3,447	....	190	102	....	....	10	150	150 YEAR OF SERVICE	....	....	....	150 YEAR OF SERVICE	NO
MCDAVITT	52,210	18,180	34,030	2.87	2,652	....	2,652	1,725	550	....	....	....	20	100	100 YEAR OF SERVICE	....	....	....	100 YEAR OF SERVICE	YES
MEDFORD	49,038	39,044	9,994	1.26	3,160	....	3,160	1,524	....	289	6,955	....	20	130	130 YEAR OF SERVICE	130 YEAR OF SERVICE	130 YEAR OF SERVICE	130 YEAR OF SERVICE	130 YEAR OF SERVICE	YES
OSTRANDER	32,266	19,575	12,691	1.65	....	....	....	1,579	195	101	7,950	....	20	150	....	....	....	....	....	YES
OTTERTAIL	34,701	30,074	4,627	1.15	1,788	....	1,788	2,154	1,500	196	887	....	20	100	....	....	....	....	....	....
PLATO	49,859	45,873	3,986	1.09	3,600	....	3,600	2,534	500	175	7,784	....	20	166	166 YEAR OF SERVICE	166 YEAR OF SERVICE	166 YEAR OF SERVICE	166 YEAR OF SERVICE	166 YEAR OF SERVICE	YES
PORTER	31,200	24,288	6,912	1.28	2,252	....	2,252	1,370	....	....	....	....	20	100	60 YEAR OF SERVICE	....	....	....	100 YEAR OF SERVICE	YES
ROLLINGSTONE	29,109	39,303	-10,194	0.74	3,456	....	3,456	3,702	....	50	....	....	20	150	150 YEAR OF SERVICE	....	....	....	150 YEAR OF SERVICE	NO
SHELLY	37,990	26,337	11,653	1.44	2,670	....	2,670	1,578	130	367	....	....	20	150	150 YEAR OF SERVICE	....	....	....	....	NO
SOLWAY	27,893	29,013	-1,120	0.96	....	....	....	2,857	800	371	....	....	20	150	250 YEAR OF SERVICE	150 YEAR OF SERVICE	150 YEAR OF SERVICE	150 YEAR OF SERVICE	150 YEAR OF SERVICE	YES
ST. FRANCIS	85,284	18,155	67,129	4.70	3,377	....	3,377	3,793	....	....	....	....	20	175	175 YEAR OF SERVICE	175 YEAR OF SERVICE	175 YEAR OF SERVICE	175 YEAR OF SERVICE	175 YEAR OF SERVICE	NO
ST. HILAIRE	41,695	20,284	21,411	2.06	....	....	....	3,014	....	295	....	....	20	100	25 WEEKLY	....	....	....	50 LUMP SUM	NO
STURGEON LAKE	4,164	9,166	-5,002	0.45	1,200	....	1,200	1,976	....	....	....	....	20	100	100 YEAR OF SERVICE	100 YEAR OF SERVICE	100 YEAR OF SERVICE	100 YEAR OF SERVICE	100 YEAR OF SERVICE	NO
TOWER	41,852	28,300	13,552	1.48	3,000	....	3,000	1,487	400	....	....	....	20	100	....	....	....	....	....	NO
TWIN LAKES (FREEBORN)	41,735	7,838	33,897	5.32	1,520	....	1,520	321	....	58	....	....	20	100	....	....	....	....	....	NO
VESTA	37,381	21,457	15,924	1.74	2,346	....	2,346	1,781	....	195	....	....	20	125	125 YER OF SERVICE	125 YEAR OF SERVICE	125 YEAR OF SERVICE	125 YEAR OF SERVICE	125 YEAR OF SERVICE	YES
VILLARD	10,581	2,484	8,097	4.26	1,158	....	1,158	1,898	....	300	....	....	20	100	....	....	....	....	....	NO
WARBA-FEELY-SAGO	9,440	9,440	....	1.00	....	....	....	2,777	....	473	....	....	20	150	....	....	....	....	....	....
WENDELL	57,614	17,876	39,738	3.22	2,024	....	2,024	3,138	....	480	....	....	10	100	100 YEAR OF SERVICE	100 YEAR OF SERVICE	100 YEAR OF SERVICE	100 YEAR OF SERVICE	100 YEAR OF SERVICE	NO
WILMONT	46,689	43,050	3,639	1.08	3,654	....	3,654	3,540	....	25	3,308	....	20	167	....	....	....	....	100 LUMP SUM	YES
WOLF LAKE	51,642	25,278	26,364	2.04	3,106	....	3,106	3,534	....	777	....	....	20	150	140 WEEKLY	....	....	....	750 LUMP SUM	NO

TOTAL 2,365,792 1,558,387 807,405 1.52 130,624 7,752 138,376 145,968 15,822 12,014 79,776 163

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

ALBERTVILLE	30,761	50,464	-19,703	0.61	4,634	....	4,634	6,558	....	....	4,900	....	20	200	....	....	....	....	200 YEAR OF SERVICE	NO
ALBORN	17,312	19,872	-2,560	0.87	2,132	....	2,132	1,214	....	....	....	....	20	200	200 YEAR OF SERVICE	....	....	....	200 YEAR OF SERVICE	....
ALDEN	37,638	39,613	-1,975	0.95	3,393	....	3,393	3,147	....	315	....	....	20	200	200 YEAR OF SERVICE	....	....	....	....	YES
AMBOY	60,861	45,832	15,029	1.33	4,138	4,138	3,255	5,133	20	225	225 YEAR OF SERVICE	NO

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FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	AMORTIZE		TOTAL REQUIRED CONTRIB.	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS			VESTING YEARS	VESTING AMOUNT	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE	
					NORMAL COST	UNFUNDED LIABILITY				ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS			AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH		
ASKOV	41,239	38,240	2,999	1.08	4,175	....	4,175	2,226	4,489	143	3,000	....	20	250	.... WEEKLY	.... WEEKLY	2,000	LUMP SUM	....	YES
BALSAM	33,451	32,584	867	1.03	4,641	....	4,641	2,756	1,000	....	....	....	20	275	275 YEAR OF SERVICE	275 YEAR OF SERVICE	275	YEAR OF SERVICE	....	YES
BEARDSLEY	58,449	58,250	199	1.00	4,250	....	4,250	2,382	71	875	....	....	20	250	....	....	....	....	....	NO
BEAVER CREEK	49,920	49,805	115	1.00	4,675	589	5,264	1,967	719	191	20	250	250	YEAR OF SERVICE	YES	
BELLINGHAM	44,103	47,352	-3,249	0.93	1,824	....	1,824	3,106	....	....	....	....	20	200	....	....	....	....	....	YES
BELVIEW	50,889	59,930	-9,041	0.85	2,597	991	95	7,505	20	250	250 YEAR OF SERVICE	250	YEAR OF SERVICE	YES	
BERTHA	57,700	58,524	-824	0.99	5,486	....	5,486	3,091	....	155	3,856	....	20	275	250 YEAR OF SERVICE	250 YEAR OF SERVICE	....	....	....	NO
BOWLUS	53,350	47,244	6,106	1.13	3,940	3,940	3,411	119	266	20	200	200 YEAR OF SERVICE	200	YEAR OF SERVICE	YES	
BOYD	57,019	46,624	10,395	1.22	4,044	....	4,044	2,062	....	....	....	....	20	200	200 YEAR PF SERVICE	200 YEAR OF SERVICE	200	YEAR PF SERVICE	....	YES
BRANDON	73,181	53,752	19,429	1.36	6,296	....	6,296	3,155	5,175	133	5,692	....	20	225	....	....	....	....	....	YES
BRICELYN	58,019	61,856	-3,837	0.94	5,490	....	5,490	2,582	2,123	72	....	....	20	275	....	....	....	....	....	NO
BUTTERFIELD	64,487	65,600	-1,113	0.98	5,430	1,779	7,209	2,412	3,500	103	11,627	200	20	250	250 YEAR OF SERVICE	50 WEEKLY	....	....	....	NO
CANOSIA	60,156	50,656	9,500	1.19	5,072	....	5,072	3,153	2,000	90	1,343	....	20	200	....	....	....	....	....	NO
CANTON	39,457	27,506	11,951	1.43	3,526	....	3,526	2,001	....	161	11,000	....	20	200	200 YEAR OF SERVICE	....	....	....	....	YES
CARLOS	71,055	74,697	-3,642	0.95	6,080	6,080	3,504	4,372	20	250	250	YEAR OF SERVICE	YES
CEYLON	46,487	29,508	16,979	1.58	....	....	....	3,141	....	219	2,200	15	20	200	25 WEEKLY	15 WEEKLY	....	....	....	YES
CHANDLER	66,493	68,169	-1,676	0.98	5,029	638	5,667	1,871	1,000	61	....	....	20	275	275 YEAR OF SERVICE	275 YEAR OF SERVICE	275	YEAR OF SERVICE	....	YES
CHOKIO	62,025	57,435	4,590	1.08	....	....	....	4,067	....	....	....	....	20	275	....	....	....	....	....	NO
CLAREMONT	50,084	53,428	-3,344	0.94	5,252	5,252	2,723	2,430	10,399	20	280	YEAR OF SERVICE	YES	
CLARISSA	49,704	76,015	-26,311	0.65	4,884	....	4,884	3,026	....	308	12,100	....	20	250	250 YEAR OF SERVICE	250 YEAR OF SERVICE	250	YEAR OF SERVICE	....	YES
CLEARWATER	59,658	53,561	6,097	1.11	6,501	....	6,501	5,289	2,115	1,225	....	....	20	275	....	....	....	....	....	NO
CLINTON (BIG STONE)	32,587	64,781	-32,194	0.50	....	....	....	2,963	3,250	608	4,737	....	20	275	....	....	....	....	....	YES
CLINTON (ST. LOUIS)	73,034	63,839	9,195	1.14	5,519	5,519	2,449	100	10	200	200 YEAR OF SERVICE	25 WEEKLY	200	YEAR OF SERVICE	YES
COLVIN	14,611	20,784	-6,173	0.70	....	....	....	736	1,539	....	....	....	20	200	....	....	....	....	....	NO
COSMOS	75,443	49,230	26,213	1.53	4,760	....	4,760	3,136	....	....	....	....	20	250	250 YEAR OF SERVICE	....	....	....	....	YES
COTTONWOOD	86,675	68,945	17,730	1.26	6,015	....	6,015	4,835	....	759	7,025	....	20	250	250 YEAR OF SERVICE	250 YEAR OF SERVICE	250	YEAR OF SERVICE	....	YES
CURRIE	53,257	35,892	17,365	1.48	4,544	....	4,544	2,709	1,000	224	....	....	20	200	....	....	....	....	....	YES
CYRUS	44,853	31,965	12,888	1.40	3,715	....	3,715	2,335	....	275	....	....	20	250	250 YEAR OF SERVICE	....	....	....	....	NO
DALBO	32,284	25,771	6,513	1.25	....	....	....	3,170	....	....	2,920	....	20	286	....	....	....	....	....	YES
DUNNELL	45,005	30,600	14,405	1.47	3,375	....	3,375	1,756	....	195	6,683	....	20	225	50 YEAR OF SERVICE	....	....	....	....	YES
EAGLE BEND	36,192	53,605	-17,413	0.68	5,396	3,526	8,922	3,167	4,914	....	6,050	....	20	250	250 YEAR OF SERVICE	250 YEAR OF SERVICE	250	YEAR OF SERVICE	....	YES
EASTON	47,062	38,532	8,530	1.22	8,530	1	8,531	1,992	....	592	....	....	20	200	200 YEAR OF SERVICE	200 23AR OF SERVICE	200	YEAR OF SERVICE	....	YES
ELMORE	90,242	74,711	15,531	1.21	3,812	....	3,812	3,120	600	308	....	....	20	275	275 YEAR OF SERVICE	275 YEAR OF SERVICE	....	....	....	NO
ELYSIAN	76,788	74,232	2,556	1.03	5,524	927	6,451	3,071	684	875	20	275	275 YEAR OF SERVICE	275	YEAR OF SERVICE	YES	
EMMONS	47,348	45,461	1,887	1.04	5,169	....	5,169	2,667	....	10	5,490	....	20	....	....	....	....	....	....	YES
EVANSVILLE	56,577	53,560	3,017	1.06	4,872	....	4,872	2,675	25,500	6,265	12,980	....	10	200	....	....	....	....	....	YES
FAYAL	20,886	7,572	13,314	2.76	3,036	....	3,036	3,904	2,500	50	....	....	20	200	100 YEAR OF SERVICE	100 YEAR OF SERVICE	....	....	....	NO
FIFTY LAKES	30,280	25,455	4,825	1.19	....	....	....	1,002	2,002	373	4,500	....	20	225	....	....	....	....	....	NO
FROST	46,084	44,311	1,773	1.04	....	....	....	2,476	....	234	....	....	20	250	35 WEEKLY	35 WEEKLY	....	....	....	YES
GLYNDON	63,422	62,330	1,092	1.02	5,197	20	275	LUMP SUM	NO	
GNESEN	36,143	40,056	-3,913	0.90	4,850	4,850	2,120	3,200	20	200	200	YEAR OF SERVICE	
GRACEVILLE	57,917	48,937	8,980	1.18	5,690	....	5,690	5,018	175	350	5,500	....	20	....	250 YEAR OF SERVICE	250 YEAR OF SERVICE	250	YEAR OF SERVICE	....	YES
GREEN ISLE	48,421	45,776	2,645	1.06	....	....	....	1,797	....	312	230	....	20	200	....	....	....	....	....	YES
HALSTAD	33,025	30,916	2,109	1.07	4,156	....	4,156	2,501	....	52	3,260	....	20	200	....	....	....	....	....	YES
HAMPTON	38,263	48,180	-9,917	0.79	3,768	824	4,592	742	824	306	2,445	....	20	200	....	....	....	....	....	YES
HANCOCK	77,274	48,167	29,107	1.60	4,563	....	4,563	3,802	....	275	....	....	20	200	....	....	....	....	....	NO
HANOVER	53,942	70,083	-16,141	0.77	5,234	....	5,234	8,680	....	87	1,646	....	20	240	140 WEEKLY	....	....	....	....	YES
HANSKA	57,596	49,376	8,220	1.17	....	5,885	5,885	3,235	100	475	7,550	....	20	250	.... LUMP SUM	200 LUMP SUM	....	LUMP SUM	....	YES
HAYWARD	74,882	52,477	22,405	1.43	4,725	4,725	2,787	2,000	87	20	225	225 YEAR OF SERVICE	225 YEAR OF SERVICE	225	YEAR OF SERVICE	NO		

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 FOR THE YEAR ENDED DECEMBER 31, 1989

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		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
										ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS	AMOUNT		FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH		
HENDRICKS	51,623	46,992	4,631	1.10	4,812	....	4,812	3,706	....	147	2,064	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	NO
HENDRUM	35,007	41,068	-6,061	0.85	3,772	1,588	5,360	1,294	1,588	210	5,600	....	20	200	.... LUMP SUM	....	....	....
HENNING	88,889	80,000	8,889	1.11	....	....	....	4,422	3,750	....	4,660	....	20	233	....	....	300 LUMP SUM	NO
HILL CITY	57,870	58,040	-170	1.00	5,264	....	5,264	3,997	....	93	....	....	20	200	....	....	....	YES
HILLS	42,852	54,060	-11,208	0.79	....	....	....	3,267	1,670	332	8,223	950	20	250	150 LUMP SUM	....	150 LUMP SUM	YES
HOFFMAN	70,960	51,770	19,190	1.37	5,455	....	5,455	3,266	1,138	....	15,400	....	20	250	250 YEAR OF SERVICE	....	250 YEAR OF SERVICE	YES
HOWLAND	22,477	16,805	5,672	1.34	2,505	....	2,505	1,426	....	233	....	....	20	250	....	....	....	NO
INDUSTRIAL	20,720	27,456	-6,736	0.75	3,198	1,672	4,870	1,140	800	124	....	....	20	200	200 YEAR OF SERVICE	....	200 YEAR OF SERVICE	YES
IRONTON	61,031	34,055	26,976	1.79	5,750	....	5,750	989	986	273	....	....	20	250	250 YEAR OF SERVICE	....	250 YEAR OF SERVICE	YES
JEFFERS	45,339	32,384	12,955	1.40	3,428	....	3,428	2,622	....	....	....	....	20	....	....	....	....	NO
KANDIYOHI	67,849	31,368	36,481	2.16	3,820	....	3,820	3,706	....	....	4,680	....	20	200	....	....	....	YES
KASOTA	111,900	58,750	53,150	1.90	5,250	....	5,250	6,430	1,956	670	....	....	20	250	....	10 WEEKLY	250 YEAR OF SERVICE	YES
KENSINGTON	36,716	33,285	3,431	1.10	4,215	....	4,215	2,370	731	450	12,250	....	20	250	.... YEAR OF SERVICE	.... YEAR OF SERVICE	.... YEAR OF SERVICE	YES
KILKENNY	39,233	34,804	4,429	1.13	....	3,580	3,580	2,679	....	....	....	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	YES
LESTER PRAIRIE	73,477	60,755	12,722	1.21	5,328	....	5,328	3,821	3,000	325	5,692	....	20	....	20 WEEKLY	....	250 LUMP SUM	YES
LITTLEFORK	47,624	34,556	13,068	1.38	5,030	....	5,030	3,549	678	215	995	....	20	225	225 YEAR OF SERVICE	....	....	YES
LOWRY	25,807	20,100	5,707	1.28	....	....	....	2,226	....	....	1,564	....	20	200	....	....	....	YES
NABEL	70,785	65,586	5,199	1.08	5,422	....	5,422	3,469	....	260	....	....	20	275	275 YEAR OF SERVICE	275 YEAR OF SERVICE	125 YEAR OF SERVICE	NO
MADISON LAKE	71,952	45,150	26,802	1.59	57,656	....	57,656	3,880	2,500	664	6,400	300	20	250	20 WEEKLY	220 WEEKLY	100 LUMP SUM	NO		
MAYNARD	69,426	57,743	11,683	1.20	5,275	....	5,275	3,711	....	553	....	....	20	275	275 YEAR OF SERVICE	....	275 YEAR OF SERVICE	YES
MC INTOSH	50,996	30,562	20,434	1.67	4,526	....	4,526	2,755	....	155	726	....	20	200	....	....	....	NO
MIESVILLE	53,863	48,300	5,563	1.12	4,648	....	4,648	3,043	1,500	482	4,600	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	YES	
MILAN	61,182	44,670	16,512	1.37	4,645	....	4,645	2,640	....	....	....	33	20	250	250 YEAR OF SERVICE	21 WEEKLY	250 YEAR OF SERVICE	...
MONTROSE	19,446	35,717	-16,271	0.54	3,440	....	3,440	3,461	3,461	435	15,950	....	20	250	250 YEAR OF SERVICE	....	250 YEAR OF SERVICE	YES
NEW AUBURN	41,589	38,090	3,499	1.09	....	....	....	1,815	....	175	11,910	....	20	200	60 WEEKLY	60 WEEKLY	2,000 LUMP SUM	YES
NEW MARKET	58,222	21,512	36,710	2.71	3,848	....	3,848	5,952	....	77	....	....	10	200	200 YEAR OF SERVICE	....	200 YEAR OF SERVICE	YES
NORTHLAND	1,239	1,239	....	1.00	....	....	....	673	....	....	....	....	20	50	50 YEAR OF SERVICE	....	....	...
NORTHOME	44,570	31,710	12,860	1.41	3,353	....	3,353	3,800	....	282	12,430	....	20	225	....	....	....	YES
ODIN	55,209	22,161	33,048	2.49	....	33,038	33,038	1,681	....	145	....	....	20	200	15 WEEKLY	10 WEEKLY	200 LUMP SUM	YES
PALISADE	51,943	45,525	6,418	1.14	3,775	....	3,775	3,507	....	390	....	....	20	250	250 YEAR OF SERVICE	25 WEEKLY	250 YEAR OF SERVICE	YES
PENNOCK	60,921	46,323	14,598	1.32	4,295	....	4,295	3,619	1,000	....	....	....	20	250	250 YEAR OF SERVICE	....	....	NO
PIKE SANDY BRITT	33,467	56,408	-22,941	0.59	6,592	....	6,592	4,493	12,195	1,728	11,742	....	20	200	200 YEAR OF SERVICE	....	....	NO
ROCKVILLE	54,852	82,278	-27,426	0.67	6,229	2,758	8,987	5,813	3,486	541	7,260	....	20	276	.... LUMP SUM	....	....	YES
ROSE CREEK	51,436	55,760	-4,324	0.92	4,400	....	4,400	2,960	400	....	....	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	YES
ROYALTON	38,279	48,556	-10,277	0.79	4,652	1,673	6,325	3,785	1,500	482	10,780	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	YES		
RUSSELL	30,594	43,690	-13,096	0.70	2,130	....	2,130	2,881	....	....	675	....	10	250	250 YEAR OF SERVICE	....	250 YEAR OF SERVICE	YES
RUTHON	55,269	30,505	24,764	1.81	....	....	....	2,228	....	57	....	....	20	250	....	....	....	NO
SANBORN	42,619	54,552	-11,933	0.78	3,704	....	3,704	2,859	200	....	6,300	....	20	200	....	....	....	YES
SHAFFER	48,196	37,380	10,816	1.29	773	....	773	3,142	....	628	2,887	....	20	225	225 YEAR OF SERVICE	....	225 YEAR OF SERVICE	NO
SILICA	11,745	11,912	-167	0.99	....	....	....	540	....	....	....	....	20	200	....	....	....	YES
SILVER LAKE	69,237	73,276	-4,039	0.94	6,581	....	6,581	4,070	3,000	194	5,352	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	YES	
SOUTH HAVEN	73,962	57,972	15,990	1.28	4,536	....	4,536	4,625	....	419	375	....	20	200	200 YEAR OF SERVICE	....	200 YEAR OF SERVICE	YES
SQUAN LAKE	24,276	24,292	-16	1.00	1,544	....	1,544	3,943	....	64	....	....	20	200	....	....	....	YES
ST. MARTIN	52,520	47,036	5,484	1.12	5,280	....	5,280	2,590	....	185	450	....	20	200	....	....	200 YEAR OF SERVICE	NO
ST. MICHAEL	69,226	50,136	19,090	1.38	5,206	....	5,206	6,375	....	340	6,688	....	20	200	....	....	....	YES
TWIN VALLEY	42,989	45,970	-2,981	0.94	4,890	....	4,890	4,645	....	79	12,349	....	20	250	....	....	....	...
VERNON CENTER	66,558	36,460	30,098	1.83	4,010	....	4,010	2,143	....	525	....	....	20	250	25	....	2,500 LUMP SUM	NO
WALNUT GROVE	63,955	51,907	12,048	1.23	5,033	....	5,033	3,517	500	155	....	....	20	250	250 YEAR OF SERVICE	....	250 YEAR OF SERVICE	...
WARROAD	62,678	79,395	-16,717	0.79	4,555	....	4,555	9,440	....	130	....	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 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, 1989

