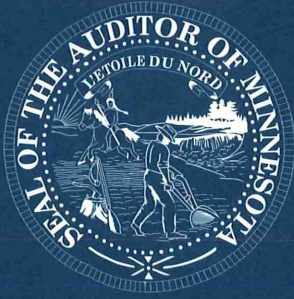




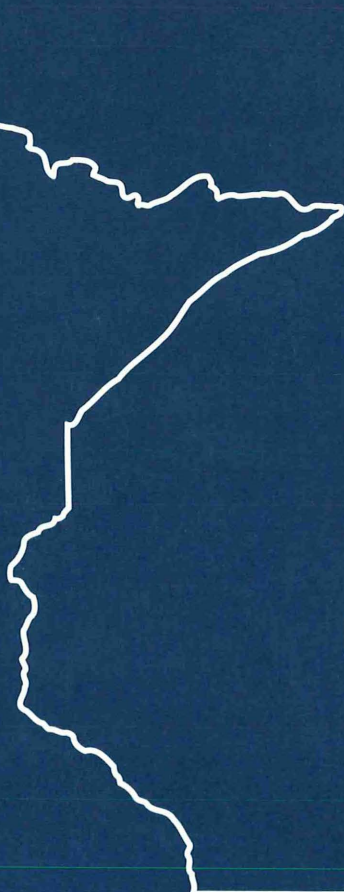
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MINNESOTA OFFICE OF THE STATE AUDITOR

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

For the Year Ended December 31, 1992



**MARK B. DAYTON
STATE AUDITOR**

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The Office of the State Auditor is a Constitutional Office which serves as a watchdog for Minnesota taxpayers and helps to assure integrity, accountability, and cost-effectiveness in government throughout the state.

Through financial, compliance, and special audits, the Office of the State Auditor helps to assure that local governments hold themselves to the highest standards of integrity. The Office works actively with local government officials to find more efficient and cost effective ways to spend tax dollars.

The Office performs approximately 320 audits per year. The State Auditor has oversight responsibilities for 4,300 units of local governments throughout the state. The local units of government include:

- 1803 townships
- 855 cities
- 429 educational districts
- 87 counties
- 703 police and fire relief association funds
- 145 housing and redevelopment authorities
- 22 port authorities
- 91 soil and water conservation districts
- 150 (approximate) special districts

Through its reports and research, the Office helps local governments to find new ways to provide essential services more economically and efficiently in order that they may respond to growing needs with limited financial resources.

The State Auditor serves on the State Executive Council, State Board of Investment, Land Exchange Board, Public Employee's Retirement Association Board, Minnesota Housing Finance Agency, and Rural Finance Administration Board.



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

For the Year Ended December 31, 1992

July 1994

OFFICE OF THE STATE AUDITOR
525 Park Street
St. Paul, Minnesota
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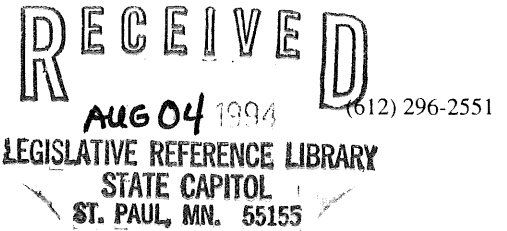


MARK B. DAYTON
STATE AUDITOR

STATE OF MINNESOTA

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PREFACE

This Report has been compiled from the annual financial reports of the volunteer fire relief associations, filed with the Office of the State Auditor, pursuant to Minnesota Statutes § 69.051, subdivision 1.

During the past year, the Office of the State Auditor has made significant improvements in its Relief Association Oversight Activity. These improvements, including the dedication of additional human resources to the activity, are entirely consistent with the statutory responsibilities assigned to this Office by Minnesota Statutes (1992) § 6.495. As a result of these improvements, Minnesota Relief Associations are receiving a significantly higher level of oversight. In addition to the improved oversight capabilities of the Office, the State Auditor's Office is now in a better position to provide technical assistance to officers and trustees of Minnesota Relief Associations. The combination of the improved oversight capabilities of the State Auditor's Office, and the additional technical assistance resources available relief association officials, provides all members of relief associations, state policymakers, and the general public with a greater level of assurance that Minnesota Public Pension Funds are being administered in a manner consistent with state and federal laws.

As a result of our improved oversight capabilities, the State Auditor's Office exercised its authority pursuant to Minnesota Statutes § (1992) 6.495, and withheld certification for 367 volunteer firefighter relief associations on July 31, 1993. Our Office worked with the non-certified relief associations between August 1, 1993 and May 30, 1994, helping the officers of the associations correct the problems and deficiencies that resulted in their non-certification. On May 31, 1994, all but 12 of the 367 non-certified relief associations were able to correct the deficiencies and were subsequently certified for receipt of their 1993 state aid.

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.

Our Office would like to express our appreciation to the secretaries and treasurers of the relief associations whose helpful cooperation contributed to the preparation of the report.

VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS IN MINNESOTA
NOTES TO SUMMARY SERVICE PENSION REPORT BY BENEFIT TYPE
For the Year Ended December 31, 1992

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 § 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 COMPLIED

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

Twelve fire relief associations failed to submit the Firefighters Relief Association reporting form, schedules, and/or the attestation or audit.

CARVER	EVERGREEN	LUCAN
CLIFTON	FEDERAL DAM	MAHTOWA
COLUMBIA HEIGHTS	LAKE LILLIAN	PINE CITY
DENNISON	LASALLE	TWO HARBORS

These 12 relief associations have, therefore, forfeited the 1993 State Fire Aid to which they would have otherwise been entitled to receive.