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	
WATKINS	73,796	73,202	594	1.01	6,313	....	6,313	4,273	1,000	585	5,946	....	20	280	280 YEAR OF SERVICE	....	....	280 YEAR OF SERVICE	YES	
WATSON	64,187	63,819	368	1.01	4,802	....	4,802	3,561	300	374	825	....	20	225	225 YEAR OF SERVICE	....	....	225 YEAR OF SERVICE	YES	
WAUBUN	31,185	29,669	1,516	1.05	4,199	....	4,199	2,311	....	458	....	....	20	250	....	....	....	....	YES	
WILLOW RIVER	25,176	21,428	3,748	1.17	....	3,092	3,092	1,719	3,600	....	....	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	200 YEAR OF SERVICE	NO		
WILSON	29,643	28,262	1,381	1.05	6,200	....	6,200	2,409	2,044	389	....	....	20	200	200 YEAR OF SERVICE	200 YEAR OF SERVICE	1,000 LUMP SUM	YES		
WOOD LAKE	53,102	40,646	12,456	1.31	5,019	....	5,019	2,313	192	199	190	1,375	20	275	.... YEAR OF SERVICE	275 YEAR OF SERVICE	275 275YEAR OF SERV	YES		
WOODSTOCK	22,702	19,430	3,272	1.17	2,715	....	2,715	992	500	....	....	....	20	250	....	....	....	....	YES	
WRIGHT	13,344	23,144	-9,800	0.58	3,364	....	3,364	1,029	....	....	....	....	20	200	....	....	....	200 YEAR OF SERVICE	NO	
WYKOFF	54,710	32,884	21,826	1.66	3,896	....	3,896	2,587	....	125	....	....	20	....	200 YEAR OF SERVICE	....	....	200 YEAR OF SERVICE	YES	
WYOHING	69,418	49,589	19,829	1.40	5,690	....	5,690	5,908	....	50	....	....	20	250	250 YEAR OF SERVICE	....	....	250 YEAR OF SERVICE	YES	
ZUMBRO FALLS	71,425	46,873	24,552	1.52	....	....	....	4,354	....	285	....	....	20	225	....	....	....	....	YES	
TOTAL	5,754,854	5,139,028	615,826	1.12	469,168	61,570	530,738	355,159	129,637	34,336	334,734	2,873									
LUMP SUM SERVICE PENSION OF \$300 OR MORE PER YEAR OF SERVICE																					
ADA	145,117	137,231	7,886	1.06	13,618	....	13,618	7,613	100	548	36,275	....	20	575	....	....	....	....	500 LUMP SUM	YES
ADAMS	87,581	91,242	-3,661	0.96	....	9,505	9,505	4,890	....	175	8,250	....	20	375	375 YEAR OF SERVICE	....	....	....	375 YEAR OF SERVICE	YES
ADRIAN	61,778	53,718	8,060	1.15	4,304	....	4,304	4,376	....	826	....	....	20	300	300 YEAR OF SERVICE	....	....	....	300 YEAR OF SERVICE	YES
AITKIN	234,743	290,864	-56,121	0.81	26,000	3,631	29,631	15,978	2,923	704	13,000	....	20	800	800 YEAR OF SERVICE	....	....	....	800 YEAR OF SERVICE	YES
ALEXANDRIA	442,804	594,282	-151,478	0.75	63,546	....	63,546	40,569	30,483	3,457	51,220	....	20	2,600	2,600 YEAR OF SERVICE	....	....	....	2,600 YEAR OF SERVICE	YES
ANNANDALE	184,093	220,937	-36,844	0.83	12,942	....	12,942	11,525	....	....	....	....	20	500	500 YEAR OF SERVICE	....	....	....	500 YEAR OF SERVICE	NO
ANOKA	1,320,468	1,431,289	-110,821	0.92	....	....	....	88,849	....	8,927	125,790	672	20	3,805	56 WEEKLY	56 WEEKLY	....	....	3,805 YEAR OF SERVICE	YES
ARGYLE	82,303	65,932	16,371	1.25	....	....	....	4,512	....	308	4,370	....	20	312	4,800 LUMP SUM	....	....	....	4,800 LUMP SUM	YES
ARLINGTON	151,659	137,920	13,739	1.10	9,488	....	9,488	7,433	....	550	13,224	....	20	400	....	....	....	....	....	YES
ASHBY	76,405	82,944	-6,539	0.92	7,656	....	7,656	3,047	1,456	182	15,675	....	20	300	300 YEAR OF SERVICE	....	....	....	300 YEAR IF SERVICE	YES
ATWATER	75,681	68,240	7,441	1.11	8,464	....	8,464	4,851	....	163	8,000	....	20	400	400 YEAR OF SERVICE	....	....	....	....	YES
AUDUBON	33,447	25,596	7,851	1.31	5,118	....	5,118	5,106	....	28	....	....	20	300	....	....	....	....	....	NO
AURORA	221,431	228,977	-7,546	0.97	25,925	....	25,925	6,175	2,505	1,666	....	....	20	1,050	1,050 YEAR OF SERVICE	1,050 YEAR OF SERVICE	1,050 YEAR OF SERVICE	1,050 YEAR OF SERVICE	YES	
AVON	88,382	106,165	-17,783	0.83	9,790	....	9,790	9,579	....	237	....	....	20	550	....	....	....	....	....	NO
BABBITT	158,876	99,910	58,966	1.59	10,930	....	10,930	6,565	....	2,338	....	....	20	500	....	....	....	....	....	NO
BACKUS	100,708	104,101	-3,393	0.97	13,684	....	13,684	4,524	4,300	847	13,500	....	20	900	900 YEAR OF SERVICE	....	....	....	900 YEAR OF SERVICE	NO
BAGLEY	137,032	148,595	-11,563	0.92	12,132	2,222	14,354	10,439	1,414	249	5,500	....	20	650	....	....	....	....	650 YEAR OF SERVICE	YES
BALATON	74,562	57,126	17,436	1.31	6,978	....	6,978	4,635	688	596	6,958	....	20	300	....	....	....	....	....	YES
BARNESVILLE	104,692	126,607	-21,915	0.83	....	....	....	8,422	....	916	40,450	....	20	600	....	....	....	....	....	YES
BASS BROOK	379,829	365,006	14,823	1.04	....	31,356	31,356	19,640	....	1,144	26,000	....	20	1,300	1,300 YEAR OF SERVICE	....	....	....	....	NO
BATTLE LAKE	100,786	70,980	29,806	1.42	....	....	....	6,631	....	1,048	10,000	....	20	500	500 YEAR OF SERVICE	....	....	....	500 YEAR OF SERVICE	YES
BAUDETTE	159,962	164,576	-4,614	0.97	....	....	....	9,243	....	116	....	....	20	800	350 YEAR OF SERVICE	350 YEAR OF SERVICE	....	....	....	YES
BAYPORT	436,187	241,240	194,947	1.81	....	30,990	30,990	29,330	....	3,293	....	....	20	1,500	....	....	....	....	....	NO
BEAVER BAY	80,071	112,162	-32,091	0.71	....	....	....	1,291	3,924	150	....	....	20	500	100 LUMP SUM	....	....	....	....	...
BECKER	261,086	252,350	8,736	1.03	33,628	....	33,628	32,970	2,800	317	....	....	20	1,100	700 LUMP SUM	....	....	....	3,500 LUMP SUM	NO
BELGRADE	84,070	89,373	-5,303	0.94	....	....	....	3,884	1,328	122	1,170	....	20	325	.... LUMP SUM	.... LUMP SUM	....	....	....	YES
BELLE PLAINE	248,123	232,128	15,995	1.07	....	....	....	10,477	3,000	4,874	....	....	20	600	....	....	....	....	600 YEAR OF SERVICE	YES
BELLE PRAIRIE	111,886	130,341	-18,455	0.86	13,110	598	13,708	9,300	....	....	....	....	20	575	575 YEAR OF SERVICE	....	....	....	575 YEAR OF SERVICE	YES
BEMIDJI PIONEER	743,184	691,448	51,736	1.07	....	67,982	67,982	56,535	2,777	7,000	85,600	....	20	1,900	....	....	....	....	....	NO
BETHEL	2,331	28,792	-26,461	0.08	....	....	....	548	....	....	....	....	20	400	400 YEAR OF SERVICE	400 YEAR OF SERVICE	....	....	200 YEAR OF SERVICE	NO
BIG LAKE	150,791	131,736	19,055	1.14	....	....	....	13,794	6,500	....	....	....	20	600	35 WEEKLY	35 WEEKLY	....	....	500 LUMP SUM	YES
BIGFORK	121,645	121,086	559	1.00	11,902	11,902	12,203	35	17,617	20	620 YEAR OF SERVICE	NO	

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VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
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FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	NORMAL COST	AMORTIZE	TOTAL	STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS			VESTING YEARS	DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
						UNFUNDED LIABILITY	REQUIRED CONTRIB.			ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS		AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH	
BIRD ISLAND	77,423	89,434	-12,011	0.87	8,588	....	8,588	5,315	1,250	52	8,250	....	20	375	375 YEAR OF SERVICE	375 YEAR OF SERVICE	375 YEAR OF SERV	NO	
BIWABIK CITY	90,020	80,470	9,550	1.12	9,630	....	9,630	2,617	1,800	368	11,000	....	20	500	500 YEAR OF SERVICE	....	....	500 YEAR OF SERVICE	YES
BLACKDUCK	75,376	64,302	11,074	1.17	7,370	....	7,370	6,472	....	146	....	....	20	350	350 YEAR OF SERVICE	....	....	350 YEAR OF SERVICE	YES
BLOMKEST	48,833	53,024	-4,191	0.92	4,520	....	4,520	2,964	1,000	100	14,000	....	20	400	....	....	....	200 LUMP SUM	YES
BLOOMING PRAIRIE	253,654	300,894	-47,240	0.84	19,264	3,458	22,722	9,675	2,500	35	....	....	20	825	825 YEAR OF SERVICE	825 YEAR OF SERVICE	825 YEAR OF SERVICE	NO	
BLUE EARTH	163,696	223,052	-59,356	0.73	....	....	....	11,814	4,000	1,237	58,500	....	20	900	900 YEAR OF SERVICE	....	....	900 YEAR OF SERVICE	YES
BOVEY	101,388	99,690	1,698	1.02	10,450	....	10,450	3,422	6,000	346	....	....	20	500	500 YEAR OF SERVICE	....	....	....	YES
BRAINERD	917,463	852,072	65,391	1.08	....	....	....	60,517	38,087	3,382	86,800	....	20	2,600	56 WEEKLY	56 WEEKLY	....	....	....
BRECKENRIDGE	251,776	216,776	35,000	1.16	....	....	....	11,596	....	2,447	6,600	....	20	600	....	....	....	....	....
BROOTEN	85,432	91,096	-5,664	0.94	8,504	....	8,504	4,183	1,641	225	650	....	20	400	....	....	....	....	NO
BROWERVILLE	88,454	58,080	30,374	1.52	5,640	....	5,640	5,349	720	....	....	....	20	300	....	....	....	....	NO
BROWNS VALLEY	101,492	97,123	4,369	1.04	11,280	....	11,280	2,083	8,912	350	....	....	20	525	525 YEAR OF SERVICE	....	....	525 YEAR OF SERVICE	YES
BROWNSDALE	48,090	38,766	9,322	1.24	5,238	....	5,238	3,635	....	328	....	....	20	300	....	....	....	....	NO
BROWNTON	33,405	66,456	-33,051	0.50	....	6,888	6,888	3,219	1,609	416	18,570	....	20	300	300 YEAR OF SERVICE	300 YEAR OF SERVICE	300 YEAR OF SERVICE	NO	
BUFFALO	254,031	271,728	-17,697	0.93	16,730	....	16,730	24,260	....	1,457	....	2,463	20	800	800 YEAR OF SERVICE	700 LUMP SUM	....	800 YEAR OF SERVICE	YES
BUFFALO LAKE	71,497	68,211	3,286	1.05	6,612	....	6,612	3,381	....	50	....	....	20	325	325 YEAR OF SERVICE	....	....	325 YEAR OF SERVICE	YES
BUHL	125,855	115,970	9,885	1.09	9,450	....	9,450	2,462	9,664	80	1,592	140	20	500	14 WEEKLY	14 WEEKLY	....	....	YES
BYRON	103,182	102,937	245	1.00	8,670	....	8,670	8,351	....	600	....	....	20	350	350 YEAR OF SERVICE	....	....	350 YEAR OF SERVICE	NO
CALEDONIA	142,479	143,560	-1,081	0.99	14,319	....	14,319	9,390	2,400	1,104	....	....	20	450	35 WEEKLY	35 WEEKLY	....	450 YEAR OF SERVICE	NO
CALUMET	61,828	75,620	-13,792	0.82	8,930	....	8,930	3,043	5,700	545	....	....	20	500	....	....	....	....	....
CAMBRIDGE	294,331	316,888	-22,557	0.93	....	23,978	23,978	26,053	....	2,568	12,100	....	20	1,100	1,100 YEAR OF SERVICE	150 WEEKLY	....	1,100 YEAR OF SERVICE	NO
CANBY	175,240	121,644	53,596	1.44	12,828	....	12,828	8,239	....	1,720	11,068	....	20	550	....	1,500 LUMP SUM	....	1,500 LUMP SUM	YES
CANNON FALLS	282,925	257,892	25,033	1.10	16,577	....	16,577	15,958	3,983	942	8,228	....	20	....	650 YEAR OF SERVICE	650 YEAR OF SERVICE	750 YEAR OF SERVICE	YES	
CARLTON	137,393	135,752	1,641	1.01	16,245	....	16,245	6,923	4,439	744	....	....	20	825	....	....	....	....	NO
CARVER	133,852	217,586	-83,734	0.62	11,000	10,282	21,282	3,530	9,464	454	....	....	20	450	70 WEEKLY	....	....	500 LUMP SUM	YES
CASS LAKE	179,655	168,970	10,685	1.06	15,349	....	15,349	13,491	2,231	215	4,000	....	20	750	750 YEAR OF SERVICE	750 YEAR OF SERVICE	750 YEAR OF SERVICE	NO	
CENTENNIAL	184,050	121,200	62,850	1.52	....	....	....	22,476	17,000	1,165	....	....	20	1,200	1,200 YEAR OF SERVICE	....	....	....	YES
CHATFIELD	130,739	118,116	12,623	1.11	10,960	....	10,960	8,373	2,480	7	17,212	....	20	500	500 YEAR OF SERVICE	500 YEAR OF SERVICE	....	....	YES
CHRISAGO CITY	136,397	195,341	-58,944	0.70	18,918	....	18,918	8,188	2,800	....	25,970	....	20	700	....	....	....	....	YES
CHISHOLM	268,182	199,800	68,382	1.34	25,680	....	25,680	18,909	....	770	15,960	....	10	1,000	1,000 YEAR OF SERVICE	....	....	....	YES
CLARA CITY	91,076	95,949	-4,873	0.95	9,522	....	9,522	5,504	660	165	....	....	20	450	450 YEAR OF SERVICE	....	....	450 YEAR OF SERVICE	NO
CLARKFIELD	76,303	67,804	8,499	1.13	7,889	....	7,889	5,390	3,550	600	608	....	20	325	325 YEAR OF SERVICE	....	....	325 YEAR OF SERVICE	YES
CLEAR LAKE	70,958	72,814	-1,856	0.97	8,870	....	8,870	7,345	979	50	17,980	....	10	360	20 WEEKLY	....	....	100 LUMP SUM	YES
CLEARBROOK	164,528	163,612	916	1.01	10,071	....	10,071	6,312	....	468	....	....	20	800	....	....	....	....	YES
CLEVELAND	87,057	50,994	36,063	1.71	25,796	....	25,796	4,349	3,268	....	....	....	20	300	....	....	....	300 YEAR OF SERVICE	YES
COKATO	150,100	177,088	-26,988	0.85	12,288	....	12,288	9,099	10,828	591	16,935	....	20	600	5,000 LUMP SUM	....	....	....	NO
COLD SPRING	332,672	374,409	-41,737	0.89	28,488	....	28,488	15,468	9,950	18,175	29,210	....	20	910	910 YEAR OF SERVICE	....	....	910 YEAR OF SERVICE	YES
COLERAINE	127,858	136,632	-8,774	0.94	12,072	....	12,072	4,273	6,240	286	....	....	20	600	....	....	....	....	YES
COMFREY	77,612	82,024	-4,412	0.95	7,763	....	7,763	4,137	2,600	200	....	585	20	350	350 YEAR OF SERVICE	105 WEEKLY	....	....	NO
COOK	125,247	43,816	81,431	2.86	5,024	....	5,024	6,750	1,000	200	....	....	20	400	....	....	....	400 YEAR OF SERVICE	NO
COON RAPIDS	1,487,792	1,232,460	255,332	1.21	99,012	....	99,012	112,256	....	14,549	10,390	6,140	20	2,200	140 WEEKLY	....	....	....	NO
COTTAGE GROVE	724,626	561,674	162,952	1.29	67,344	....	67,344	45,304	....	6,654	40,700	....	20	1,300	....	....	....	3,000 LUMP SUM	YES
COURTLAND	44,161	73,520	-29,359	0.60	8,104	10,415	18,519	3,304	1,250	398	12,200	....	20	400	....	....	....	....	YES
CROMWELL	28,980	55,812	-26,832	0.52	6,384	....	6,384	2,112	8,737	325	13,200	....	20	300	300 YEAR OF SERVICE	....	....	300 YEAR OF SERVICE	YES
CROSBY	204,639	205,785	-1,146	0.99	21,750	....	21,750	7,669	8,000	6,537	43,800	....	20	750	750 YEAR OF SERVICE	....	....	....	YES
DANUBE	79,638	65,222	14,416	1.22	....	3,550	3,550	3,481	....	184	2,400	....	20	....	....	....	....	300 YEAR OF SERVICE	YES
DASSEL	204,731	259,724	-54,993	0.79	28,040	12,594	40,634	8,689	18,229	1,234	118,457	....	20	1,000	....	....	....	....	....
DAWSON	169,072	132,436	36,636	1.28	13,020	....	13,020	7,678	3,383	200	11,000	200	20	600	300 YEAR OF SERVICE	50 WEEKLY	....	300 YEAR OF SERVICE	NO
DAYTON	131,005	138,369	-7,364	0.95	12,190	12,190	9,744	3,500	295	10	600	600 YEAR OF SERVICE	600 YEAR OF SERVICE	YES	

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NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR -DEFICIT	FUNDING RATIO	AMORTIZE TOTAL		STATE AID	MUNICIPAL CONTRIB.	DISBURSEMENTS				VESTING		DISABILITY		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE		
					NORMAL COST	UNFUNDED LIABILITY			REQUIRED CONTRIB.	ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS	YEARS	AMOUNT	AMOUNT	FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH			
DEER RIVER	132,251	131,609	642	1.00	16,536	....	16,536	14,768	....	842	23,400	....	20	650	650 YEAR OF SERVICE	....	....	....	....	650 YEAR OF SERVICE	YES	
DEERWOOD	65,314	63,075	2,239	1.04	6,888	....	6,888	5,289	14	114	21,756	....	20	460	....	....	....	....	....	....	YES	
DELANO	175,501	243,948	-68,447	0.72	17,040	7,339	24,379	11,893	7,339	231	26,100	....	20	600	....	....	....	....	....	....	....
DETROIT LAKES	326,079	210,780	115,299	1.55	27,360	....	27,360	29,882	37,500	3,938	36,240	....	20	1,000	50 WEEKLY	....	....	....	....	....	NO	
DILWORTH	198,753	103,576	95,177	1.92	11,263	....	11,263	11,147	502	988	1,360	....	20	425	425 YEAR OF SERVICE	....	....	....	....	425 YEAR OF SERVICE	YES	
DODGE CENTER	116,799	83,664	33,135	1.40	8,112	....	8,112	5,493	....	....	....	....	20	400	....	....	....	....	....	....	....
EAGLE LAKE	241,478	281,587	-40,109	0.86	23,650	13,173	36,823	5,429	13,173	274	....	....	20	1,000	1,000 YEAR OF SERVICE	....	....	....	....	....	NO	
EAST BETHEL	217,877	212,798	5,079	1.02	....	....	....	13,904	3,000	410	77,963	....	20	1,200	....	....	....	....	....	300 YEAR OF SERVICE	YES	
EAST GRAND FORKS	487,714	493,868	-6,154	0.99	39,012	....	39,012	22,559	....	2,250	....	....	20	1,300	1,300 YEAR OF SERVICE	....	....	....	....	....	YES	
ECHO	55,678	53,460	2,218	1.04	5,356	....	5,356	2,411	942	50	8,312	....	20	375	375 YEAR OF SERVICE	....	....	....	....	375 YEAR OF SERVICE	YES	
EDEN VALLEY	91,195	79,049	12,146	1.15	8,916	....	8,916	5,685	1,300	5	11,688	....	20	425	425 YEAR OF SERVICE	....	....	....	....	....	YES	
EDGERTON	88,418	92,651	-4,233	0.95	9,061	913	9,974	5,298	913	....	....	....	20	375	....	....	....	....	....	....	YES	
ELBOW LAKE	129,561	112,344	17,217	1.15	7,542	....	7,542	4,763	2,000	381	39,600	....	20	600	....	....	....	....	....	....	....
ELK RIVER	466,410	497,085	-30,675	0.94	39,960	....	39,960	36,297	15,000	1,225	38,500	....	20	1,550	....	....	....	....	....	....	YES	
ELY	380,626	358,190	22,436	1.06	26,994	....	26,994	17,572	....	1,405	26,000	618	25	1,100	1,100 YEAR OF SERVICE	....	....	....	....	42 WEEKLY	1,100 YEAR OF SERVICE	YES
EMILY	123,557	122,783	774	1.01	9,738	....	9,738	2,493	....	221	....	....	20	535	....	....	....	....	....	....	NO	
EXCELSIOR	691,529	611,771	79,758	1.13	46,843	....	46,843	41,260	....	17,433	....	....	20	1,700	1,700 YEAR OF SERVICE	....	....	....	....	....	1,700 YEAR OF SERVICE	YES
EYOTA	100,232	94,759	5,473	1.06	6,514	....	6,514	4,961	....	268	....	....	20	375	28 WEEKLY	....	....	....	....	28 WEEKLY	....	YES
FAIRFAX	318,709	168,684	150,025	1.89	14,748	....	14,748	5,969	5,969	1,074	16,000	3,996	20	600	....	....	....	....	....	....	....	NO
FARMINGTON	331,451	373,911	-42,460	0.89	33,037	5,099	38,136	19,339	5,099	1,520	12,716	....	20	850	850 YEAR OF SERVICE	....	....	....	....	850 YEAR OF SERVICE	850 YEAR OF SERVICE	YES
FERGUS FALLS	581,472	559,268	22,204	1.04	54,536	....	54,536	39,376	....	636	47,305	....	20	1,600	1,600 YEAR OF SERVICE	....	....	....	....	....	1,600 YEAR OF SERVICE	YES
FERTILE	37,484	42,982	-5,498	0.87	5,876	....	5,876	....	....	....	6,300	....	20	300	....	....	....	....	....	....	....	NO
FLOODWOOD	40,073	56,824	-16,751	0.71	8,664	1,996	10,660	5,839	2,064	480	1,680	....	20	400	350 YEAR OF SERVICE	....	....	....	....	100 WEEKLY	400 YEAR OF SERVICE	YES
FOLEY	175,398	231,960	-56,562	0.76	24,280	7,385	31,665	14,607	1,628	1,559	....	....	20	1,000	....	....	....	....	....	....	6,500 LUMP SUM	YES
FOREST LAKE	382,354	470,566	-88,212	0.81	42,528	....	42,528	33,915	3,000	1,816	30,900	....	20	1,600	1,600 YEAR OF SERVICE	....	....	....	....	1,600 YEAR OF SERVICE	1,600 YEAR OF SERVICE	YES
FORESTON	62,484	33,618	28,866	1.86	....	5,950	5,950	2,688	....	64	....	....	20	300	....	....	....	....	....	....	....	YES
FRANKLIN	38,838	37,388	1,450	1.04	....	....	....	2,574	2,574	287	....	....	20	300	150 WEEKLY	....	....	....	....	150 WEEKLY	....	YES
FRAZEE	84,671	71,698	12,973	1.18	6,782	....	6,782	7,690	....	1,298	1,728	....	20	300	....	....	....	....	....	....	300 YEAR OF SERVICE	NO
FREESPORT	86,640	79,796	6,844	1.09	8,784	....	8,784	4,929	325	1,150	....	....	20	450	....	....	....	....	....	....	....	NO
FULDA	121,354	145,626	-24,272	0.83	15,426	2,476	17,902	6,795	2,000	581	30,275	....	20	650	....	....	....	....	....	....	....	YES
GARRISON	79,075	53,172	25,903	1.49	6,752	....	6,752	7,345	....	....	....	....	20	400	400 YEAR OF SERVICE	....	....	....	....	....	....	YES
GAYLORD	111,753	136,656	-24,903	0.82	14,624	....	14,624	7,972	6,600	1,550	25,000	....	20	600	600 YEAR OF SERVICE	....	....	....	....	600 YEAR OF SERVICE	600 YEAR OF SERVICE	YES
GILBERT	161,777	150,345	11,432	1.08	15,345	3,239	18,584	4,582	3,239	650	....	....	20	750	750 YEAR OF SERVICE	....	....	....	....	750 YEAR OF SERVICE	750 YEAR OF SERVICE	YES
GLENCOE	294,177	379,745	-85,568	0.77	....	....	....	14,322	....	4,371	32,520	....	20	850	....	....	....	....	....	....	....	NO
GLENWOOD	102,623	187,460	-84,837	0.55	....	....	....	11,368	4,000	767	....	....	20	700	....	....	....	....	....	....	700 YEAR OF SERVICE	YES
GOLDEN VALLEY	1,347,004	1,139,663	207,341	1.18	148,991	....	148,991	79,436	....	22,980	32,200	1,000	20	3,000	300 WEEKLY	....	....	....	....	100 WEEKLY	3,000 YEAR OF SERVICE	....
GONVICK	90,339	105,952	-15,613	0.85	8,584	....	8,584	3,594	1,132	57	....	....	100	20	400	400 YEAR OF SERVICE	....	....	....	....	400 YEAR OF SERVICE	YES
GOOD THUNDER	106,409	74,025	32,384	1.44	6,762	6,762	4,619	4,600	644	150	20	350	100 WEEKLY	75 WEEKLY	NO
GOODVIEW	130,120	133,847	-3,727	0.97	....	....	....	5,522	....	1,854	13,800	....	10	500	....	....	....	....	....	....	....	YES
GRAND MARAIS	285,447	250,762	34,685	1.14	23,029	....	23,029	9,130	....	360	....	....	20	775	....	....	....	....	....	....	....	....
GRAND RAPIDS	692,299	644,050	48,249	1.07	67,700	....	67,700	44,362	4,246	495	81,125	240	20	2,500	30 WEEKLY	....	....	....	....	30 WEEKLY	2,500 YEAR OF SERVICE	YES
GRANITE FALLS	133,770	112,033	21,737	1.19	13,639	....	13,639	11,776	....	210	....	....	20	575	575 YEAR OF SERVICE	....	....	....	....	575 YEAR OF SERVICE	575 YEAR OF SERVICE	NO
GREY EAGLE	50,057	52,722	-2,665	0.95	....	5,850	5,850	4,185	1,000	184	9,925	....	20	300	100 YEAR OF SERVICE	....	....	....	....	100 YEAR OF SERVICE	100 YEAR OF SERVICE	YES
GROVE CITY	72,520	79,920	-7,400	0.91	8,643	....	8,643	4,400	255	50	7,648	....	20	400	....	....	....	....	....	....	....	NO
HACKENSACK	42,531	43,110	-579	0.99	4,836	....	4,836	3,822	....	360	....	....	10	300	300 YEAR OF SERVICE	....	....	....	....	....	....	YES
HALLOCK	87,005	78,688	8,317	1.11	10,392	....	10,392	6,949	1	....	....	....	20	400	20 YEAR OF SERVICE	....	....	....	....	....	50 YEAR OF SERVICE	NO
HAM LAKE	242,566	367,356	-124,790	0.66	22,016	....	22,016	16,626	....	1,358	29,000	....	20	1,400	1,400 YEAR OF SERVICE	....	....	....	....	....	....	YES
HAMBURG	24,568	78,200	-53,632	0.31	2,182	902	13,040	20	350	YES	
HAMEL	144,698	168,190	-23,492	0.86	8,710	1,200	675	20	500	YES	

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FOR THE YEAR ENDED DECEMBER 31, 1989

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 INSURANCE
										ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS	OTHER										
HARMONY	72,607	75,396	-2,789	0.96	6,822	....	6,822	4,566	....	682	3,600	....	20	300	300 YEAR OF SERVICE	300 YEAR OF SERVICE	300 YEAR OF SERVICE	....	....	....	....
HASTINGS	677,158	688,216	-11,058	0.98	72,648	....	72,648	52,253	710	5,005	45,700	85	20	2,300	.... LUMP SUM	.... LUMP SUM	....	....	....	....	....
HAYFIELD	108,307	161,226	-52,919	0.67	....	....	....	6,988	1,018	540	15,400	....	20	700	700 YEAR OF SERVICE	....	....	....	....	700 YEAR OF SERVICE	YES
HECTOR	112,846	108,072	4,774	1.04	10,668	....	10,668	6,091	2,000	227	18,600	....	20	600	....	....	....	....	....	600 YEAR OF SERVICE	NO
HENDERSON	92,956	114,562	-21,606	0.81	8,250	6,832	15,082	2,609	7,966	247	625	....	10	400	400 YEAR OF SERVICE	....	....	....	....	400 YEAR OF SERVICE	YES
HERMAN	61,921	46,726	15,195	1.33	....	....	....	4,168	100	....	....	....	20	300	....	....	....	....	....	....	....
HERMANTOWN	197,765	291,918	-94,153	0.68	25,648	10,682	36,330	15,936	13,301	1,428	25,000	....	20	800	....	....	....	....	....	800 YEAR OF SERVICE	NO
HERON LAKE	124,543	144,550	-20,007	0.86	8,620	686	9,306	3,854	1,358	181	....	....	20	500	....	....	....	....	....	5,000 LUMP SUM	YES
HIBBING	164,045	155,280	8,765	1.06	15,552	....	15,552	7,700	3,719	977	12,390	....	20	800	....	....	....	....	....	....	YES
HINCKLEY	110,800	108,760	2,040	1.02	8,163	....	8,163	7,975	346	793	10,120	....	20	400	400 YEAR OF SERVICE	....	....	....	....	400 YEAR OF SERVICE	YES
HOLDINGFORD	134,435	107,946	26,489	1.25	10,134	....	10,134	5,080	1,600	....	9,252	....	20	450	....	....	....	....	....	....	NO
HOPKINS	844,835	779,493	65,342	1.08	95,385	....	95,385	46,344	13,656	2,720	14,000	....	20	2,000	2,000 YEAR OF SERVICE	75 WEEKLY	....	....	....	....	YES
HOUSTON	81,434	81,007	427	1.01	....	10,530	10,530	4,847	....	1,150	12,750	....	20	475	475 YEAR OF SERVICE	475 YEAR OF SERVICE	2,000 LUMP SUM	....	....	....	YES
HOWARD LAKE	193,847	179,049	14,798	1.08	17,563	....	17,563	6,806	9,150	1,965	18,250	....	20	650	....	....	....	....	....	....	NO
HOYT LAKES	214,219	209,240	4,979	1.02	23,640	....	23,640	6,551	....	900	21,000	....	20	1,000	....	....	....	....	....	1,000 YEAR OF SERVICE	NO
HUGO	122,975	93,557	29,418	1.31	12,193	....	12,193	8,854	....	3,833	....	....	20	500	500 YEAR OF SERVICE	....	....	....	....	500 YEAR OF SERVICE	YES
IDEAL	57,460	58,563	-1,103	0.98	7,569	....	7,569	3,095	6,010	....	....	....	20	450	450 YEAR OF SERVICE	....	....	....	....	450 YEAR OF SERVICE	....	
INTERNATIONAL FALLS	451,436	442,964	8,472	1.02	37,956	....	37,956	26,933	2,101	2,123	....	....	20	1,350	1,350 YEAR OF SERVICE	....	....	....	....	1,350 YEAR OF SERVICE	YES
INVER GROVE HEIGHTS	1,201,636	991,195	210,441	1.21	87,210	....	87,210	47,666	....	6,345	32,637	....	20	1,500	1,500 YEAR OF SERVICE	....	....	....	....	1,500 YEAR OF SERVICE	NO
ISANTI	250,854	166,124	84,730	1.51	20,125	....	20,125	13,012	3,193	2,746	....	....	20	575	575 YEAR OF SERVICE	....	....	....	....	575 YEAR OF SERVICE	NO
ISLE	90,571	90,800	-229	1.00	9,391	....	9,391	7,144	....	84	26,500	....	20	....	530 YEAR OF SERVICE	530 YEAR OF SERVICE	....	....	....	530 YEAR OF SERVICE	....	
JACKSON	320,776	324,631	-3,855	0.99	27,502	....	27,502	14,267	....	759	200	....	20	540	42 WEEKLY	....	....	....	....	....	NO
JANESVILLE	125,325	146,464	-21,139	0.86	....	....	....	6,426	4,000	472	15,400	250	20	600	....	....	....	....	....	250 LUMP SUM	YES
JASPER	62,036	71,328	-9,292	0.87	7,084	1,449	8,533	3,611	1,800	....	....	....	20	350	350 YEAR OF SERVICE	350 YEAR OF SERVICE	....	....	....	350 YEAR OF SERVICE	YES
JORDAN	208,096	227,918	-19,822	0.91	21,920	6,014	27,934	9,880	7,000	720	19,850	....	20	725	725 YEAR OF SERVICE	....	....	....	....	725 YEAR OF SERVICE	YES
KASSON	102,515	133,002	-30,487	0.77	14,400	....	14,400	8,319	2,488	2,296	15,400	....	20	550	550 YEAR OF SERVICE	....	....	....	....	500 YEAR OF SERVICE	NO
KEEWATIN	170,792	148,192	22,600	1.15	12,976	....	12,976	2,736	21,060	366	14,200	....	20	600	75 WEEKLY	....	....	....	....	600 YEAR OF SERVICE	YES
KELLOGG	65,781	65,781	....	1.00	....	....	....	2,772	1,000	309	....	....	20	....	300 YEAR OF SERVICE	....	....	....	....	300 YEAR OF SERVICE	NO
KETTLE RIVER	54,233	56,464	-2,231	0.96	5,640	761	6,401	2,342	1,471	671	....	....	20	400	....	....	....	....	....	....	NO
KIMBALL	65,462	79,979	-14,517	0.82	8,369	....	8,369	5,680	1,156	411	9,624	....	20	350	350 YEAR OF SERVICE	350 YEAR OF SERVICE	....	....	....	350 YEAR OF SERVICE	YES
KINNEY	89,591	49,348	40,243	1.82	....	....	....	2,186	....	273	....	....	10	400	14 WEEKLY	14 WEEKLY	....	....	....	400 YEAR OF SERVICE	NO
LACRESCENT	178,238	151,101	27,137	1.18	8,912	....	8,912	11,024	....	851	7,540	....	20	550	75 WEEKLY	....	....	....	....	550 YEAR OF SERVICE	YES
LAFAYETTE	117,253	101,184	16,069	1.16	....	....	....	4,449	418	....	....	....	20	400	....	....	....	....	....	....	YES
LAKE BENTON	69,680	71,118	-1,438	0.98	7,884	....	7,884	5,033	1,000	267	....	....	20	....	....	....	....	....	....	....	YES
LAKE CITY	244,888	255,554	-10,666	0.96	19,958	....	19,958	16,000	2,402	360	29,050	....	20	....	70 WEEKLY	70 WEEKLY	....	....	....	850 YEAR OF SERVICE	NO
LAKE CRYSTAL	159,458	158,396	1,062	1.01	....	....	....	9,175	2,400	475	15,000	600	20	650	70 WEEKLY	70 WEEKLY	....	....	....	650 YEAR OF SERVICE	YES
LAKE ELMO	277,569	189,099	88,470	1.47	....	....	....	14,230	....	1,255	29,500	....	20	950	....	....	....	....	....	950 YEAR OF SERVICE	YES
LAKE JOHANNA	1,390,085	1,512,331	-122,246	0.92	92,553	....	92,553	104,866	....	4,006	61,500	....	20	....	.... WEEKLY	....	....	....	....	....	NO5
LAKE LILLIAN	47,145	60,234	-13,089	0.78	6,702	....	6,702	2,792	1,370	335	20,494	....	20	300	....	....	....	....	....	....	YES
LAKE PARK	109,606	115,132	-5,526	0.95	10,276	....	10,276	5,541	600	109	....	....	20	425	....	....	....	....	....	425 YEAR OF SERVICE	NO
LAKEFIELD	145,905	63,007	82,898	2.32	8,057	....	8,057	8,329	....	2,067	10,710	....	20	350	....	....	....	....	....	....	YES
LAKEVILLE	991,872	1,128,654	-136,782	0.88	144,265	....	144,265	44,827	134,326	5,448	8,500	....	20	2,500	2,500 YEAR OF SERVICE	2,500 YEAR OF SERVICE	2,500 YEAR OF SERVICE	....	....	2,500 YEAR OF SERVICE	NO
LAMBERTON	100,407	94,870	5,537	1.06	9,417	....	9,417	4,398	1,000	....	10,000	....	20	450	450 YEAR OF SERVICE	450 YEAR OF SERVICE	....	....	....	450 YEAR OF SERVICE	NO
LANESBORO	87,733	78,294	9,439	1.12	5,637	....	5,637	4,039	1,500	256	10,989	....	20	300	....	....	....	....	....	....	YES
LE ROY	54,282	58,204	-3,922	0.93	6,914	....	6,914	3,789	....	210	7,104	....	20	300	....	....	....	....	....	....	YES
LE SUEUR	300,490	259,170	41,320	1.16	20,995	....	20,995	13,304	7,350	165	....	....	20	900	250 YEAR OF SERVICE	....	....	....	....	900 YEAR OF SERVICE	YES
LEWISTON	157,055	157,536	-481	1.00	12,231	....	12,231	8,237	....	1,210	9,900	....	20	450	50 WEEKLY	50 WEEKLY	....	....	....	....	YES
LEWISVILLE	75,889	73,086	2,803	1.04	5,220	....	5,220	3,481	....	....	7,500	200	20	300	50 WEEKLY	50 WEEKLY	....	....	....	100 LUMP SUM	YES
LEXINGTON	204,944	205,212	-268	1.00	4,206	79,600	10,338	20	900	900 YEAR OF SERVICE	YES		