5. PAID FIRE DEPARTMENTS NOT INCLUDED

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

ALBERT LEA
AUSTIN
BLOOMINGTON
COLUMBIA HEIGHTS

DULUTH
MINNEAPOLIS
RICHFIELD

ST. PAUL
SOUTH ST. PAUL
VIRGINIA

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

ADAMS
ALASKA TOWNSHIP
ALBERT LEA
BADGER
BARNESVILLE
BEAVER BAY
BEMIDJI PIONEER
BLUE EARTH
BOYD
BRECKENRIDGE
BRIMSON-FAIRBANKS
CANTON
CEYLON
CLINTON (ST. LOUIS)
COLVIN
COTTON
CRANE LAKE
CROOKSTON
DALBO
DAWSON
DONNELLY
EASTERN HUBBARD
ELBOW LAKE
ELBOW-TULABY
ELLENDALE
EMBARRASS
EVERGREEN
FAIRMONT
FEDERAL DAM
FINLAND
FLENSBURG
FORESTON
FRAZEE
FREDENBERG

GARFIELD
GARVIN
GNESEN
GOODHUE
GRANADA
GRAND LAKE
GRAND MARAIS
GRAND MEADOW
GROVE CITY
HACKENSACK
HAMEL
HAMPTON
HARTLAND
HERMAN
HERMANTOWN
HILL CITY
HOPKINS
HOVLAND
INDUSTRIAL
JACOBSON
KASOTA
KEEWATIN
LAKE GEORGE
LAKE JOHANNA
LAKE KABETOGAMA
LAKE PARK
LAKELAND
LAKEWOOD
LE CENTER
LEWISTON
LEWISVILLE
LITTLE CANADA
LITTLEFORK
LONDON

LONGVILLE
LORETTO
MAKINEN
MAPLE HILL
MAPLEWOOD
MC KINLEY
MCDAVITT
MCKINLEY
MIESVILLE
MORTON
NASSAU
NORTHLAND
NORWOOD
ODESSA
OSSEO
PIKE SANDY BRITT
PILLAGER
REVERE
RICE LAKE
ROCKVILLE
ROSE CREEK
RUSHFORD
SABIN-ELMWOOD
SACRED HEART
SILICA
SOLWAY
SPRING LAKE PARK
SWANVILLE
TOIVOLA
TWIN LAKES (MAHNOMEN)
WAVERLY
WEST CONCORD
WILSON
WOODBURY

7. TYPES OF SERVICE PENSIONS

<u>NUMBER</u>	<u>TYPE</u>
72	DEFINED CONTRIBUTION SERVICE PENSION
13	LUMP SUM SERVICE PENSION OF \$1 BUT LESS THAN \$50 PER YEAR OF SERVICE
17	LUMP SUM SERVICE PENSION OF \$50 BUT LESS THAN \$100 PER YEAR OF SERVICE
60	LUMP SUM SERVICE PENSION OF \$100 BUT LESS THAN \$200 PER YEAR OF SERVICE
84	LUMP SUM SERVICE PENSION OF \$200 BUT LESS THAN \$300 PER YEAR OF SERVICE
419	LUMP SUM SERVICE PENSION OF \$300 OR MORE PER YEAR OF SERVICE
29	MONTHLY SERVICE PENSION MORE THAN \$2 PER MONTH PER YEAR OF SERVICE
<hr/>	
694	TOTAL FIREFIGHTERS RELIEF ASSOCIATIONS

/fire/notes

TABLE 1

**VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
SERVICE PENSION SUMMARY BY BENEFIT TYPE
FOR THE YEAR ENDED DECEMBER 31, 1992**

	Lump Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Service Pensions
Net Assets	95,375,295	46,002,578	16,586,370	157,964,243
Required Reserves	94,145,127	47,327,072	16,586,370	158,058,569
Surplus (Unfunded Accrued Liability)	1,230,168	(1,324,494)	- 0 -	(94,326)
Governmental Contributions				
State Aid	4,739,140	1,801,399	774,684	7,315,223
Municipal Contributions	2,281,421	1,085,807	145,182	3,512,410
Total Governmental Contributions	7,020,561	2,887,206	919,866	10,827,633
Normal Cost				
Amortize Unfunded Liability	8,965,833	1,600,109	- 0 -	10,565,942
Estimated Administrative Expenses	902,937	685,559	- 0 -	1,588,496
Ten Percent of Surplus	624,715	394,050	107,735	1,126,500
Total Financial Requirements	(810,029)	(346,961)	- 0 -	(1,156,990)
	9,683,456	2,332,757	107,735	12,123,948
Disbursements				
Administrative	603,589	380,725	104,092	1,088,406
Service Pension Benefits	6,782,256	2,235,242	700,909	9,718,407
Other Benefits	216,713	109,122	96,229	422,064
Total Disbursements	7,602,558	2,725,089	901,230	11,228,877
Number of Relief Associations Reporting	27	586	72	685
Membership				
Number of Active Members	13,583	1,210	1,594	16,387
Number of Retired Members	148	527	14	689
Number of Deferred Members	841	88	122	1,051
Total Membership	14,572	1,825	1,730	18,127