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FOR THE YEAR ENDED DECEMBER 31, 1989

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		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
										ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS	AMOUNT			FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH		
LINDSTROM	192,863	175,464	17,399	1.10	13,944	....	13,944	9,021	9,835	21,586	42,160	....	20	1,200	1,200 YEAR OF SERVICE	1,200 YEAR OF SERVICE	1,200 YEAR OF SERVICE	1,200 YEAR OF SERVICE	YES	
LINWOOD	85,349	100,470	-15,121	0.85	11,670	2,800	14,470	5,887	2,800	....	8,250	....	20	500	.... YEAR OF SERVICE	400 YEAR OF SERVICE	500	400	YES
LITCHFIELD	279,632	239,229	40,403	1.17	26,078	....	26,078	23,350	....	690	....	248	20	850	560 LUMP SUM	560 LUMP SUM	850 YEAR OF SERVICE	....	YES
LITTLE CANADA	667,159	620,767	46,392	1.07	....	....	....	20,603	19,500	....	....	....	20	1,600	1,600 YEAR OF SERVICE	....	....	1,600 YEAR OF SERVICE	NO
LITTLE FALLS	341,482	373,434	-31,952	0.91	29,669	5,238	34,907	16,873	5,238	1,527	63,048	....	20	1,150	1,150 YEAR OF SERVICE	105 WEEKLY	....	....	YES
LONG LAKE	202,694	194,100	8,594	1.04	22,180	....	22,180	19,197	3,000	730	....	....	20	1,000	1,000 YEAR OF SERVICE	1,000 YEAR OF SERVICE	1,000 YEAR OF SERVICE	1,000 YEAR OF SERVICE	YES
LONG PRAIRIE	278,800	264,040	14,760	1.06	23,621	....	23,621	13,028	1,328	375	39,950	....	20	1,150	1,150 YEAR OF SERVICE	1,150 YEAR OF SERVICE	1,150 YEAR OF SERVICE	1,150 YEAR OF SERVICE	YES	
LONSDALE	159,921	113,515	46,406	1.41	....	....	....	8,818	2,500	499	500	....	20	350	....	....	....	....	YES
LORETTO	65,646	52,291	13,355	1.26	7,384	....	7,384	7,216	12,500	300	....	....	20	300	300 YEAR OF SERVICE	300 YEAR OF SERVICE	300 YEAR OF SERVICE	300 YEAR OF SERVICE	YES
LOWER ST. CROIX VAL	270,778	237,590	33,188	1.14	21,088	....	21,088	14,903	....	350	21,053	....	20	900	900 YEAR OF SERVICE	900 YEAR OF SERVICE	900 YEAR OF SERVICE	900 YEAR OF SERVICE	YES
LUVERNE	195,852	211,884	-16,032	0.92	20,460	....	20,460	13,514	13,371	1,291	47,948	....	20	600	....	....	....	750 LUMP SUM	YES
MADELIA	164,859	160,523	4,336	1.03	14,975	....	14,975	8,203	....	543	....	....	20	600	25 WEEKLY	....	....	....	YES
MADISON	131,311	102,168	29,143	1.29	12,520	....	12,520	7,782	5,304	832	13,250	....	20	....	49 WEEKLY	49 WEEKLY	....	....	YES
MAHONEN	141,148	133,343	7,805	1.06	....	....	....	6,910	....	225	5,100	....	20	450	.... YEAR OF SERVICE	.... YEAR OF SERVICE	.... YEAR OF SERVICE	.... YEAR OF SERVICE	YES
MAHTONEDI	145,334	138,167	7,167	1.05	16,992	....	16,992	16,232	2,500	....	43,459	....	20	....	650 YEAR OF SERVICE	....	....	650 YEAR OF SERVICE	YES
MAPLE GROVE	622,564	910,738	-288,174	0.68	....	90,893	90,893	63,615	15,600	6,174	78,542	654	20	2,400	30 WEEKLY	....	....	2,400 YEAR OF SERVICE	YES
MAPLE PLAIN	294,477	264,908	29,569	1.11	....	....	....	10,627	6,500	3,839	....	....	20	750	750 YEAR OF SERVICE	500 LUMP SUM	750 YEAR OF SERVICE	750 YEAR OF SERVICE	YES
MAPLETON	183,287	154,145	29,142	1.19	14,197	....	14,197	6,502	3,900	871	12,220	....	20	....	650 YEAR OF SERVICE	....	....	650 YEAR OF SERVICE	YES
MAPLEWOOD	1,609,389	1,602,226	7,163	1.00	198,913	....	198,913	105,583	90,745	8,785	79,927	....	20	1,300	1,300 YEAR OF SERVICE	....	....	1,300 YEAR OF SERVICE	NO
MARBLE	54,771	60,982	-6,211	0.90	7,512	3,124	10,636	1,377	6,000	2,832	9,178	60	10	450	70 WEEKLY	70 WEEKLY	450 YEAR OF SERVICE	450 YEAR OF SERVICE	NO			
MARSHALL	1,007,777	1,017,216	-9,439	0.99	87,024	13,787	100,811	39,318	13,787	9,633	21,600	3,450	20	2,400	2,400 YEAR OF SERVICE	175 WEEKLY	....	2,400 YEAR OF SERVICE	YES		
MAYER	76,997	89,925	-12,928	0.86	10,050	2,878	12,928	2,681	2,526	182	....	....	20	400	400 YEAR OF SERVICE	400 YEAR OF SERVICE	....	....	NO
MC KINLEY	37,502	51,600	-14,098	0.73	....	4,200	4,200	325	549	....	9,400	....	20	300	5 WEEKLY	5 WEEKLY	....	....	NO
MCGREGOR	99,584	97,753	1,831	1.02	10,705	....	10,705	10,417	....	475	6,600	....	20	575	575 YEAR OF SERVICE	....	....	575 YEAR OF SERVICE	YES
MELROSE	134,718	163,888	-29,170	0.82	16,725	....	16,725	10,944	1,000	2,250	13,650	....	20	625	625 YEAR OF SERVICE	625 YEAR OF SERVICE	625 YEAR OF SERVICE	625 YEAR OF SERVICE	YES	
MENAHGA	47,350	38,118	9,232	1.24	4,576	....	4,576	3,652	1,000	337	8,470	....	10	350	350 YEAR OF SERVICE	350 YEAR OF SERVICE	350 YEAR OF SERVICE	350 YEAR OF SERVICE	....		
MILACA	227,587	156,684	70,903	1.45	16,960	....	16,960	12,520	....	465	28,300	....	20	800	....	50 WEEKLY	10,000 LUMP SUM	....	....	
MILTONA	66,021	67,320	-1,299	0.98	7,487	....	7,487	2,936	2,100	10	....	....	20	325	325 YEAR OF SERVICE	325 YEAR OF SERVICE	325 YEAR OF SERVICE	325 YEAR OF SERVICE	YES
MINNEOTA	173,781	153,622	20,159	1.13	....	13,458	13,458	6,282	186	548	5,500	275	20	475	25 WEEKLY	25 WEEKLY	....	475 LUMP SUM	NO	
MINNESOTA	126,049	106,399	19,650	1.18	8,786	....	8,786	2,737	....	10	5,173	....	20	483	....	....	....	483 YEAR OF SERVICE	NO
MISSION	30,272	34,378	-4,106	0.88	4,368	938	5,306	3,031	1,589	35	....	....	20	325	325 YEAR OF SERVICE	....	....	....	YES
MONTEVIDEO	236,462	272,360	-35,898	0.87	26,400	....	26,400	15,981	....	....	....	....	20	1,000	15 WEEKLY	15 WEEKLY	....	500 YEAR OF SERVICE	YES
MONTGOMERY	96,888	216,555	-119,667	0.45	13,032	....	13,032	7,904	16,300	775	59,145	....	20	450	....	....	....	....	NO
MONTICELLO	203,614	270,324	-66,710	0.75	24,765	....	24,765	31,816	....	474	28,950	....	20	1,075	1,075 YEAR OF SERVICE	200 LUMP SUM	....	....	YES
MOOSE LAKE	96,250	107,950	-11,700	0.89	12,430	3,178	15,608	8,717	3,000	723	12,100	....	20	500	....	....	....	....	....
MORA	239,039	258,205	-19,166	0.93	23,568	....	23,568	16,965	....	87	7,197	....	20	800	....	....	....	....	YES
MORGAN	173,555	187,643	-14,088	0.92	17,759	....	17,759	5,375	2,603	670	....	....	20	825	825 YEAR OF SERVICE	....	....	825 YEAR OF SERVICE	YES
MORRIS	137,661	117,208	20,453	1.17	16,744	....	16,744	16,147	....	1,305	37,700	....	20	700	....	....	....	....	....
MORRISTOWN	165,038	156,882	8,156	1.05	....	....	....	5,902	3,738	1,408	980	....	20	425	....	....	....	....	YES
MORTON	50,583	36,666	13,917	1.38	....	5,484	5,484	2,060	....	357	600	....	20	300	....	....	....	....	NO
MOTLEY	127,799	129,415	-1,616	0.99	13,559	....	13,559	4,185	1,443	201	....	....	20	650	650 YEAR OF SERVICE	650 YEAR OF SERVICE	650 YEAR OF SERVICE	650 YEAR OF SERVICE	YES
MT IRON	127,293	88,704	38,589	1.44	12,516	....	12,516	7,882	8,400	....	....	....	20	700	....	....	....	....	NO
MT LAKE	176,543	144,586	31,957	1.22	18,360	....	18,360	7,745	7,019	379	31,716	....	20	850	850 YEAR OF SERVICE	....	....	....	YES
NASHWAUX	140,652	91,046	49,606	1.54	12,897	....	12,897	7,888	1,318	375	11,625	72	20	625	12 WEEKLY	12 WEEKLY	....	625 YEAR OF SERVICE	YES	
NEVIS	68,875	111,190	-42,315	0.62	10,750	....	10,750	4,451	4,815	417	3,000	....	10	500	300 YEAR OF SERVICE	....	....	300 YEAR OF SERVICE	NO
NEW GERMANY	128,309	123,552	4,757	1.04	9,876	....	9,876	2,462	1,255	....	....	....	20	350	....	....	....	....	YES
NEW LONDON	135,831	168,496	-32,665	0.81	16,576	4,067	20,643	9,732	3,000	477	28,200	....	20	800	....	....	....	100 YEAR OF SERVICE	YES
NEW PRAGUE	252,164	235,719	16,445	1.07	16,445	....	16,445	14,339	3,000	115	22,475	....	20	650	775 YEAR OF SERVICE	....	....	775 YEAR OF SERVICE	NO
NEW RICHLAND	144,694	96,738	47,956	1.50	6,678	....	6,678	6,534	6,534	450	....	....	20	400	400 YEAR OF SERVICE	....	....	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, 1989

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		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
										ADMINISTRATIVE	SERVICE PENSION	OTHER BENEFITS	AMOUNT		FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH		
NEW SCANDIA	117,522	61,878	55,644	1.90	7,494	....	7,494	7,935	7,935	....	....	....	10	300	300 YEAR OF SERVICE	....	....	300 YEAR OF SERVICE	YES
NEW YORK HILLS	51,026	54,754	-3,728	0.93	7,168	450	7,618	6,019	765	807	18,550	....	20	350	125 YEAR OF SERVICE	125 YEAR OF SERVICE	350 YEAR OF SERVICE	YES		
NEWFOLDEN	61,612	41,136	20,476	1.50	....	2,430	2,430	5,284	....	275	....	....	20	300	200 WEEKLY	....	....	300 LUMP SUM	NO
NEWPORT	274,210	296,278	-22,068	0.93	34,104	....	34,104	9,011	10,000	17,960	....	....	20	1,400	1,400 YEAR OF SERVICE	1,400 YEAR OF SERVICE	1,400 YEAR OF SERVICE	NO	
NICOLLET	100,761	118,905	-18,144	0.85	....	9,269	9,269	7,311	400	421	....	....	20	420	....	....	200 LUMP SUM	NO	
NISSWA	221,957	261,749	-39,792	0.85	19,924	4,042	23,966	11,028	5,500	....	24,800	....	20	850	850 YEAR OF SERVICE	....	....	850 YEAR OF SERVICE	YES
NORTH BRANCH	108,943	128,768	-19,825	0.85	13,980	....	13,980	11,363	8,513	805	34,500	900	20	500	500 YEAR OF SERVICE	500 YEAR OF SERVICE	500 YEAR OF SERVICE	NO		
NORTH HANKATO	219,431	281,016	-61,585	0.78	....	33,552	33,552	20,020	18,519	775	62,000	....	20	1,200	1,200 YEAR OF SERVICE	....	....	....	YES
NORTH ST. PAUL	429,169	392,040	37,129	1.09	....	....	....	26,748	7,000	10,889	10,390	....	20	1,200	1,200 YEAR OF SERVICE	21 WEEKLY	....	1,200 YEAR OF SERVICE	YES
NORTHFIELD	691,561	915,014	-223,453	0.76	72,000	13,797	85,797	43,487	13,797	1,775	54,000	....	20	2,650	....	....	....	2,650 YEAR OF SERVICE	YES
NORWOOD	72,641	101,831	-29,190	0.71	....	....	....	5,157	4,251	598	....	....	20	350	....	....	....	350 YEAR OF SERVICE	YES
OAK GROVE	59,009	30,858	28,151	1.91	5,508	56,000	61,508	5,514	1,300	....	....	....	10	300	300 YEAR OF SERVICE	300 YEAR OF SERVICE	300 YEAR OF SERVICE	YES	
OAKDALE	253,590	205,513	48,077	1.23	....	....	....	16,791	12,766	5,400	11,280	....	20	940	....	....	35 WEEKLY	....	NO
OGILVIE	84,438	98,766	-14,328	0.85	9,414	....	9,414	5,234	....	80	....	....	20	450	35 WEEKLY	35 WEEKLY	....	....	YES
OKABENA	79,498	67,375	12,123	1.18	6,601	....	6,601	1,853	72	....	....	....	20	....	....	....	350 YEAR OF SERVICE	....	....
OLIVIA	133,657	152,230	-18,573	0.88	15,314	....	15,314	8,739	....	866	39,000	....	20	750	750 YEAR OF SERVICE	....	....	....	YES
ONAMIA	123,840	102,410	21,430	1.21	14,028	....	14,028	6,715	....	197	....	....	20	600	600 YEAR OF SERVICE	600 YEAR OF SERVICE	....	....	YES
ORMSBY	40,657	35,190	5,467	1.16	4,200	....	4,200	1,456	....	....	....	....	20	300	300 YEAR OF SERVICE	....	....	....	YES
ORR	100,054	78,620	21,434	1.27	5,700	....	5,700	3,150	2,221	100	....	....	20	500	500 YEAR OF SERVICE	500 YEAR OF SERVICE	....	....	NO
ORTONVILLE	173,707	195,756	-22,049	0.89	17,760	7,607	25,367	6,152	7,683	1,539	....	....	20	600	....	....	....	....	YES
OSAKIS	198,545	216,180	-17,635	0.92	19,440	....	19,440	7,820	10,000	613	....	....	20	1,000	1,000 YEAR OF SERVICE	....	....	1,000 YEAR OF SERVICE	YES
OWATONNA	656,132	826,056	-169,924	0.79	66,528	....	66,528	56,069	....	1,831	....	....	20	1,800	1,800 YEAR OF SERVICE	....	....	....	YES
PALO	93,284	104,651	-11,367	0.89	9,787	....	9,787	2,574	6,500	2,513	4,229	....	20	500	500 YEAR OF SERVICE	....	....	500 YEAR OF SERVICE	YES
PARK RAPIDS	281,107	209,809	71,298	1.34	....	20,844	20,844	21,624	....	....	20,000	....	20	950	....	....	....	900 YEAR OF SERVICE	YES
PARKERS PRAIRIE	54,507	90,280	-35,773	0.60	9,048	....	9,048	3,671	1,650	....	....	....	20	400	400 YEAR OF SERVICE	400 YEAR OF SERVICE	400 YEAR OF SERVICE	NO	
PAYNESVILLE	169,198	186,084	-16,886	0.91	15,126	....	15,126	11,438	....	89	23,400	....	20	600	600 YEAR OF SERVICE	600 YEAR OF SERVICE	....	....	NO
PELICAN RAPIDS	170,820	164,041	6,779	1.04	18,991	....	18,991	13,408	....	645	....	....	20	1,000	1,000 YEAR OF SERVICE	1,000 YEAR OF SERVICE	1,000 YEAR OF SERVICE	YES	
PEQUOT LAKES	195,580	180,426	15,154	1.08	16,374	....	16,374	8,103	7,074	203	772	....	20	675	675 YEAR OF SERVICE	....	....	....	YES
PERHAM	92,195	106,348	-14,153	0.87	11,252	1,895	13,147	9,571	4,500	340	11,000	....	20	400	....	....	....	400 YEAR OF SERVICE	YES
PIERZ	182,913	193,310	-10,397	0.95	15,335	....	15,335	13,413	627	1,098	1,000	....	20	600	....	....	....	600 YEAR OF SERVICE	YES
PINE ISLAND	131,708	127,848	3,860	1.03	13,273	....	13,273	12,417	....	....	22,300	....	20	525	525 YEAR OF SERVICE	....	....	....	YES
PINE RIVER	176,557	169,460	7,097	1.04	20,034	....	20,034	9,039	8,754	760	....	....	20	1,000	1,000 YEAR OF SERVICE	1,000 YEAR OF SERVICE	1,000 YEAR OF SERVICE	YES	
PIPESTONE	128,354	127,138	1,216	1.01	....	....	....	14,635	17,957	1,020	17,472	352	20	500	....	....	....	....	YES
PRESTON	111,323	110,655	668	1.01	....	....	....	5,494	162	....	....	....	20	450	....	....	....	....	YES
PRINCETON	488,636	456,874	31,762	1.07	43,567	....	43,567	24,279	3,266	5,552	14,728	....	20	950	....	....	....	....	YES
PRINSBURG	70,461	55,461	15,000	1.27	5,328	....	5,328	2,207	1,425	....	600	....	20	300	300 YEAR OF SERVICE	300 YEAR OF SERVICE	300 YEAR OF SERVICE	....	YES
PRIOR LAKE	491,709	543,072	-51,363	0.91	53,865	....	53,865	31,246	9,000	3,103	26,741	....	20	1,400	....	....	....	....	YES
PROCTOR	136,660	143,160	-6,500	0.95	11,520	....	11,520	10,184	....	46	....	....	20	600	....	28 WEEKLY	....	500 LUMP SUM	YES
RANDALL	56,292	77,528	-21,236	0.73	9,580	....	9,580	8,365	....	200	....	....	20	400	....	....	....	....	YES
RAYMOND	108,132	93,100	15,032	1.16	....	....	....	3,764	....	105	7,700	....	20	350	....	....	....	....	YES
REDWOOD FALLS	299,137	266,932	32,205	1.12	27,405	....	27,405	16,250	6,600	....	42,362	....	20	1,075	1,075 YEAR OF SERVICE	1,075 YEAR OF SERVICE	....	....	NO
REMER	143,736	159,642	-15,906	0.90	11,438	....	11,438	5,381	6,362	131	....	....	20	700	....	....	....	....	NO
RENVILLE	97,088	99,036	-1,948	0.98	10,192	1,513	11,705	5,788	890	370	....	....	....	400	....	....	....	....	NO
RICE	60,670	57,651	3,019	1.05	8,181	....	8,181	5,459	798	634	16,400	....	20	450	....	....	....	....	NO
RICE LAKE	150,875	134,778	16,097	1.12	16,158	....	16,158	6,253	....	3,916	10,296	....	20	600	....	....	....	....	YES
RICHMOND	100,403	72,398	28,005	1.39	11,929	....	11,929	7,035	3,700	311	3,119	90	20	315	60 WEEKLY	10 WEEKLY	....	....	NO
ROCKFORD	58,170	70,618	-12,448	0.82	11,220	....	11,220	8,238	7,513	....	....	....	20	600	600 YEAR OF SERVICE	....	....	600 YEAR OF SERVICE	NO
ROGERS	210,688	175,560	35,128	1.20	....	....	....	9,943	2,000	....	32,975	....	20	600	600 YEAR OF SERVICE	....	....	600 YEAR OF SERVICE	NO
ROSEAU	167,949	142,556	25,393	1.18	14,794	14,794	13,172	559	16,447	650 YEAR OF SERVICE	650 YEAR OF SERVICE	650 YEAR OF SERVICE	YES			

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VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
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FOR THE YEAR ENDED DECEMBER 31, 1989

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		SICK		SURVIVOR		ACCIDENT & HEALTH INSURANCE
										ADMINI-STRATIVE	SERVICE PENSION	OTHER BENEFITS	AMOUNT		FOR EACH	AMOUNT	FOR EACH	AMOUNT	FOR EACH		
ROSEMOUNT	344,953	461,556	-116,603	0.75	50,624	16,906	67,530	19,575	16,906	1,827	....	1,120	20	1,400	1,400 YEAR OF SERVICE	....	....	1,400	YEAR OF SERVICE	YES
ROTHSAY	108,373	84,375	23,998	1.28	10,167	....	10,167	5,064	131	324	....	....	20	450	.... YEAR OF SERVICE	....	....	....	YEAR OF SERVICE	YES
RUSH CITY	102,650	106,040	-3,382	0.97	11,520	....	11,520	7,836	771	248	....	....	20	400	....	....	....	....	....	YES
SACRED HEART	88,380	135,430	-47,050	0.65	12,480	....	12,480	2,903	600	228	....	....	20	500	....	....	....	500	YEAR OF SERVICE	YES
SANDSTONE	118,036	102,384	15,652	1.15	9,560	....	9,560	8,150	....	655	....	....	20	4,000	400 YEAR OF SERVICE	....	....	....	400 YEAR OF SERVICE	NO
SARTELL	168,414	159,675	8,739	1.05	....	17,760	17,760	13,370	....	592	14,226	....	20	750	750 YEAR OF SERVICE	....	....	....	....	NO
SAUK CENTRE	158,506	179,798	-21,292	0.88	....	....	....	15,657	1,000	623	48,097	....	20	575	575 YEAR OF SERVICE	....	....	....	....	NO
SAUK RAPIDS	390,609	431,968	-41,359	0.90	34,394	6,166	40,560	26,064	9,515	1,358	....	....	20	1,300	.... WEEKLY 35	....	....	....	....	YES
SCANDIA VALLEY	19,691	19,554	137	1.01	....	....	....	2,933	....	1,569	....	....	20	300	300 YEAR OF SERVICE	....	....	....	300 YEAR OF SERVICE	NO
SCANLON	30,056	36,258	-6,202	0.83	4,038	....	4,038	1,720	5,497	500	4,200	....	10	300	300 YEAR OF SERVICE	....	....	....	300 YEAR OF SERVICE	YES
SCHROEDER	35,835	24,464	11,371	1.46	5,088	....	5,088	1,843	1,843	370	....	....	20	800	....	....	....	....	....	YES
SEBEKA	130,064	73,008	57,056	1.78	....	5,808	5,808	6,537	2,000	330	....	....	20	300	....	....	....	....	....	NO
SHAKOPEE	368,531	363,874	4,657	1.01	....	....	....	39,122	5,000	2,083	59,627	....	20	1,386	.... YEAR OF SERVICE	....	....	....	.... YEAR OF SERVICE	YES
SHERBURN	114,083	136,905	-22,822	0.83	11,605	571	12,176	4,869	3,000	586	....	....	20	525	525 YEAR OF SERVICE	75 WEEKLY	....	....	....	YES
SHEVLIN	7,382	28,158	-20,776	0.26	4,098	3,762	7,860	....	....	....	....	....	20	300	300 YEAR OF SERVICE	....	....	....	....	NO
SILVER BAY	98,552	48,562	49,990	2.03	13,855	....	13,855	7,963	....	314	....	....	20	525	525 YEAR OF SERVICE	28 WEEKLY	....	....	525 YEAR OF SERVICE	YES
SLAYTON	89,651	117,330	-27,679	0.76	15,255	....	15,255	7,969	3,497	825	....	....	20	....	....	....	....	....	....	YES
SLEEPY EYE	351,680	360,094	-8,414	0.98	23,040	....	23,040	14,265	3,528	1,136	22,700	....	20	775	....	....	....	....	....	YES
SPICER	119,431	135,402	-15,971	0.88	13,078	....	13,078	6,616	3,978	....	....	....	20	650	650 YEAR OF SERVICE	....	....	....	650 YEAR OF SERVICE	YES
SPRING GROVE	57,940	58,128	-188	1.00	5,476	....	5,476	4,891	1,440	175	10,150	....	20	350	140 WEEKLY	28 WEEKLY	....	....	300 YEAR OF SERVICE	YES
SPRING VALLEY	242,390	191,436	50,954	1.27	....	16,072	16,072	8,317	....	875	....	....	20	700	700 LUMP SUM	700 LUMP SUM	....	....	700 LUMP SUM	YES
SPRINGFIELD	129,469	149,250	-19,781	0.87	....	....	....	8,832	....	550	....	....	10	500	500 YEAR OF SERVICE	....	....	....	500 YEAR OF SERVICE	YES
ST. ANTHONY	227,360	198,036	29,324	1.15	15,300	....	15,300	23,233	....	....	....	....	20	600	600 YEAR OF SERVICE	....	....	....	600 YEAR OF SERVICE	NO
ST. BONIFACIUS	105,964	102,445	3,519	1.03	....	....	....	9,025	2,544	135	11,500	....	20	500	500 YEAR OF SERVICE	....	....	....	....	NO
ST. CHARLES	167,971	216,503	-48,532	0.78	14,258	....	14,258	7,677	2,977	774	19,500	....	20	700	....	....	....	....	....	YES
ST. CLAIR	146,436	234,452	-88,016	0.62	20,240	....	20,240	7,110	1,572	1,425	....	....	20	800	800 YEAR OF SERVICE	....	....	....	800 YEAR OF SERVICE	YES
ST. CLOUD	265,918	183,170	82,748	1.45	22,681	....	22,681	14,205	....	3,317	....	....	50	750	750 YEAR OF SERVICE	....	....	....	750 YEAR OF SERVICE	NO
ST. JAMES	170,692	240,436	-69,744	0.71	22,032	14,148	36,180	14,314	10,600	675	36,076	....	20	900	....	....	....	....	....	YES
ST. JOSEPH	208,283	247,072	-38,789	0.84	24,608	8,367	32,975	13,643	2,773	1,816	....	....	20	800	....	....	....	....	....	YES
ST. PAUL PARK	230,700	270,836	-40,136	0.85	13,747	....	13,747	11,686	....	625	15,578	....	20	1,300	1,300 YEAR OF SERVICE	....	....	....	....	YES
ST. PETER	535,644	598,780	-63,136	0.89	....	42,253	42,253	25,189	11,475	1,428	43,922	1,280	20	1,200	140 WEEKLY	140 WEEKLY	....	....	....	YES
ST. STEPHEN	95,680	104,465	-8,785	0.92	9,021	....	9,021	4,880	1,000	3,763	....	....	20	325	325 YEAR OF SERVICE	325 YEAR OF SERVICE	325	YEAR OF SERVICE	....	...
STACY	115,255	116,644	-1,389	0.99	10,608	....	10,608	5,823	3,490	315	7,396	....	20	400	400 YEAR OF SERVICE	....	....	....	400 YEAR OF SERVICE	YES
STAPLES	188,592	244,490	-55,898	0.77	18,469	5,000	23,469	11,583	5,000	534	37,650	....	20	610	610 LUMP SUM	....	....	....	610 LUMP SUM	YES
STARBUCK	79,000	53,358	25,642	1.48	7,875	....	7,875	6,424	....	565	....	....	20	350	....	....	....	....	....	NO
STEPHEN	95,453	85,944	9,509	1.11	8,964	....	8,964	5,068	1,000	90	....	....	20	300	....	....	....	....	....	YES
STEWART	65,397	109,150	-43,753	0.60	9,088	....	9,088	3,649	6,336	1,607	9,300	....	10	400	....	....	....	....	....	YES
STEWARTVILLE	201,615	193,542	8,073	1.04	20,525	....	20,525	14,692	....	1,044	42,950	....	20	975	975 YEAR OF SERVICE	....	....	....	....	NO
STILLWATER	727,506	785,532	-58,026	0.93	62,640	....	62,640	48,268	....	2,747	24,472	....	20	2,000	2,000 YEAR OF SERVICE	....	....	....	2,000 YEAR OF SERVICE	YES
STORDEN	63,764	62,440	1,324	1.02	6,398	....	6,398	2,774	....	250	....	....	20	350	....	....	....	....	1,650 LUMP SUM	YES
SUNBURG	60,931	63,645	-2,714	0.96	5,608	....	5,608	2,889	....	84	....	....	20	300	14 WEEKLY	14 WEEKLY	....	....	300 YEAR OF SERVICE	YES
TACONITE	72,620	61,896	10,724	1.17	5,256	....	5,256	1,748	425	109	....	....	20	400	....	....	....	....	400 YEAR OF SERVICE	...
TAYLORS FALLS	132,340	48,920	83,420	2.71	....	....	....	2,328	....	....	....	....	20	500	....	....	....	....	200 YEAR OF SERVICE	NO
THIEF RIVER FALLS	474,992	402,010	72,982	1.18	37,415	....	37,415	24,456	....	1,435	....	....	10	1,750	500 YEAR OF SERVICE	500 YEAR OF SERVICE	1,500	LUMP SUM	....	NO
THOMSON	124,841	140,184	-15,343	0.89	13,716	3,883	17,599	7,764	3,985	650	....	....	20	550	....	....	....	....	400 LUMP SUM	NO
TRACY	174,162	150,660	23,502	1.16	17,808	....	17,808	9,424	2,500	1,800	....	....	20	800	800 YEAR OF SERVICE	....	....	....	800 YEAR OF SERVICE	YES
TRIMONT	131,551	99,511	32,040	1.32	12,785	....	12,785	4,880	1,148	35	187	....	20	500	500 YEAR OF SERVICE	....	....	....	500 YEAR OF SERVICE	NO
TRUMAN	98,653	83,204	15,449	1.19	8,860	8,860	5,404	403	84	20	500	500 YEAR OF SERVICE	21 WEEKLY	500 YEAR OF SERVICE	YES
TWO HARBORS	393,234	343,957	49,277	1.14	31,593	31,593	14,225	926	20	1,450	1,450 YEAR OF SERVICE	1,450 YEAR OF SERVICE	YES	