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or -Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability[1]</u>
DEFINED CONTRIBUTION					
ALBANY	170,464	170,464	....	1.00	....
ANDOVER	491,014	491,014	....	1.00	....
ANOKA	1,975,389	1,975,389	....	1.00	....
BINGHAM LAKE	23,988	23,988	....	1.00	....
BRAHAM	167,794	167,794	....	1.00	....
BREWSTER	84,132	84,132	....	1.00	....
BROOKLYN PARK	3,618,858	3,618,858	....	1.00	....
CALLAWAY	75,588	75,588	....	1.00	....
COLOGNE	82,869	82,869	....	1.00	....
COON RAPIDS	2,041,393	2,041,393	....	1.00	....
CRANE LAKE	6,082	6,082	....	1.00	....
CROSSLAKE	223,318	223,318	....	1.00	....
DALBO	34,962	34,962	....	1.00	....
DONNELLY	28,780	28,780	....	1.00	....
ELGIN	94,828	94,828	....	1.00	....
EMBARRASS	42,262	42,262	....	1.00	....
ERSKINE	41,719	41,719	....	1.00	....
FALCON HEIGHTS	429,379	429,379	....	1.00	....
FOSSTON	144,199	144,199	....	1.00	....
FOUNTAIN	26,234	26,234	....	1.00	....
FRIDLEY	1,807,654	1,807,654	....	1.00	....
GARY	21,826	21,826	....	1.00	....
GIBBON	259,411	259,411	....	1.00	....
GLENVILLE	53,350	53,350	....	1.00	....
GOODHUE	229,731	229,731	....	1.00	....
HAMPTON	70,001	70,001	....	1.00	....
HARDWICK	62,258	62,258	....	1.00	....
HAWLEY	145,198	145,198	....	1.00	....
IVANHOE	89,106	89,106	....	1.00	....
KENYON	186,474	186,474	....	1.00	....
KERKHOVEN	78,693	78,693	....	1.00	....
KIESTER	73,499	73,499	....	1.00	....
LAKE GEORGE	27,926	27,926	....	1.00	....
LAKEPORT	15,312	15,312	....	1.00	....
LE CENTER	187,631	187,631	....	1.00	....
LONDON	28,434	28,434	....	1.00	....
LONGVILLE	161,356	161,356	....	1.00	....
LYLE	36,317	36,317	....	1.00	....
MAGNOLIA	25,063	25,063	....	1.00	....
MANTORVILLE	62,463	62,463	....	1.00	....
MARINE ON ST. CROIX	129,283	129,283	....	1.00	....
MAZEPPA	58,022	58,022	....	1.00	....
MEDICINE LAKE	152,985	152,985	....	1.00	....
MENDOTA HEIGHTS	835,810	835,810	....	1.00	....
MENTOR	21,118	21,118	....	1.00	....
MILLERVILLE	102,928	102,928	....	1.00	....
MILROY	45,557	45,557	....	1.00	....
MURDOCK	82,565	82,565	....	1.00	....
NODINE	....	....	....	....	....
NORTHROP	22,214	22,214	....	1.00	....
ODESSA	11,157	11,157	....	1.00	....
OKLEE	57,720	57,720	....	1.00	....
PLAINVIEW	238,369	238,369	....	1.00	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

Name of Association	Net Assets	Required Reserves	Surplus or -Deficit	Funding Ratio	Amortized Unfunded Liability[1]
<u>DEFINED CONTRIBUTION</u>					
PLUMMER	51,450	51,450	....	1.00	....
RAMSEY	29,133	29,133	....	1.00	....
RED LAKE FALLS	111,265	111,265	....	1.00	....
ROUND LAKE	77,816	77,816	....	1.00	....
RUSHFORD	145,479	145,479	....	1.00	....
SEAFORTH	3,820	3,820	....	1.00	....
SOUTH BEND	69,239	69,239	....	1.00	....
ST. HILAIRE	48,904	48,904	....	1.00	....
SWANVILLE	63,640	63,640	....	1.00	....
TOIVOLA	33,248	33,248	....	1.00	....
ULEN	68,134	68,134	....	1.00	....
VERMILION LAKE	20,832	20,832	....	1.00	....
WABASSO	85,547	85,547	....	1.00	....
WAHKON	19,801	19,801	....	1.00	....
WANAMINGO	27,267	27,267	....	1.00	....
WANDA FIRE	46,000	46,000	....	1.00	....
WELLS	203,587	203,587	....	1.00	....
WILLIAMS	50,806	50,806	....	1.00	....
WINTHROP	149,271	149,271	....	1.00	....
ZUMBROTA	98,448	98,448	....	1.00	....
TOTAL	16,586,370	16,586,370	0	1.00	0
<u>LUMP SUM</u>					
ADA	134,630	112,343	22,287	1.20	....
ADAMS	90,754	87,292	3,462	1.04	....
ADRIAN	87,189	67,536	19,653	1.29	....
AITKIN	322,453	369,954	-47,501	0.87	7,615
ALASKA TOWNSHIP	4,648	1,054	3,594	4.41	....
ALBERT LEA	119,379	103,488	15,891	1.15	....
ALBERTVILLE	34,955	68,930	-33,975	0.51	2,017
ALBORN	25,988	24,580	1,408	1.06	....
ALDEN	59,486	60,819	-1,333	0.98	262
ALEXANDRIA	638,302	776,703	-138,401	0.82	19,095
ALMELUND	11,992	20,341	-8,349	0.59	1,133
ALPHA	60,366	29,994	30,372	2.01	....
ALTURA	42,676	35,898	6,778	1.19	....
AMBOY	70,418	45,305	25,113	1.55	....
ANNANDALE	167,528	194,275	-26,747	0.86	3,476
APPLETON	177,339	215,190	-37,851	0.82	3,882
ARGYLE	84,945	83,875	1,070	1.01	....
ARLINGTON	200,129	202,799	-2,670	0.99	....
ASHBY	67,713	74,376	-6,663	0.91	776
ASKOV	60,234	50,635	9,599	1.19	....
ATWATER	98,672	97,254	1,418	1.01	....
AUDUBON	66,545	52,296	14,249	1.27	....
AURORA	255,620	280,574	-24,954	0.91	1,115
AVON	85,992	97,359	-11,367	0.88	2,113
BABBITT	208,080	168,620	39,460	1.23	....
BACKUS	169,043	143,668	25,375	1.18	....
BADGER	74,997	14,000	60,997	5.36	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or -Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability[1]</u>
LUMP SUM					
BAGLEY	152,014	172,706	-20,692	0.88	2,668
BALATON	85,950	66,465	19,485	1.29	....
BALSAM	52,208	58,135	-5,927	0.90	287
BARNESVILLE	152,945	179,878	-26,933	0.85	899
BARNUM	126,261	98,945	27,316	1.28	....
BARRETT	35,420	41,958	-6,538	0.84	1,221
BASS BROOK	416,281	393,545	22,736	1.06	....
BATTLE LAKE	132,088	101,764	30,324	1.30	....
BAUDETTE	231,201	218,576	12,625	1.06	....
BAYPORT	626,511	404,720	221,791	1.55	....
BEARDSLEY	62,155	49,495	12,660	1.26	....
BEAVER BAY	38,903	57,282	-18,379	0.68	1,689
BEAVER CREEK	61,282	65,832	-4,550	0.93	609
BECKER	392,003	448,356	-56,353	0.87	5,198
BELGRADE	104,148	121,808	-17,660	0.86	1,697
BELLE PLAINE	219,594	230,836	-11,242	0.95	2,950
BELLE PRAIRIE	142,328	169,162	-26,834	0.84	....
BELLINGHAM	63,648	51,636	12,012	1.23	....
BELVIEW	61,401	72,057	-10,656	0.85	3,289
BEMIDJI PIONEER	787,385	762,727	24,658	1.03	....
BERTHA	60,867	60,565	302	1.00	....
BETHEL	13,618	8,061	5,557	1.69	....
BIG LAKE	203,358	214,880	-11,522	0.95	1,710
BIGFORK	158,333	155,465	2,868	1.02	....
BIRD ISLAND	71,339	77,327	-5,988	0.92	1,550
BIWABIK	20,916	13,221	7,695	1.58	....
BIWABIK CITY	141,802	137,455	4,347	1.03	....
BLACKDUCK	112,305	112,580	-275	1.00	723
BLACKHOOF	18,023	18,115	-92	0.99	428
BLOMKEST	61,803	54,664	7,139	1.13	....
BLOOMING PRAIRIE	272,821	271,904	917	1.00	....
BLUE EARTH	214,626	232,380	-17,754	0.92	2,343
BLUFFTON	25,515	10,856	14,659	2.35	....
BOVEY	81,469	80,590	879	1.01	....
BOWLUS	74,614	64,024	10,590	1.17	....
BOYD	62,865	62,490	375	1.01	....
BRAINERD	1,296,665	1,124,498	172,167	1.15	....
BRANDON	87,498	73,134	14,364	1.20	....
BRECKENRIDGE	322,250	237,195	85,055	1.36	....
BREITUNG	31,996	30,321	1,675	1.06	....
BREVATOR	18,670	3,250	15,420	5.74	....
BRICELYN	68,989	70,225	-1,236	0.98	1,374
BRIMSON-FAIRBANKS	10,957	9,546	1,411	1.15	....
BROOK PARK	64,573	43,612	20,961	1.48	....
BROOTEN	110,600	105,176	5,424	1.05	....
BROWERVILLE	128,951	74,920	54,031	1.72	....
BROWNS VALLEY	94,628	86,051	8,577	1.10	....
BROWNSDALE	68,638	68,304	334	1.00	....
BROWNTON	58,332	80,298	-21,966	0.73	3,118
BUFFALO	281,608	304,540	-22,932	0.92	5,682
BUFFALO LAKE	83,563	79,299	4,264	1.05	....
BUHL	98,754	143,004	-44,250	0.69	224
BUTTERFIELD	90,372	74,980	15,392	1.21	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