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FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NET ASSETS	REQUIRED RESERVES	SURPLUS OR DEFICIT	FUNDING RATIO	AMORTIZE		TOTAL REQUIRED CONTRIBUT.	STATE AID	MUNICIPAL CONTRIBUT.	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			
TYLER	78,340	89,222	-10,882	0.88	8,743	....	8,743	5,453	1,514	55	....	....	20	350	350 YEAR OF SERVICE	350 YEAR OF SERVICE	350 YEAR OF SERVICE	....	....	YES
UNDERWOOD	55,102	76,300	-21,198	0.72	....	....	....	5,045	....	1,167	1,764	....	....	350	350 YEAR OF SERVICE	350 YEAR OF SERVICE	....	....	....	NO
UPSALA	49,021	62,144	-13,123	0.79	6,920	2,427	9,347	3,134	....	216	....	....	20	400	400 YEAR OF SERVICE	400 YEAR OF SERVICE	400 YEAR OF SERVICE	....	....	NO
VADNAIS HEIGHTS	346,685	423,560	-76,875	0.82	....	....	....	18,227	14,183	495	14,960	....	20	1,100	1,100 YEAR OF SERVICE	....	....	1,100 YEAR OF SERVICE	....	YES
VERDALE	81,365	101,227	-19,862	0.80	....	....	....	4,261	1,680	....	....	....	20	350	....	....	....	....	....	YES
VICTORIA	108,719	156,360	-47,641	0.70	15,024	4,777	19,801	6,296	4,777	750	600	....	20	600	.... LUMP SUM	....	....	....	....	NO
WABASHA	124,020	158,590	-34,570	0.78	13,040	....	13,040	8,719	4,991	2,322	18,709	....	20	500	25 WEEKLY	....	....	500 YEAR OF SERVICE	....	YES
WACONIA	252,447	290,936	-38,489	0.87	21,690	....	21,690	11,734	7,000	4,049	....	....	20	850	....	....	....	.... LUMP SUM	....	....
WADENA	143,601	142,866	735	1.01	14,454	....	14,454	13,634	4,450	126	20,450	....	20	900	....	....	....	....	....	....
WAITE PARK	74,086	87,504	-13,418	0.85	12,701	....	12,701	9,146	3,500	1,123	900	....	20	650	650 YEAR OF SERVICE	....	....	650 YEAR OF SERVICE	....	YES
WALDORF	87,641	85,472	2,169	1.03	5,144	....	5,144	3,211	199	....	....	....	20	400	....	....	....	400 YEAR OF SERVICE	....	NO
WALKER	220,303	160,764	59,539	1.37	14,136	....	14,136	10,308	505	100	....	....	20	600	600 YEAR OF SERVICE	30 WEEKLY	....	1,000 LUMP SUM	....	YES
WASCA	375,852	366,888	8,964	1.02	35,256	....	35,256	24,767	....	1,947	1,020	....	10	1,200	1,200 YEAR OF SERVICE	240 LUMP SUM	....	1,500 YEAR OF SERVICE	....	NO
WATERTOWN	238,812	195,493	43,319	1.22	....	16,678	16,678	9,526	....	....	7,375	....	20	650	....	....	50 LUMP SUM	....	3,000 LUMP SUM	NO
WATERVILLE	104,374	93,070	11,304	1.12	10,277	....	10,277	5,266	734	502	21,976	....	20	471	471 YEAR OF SERVICE	....	....	471 YEAR OF SERVICE	....	YES
WAVERLY	51,854	67,503	-15,649	0.77	6,570	....	6,570	4,261	1,063	7	13,442	....	20	300	300 YEAR OF SERVICE	....	....	....	....	NO
WAYZATA	211,858	266,689	-54,831	0.79	....	....	....	20,481	....	3,848	....	....	20	1,000	1,000 YEAR OF SERVICE	....	....	....	....	NO
WELCOME	77,051	77,576	-525	0.99	8,248	....	8,248	4,323	5,921	445	....	....	20	325	50 WEEKLY	....	50 WEEKLY	....	....	NO
WEST CONCORD	121,457	87,942	33,515	1.38	....	....	....	5,091	....	8	6,325	....	20	400	400 YEAR OF SERVICE	400 YEAR OF SERVICE	....	400 YEAR OF SERVICE	....	YES
WESTBROOK	81,992	78,740	3,252	1.04	8,830	....	8,830	5,306	924	541	12,542	....	20	500	....	....	....	1,000 LUMP SUM	....	NO
WHEATON	155,479	110,042	45,437	1.41	11,845	....	11,845	8,066	5,000	325	....	....	20	450	450 YEAR OF SERVICE	450 YEAR OF SERVICE	....	450 YEAR OF SERVICE	....	YES
WILLMAR	744,941	703,122	41,819	1.06	70,414	....	70,414	41,404	....	678	62,352	....	20	1,800	....	....	....	....	....	YES
WINDOW	379,073	288,220	90,853	1.32	25,428	....	25,428	16,084	1,250	480	23,210	....	20	1,010	1,010 YEAR OF SERVICE	....	....	1,010 YEAR OF SERVICE	....	YES
WINNEBAGO	72,766	78,366	-5,600	0.93	9,900	....	9,900	6,716	2,700	200	....	....	20	450	....	....	....	....	....	YES
WINSTED	108,702	91,777	16,925	1.18	9,765	....	9,765	5,987	2,000	....	13,034	....	20	350	100 WEEKLY	....	100 WEEKLY	....	....	YES
WOODBURY	535,286	588,877	-53,591	0.91	47,923	5,439	53,362	37,864	5,439	4,195	6,753	....	20	1,700	200 WEEKLY	....	200 WEEKLY	....	1,700 YEAR OF SERVICE	NO
WRENSHALL	87,150	82,447	4,703	1.06	6,924	....	6,924	3,570	6	845	....	....	250	20	350	....	....	....	250 LUMP SUM	YES
YOUNG AMERICA	88,425	73,455	14,970	1.20	8,387	....	8,387	4,336	1,000	208	22,066	....	20	350	350 YEAR OF SERVICE	350 YEAR OF SERVICE	....	350 YEAR OF SERVICE	....	YES
ZIMMERMAN	122,971	120,114	2,857	1.02	11,385	....	11,385	9,625	....	306	....	....	20	450	....	....	....	....	....	NO
TOTAL	71,255,235	71,071,697	183,538	1.00	5,337,378	779,284	6,116,662	4,324,498	1,406,402	453,141	4,369,394	69,533									

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

ALBERT LEA	97,534	105,487	-7,953	0.92	2,767	2,836	5,603	3,146	....	....	4,146	....	....	....	....	....	....	....	200 LUMP SUM	NO
APPLE VALLEY	1,076,219	994,472	81,747	1.08	40,144	10,122	50,266	64,696	15,300	7,232	9,338	....	....	....	....	....	....	....	....	....
APPLETON	144,969	174,000	-29,031	0.83	....	....	....	6,579	....	573	5,904	....	....	....	25 WEEKLY	....	25 WEEKLY	....	....	....
BENSON	179,487	267,049	-87,562	0.67	....	11,407	11,407	11,662	2,649	585	16,480	....	....	....	10 WEEKLY	....	10 WEEKLY	....	.... YEAR OF SERVICE	YES
BROOKLYN CENTER	2,300,599	2,469,110	-168,511	0.93	62,747	42,674	105,421	85,015	23,621	5,896	95,712	....	20	3,000	....	....	....	....	2,500 LUMP SUM	YES
CHANNASSEN	575,485	512,649	62,836	1.12	....	21,927	21,927	23,508	12,072	6,740	27,119	....	20	1,710	228 MONTHLY	....	228 MONTHLY	....	1,000 LUMP SUM	YES
HASKA	890,139	1,036,047	-145,908	0.86	....	....	....	24,251	36,805	1,236	34,227	....	....	....	.... YEAR OF SERVICE	....	....	....	2,000 LUMP SUM	YES
COLUMBIA HEIGHTS	806,499	695,062	111,437	1.16	14,352	....	14,352	....	14,352	7,231	32,722	....	20	....	.... MONTHLY	....	....	....	....	NO
CRYSTAL	2,005,536	2,425,146	-419,610	0.83	67,502	17,922	85,424	60,409	37,640	9,458	114,002	2,260	20	1,500	70 WEEKLY	....	....	....	2,000 LUMP SUM	YES
EAGAN	1,318,519	1,257,117	61,402	1.05	....	....	....	88,854	47,486	14,647	187,080	....	20	2,250	....	....	....	....	....	YES
EDEN PRAIRIE	1,681,936	2,587,330	-905,394	0.65	91,942	27,799	119,741	99,491	20,250	16,479	62,971	....	20	2,250	2,250 YEAR OF SERVICE	2,250 YEAR OF SERVICE	....	....	....	NO
EDINA	4,027,507	2,900,000	1,127,507	1.39	....	....	....	177,971	....	39,479	116,443	....	20	....	180 MONTHLY	....	....	....	.... YEAR OF SERVICE	YES
FAIRMONT	1,236,927	1,252,301	-15,374	0.99	23,987	3,610	27,597	34,206	14,389	13,746	49,250	....	....	....	.... YEAR OF SERVICE	....	....	....	1,000 LUMP SUM	....
HUTCHINSON	516,815	711,196	-194,381	0.73	28,380	....	28,380	31,480	9,500	1,552	38,361	....	....	....	.... YEAR OF SERVICE	....	....	....	5,000 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, 1989

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		SURVIVOR		ACCIDENT & HEALTH INSURANCE
										ADMINI-STRATIVE	SERVICE PENSION	OTHER BENEFITS	AMOUNT			AMOUNT	FOR EACH	AMOUNT	FOR EACH	
MINNETONKA	3,073,354	2,958,954	114,400	1.04	111,358	....	111,358	150,154	58,200	14,422	102,182	520	20	360	....	....	....	....	5,000 LUMP SUM	NO
MOUND	1,157,202	1,689,411	-532,209	0.68	36,689	87,894	124,583	45,818	58,462	9,222	68,800	2,226	...	....	350 MONTHLY	....	....	....	1,500 LUMP SUM	YES
NEW BRIGHTON	1,151,944	1,101,356	50,588	1.05	44,666	....	44,666	57,468	14,000	6,801	79,570	....	20	1,300	70 WEEKLY	....	....	....	1,000 LUMP SUM	YES
NEW HOPE	812,010	1,133,399	-321,389	0.72	30,053	37,560	67,613	63,716	13,426	8,481	77,060	1,385	10	2,350	35 WEEKLY	....	....	....	....	...
NEW ULM	1,039,822	1,189,275	-149,453	0.87	29,090	22,642	51,732	34,314	44,282	6,544	72,423	14,825	20	....	.... MONTHLY	....	25 DAILY	....	5,000 LUMP SUM	YES
OSSEO	343,558	336,344	7,214	1.02	....	....	....	9,546	53,300	726	28,200	....	20	....	....	....	....	....	.... YEAR OF SERVICE	NO
PINE CITY	243,378	270,489	-27,111	0.90	....	....	....	16,865	....	3,559	17,000	....	....	....	....	....	....	....	1,500 LUMP SUM	YES
PLYMOUTH	1,190,766	1,210,450	-19,684	0.98	91,200	....	91,200	128,991	....	25,481	97,122	....	20	2,400	170 MONTHLY	....	....	....	2,500 LUMP SUM	YES
ROBBINSDALE	892,654	1,251,759	-359,105	0.71	....	....	....	42,382	27,842	7,800	142,284	....	20	....	50 WEEKLY	....	50 WEEKLY	....	2,500 LUMP SUM	NO
ROSEVILLE	2,359,286	2,849,949	-490,663	0.83	....	....	....	111,802	22,715	18,749	80,255	....	20	1,500	32 WEEKLY	....	....	....	350 YEAR OF SERVICE	YES
SAVAGE	785,330	1,029,348	-244,018	0.76	....	....	....	14,116	61,212	8,616	47,274	225	...	....	25 WEEKLY	....	....	....	2,000 LUMP SUM	YES
SPRING LAKE PARK	2,291,351	1,957,321	334,030	1.17	80,822	....	80,822	118,443	....	18,985	54,508	....	....	....	140 WEEKLY	....	....	....	3,000 LUMP SUM	YES
WHITE BEAR LAKE	1,943,522	2,009,370	-65,848	0.97	....	68,758	68,758	79,100	20,000	10,047	60,139	....	...	....	....	....	....	....	....	YES
WORTHINGTON	461,650	1,057,687	-596,037	0.44	....	....	....	25,825	26,030	619	60,865	2,000	20	....	....	....	....	....	1,000 LUMP SUM	...
TOTAL	34,603,998	37,432,078	-2,828,080	0.92	755,699	355,151	1,110,850	1,609,808	633,533	264,906	1,781,337	23,441								
NO SERVICE PENSION																				
EASTERN HUBBARD	7,916	7,916	....	1.00	....	....	....	....	....	....	....	....	20	....	....	....	....	....	....	NO
NORTHROP	17,333	17,333	....	1.00	....	....	....	....	....	....	....	....	20	....	....	....	....	....	....	...
TOTAL	25,249	25,249	0	1.00	0	0	0	0	0	0	0	0								
GRAND TOTAL	124,214,860	125,108,671	-893,811	0.99	6,719,819	1,205,784	7,925,603	7,024,402	2,273,759	813,825	6,906,116	98,440								

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, 1989

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	25	....	....	50	10	10	25,000	25,000
ANDOVER	28	....	....	50	10	10	2,500	25,000
BINGHAM LAKE	13	....	2	55	10	10	....	....
BRAHAM	27	....	....	55	10	10	....	30,000
BREWSTER	20	....	4	55	10	10	....	10,000
BROOKLYN PARK	58	....	....	50	10	10	....	250,000
CALLAWAY	19	....	....	50	20	10	....	70,000
COLOGNE	25	....	....	50	20	20	....	5,000
CRANE LAKE	14	....	....	50	10	10	....	....
CROSSLAKE	21	....	....	50	10	10	....	10,000
DELAVAN	18	....	....	50	20	20	....	5,000
DONNELLY	28	....	....	50	20	10	....	10,000
ELGIN	25	....	....	50	10	10	....	2,000
EMBARRASS	24	....	....	50	20	20	....	6,000
ERSKINE	20	....	1	50	20	10	....	5,000
FALCON HEIGHTS	28	4	....	50	...	...	30,000	30,000
FOSSTON	23	....	....	50	20	10	....	40,000
FOUNTAIN	20	....	2	50	20	10	....	10,000
FRIDLEY	38	15	3	50	10	10	....	150,000
GARY	19	....	....	50	10	10	....	....
GIBBON	23	....	2	50	20	10	....	25,000
GLENVILLE	25	....	....	50	10	10	....	10,000
GOODHUE	26	....	....	50	20	20	....	20,000
HARDWICK	19	....	....	50	20	20	....	4,500
HAWLEY	22	....	....	50	10	10	....	6,000
IVANHOE	24	....	....	50	10	10	....	10,000
KENYON	30	....	2	50	10	10	....	20,000
KERKHOVEN	23	....	....	50	10	10	....	6,000
KIESTER	21	....	4	55	10	10	....	35,000
LAKE BRONSON	19	....	....	50	20	10	....	....
LAKE GEORGE	18	....	....	55	20	20	....	6,000
LE CENTER	20	....	....	50	20	10	2,000	18,500
LONDON	15	....	....	50	20	10	....	50,000
LONGVILLE	15	....	2	50	10	10	....	10,000
LYLE	22	....	....	50	10	10	15,000	15,000
MAGNOLIA	13	....	....	50	10	10	....	10,000
MANTORVILLE	16	....	....	50	10	10	5,000	5,000
MAPLE LAKE	28	....	....	50	20	10	....	20,000
MAPLEVIEW	16	....	....	50	20	10	....	1,000
MARINE ON ST. CROIX	18	....	....	50	10	10	....	10,000
MAZEPPA	24	....	....	50	10	10	....	3,000
MEDICINE LAKE	19	....	....	50	10	10	....	5,000
MENDOTA HEIGHTS	32	....	2	50	10	10	....	50,000
MENTOR	13	....	....	50	10	10	....	....
MILLERVILLE	17	....	5	55	10	10	....	10,000
MILROY	17	....	....	50	20	10	....	5,000
MURDOCK	16	....	....	55	20	10	....	5,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
NODINE	10	....	....	55	10	10	....	5,000
ODESSA	14	....	....	55	15	15	....	....
OKLEE	11	....	....	50	10	10	....	10,000
PLAINVIEW	22	....	1	50	10	10	15,000	15,000
PLUMMER	21	....	....	50	10	10	....	10,000
RED LAKE FALLS	23	....	....	50	20	20	....	15,000
ROUND LAKE	22	....	1	50	10	10	....	....
RUSHFORD	33	....	1	50	20	20	....	14,000
SEAFORTH	17	....	3	50	10	10	....	2,000
SOUTH BEND	18	....	....	50	10	10	....	30,000
SWANVILLE	20	....	....	50	15	15	....	25,000
TOIVOLA	22	....	....	50	20	10	....	25
ULEN	18	....	....	50	20	20	....	7,000
VERMILION LAKE	16	....	....	50	10	10	....	2,000
WABASSO	22	....	1	50	10	10	....	....
WAHKON	15	....	....	60	10	10	....	5,000
WANDA FIRE	22	....	....	50	20	20	....	6,000
WELLS	25	....	....	50	10	10	....	100,000
WILLIAMS	17	....	....	50	15	10	....	5,000
WINTHROP	21	....	....	50	10	10	....	300,000
ZUMBROTA	27	....	....	50	10	10	....	75,000
TOTAL	1,460	19	36					

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

CARSONVILLE	17	....	....	50	10	10	....	....
CLIMAX	15	....	....	55	10	10	....	4,000
DENNISON	11	....	....	60	20	10	....	7,500
ELBOW TULABY	8	....	....	50	20	10	....	....
ELMER	18	....	....	50	20	20	....	1,500
FLENSBURG	25	....	....	50	20	20	....	5,000
IONA	12	....	....	60	20	20	5,000	5,000
LYND	14	....	....	50	20	10	....	10,000
NASSAU	23	....	....	55	20	20	....	10,000
TAUNTON	15	....	....	60	20	10	10,000	10,000
TOTAL	158	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	5,000
BREVATOR	19	....	....	50	10	10	....	....
BROOK PARK	18	....	....	50	20	10	....	15,000
CAMPBELL	25	....	1	62	20	20	....	5,000
CLEMENTS	18	....	....	50	20	10	2,000	2,000
CLIFTON	18	....	....	50	10	10	10,000	10,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
COTTON	11	....	....	50	10	10	....	10,000
DANVERS	19	....	....	50	20	10	5,000	5,000
DENT	27	....	2	50	20	10	....	10,000
DUMONT	23	....	....	50	20	10	....	2,000
EITZEN	25	....	3	50	10	10	....	2,000
FISHER	23	2	....	50	20	20	....	3,000
GOODLAND	18	....	....	50	5	5	....	....
GRANADA	18	....	....	50	20	20	....	5,000
JACOBSON	19	....	....	50	20	10	....	15,000
LAKE WILSON	18	....	....	50	20	10	10,000	10,000
LAKELAND	19	....	....	50	20	10	....	10,000
LAKEPORT	15	....	....	55	10	10	....	5,000
LUTSEN	13	....	....	50	20	10	....	10,000
NEW MUNICH	18	....	....	50	10	10	....	5,000
ORONOCO	18	....	....	55	10	10	10,000	10,000
ST. LEO	22	....	1	50	20	10	....	1,000
TWIN LAKES (MAHNOMEN)	16	....	....	50	20	10	....	20,000
VERGAS	17	....	....	50	10	10	....	5,000
VINING	20	....	....	55	20	20	....	3,000
TOTAL	478	2	7					

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

ALPHA	17	....	....	50	20	10	3,000	3,000
ALTURA	19	....	....	50	20	20	....	10,000
BADGER	20	....	....	50	10	10	....	5,000
BARNUM	25	....	....	50	20	20	20,000	20,000
BARRETT	18	....	....	55	10	10	....	2,000
BLACKHOOF	15	....	....	50	10	10	3,000	3,000
BLUFFTON	16	....	2	50	20	10	....	3,000
BREITUNG	29	....	....	50	20	...	2,000	2,000
CHERRY	20	....	....	50	10	10	....	5,000
CLARKS GROVE	25	....	4	50	10	10	10,000	10,000
CROOKED LAKE	20	....	....	50	10	10	....	5,000
CUYUNA	24	....	....	50	20	10	....	5,000
DALTON	23	....	....	50	20	10	1,000	10,000
DARFUR	18	....	....	50	10	10	....	3,000
DEER CREEK	22	....	....	50	10	10	3,000	3,000
DEXTER	16	....	....	50	10	10	....	....
DOVER	25	....	....	50	20	10	....	6,000
ELIZABETH	24	....	1	50	10	10	....	10,000
ELLSWORTH	25	....	1	55	10	10	....	50,000
ELROSA	30	....	....	60	10	10	....	10,000
FINLAND	17	....	2	50	10	10	....	....
FORADA	30	....	....	50	20	20	....	5,000
FREDENBERG	17	....	....	50	20	10	....	....
GARFIELD	20	....	....	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, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
GHENT	19	....	....	50	20	10	....	2,500
GRAND LAKE	22	1	4	50	10	10	1,000	10,000
GREENWOOD	21	....	....	50	20	10	....	5,000
GRYGLA	21	....	....	50	20	20	....	20,000
HANLEY FALLS	22	....	7	55	20	10	....	20,000
HARRIS	21	....	1	50	20	10	25,000	25,000
HARTLAND	19	....	1	50	20	20	....	5,000
HEWITT	14	....	....	50	10	10	....	....
HITTERDAL	18	....	....	50	10	10	....	20,000
HOKAH	28	....	1	50	10	20	....	45,000
HOLLAND	16	....	....	50	10	10	....	....
KARLSTAD	29	....	....	50	10	10	....	55,000
KELLIHER	20	....	....	50	10	10	....	5,000
LAKE HENRY	20	....	....	50	10	10	....	5,000
LAKEWOOD	19	....	1	50	10	10	....	50,000
LANCASTER	20	....	....	55	20	10	....	20,000
LEAF VALLEY	22	....	....	50	5	5	....	5,000
LUCAN	21	....	....	50	20	10	....	5,000
MAHTOWA	18	....	....	50	20	10	....	10,000
MCDAVITT	22	....	2	50	20	10	1,000	1,000
MEDFORD	23	....	....	50	10	10	....	30,000
OSTRANDER	16	....	....	50	20	10	....	5,000
OTTERTAIL	26	....	1	50	10	10	....	2,000
PLATO	24	....	....	50	20	20	....	8,000
PORTER	24	....	2	55	10	10	....	10,000
ROLLINGSTONE	25	....	3	50	10	10	....	10,000
SHELLY	23	....	....	50	20	10	....	5,000
SOLWAY	25	....	2	50	10	10	....	2,500
ST. FRANCIS	28	....	....	50	20	10	5,000	5,000
ST. HILAIRE	24	....	....	50	20	20	....	20,000
STURGEON LAKE	13	....	....	50	10	10	....	5,000
TOWER	30	....	....	55	20	20	....	5,000
TWIN LAKES (FREEBORN)	17	....	....	50	10	10	....	....
VESTA	18	....	2	50	20	10	5,000	5,000
VILLARD	13	....	....	50	20	20	....	5,000
WARBA-FEELY-SAGO	16	....	....	50	20	20	....	10,000
WENDELL	23	....	....	50	20	20	....	10,000
WILMONT	24	....	....	50	10	10	....	3,000
WOLF LAKE	22	1	2	55	10	10	....	5,000
TOTAL	1,341	2	39					

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

ALBERTVILLE	25	....	....	55	20	10	....	10,000
ALBORN	17	....	....	50	20	10	....	....
ALDEN	25	....	1	50	10	10	....	2,600
AMBOY	20	....	1	50	10	10	....	10,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
ASKOV	21	....	....	55	10	10	....	5,000
BALSAM	19	....	....	50	10	10	....	2,500
BEARDSLEY	20	....	....	50	20	20	....	1,000
BEAVER CREEK	17	....	....	50	10	10	....	4,000
BELLINGHAM	20	....	....	50	10	10	....	5,000
BELVIEW	26	....	1	50	10	10	....	5,000
BERTHA	20	....	....	50	10	10	....	6,000
BOWLUS	20	....	....	50	10	10	....	6,000
BOYD	19	....	....	50	10	10	....	....
BRANDON	24	....	1	50	20	20	....	2,000
BRICELYN	23	....	....	55	20	20	....	5,000
BUTTERFIELD	23	....	....	50	10	10	....	5,000
CANOSIA	24	....	5	50	10	10	....	....
CANTON	20	....	....	50	10	10	....	10,000
CARLOS	24	....	....	50	20	10	....	10,000
CEYLON	21	....	....	50	10	10	....	3,500
CHANDLER	17	....	1	50	20	10	....	60,000
CHOKIO	20	....	....	50	20	10	....	5,000
CLAREMONT	16	....	2	50	10	10	....	5,000
CLARISSA	24	....	....	50	10	10	5,000	5,000
CLEARWATER	23	....	1	50	10	10	30,000	30,000
CLINTON [BIG STONE]	25	....	....	50	20	20	....	5,000
CLINTON [ST. LOUIS]	21	....	1	50	10	-1	1,000	1,000
COLVIN	13	....	1	50	20	10	10,000	10,000
COSMOS	19	....	1	50	10	10	....	7,000
COTTONWOOD	24	....	3	55	20	20	5,000	5,000
CURRIE	24	....	....	50	11	10	5,000	5,000
CYRUS	15	....	....	65	20	20	....	5,000
DALBO	14	....	2	50	10	10	....	50,000
DUNNELL	15	....	....	50	10	10	....	5,000
EAGLE BEND	24	....	1	50	10	10	....	30,000
EASTON	21	....	....	50	10	10	....	3,500
ELMORE	21	....	1	50	10	10	60,000	60,000
ELYSIAN	24	....	1	50	20	10	....	10,000
EMMONS	25	....	1	50	20	20	25,000	50,000
EVANSVILLE	25	....	....	50	20	10	....	30,000
FAYAL	21	....	....	50	10	10	....	10,000
FIFTY LAKES	15	....	....	50	20	20	5,000	5,000
FROST	24	....	....	50	20	20	....	10,000
GLYNDON	28	....	....	50	20	10	....	....
GNESEN	26	....	....	50	10	10	....	....
GRACEVILLE	25	....	2	50	20	20	....	2,500
GREEN ISLE	25	....	....	50	20	20	....	10,000
HALSTAD	24	....	2	55	10	10	....	30,000
HAMPTON	22	....	2	50	10	10	....	10,000
HANCOCK	26	....	....	50	10	10	....	7,500
HANOVER	23	....	2	60	10	10	....	15,000
HANSKA	25	....	1	50	20	20	....	10,000
HAYWARD	23	....	....	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, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
HENDRICKS	25	1	1	50	10	10	1,000	1,000
HENDRUM	21	....	....	50	20	20	20,000	20,000
HENNING	25	....	....	50	20	20	....	7,000
HILL CITY	26	....	....	50	20	10	....	5,000
HILLS	25	....	2	50	10	10	....	10,000
HOFFMAN	24	....	1	50	20	20	....	5,000
HOVLAND	11	....	....	50	10	10	....	5,000
INDUSTRIAL	21	....	....	50	20	10	5,000	5,000
IRONTON	24	....	....	50	10	10	....	50,000
JEFFERS	19	....	1	50	20	20	....	10,000
KANDIYOHI	20	....	....	50	10	10	20,000	20,000
KASOTA	22	....	....	50	10	10	500	10,000
KENSINGTON	20	....	....	50	10	10	....	10,000
KILKENNY	19	....	1	50	20	20	25,000	25,000
LESTER PRAIRIE	30	....	....	50	20	10	....	10,000
LITTLEFORK	26	....	1	50	10	10	....	2,000
LOWRY	21	....	....	50	10	10	....	5,000
MABEL	20	....	....	50	10	10	3,000	3,000
MADISON LAKE	24	20	....	50	20	20	7,000	7,000
MAYNARD	21	....	....	55	10	10	20,000	20,000
MC INTOSH	22	....	1	50	10	10	....	25,000
MIESVILLE	26	....	3	50	20	10	....	5,000
MILAN	20	....	....	55	15	15	....	10,000
MONTROSE	15	....	2	55	10	10	....	10,000
NEW AUBURN	19	....	1	50	20	...	....	5,000
NEW MARKET	18	....	....	50	20	10	....	5,000
NORTHLAND	10	....	....	50	20	10	....	5,000
NORTHOME	18	....	....	50	20	20	....	5,000
ODIN	13	....	....	50	20	10	....	10,000
PALISADE	20	....	1	55	10	10	....	10,000
PENNOCK	18	....	....	50	10	10	....	10,000
PIKE SANDY BRITT	39	....	....	50	10	10	3,000	3,000
ROCKVILLE	26	....	4	50	10	10	....	6,000
ROSE CREEK	20	....	....	50	20	10	....	5,000
ROYALTON	21	....	....	50	10	10	....	5,000
RUSSELL	21	....	2	50	10	10	....	3,000
RUTHTON	18	....	1	50	20	20	....	....
SANBORN	19	....	1	50	20	20	5,000	5,000
SHAFFER	19	1	....	50	10	10	....	30,000
SILICA	17	....	....	50	20	20	2,000	2,000
SILVER LAKE	27	....	1	50	10	10	....	7,500
SOUTH HAVEN	23	....	....	55	10	10	50,000	50,000
SQUAW LAKE	19	....	....	55	10	10	2,000	2,000
ST. MARTIN	24	....	....	50	20	10	....	30,000
ST. MICHAEL	25	....	....	50	10	10	....	100,000
TWIN VALLEY	23	....	....	50	10	10	....	....
VERNON CENTER	19	....	....	50	20	10	1,000	1,000
WALNUT GROVE	20	2	....	50	10	10	....	5,000
WARROAD	27	....	5	50	20	10	4,000	4,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
WATKINS	25	....	1	50	20	20	....	5,000
WATSON	21	....	3	50	10	10	....	25,000
WAUBUN	19	....	2	50	10	10	....	5,000
WILLOW RIVER	17	....	1	50	10	10	....	5,000
WILSON	31	....	....	50	10	10	20,000	20,000
WOOD LAKE	19	....	2	50	10	10	10,000	10,000
WOODSTOCK	12	....	....	55	10	10	....	....
WRIGHT	18	....	....	55	20	10	....	....
WYKOFF	22	....	....	50	20	10	....	5,000
WYOMING	25	....	....	50	20	10	5,000	5,000
ZUMBRO FALLS	23	....	....	50	10	10	....	10,000
TOTAL	2,427	24	72					

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

ADA	27	....	1	50	10	10	....	100,000
ADAMS	24	....	2	50	10	10	....	10,000
ADRIAN	24	....	....	50	20	20	....	5,000
AITKIN	32	....	1	50	20	20	....	25,000
ALEXANDRIA	30	....	3	50	10	10	....	100,000
ANNANDALE	23	....	....	50	10	10	....	200,000
ANOKA	35	....	1	50	20	10	....	250,000
ARGYLE	25	....	....	50	20	20	....	50,000
ARLINGTON	26	....	....	50	10	10	....	40,000
ASHBY	24	....	1	50	5	5	....	10,000
ATWATER	22	....	....	50	10	10	....	8,500
AUDUBON	25	....	....	50	10	10	8,000	8,000
AURORA	25	....	1	50	10	10	....	20,000
AVON	22	....	4	50	20	10	....	10,000
BABBITT	27	....	....	50	10	10	....	100,000
BACKUS	18	....	3	50	20	10	10,000	10,000
BAGLEY	25	....	....	50	10	10	....	20,000
BALATON	24	1	....	50	20	20	3,750	3,750
BARNESVILLE	26	....	1	50	10	10	....	15,000
BASS BROOK	22	....	3	50	10	10	....	40,000
BATTLE LAKE	18	....	....	50	20	10	2,000	10,000
BAUDETTE	23	....	....	50	20	10	10,000	10,000
BAYPORT	24	....	1	50	20	20	....	50,000
BEAVER BAY	25	2	....	50	20	20	....	25,000
BECKER	30	....	....	50	20	10	....	15,000
BELGRADE	25	2	....	50	10	10	....	10,000
BELLE PLAINE	30	....	1	50	20	20	10,000	10,000
BELLE PRAIRIE	22	....	1	50	10	10	10,000	10,000
BEMIDJI PIONEER	39	....	3	50	10	10	....	50,000
BETHEL	20	....	....	50	20	10	....	....
BIG LAKE	26	....	....	50	20	10	....	15,000
BIGFORK	21	....	....	50	10	10	....	15,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
BIRD ISLAND	25	....	1	50	10	10	....	10,000
BIWABIK CITY	24	....	....	50	10	10	....	10,000
BLACKDUCK	25	....	....	50	10	10	10,000	10,000
BLOMKEST	13	....	....	55	20	20	....	5,000
BLOOMING PRAIRIE	26	....	....	50	10	10	....	100,000
BLUE EARTH	30	2	1	50	10	10	....	250,000
BOVEY	20	....	3	50	20	10	....	7,000
BRAINERD	40	....	....	50	10	10	2,000	80,000
BRECKENRIDGE	33	....	....	55	10	15	1,000	1,000
BROOTEN	19	....	....	55	10	10	....	5,000
BROWERVILLE	21	....	....	50	10	10	....	10,000
BROWNS VALLEY	21	....	....	50	20	20	....	5,000
BROWNSDALE	20	....	....	50	20	20	....	6,000
BROWNTON	24	....	....	50	20	10	....	10,000
BUFFALO	25	....	....	50	10	10	....	200,000
BUFFALO LAKE	23	....	....	50	20	10	....	10,000
BUHL	22	....	5	50	20	20	....	25,000
BYRON	28	....	11	50	10	10	10,000	10,000
CALEDONIA	29	....	1	50	10	10	....	10,000
CALUMET	21	....	1	50	10	10	....	10,000
CAMBRIDGE	25	....	1	50	20	10	....	60,000
CANBY	24	....	1	50	20	20	....	30,000
CANNON FALLS	30	1	1	50	10	10	....	75,000
CARLTON	23	....	5	50	10	10	15,000	15,000
CARVER	30	....	1	50	20	20	30,000	30,000
CASS LAKE	25	1	2	50	10	10	....	15,000
CENTENNIAL	49	....	....	50	5	5	....	50,000
CHATFIELD	24	....	2	50	10	10	....	15,000
CHISAGO CITY	22	....	3	50	10	...	....	10,000
CHISHOLM	27	....	....	50	10	10	....	42,500
CLARA CITY	20	....	1	50	20	10	....	7,000
CLARKFIELD	28	....	1	50	10	10	....	8,000
CLEAR LAKE	23	....	....	50	20	10	50,000	50,000
CLEARBROOK	19	....	2	50	10	10	....	24,000
CLEVELAND	20	....	....	50	10	10	....	10,000
COKATO	25	9	....	50	10	10	....	100,000
COLD SPRING	29	....	....	50	10	10	....	26,000
COLERAINE	21	....	....	50	20	20	10,000	10,000
COMFREY	24	....	2	50	20	20	....	5,000
COOK	14	....	....	50	20	10	....	10,000
COON RAPIDS	44	....	....	50	10	10	....	100,000
COTTAGE GROVE	60	....	4	50	20	10	....	500,000
COURTLAND	22	....	1	50	10	10	....	5,000
CROMWELL	23	....	....	50	20	20	....	10,000
CROSBY	30	....	1	50	10	10	35,000	35,000
DANUBE	24	....	5	50	20	10	....	25,000
DASSEL	29	....	1	50	10	10	....	30,000
DAWSON	23	....	1	55	10	10	....	10,000
DAYTON	27	....	1	50	10	10	10,000	10,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
DEER RIVER	23	....	1	50	10	10	....	20,000
DEERWOOD	18	....	....	50	10	10	....	2,000
DELANO	28	....	....	50	20	10	....	15,000
DETROIT LAKES	30	....	....	50	10	10	....	100,000
DILWORTH	26	....	....	50	10	10	2,500	2,500
DODGE CENTER	20	....	2	50	10	10	....	15,000
EAGLE LAKE	25	....	1	50	10	10	....	15,000
EAST BETHEL	29	2	5	50	10	10	....	50,000
EAST GRAND FORKS	28	....	....	50	20	20	....	50,000
ECHO	21	....	....	50	10	10	....	8,000
EDEN VALLEY	23	....	....	50	10	10	....	25,000
EDGERTON	24	....	....	50	10	10	....	10,000
ELBOW LAKE	27	20	2	50	10	10	....	10,000
ELK RIVER	35	....	....	50	20	20	250,000	250,000
ELY	25	....	2	50	10	20	45,000	45,000
EMILY	20	....	....	50	10	10	....	60,000
EXCELSIOR	29	....	9	50	10	10	....	60,000
EYOTA	21	....	....	50	20	20	....	10,000
FAIRFAX	25	....	....	55	20	20	....	200,000
FARMINGTON	34	....	6	50	10	10	10,000	38,000
FERGUS FALLS	37	1	....	50	10	10	....	60,000
FERTILE	23	....	....	50	20	10	....	5,000
FLOODWOOD	24	....	....	50	20	20	....	5,000
FOLEY	24	....	....	50	20	10	....	15,000
FOREST LAKE	28	....	1	50	5	5	40,000	40,000
FORESTON	23	....	....	50	5	5	....	5,000
FRANKLIN	20	....	3	50	10	10	....	5,000
FRAZEE	24	....	1	50	20	10	10,000	10,000
FREEPORT	22	....	....	50	10	10	....	10,000
FULDA	24	....	1	50	20	20	....	15,000
GARRISON	21	....	....	50	10	10	....	10,000
GAYLORD	25	....	....	50	10	10	15,000	15,000
GILBERT	20	....	....	50	10	10	....	....
GLENCOE	36	12	4	50	10	10	30,000	30,000
GLENWOOD	31	....	....	50	10	10	....	44,000
GOLDEN VALLEY	49	....	7	50	10	10	150,000	150,000
GONVICK	20	....	....	50	10	10	....	5,000
GOOD THUNDER	23	....	2	50	10	10	....	7,500
GOODVIEW	32	....	2	55	15	15	....	25,000
GRAND MARAIS	30	....	1	50	20	10	....	100,000
GRAND RAPIDS	25	....	....	50	10	10	75,000	75,000
GRANITE FALLS	26	....	....	50	20	10	5,000	5,000
GREY EAGLE	20	....	....	50	10	10	....	5,000
GROVE CITY	20	....	5	50	10	10	....	10,000
HACKENSACK	20	....	....	50	10	10	5,000	5,000
HALLOCK	28	....	....	50	10	10	....	100,000
HAM LAKE	33	....	1	50	10	10	....	20,000
HAMBURG	29	2	....	50	20	20	....	....
HAMEL	35	....	2	50	10	10	....	10,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
HARMONY	23	....	....	50	10	10	....	6,500
HASTINGS	39	....	2	50	10	10	....	70,000
HAYFIELD	25	....	1	50	20	20	....	15,000
HECTOR	21	....	....	50	10	10	....	150,000
HENDERSON	22	....	2	50	10	10	10,000	10,000
HERMAN	25	....	....	50	10	10	....	7,500
HERMANTOWN	34	....	4	50	10	10	30,000	30,000
HERON LAKE	19	....	....	50	20	20	....	10,000
HIBBING	23	....	3	50	10	10	25,000	25,000
HINCKLEY	26	....	....	50	10	10	....	100,000
HOLDINGFORD	24	....	....	50	20	10	10,000	10,000
HOPKINS	41	....	4	50	10	10	69,000	69,000
HOUSTON	26	....	1	50	10	10	....	50,000
HOWARD LAKE	27	....	....	50	20	20	15,000	15,000
HOYT LAKES	25	....	2	50	10	10	....	25,000
HUGO	22	....	7	50	10	10	2,000	10,000
IDEAL	19	....	....	50	10	10	....	8,000
INTERNATIONAL FALLS	34	....	3	50	20	10	....	40,000
INVER GROVE HEIGHTS	57	....	3	50	10	10	25,000	200,000
ISANTI	29	....	....	50	20	20	5,000	5,000
ISLE	17	....	....	50	10	10	....	12,000
JACKSON	29	....	....	50	20	20	5,000	25,000
JANESVILLE	25	....	20	50	10	10	....	15,000
JASPER	22	....	....	50	10	10	....	5,000
JORDAN	30	....	1	50	10	10	20,000	20,000
KASSON	24	....	4	50	10	10	....	10,000
KEEWATIN	23	....	3	50	10	10	....	15,000
KELLOGG	23	....	....	50	20	10	....	6,000
KETTLE RIVER	15	....	....	50	10	10	....	20,000
KIMBALL	26	....	....	50	20	10	....	7,000
KINNEY	17	....	3	50	10	10	....	10,000
LACRESCENT	22	....	8	50	10	10	....	40,000
LAFAYETTE	22	....	....	50	20	10	....	15,000
LAKE BENTON	19	....	....	50	20	10	....	10,000
LAKE CITY	22	....	2	50	20	20	....	25,000
LAKE CRYSTAL	24	....	....	50	10	10	....	10,000
LAKE ELMO	22	....	1	50	10	10	....	50,000
LAKE JOHANNA	66	20	....	50	10	10	350,000	350,000
LAKE LILLIAN	21	....	1	50	10	10	50,000	50,000
LAKE PARK	24	....	....	50	10	10	....	15,000
LAKEFIELD	25	....	2	50	20	10	85,000	85,000
LAKEVILLE	57	....	2	50	10	10	50,000	50,000
LAMBERTON	20	....	1	50	10	10	....	4,000
LANESBORO	22	....	....	50	10	10	....	10,000
LE ROY	24	....	....	55	10	10	....	10,000
LE SUEUR	24	....	1	50	10	10	30,000	30,000
LEWISTON	32	....	....	50	20	20	....	20,000
LEWISVILLE	18	....	....	50	20	20	....	50,000
LEXINGTON	22	....	....	50	10	10	....	50,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
LINDSTROM	23	....	3	50	20	20	....	1,000,000
LINWOOD	27	....	1	50	20	10	20,000	20,000
LITCHFIELD	30	....	3	50	10	10	....	35,000
LITTLE CANADA	38	....	2	50	10	10	10,000	70,000
LITTLE FALLS	24	....	3	50	20	20	30,000	30,000
LONG LAKE	29	....	1	50	10	10	....	30,000
LONG PRAIRIE	21	....	....	50	20	10	50,000	50,000
LONSDALE	25	....	....	50	20	10	....	10,000
LORETTO	30	....	3	50	10	10	15,000	15,000
LOWER ST. CROIX VAL	30	....	3	50	10	10	....	100,000
LUVERNE	37	18	....	50	20	10	150,000	150,000
MADELIA	26	....	3	50	10	10	....	100,000
MADISON	25	....	2	50	10	10	....	10,000
MAHNOMEN	25	....	....	50	10	10	....	10,000
MAHTOMEDI	33	....	2	50	10	10	12,000	12,000
MAPLE GROVE	65	....	6	50	5	5	400,000	400,000
MAPLE PLAIN	31	....	5	50	10	10	....	25,000
MAPLETON	25	2	1	50	20	10	....	20,000
MAPLEWOOD	155	....	....	50	10	10	30,000	150,000
MARBLE	20	....	2	50	10	10	6,000	6,000
MARSHALL	38	....	2	50	10	10	....	100,000
MAYER	25	....	1	50	10	10	....	10,000
MC KINLEY	15	....	....	50	10	10	5,000	5,000
MCGREGOR	20	....	2	50	10	10	....	10,000
MELROSE	30	....	2	50	20	20	....	15,000
MENAHGA	20	....	....	55	10	10	....	25,000
MILACA	22	....	2	55	10	10	....	....
MILTONA	24	....	....	50	10	10	....	10,000
MINNEOTA	26	....	1	50	10	10	....	14,000
MINNESOTA	25	....	1	50	20	5	....	50,000
MISSION	15	....	1	50	20	10	5,000	5,000
MONTEVIDEO	30	....	....	50	20	20	....	50,000
MONTGOMERY	30	22	2	55	10	10	....	200,000
MONTICELLO	27	....	....	50	20	10	....	25,000
MOOSE LAKE	27	....	....	50	20	10	....	....
MORA	30	....	1	55	20	20	100,000	250,000
MORGAN	21	....	3	50	10	10	....	20,000
MORRIS	30	....	....	50	20	20	....	20,000
MORRISTOWN	27	1	....	50	10	10	....	100,000
MORTON	20	....	....	50	20	20	....	50,000
MOTLEY	21	....	....	50	10	10	....	10,000
MT IRON	20	....	....	50	10	10	....	50,000
MT LAKE	25	....	2	50	10	10	....	50,000
NASHWAUK	22	....	....	50	10	10	....	15,000
NEVIS	22	....	....	50	10	10	2,500	2,500
NEW GERMANY	32	....	....	50	10	10	....	10,000
NEW LONDON	24	....	....	50	10	10	....	100,000
NEW PRAGUE	30	....	....	50	20	10	....	30,000
NEW RICHLAND	24	....	1	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, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
NEW SCANDIA	27	....	....	50	20	10	....	20,000
NEW YORK MILLS	22	....	1	50	10	10	....	10,000
NEWFOLDEN	9	....	....	50	10	10	....	6,000
NEWPORT	28	....	5	50	20	10	30,000	30,000
NICOLLET	23	....	2	50	20	5	....	10,000
NISSWA	23	....	....	50	10	10	....	15,000
NORTH BRANCH	30	....	2	50	10	10	....	7,000
NORTH MANKATO	30	2	....	50	15	15	20,000	20,000
NORTH ST. PAUL	36	....	1	50	15	15	....	50,000
NORTHFIELD	30	....	7	50	10	10	....	75,000
NORWOOD	29	....	4	50	10	10	10,000	5,000
OAK GROVE	21	....	....	50	10	10	20,000	20,000
OAKDALE	27	....	3	50	20	10	....	200,000
OGILVIE	17	....	....	50	20	10	....	10,000
OKABENA	20	....	....	55	5	5	....	10,000
OLIVIA	25	....	1	50	10	10	....	50,000
ONAMIA	21	....	....	50	10	10	....	100,000
ORMSBY	15	....	1	50	10	10	....	2,500
ORR	11	....	....	50	10	10	10,000	10,000
ORTONVILLE	29	....	1	50	20	20	....	100,000
OSAKIS	20	....	....	50	20	10	50,000	50,000
OWATONNA	38	....	3	50	10	10	20,000	70,000
PALO	23	....	1	50	10	10	....	10,000
PARK RAPIDS	26	....	....	50	10	10	6,000	30,000
PARKERS PRAIRIE	24	....	....	50	10	10	10,000	10,000
PAYNESVILLE	24	....	....	50	20	10	....	15,000
PELICAN RAPIDS	24	....	....	50	10	10	20,000	20,000
PEQUOT LAKES	24	....	2	50	10	10	....	20,000
PERHAM	27	....	2	55	10	10	10,000	10,000
PIERZ	26	....	2	50	12	12	50,000	50,000
PINE ISLAND	26	....	1	50	20	20	100,000	100,000
PINE RIVER	23	....	2	50	10	10	....	15,000
PIPESTONE	35	15	....	50	20	20	....	10,000
PRESTON	24	....	....	50	10	10	....	10,000
PRINCETON	44	....	....	50	10	10	....	....
PRINSBURG	18	....	2	50	10	10	60,000	60,000
PRIOR LAKE	32	....	2	50	10	10	75,000	75,000
PROCTOR	22	....	....	50	20	20	2,500	2,500
RANDALL	25	....	....	50	10	10	....	25,000
RAYMOND	21	....	....	50	10	10	....	50,000
REDWOOD FALLS	30	....	1	50	10	10	....	50,000
REMER	17	....	....	50	20	10	....	30,000
RENVILLE	25	....	....	50	20	20	....	10,000
RICE	20	....	....	50	20	20	50,000	50,000
RICE LAKE	29	....	1	50	20	20	....	20,000
RICHMOND	24	....	....	50	20	20	....	5,000
ROCKFORD	28	....	....	50	10	10	....	....
ROGERS	26	....	....	50	20	10	....	....
ROSEAU	25	1	50	10	10	20,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
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FOR THE YEAR ENDED DECEMBER 31, 1989