Name of Association	Net Assets	Required Reserves	Surplus or -Deficit	Funding Ratio	Amortized Unfunded Liability[1]
LUMP SUM					
BYRON	89,545	81,515	8,030	1.10	....
CALEDONIA	184,216	174,913	9,303	1.05	....
CALUMET	100,697	85,780	14,917	1.17	....
CAMBRIDGE	411,029	417,726	-6,697	0.98	3,782
CAMPBELL	64,371	49,315	15,056	1.31	....
CANBY	252,972	190,476	62,496	1.33	....
CANNON FALLS	349,739	342,955	6,784	1.02	....
CANOSIA	61,524	56,670	4,854	1.09	....
CANTON	47,915	31,244	16,671	1.53	....
CARLOS	129,401	114,877	14,524	1.13	....
CARLTON	168,796	150,640	18,156	1.12	....
CARSONVILLE	18,020	11,193	6,827	1.61	....
CARVER	....	....	....	....	....
CASS LAKE	218,282	177,667	40,615	1.23	....
CENTENNIAL	357,321	208,340	148,981	1.72	....
CENTER CITY	110,455	107,848	2,607	1.02	....
CEYLON	59,426	35,104	24,322	1.69	....
CHANDLER	79,031	79,770	-739	0.99	477
CHATFIELD	159,769	155,436	4,333	1.03	....
CHERRY	50,071	48,498	1,573	1.03	....
CHISAGO CITY	190,024	234,756	-44,732	0.81	7,322
CHISHOLM	322,066	195,040	127,026	1.65	....
CHOKIO	82,367	70,920	11,447	1.16	....
CLARA CITY	112,394	114,930	-2,536	0.98	518
CLAREMONT	60,344	61,005	-661	0.99	411
CLARISSA	48,337	62,190	-13,853	0.78	2,216
CLARKFIELD	90,446	98,889	-8,443	0.91	261
CLARKS GROVE	81,760	54,186	27,574	1.51	....
CLEAR LAKE	87,543	111,635	-24,092	0.78	1,855
CLEARBROOK	187,508	177,408	10,100	1.06	....
CLEARWATER	98,982	72,571	26,411	1.36	....
CLEMENTS	18,146	17,636	510	1.03	....
CLEVELAND	129,579	132,239	-2,660	0.98	380
CLIMAX	20,909	6,272	14,637	3.33	....
CLINTON [BIG STONE]	38,525	59,321	-20,796	0.65	4,515
CLINTON [ST. LOUIS]	75,217	63,020	12,197	1.19	....
COKATO	158,704	222,510	-63,806	0.71	8,720
COLD SPRING	264,230	381,722	-117,492	0.69	4,381
COLERAINE	154,261	187,019	-32,758	0.82	5,951
COLVIN	29,080	29,404	-324	0.99	1,514
COMFREY	82,112	100,068	-17,956	0.82	1,106
COOK	172,225	99,778	72,447	1.73	....
COSMOS	96,805	54,492	42,313	1.78	....
COTTAGE GROVE	791,387	825,060	-33,673	0.96	....
COTTON	15,930	10,292	5,638	1.55	....
COTTONWOOD	109,771	111,396	-1,625	0.99	835
COURTLAND	70,485	84,120	-13,635	0.84	6,494
CROMWELL	46,090	69,748	-23,658	0.66	5,876
CROOKED LAKE	26,650	21,401	5,249	1.25	....
CROOKSTON	257,407	281,900	-24,493	0.91	2,209
CROSBY	256,417	251,118	5,299	1.02	....
CURRIE	68,816	62,590	6,226	1.10	....
CUYUNA	50,595	68,733	-18,138	0.74	1,814