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	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
ROSEMOUNT	36	....	....	50	10	10	....	40,000
ROTHSAY	23	....	....	50	10	10	....	7,000
RUSH CITY	30	....	....	50	20	20	25,000	25,000
SACRED HEART	25	....	2	50	20	20	....	10,000
SANDSTONE	27	....	....	50	20	20	....	50,000
SARTELL	25	....	....	50	10	10	....	20,000
SAUK CENTRE	30	....	....	50	10	10	100,000	100
SAUK RAPIDS	26	....	....	50	20	20	30,000	30,000
SCANDIA VALLEY	20	....	....	50	10	10	20,000	20,000
SCANLON	19	....	3	50	20	10	5,000	5,000
SCHROEDER	8	....	....	50	20	20	5,000	5,000
SEBEKA	20	....	....	50	20	10	....	....
SHAKOPEE	34	....	....	50	15	10	40,000	40,000
SHERBURN	23	....	4	50	10	10	....	....
SHEVLIN	16	....	....	50	10	10	....	10,000
SILVER BAY	23	....	4	50	10	10	5,000	5,000
SLAYTON	26	....	1	55	20	20	5,000	5,000
SLEEPY EYE	28	....	4	55	10	10	40,000	40,000
SPICER	20	....	1	50	10	10	....	50,000
SPRING GROVE	23	....	....	50	10	10	....	3,000
SPRING VALLEY	22	....	....	50	10	10	....	25,000
SPRINGFIELD	26	....	4	50	10	10	....	50,000
ST. ANTHONY	22	....	....	50	20	10	....	25,000
ST. BONIFACIUS	20	....	2	50	20	10	....	10,000
ST. CHARLES	27	....	2	50	20	10	....	100,000
ST. CLAIR	25	....	1	50	20	10	10,000	10,000
ST. CLOUD	31	....	3	50	10	10	30,000	30,000
ST. JAMES	27	2	1	55	10	10	....	5,000
ST. JOSEPH	30	....	1	50	10	10	....	18,000
ST. PAUL PARK	28	....	4	50	10	10	....	30,000
ST. PETER	34	6	....	50	10	10	1,000	50,000
ST. STEPHEN	25	....	2	50	10	10	....	50,000
STACY	27	....	2	50	20	10	16,000	16,000
STAPLES	32	....	....	50	10	10	....	15,000
STARBUCK	23	....	1	50	10	10	....	10,000
STEPHEN	29	....	....	50	20	20	....	20,000
STEWART	27	....	....	50	20	20	....	10,000
STEWARTVILLE	21	....	....	50	10	10	....	20,000
STILLWATER	33	....	1	50	10	10	....	70,000
STORDEN	20	....	2	55	10	10	....	10,000
SUNBURG	20	....	1	50	10	10	....	20,000
TACONITE	16	....	....	50	20	20	....	6,000
TAYLORS FALLS	19	....	....	50	10	10	....	10,000
THIEF RIVER FALLS	22	....	....	50	20	20	....	40,000
THOMSON	27	....	5	50	10	10	....	10,000
TRACY	25	....	7	50	20	10	10,000	10,000
TRIMONT	24	....	3	50	10	10	....	15,000
TRUMAN	24	....	5	50	20	10	....	25,000
TWO HARBORS	20	....	1	50	20	10	....	40,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
TYLER	26	....	....	50	20	10	....	10,000
UNDERWOOD	18	....	....	50	10	10	....	50,000
UPSALA	17	....	....	50	10	10	....	5,000
VADNAIS HEIGHTS	36	....	3	50	10	10	....	50,000
VERNDALE	22	....	....	50	20	20	....	6,000
VICTORIA	27	....	....	50	20	5	....	10,000
WABASHA	28	....	2	50	10	10	35,000	35,000
WACONIA	32	....	3	50	10	10	5,000	5,000
WADENA	20	....	3	50	10	10	....	60,000
WAITE PARK	24	....	....	50	20	20	1,000	60,000
WALDORF	19	....	....	50	20	20	10,000	10,000
WALKER	24	....	2	50	10	10	....	2,000
WASECA	31	2	2	50	10	10	....	50,000
WATERTOWN	28	....	....	50	20	10	....	22,000
WATERVILLE	18	....	1	50	10	10	....	25,000
WAVERLY	24	....	....	50	10	10	....	6,000
WAYZATA	28	....	1	50	10	10	....	50,000
WELCOME	26	....	1	50	20	20	....	10,000
WEST CONCORD	20	....	1	50	20	20	....	1,000
WESTBROOK	19	....	....	50	10	10	....	10,000
WHEATON	25	....	3	50	10	10	....	50,000
WILLMAR	50	....	....	50	10	10	200,000	200,000
WINDOM	26	....	3	55	10	10	....	30,000
WINNEBAGO	25	....	1	50	10	10	2,500	2,500
WINSTED	29	....	....	50	20	10	2,000	15,000
WOODBURY	60	....	7	50	10	10	50,000	50,000
WRENSHALL	26	....	4	50	15	10	....	50,000
YOUNG AMERICA	28	....	2	50	10	10	....	10,000
ZIMMERMAN	25	....	....	50	5	5	....	100,000
TOTAL	9,316	145	440					

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

ALBERT LEA	13	5	....	50	20	20	....	20,000
APPLE VALLEY	61	6	3	50	10	10	....	110,000
APPLETON	20	6	5	55	15	15	....	40,000
BENSON	27	18	1	50	20	20	10,000	10,000
BROOKLYN CENTER	37	36	6	50	10	10	196,500	196,500
CHANHASSEN	29	9	1	50	10	10	75,000	75,000
CHASKA	37	16	1	50	15	15	100,000	100,000
COLUMBIA HEIGHTS	25	13	....	50	10	10	....	100,000
CRYSTAL	38	30	2	50	10	10	150,000	150,000
EAGAN	99	....	5	50	10	10	....	100,000
EDEN PRAIRIE	73	16	4	50	10	10	....	150,000
EDINA	41	22	....	50	10	10	350,000	350,000
FAIRMONT	30	15	3	50	20	20	125,000	125,000
HUTCHINSON	40	26	11	50	10	10	....	60,000

TABLE 3
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS AND FIDELITY BONDS
FOR THE YEAR ENDED DECEMBER 31, 1989

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER
MINNETONKA	67	28	2	50	10	10	100,000	300,000
MOUND	36	14	4	50	20	20	....	110,000
NEW BRIGHTON	37	21	2	50	10	10	125,000	125,000
NEW HOPE	29	16	....	50	11	10	50,000	100,000
NEW ULM	36	28	2	50	10	10	2,000	98,000
OSSEO	26	25	....	50	20	10	....	60,000
PINE CITY	31	17	....	50	20	20	10,000	25,000
PLYMOUTH	59	13	2	50	10	10	100,000	100,000
ROBBINSDALE	26	24	3	50	10	10	....	300,000
ROSEVILLE	76	18	5	50	20	10	....	300,000
SAVAGE	32	17	6	50	20	10	....	150,000
SPRING LAKE PARK	67	18	5	50	20	20	....	200,000
WHITE BEAR LAKE	50	26	....	50	10	10	10,000	122,000
WORTHINGTON	36	....	3	55	10	10	....	40,000
TOTAL	1,178	483	76					
NO SERVICE PENSION								
EASTERN HUBBARD	18	....	....	55	10	10	10,000	10,000
NORTHROP	19	....	....	50	10	10	....	....
TOTAL	37	0	0					
GRAND TOTAL	16,395	675	670					

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, 1989

1. For associations with assets or liabilities of less than \$200,000, per Minnesota Statutes Section 69.051 subdivision 1a, please obtain a cash audit and return this form with a signed audit Certification (independent public accountant on page 5) 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, 1989**

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:	
<input type="checkbox"/> Municipal Fire Department	<input type="checkbox"/> Independent Nonprofit Firefighting Corporation
2. The Fire Department is:	
<input type="checkbox"/> Salaried (career)	<input type="checkbox"/> Volunteer <input type="checkbox"/> 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?			
<input type="checkbox"/> Yes	<input type="checkbox"/> No	Amount of bond	\$ _____
8. Is the Treasurer of the Relief Association bonded? (Required)			
<input type="checkbox"/> Yes	<input type="checkbox"/> 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
Year Ended December 31, 1989**

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
- b) Your Municipality

- c) Legislative Commission on Pensions and Retirement
- 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, 1989		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—Sch. 1, line B, filed by Aug. 1, 1989)	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 — 1989 (Sch. 1, line C, filed by August 1, 1988)..	10	_____	10 xxxxxxxxxxxxxxxx
11. Required Contribution to Amortize Unfunded Accrued Liability....	11	_____	11 xxxxxxxxxxxxxxxx

12. CASH & INVESTMENTS DECEMBER 31, 1988	12	_____	12 _____
--	----	-------	----------

REVENUES 1989		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 1989		AMOUNT	AMOUNT
SERVICE PENSIONS			
22. Retired (Number and Amount) (List names & amounts below) ...	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, 1989 (line 12 + line 21 — line 35)	36	_____	36 _____
---	----	-------	----------

37. Was the Certification of Special Fund Financial Requirements for 1990 (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, 1989, 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 1989

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

**Firefighters Relief Association Reporting Form
Year Ended December 31, 1989**

INVESTMENT REPORT

PURCHASE DATE	INTEREST RATE (CURRENT)	INSTRUMENT NUMBER	NUMBER OF SHARES	TYPE OF INVESTMENT	NAME OF INVESTMENT	AMOUNT 12-31-89
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 current 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 1990**

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 1989 5 To End of This Year		6 1990 7 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 1990 (total, column 7)				-----	-----	>
. Accrued Liability Thru This Year 1989 (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.
 Do not enter liability in columns 5 or 7 for any person who will receive entire pension during this year.
 For installment liability, enter amount which will be payable after end of this year in both column 5 and column 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, 1989)

Assets at January 1, 1989 (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 12/31/89 (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, 1989.

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 1990 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 - 1990

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__	_____	- _____	= _____	
7. Totals	_____	_____	_____	x 10% - - - - - _____

- 8. 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 - - - - - _____
- 9. Increase (from Line c, Schedule I) - - - - - _____
- 10. Anticipated expenses Next Year, (other than pensions, or investments) 1990 estimates - - - - - _____
- 11. Anticipated income Next Year 1990 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 11 a+b+c - - - - - _____
- 12. Total, Column B - - - - - _____
- 13. Total, Column C - - - - - _____
- 14. If Line 12 is more than Line 13, 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) - - - - - _____
- 15. If Line 13 is more than Line 12, 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), list 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 director 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 lump sum or monthly service pension accrued per year of service credit,
- (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.

History: 1979 c 201 s 20; 1986 c 359 s 3,26