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or -Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability[1]</u>
LUMP SUM					
CYRUS	51,319	35,530	15,789	1.44	....
DALTON	81,821	69,399	12,422	1.18	....
DANUBE	76,499	64,478	12,021	1.19	....
DANVERS	5,780	8,172	-2,392	0.71	497
DARFUR	38,333	24,193	14,140	1.58	....
DASSEL	280,989	335,025	-54,036	0.84	8,096
DAWSON	206,763	151,628	55,135	1.36	....
DAYTON	198,827	181,860	16,967	1.09	....
DEER CREEK	42,311	33,592	8,719	1.26	....
DEER RIVER	134,023	125,146	8,877	1.07	....
DEERWOOD	73,351	73,723	-372	0.99	249
DELANO	147,657	256,408	-108,751	0.58	13,095
DELAVAN	69,585	67,005	2,580	1.04	....
DENT	35,805	29,950	5,855	1.20	....
DETROIT LAKES	443,971	248,118	195,853	1.79	....
DEXTER	37,907	23,133	14,774	1.64	....
DILWORTH	239,565	173,340	66,225	1.38	....
DODGE CENTER	123,575	105,723	17,852	1.17	....
DOVER	83,191	80,490	2,701	1.03	....
DUMONT	24,342	22,649	1,693	1.07	....
DUNNELL	51,630	26,118	25,512	1.98	....
EAGLE BEND	72,764	93,273	-20,509	0.78	5,562
EAGLE LAKE	233,455	262,528	-29,073	0.89	2,004
EAST BETHEL	262,845	238,824	24,021	1.10	....
EAST GRAND FORKS	499,854	488,150	11,704	1.02	....
EASTERN HUBBARD	14,956	4,300	10,656	3.48	....
EASTON	85,533	51,784	33,749	1.65	....
ECHO	79,667	77,247	2,420	1.03	....
EDEN VALLEY	137,858	132,838	5,020	1.04	....
EDGERTON	129,056	128,960	96	1.00	....
EITZEN	30,025	37,268	-7,243	0.81	815
ELBOW LAKE	120,505	127,092	-6,587	0.95	1,046
ELBOW-TULABY	4,608	1,067	3,541	4.32	....
ELIZABETH	80,842	59,674	21,168	1.35	....
ELK RIVER	618,137	703,962	-85,825	0.88	6,482
ELLENDALE	28,579	30,386	-1,807	0.94	40
ELLSWORTH	87,478	70,106	17,372	1.25	....
ELMER	14,047	8,389	5,658	1.67	....
ELMORE	115,239	92,499	22,740	1.25	....
ELROSA	52,269	51,060	1,209	1.02	....
ELY	395,337	424,461	-29,124	0.93	....
ELYSIAN	103,774	98,653	5,121	1.05	....
EMILY	98,467	103,095	-4,628	0.96	....
EMMONS	59,308	53,567	5,741	1.11	....
EVANSVILLE	61,552	58,376	3,176	1.05	....
EVELETH	65,173	64,220	953	1.01	....
EVERGREEN	....	....	....	....	....
EXCELSIOR	896,410	745,431	150,979	1.20	....
EYOTA	142,676	137,177	5,499	1.04	....
FAIRFAX	371,845	305,525	66,320	1.22	....
FARMINGTON	383,206	542,758	-159,552	0.71	20,042
FAYAL	44,805	11,684	33,121	3.83	....
FEDERAL DAM	....	....	....	....	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or -Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability[1]</u>
LUMP SUM					
FERGUS FALLS	820,626	829,924	-9,298	0.99	1,559
FERTILE	56,292	31,136	25,156	1.81	....
FIFTY LAKES	52,467	29,005	23,462	1.81	....
FINLAND	44,445	20,412	24,033	2.18	....
FINLAYSON	15,911	10,138	5,773	1.57	....
FISHER	27,351	9,816	17,535	2.79	....
FLENSBURG	12,119	9,998	2,121	1.21	....
FLOODWOOD	107,742	105,492	2,250	1.02	....
FOLEY	271,969	266,238	5,731	1.02	....
FORADA	65,120	46,802	18,318	1.39	....
FOREST LAKE	325,482	405,683	-80,201	0.80	11,684
FORESTON	74,245	61,624	12,621	1.20	....
FRANKLIN	61,203	52,083	9,120	1.18	....
FRAZEE	98,806	108,913	-10,107	0.91	807
FREDENBERG	33,316	26,936	6,380	1.24	....
FREEMPORT	123,655	107,044	16,611	1.16	....
FRENCH TOWNSHIP	14,009	10,175	3,834	1.38	....
FROST	65,705	66,986	-1,281	0.98	280
FULDA	190,292	201,450	-11,158	0.94	3,116
GARFIELD	96,425	36,974	59,451	2.61	....
GARRISON	222,412	183,400	39,012	1.21	....
GARVIN	23,475	7,008	16,467	3.35	....
GAYLORD	200,734	220,552	-19,818	0.91	938
GHENT	39,344	24,642	14,702	1.60	....
GILBERT	195,253	193,568	1,685	1.01	....
GLENWOOD	82,557	174,998	-92,441	0.47	12,587
GLYNDON	100,856	86,959	13,897	1.16	....
GNESEN	47,603	44,032	3,571	1.08	....
GOLDEN VALLEY	1,494,905	1,319,483	175,422	1.13	....
GONVICK	75,502	103,444	-27,942	0.73	3,984
GOOD THUNDER	173,289	190,560	-17,271	0.91	1,800
GOODLAND	6,171	6,475	-304	0.95	297
GOODVIEW	144,432	127,672	16,760	1.13	....
GRACEVILLE	68,219	57,041	11,178	1.20	....
GRANADA	53,363	13,592	39,771	3.93	....
GRAND LAKE	100,226	68,755	31,471	1.46	....
GRAND MARAIS	240,715	203,449	37,266	1.18	....
GRAND MEADOW	67,213	57,155	10,058	1.18	....
GRAND RAPIDS	791,525	782,160	9,365	1.01	....
GRANITE FALLS	151,292	143,351	7,941	1.06	....
GREEN ISLE	105,394	94,680	10,714	1.11	....
GREENWOOD	67,024	56,826	10,198	1.18	....
GREY EAGLE	69,588	73,866	-4,278	0.94	280
GROVE CITY	67,898	53,808	14,090	1.26	....
GRYGLA	17,805	17,540	265	1.02	....
HACKENSACK	55,599	79,692	-24,093	0.70	3,033
HALLOCK	104,092	98,929	5,163	1.05	....
HALSTAD	44,385	37,541	6,844	1.18	....
HAM LAKE	317,946	332,608	-14,662	0.96	12,380
HAMBURG	32,703	122,311	-89,608	0.27	10,690
HAMEL	193,209	199,428	-6,219	0.97	4,740
HANCOCK	77,279	48,039	29,240	1.61	....
HANLEY FALLS	39,608	32,281	7,327	1.23	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or -Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability[1]</u>
LUMP SUM					
HANOVER	78,498	75,921	2,577	1.03	....
HANSKA	73,984	57,599	16,385	1.28	....
HARMONY	85,097	85,314	-217	1.00	111
HARRIS	27,947	15,195	12,752	1.84	....
HARTLAND	73,341	27,648	45,693	2.65	....
HASTINGS	837,051	806,791	30,260	1.04	....
HAYFIELD	134,687	196,462	-61,775	0.69	6,704
HAYWARD	115,488	75,825	39,663	1.52	....
HECTOR	116,869	106,992	9,877	1.09	....
HENDERSON	100,302	123,258	-22,956	0.81	3,360
HENDRICKS	74,775	83,384	-8,609	0.90	1,563
HENDRUM	33,550	34,080	-530	0.98	807
HENNING	125,429	117,992	7,437	1.06	....
HERMAN	84,105	81,452	2,653	1.03	....
HERMANTOWN	273,687	460,824	-187,137	0.59	24,354
HERON LAKE	165,615	196,220	-30,605	0.84	3,617
HEWITT	32,356	30,610	1,746	1.06	....
HIBBING	229,526	195,048	34,478	1.18	....
HILL CITY	81,980	74,784	7,196	1.10	....
HILLS	73,785	80,185	-6,400	0.92	2,142
HINCKLEY	150,091	149,790	301	1.00	....
HITTERDAL	22,999	19,525	3,474	1.18	....
HOFFMAN	73,999	62,022	11,977	1.19	....
HOKAH	72,142	52,718	19,424	1.37	....
HOLDINGFORD	140,212	146,004	-5,792	0.96	664
HOLLAND	26,166	9,928	16,238	2.64	....
HOLYOKE	2,541	1,350	1,191	1.88	....
HOPKINS	1,167,706	1,218,148	-50,442	0.96	6,708
HOUSTON	105,217	102,268	2,949	1.03	....
HOVLAND	24,010	17,885	6,125	1.34	....
HOWARD LAKE	191,270	192,192	-922	1.00	....
HOYT LAKES	256,106	231,880	24,226	1.10	....
HUGO	192,481	132,708	59,773	1.45	....
IDEAL	115,334	120,316	-4,982	0.96	1,433
INDUSTRIAL	34,610	40,725	-6,115	0.85	320
INTERNATIONAL FALLS	352,219	405,080	-52,861	0.87	....
INVER GROVE HEIGHTS	1,343,812	1,375,220	-31,408	0.98	....
IONA	36,197	19,715	16,482	1.84	....
IRONTON	71,150	72,506	-1,356	0.98	....
ISANTI	322,578	275,964	46,614	1.17	....
ISLE	114,156	100,118	14,038	1.14	....
JACKSON	352,534	337,100	15,434	1.05	....
JACOBSON	25,491	15,350	10,141	1.66	....
JANESVILLE	140,168	153,262	-13,094	0.91	2,194
JASPER	69,978	71,931	-1,953	0.97	406
JEFFERS	57,579	44,845	12,734	1.28	....
JORDAN	237,139	286,450	-49,311	0.83	3,683
KANDIYOHI	91,035	45,640	45,395	1.99	....
KARLSTAD	36,898	55,256	-18,358	0.67	2,266
KASOTA	143,690	111,843	31,847	1.28	....
KASSON	166,066	219,836	-53,770	0.76	6,712
KEEWATIN	215,147	208,329	6,818	1.03	....
KELLIHER	72,628	53,904	18,724	1.35	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

Name of Association	Net Assets	Required Reserves	Surplus or -Deficit	Funding Ratio	Amortized Unfunded Liability[1]
LUMP SUM					
KELLOGG	91,950	48,830	43,120	1.88	....
KENNEDY	12,785	17,560	-4,775	0.73	651
KENSINGTON	41,185	41,185	....	1.00	....
KETTLE RIVER	93,136	84,170	8,966	1.11	....
KILKENNY	55,765	40,164	15,601	1.39	....
KIMBALL	80,560	111,159	-30,599	0.72	2,236
KINNEY	109,509	61,676	47,833	1.78	....
LACRESCENT	249,388	201,016	48,372	1.24	....
LAFAYETTE	146,046	116,724	29,322	1.25	....
LAKE BENTON	101,455	102,210	-755	0.99	501
LAKE BRONSON	26,781	30,712	-3,931	0.87	263
LAKE CITY	234,563	307,325	-72,762	0.76	9,719
LAKE CRYSTAL	195,249	212,528	-17,279	0.92	1,875
LAKE ELMO	331,108	271,957	59,151	1.22	....
LAKE HENRY	50,680	42,261	8,419	1.20	....
LAKE KABETOGAMA	5,322	5,816	-494	0.92	52
LAKE LILLIAN	....	....	....	....	....
LAKE PARK	86,850	80,061	6,789	1.08	....
LAKE WILSON	83,169	12,007	71,162	6.93	....
LAKEFIELD	152,580	142,913	9,667	1.07	....
LAKELAND	16,399	7,391	9,008	2.22	....
LAKEVILLE	1,354,282	1,453,500	-99,218	0.93	35,207
LAKEWOOD	52,486	28,588	23,898	1.84	....
LAMBERTON	105,187	93,370	11,817	1.13	....
LANCASTER	14,288	20,174	-5,886	0.71	251
LANESBORO	104,454	100,131	4,323	1.04	....
LASALLE	....	....	....	....	....
LE ROY	61,655	61,214	441	1.01	....
LE SUEUR	354,730	300,346	54,384	1.18	....
LEAF VALLEY	45,397	32,242	13,155	1.41	....
LESTER PRAIRIE	118,846	121,551	-2,705	0.98	276
LEWISTON	185,983	210,195	-24,212	0.88	2,390
LEWISVILLE	89,358	72,072	17,286	1.24	....
LEXINGTON	240,071	209,282	30,789	1.15	....
LINDSTROM	257,920	187,100	70,820	1.38	....
LINWOOD	138,853	185,800	-46,947	0.75	4,850
LISMORE	25,345	20,549	4,796	1.23	....
LITCHFIELD	319,853	305,048	14,805	1.05	....
LITTLE CANADA	990,133	957,684	32,449	1.03	....
LITTLE FALLS	246,078	268,441	-22,363	0.92	4,140
LITTLEFORK	66,869	58,357	8,512	1.15	....
LONG LAKE	446,259	420,816	25,443	1.06	....
LONG PRAIRIE	345,972	331,371	14,601	1.04	....
LONSDALE	247,649	300,686	-53,037	0.82	5,303
LORETTO	163,490	198,715	-35,225	0.82	3,299
LOWER ST. CROIX VAL	369,992	305,640	64,352	1.21	....
LOWRY	37,701	39,922	-2,221	0.94	1,278
LUCAN	....	....	....	....	....
LUTSEN	33,661	18,408	15,253	1.83	....
LUVERNE	274,043	370,381	-96,338	0.74	16,543
LYND	9,537	3,229	6,308	2.95	....
MABEL	51,526	56,700	-5,174	0.91	1,446
MADELIA	192,594	193,946	-1,352	0.99	585

Table 2
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 For the Year Ended December 31, 1992

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LUMP SUM					
MADISON	173,539	153,114	20,425	1.13
MADISON LAKE	103,048	103,288	-240	1.00
MAHNOMEN	137,296	123,192	14,104	1.11	....
MAHTOMEDI	239,953	193,594	46,359	1.24	....
MAKINEN	19,714	18,690	1,024	1.05	....
MAPLE GROVE	1,264,738	1,183,727	81,011	1.07	10,458 [2]
MAPLE HILL	5,431	4,102	1,329	1.32	....
MAPLE LAKE	238,455	262,457	-24,002	0.91	5,485
MAPLE PLAIN	418,196	409,636	8,560	1.02	....
MAPLETON	221,133	170,685	50,448	1.30	....
MAPLEVIEW	55,687	64,263	-8,576	0.87	1,650
MAPLEWOOD	2,336,320	2,899,020	-562,700	0.81	48,062
MARBLE	82,921	70,050	12,871	1.18	....
MARSHALL	943,354	1,050,892	-107,538	0.90	14,348
MAYER	99,198	105,498	-6,300	0.94	1,402
MAYNARD	94,509	89,691	4,818	1.05	....
MC INTOSH	66,625	52,689	13,936	1.26	....
MC KINLEY	27,696	15,180	12,516	1.82	....
MCDAVITT	84,258	26,045	58,213	3.24	....
MCGRATH	2,158	1,980	178	1.09	....
MCGREGOR	141,863	134,611	7,252	1.05	....
MCKINLEY	27,612	24,660	2,952	1.12	....
MEDFORD	96,943	79,035	17,908	1.23	....
MELROSE	126,414	137,137	-10,723	0.92	2,607
MENAHGA	77,836	73,188	4,648	1.06	....
MIDDLE RIVER	47,241	26,760	20,481	1.77	....
MIESVILLE	79,166	82,482	-3,316	0.96	386
MILACA	322,605	210,056	112,549	1.54	....
MILAN	70,870	65,726	5,144	1.08	....
MILTONA	82,746	72,072	10,674	1.15	....
MINNEOTA	179,697	210,316	-30,619	0.85	1,623
MINNESOTA LAKE	180,279	139,229	41,050	1.29	....
MISSION	51,378	65,124	-13,746	0.79	1,644
MONTEVIDEO	242,079	269,060	-26,981	0.90	3,879
MONTGOMERY	167,767	240,464	-72,697	0.70	10,411
MONTICELLO	234,651	283,592	-48,941	0.83	9,282
MONTROSE	60,903	71,569	-10,666	0.85	2,607
MOOSE LAKE	94,041	100,900	-6,859	0.93	3,178
MORA	306,744	302,678	4,066	1.01	....
MORGAN	229,321	208,719	20,602	1.10	....
MORRIS	183,651	167,625	16,026	1.10	....
MORRISTOWN	255,562	195,242	60,320	1.31	....
MORTON	61,126	38,977	22,149	1.57	....
MOTLEY	142,629	153,309	-10,680	0.93	....
MT IRON	188,653	156,104	32,549	1.21	....
MT LAKE	207,618	166,292	41,326	1.25	....
NASHWAUK	183,644	144,918	38,726	1.27	....
NASSAU	12,384	3,117	9,267	3.97	....
NEVIS	122,980	135,320	-12,340	0.91	1,234
NEW AUBURN	65,804	44,842	20,962	1.47	....
NEW GERMANY	195,289	97,635	97,654	2.00	....
NEW LONDON	159,117	152,336	6,781	1.04	....
NEW MARKET	100,945	98,732	2,213	1.02	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or -Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability[1]</u>
LUMP SUM					
NEW MUNICH	23,661	17,488	6,173	1.35	....
NEW PRAGUE	357,443	364,428	-6,985	0.98	1,160
NEW RICHLAND	131,750	113,460	18,290	1.16	....
NEW SCANDIA	184,894	154,728	30,166	1.19	....
NEW YORK MILLS	72,355	85,605	-13,250	0.85	1,287
NEWFOLDEN	58,649	54,736	3,913	1.07	....
NEWPORT	373,835	412,094	-38,259	0.91	4,257
NICOLLET	84,140	108,183	-24,043	0.78	4,579
NISSWA	257,959	279,983	-22,024	0.92	3,892
NORTH BRANCH	206,283	280,844	-74,561	0.73	7,923
NORTH MANKATO	209,184	222,500	-13,316	0.94	7,642
NORTH ST. PAUL	531,100	535,980	-4,880	0.99	5,924
NORTHFIELD	902,759	1,148,172	-245,413	0.79	25,889
NORTHLAND	4,638	4,594	44	1.01	....
NORTHOME	52,656	36,901	15,755	1.43	....
NORWOOD	105,999	116,514	-10,515	0.91	2,494
OAK GROVE	114,858	80,072	34,786	1.43	....
OAKDALE	404,014	462,807	-58,793	0.87	6,264
ODIN	55,685	26,272	29,413	2.12	....
OGILVIE	97,684	116,973	-19,289	0.84	....
OKABENA	72,770	57,968	14,802	1.26	....
OLIVIA	151,081	150,555	526	1.00	....
ONAMIA	181,823	147,006	34,817	1.24	....
ORMSBY	64,592	46,059	18,533	1.40	....
ORONOCO	58,047	26,527	31,520	2.19	....
ORR	75,109	38,360	36,749	1.96	....
ORTONVILLE	202,059	231,473	-29,414	0.87	....
OSAKIS	115,351	174,875	-59,524	0.66	4,846
OSTRANDER	39,476	30,520	8,956	1.29	....
OTTERTAIL	56,401	36,606	19,795	1.54	....
OWATONNA	703,880	794,412	-90,532	0.89	12,545
PALISADE	63,942	53,305	10,637	1.20	....
PALO	155,340	155,675	-335	1.00	1,005
PARK RAPIDS	341,798	319,760	22,038	1.07	....
PARKERS PRAIRIE	67,900	91,712	-23,812	0.74	3,828
PAYNESVILLE	193,709	234,496	-40,787	0.83	8,862
PELICAN RAPIDS	252,424	237,882	14,542	1.06	....
PEMBERTON	5,442	506	4,936	10.75	....
PENNOCK	82,609	75,828	6,781	1.09	....
PEQUOT LAKES	228,939	219,348	9,591	1.04	....
PERHAM	123,158	109,214	13,944	1.13	....
PIERZ	217,548	239,414	-21,866	0.91	1,023
PIKE SANDY BRITT	92,513	104,224	-11,711	0.89	....
PILLAGER	87,393	100,890	-13,497	0.87	3,527
PINE ISLAND	158,427	158,684	-257	1.00	....
PINE RIVER	284,423	278,136	6,287	1.02	....
PLATO	97,446	85,603	11,843	1.14	....
PORTER	54,642	30,720	23,922	1.78	....
PRESTON	150,089	140,140	9,949	1.07	....
PRINCETON	530,718	453,068	77,650	1.17	....
PRINSBURG	79,735	67,424	12,311	1.18	....
PRIOR LAKE	407,747	553,003	-145,256	0.74	....
PROCTOR	139,196	182,784	-43,588	0.76	4,782

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

Name of Association	Net Assets	Required Reserves	Surplus or -Deficit	Funding Ratio	Amortized Unfunded Liability[1]
LUMP SUM					
RANDALL	80,127	91,880	-11,753	0.87	2,366
RANDOLPH	100,149	110,346	-10,197	0.91	....
RAYMOND	66,410	49,432	16,978	1.34	....
RED WING	102,061	94,148	7,913	1.08	....
REDWOOD FALLS	363,426	269,512	93,914	1.35	....
REMER	106,962	109,844	-2,882	0.97	....
RENVILLE	120,381	130,095	-9,714	0.93	1,159
REVERE	687	538	149	1.28	....
RICE	95,289	69,807	25,482	1.37	....
RICE LAKE	199,315	201,326	-2,011	0.99	....
RICHMOND	112,033	133,320	-21,287	0.84	3,456
ROCKFORD	130,903	170,263	-39,360	0.77	5,451
ROCKVILLE	56,830	81,594	-24,764	0.70	2,658
ROGERS	304,674	260,220	44,454	1.17	....
ROLLINGSTONE	39,749	40,113	-364	0.99	1,374
ROSE CREEK	73,307	84,355	-11,048	0.87	1,631
ROSEAU	193,378	201,600	-8,222	0.96	1,232
ROSEMOUNT	345,253	382,000	-36,747	0.90	12,078
ROTHSAY	136,627	105,492	31,135	1.30	....
ROYALTON	72,348	42,121	30,227	1.72	....
RUSH CITY	152,170	182,445	-30,275	0.83	3,349
RUSSELL	29,263	52,786	-23,523	0.55	1,821
RUTHTON	68,701	55,358	13,343	1.24	....
SABIN-ELMWOOD	65,380	60,891	4,489	1.07	....
SACRED HEART	149,110	148,870	240	1.00	....
SANBORN	42,416	41,812	604	1.01	....
SANDSTONE	169,583	158,560	11,023	1.07	....
SARTELL	214,788	209,507	5,281	1.03	....
SAUK CENTRE	154,414	170,976	-16,562	0.90	2,291
SAUK RAPIDS	533,841	541,744	-7,903	0.99	2,984
SCANDIA VALLEY	51,648	36,512	15,136	1.41	....
SCANLON	48,504	33,042	15,462	1.47	....
SCHROEDER	53,860	40,272	13,588	1.34	....
SEBEKA	149,282	141,748	7,534	1.05	....
SHAFFER	91,876	53,184	38,692	1.73	....
SHAKOPEE	528,444	773,300	-244,856	0.68	20,919
SHELLY	50,241	29,223	21,018	1.72	....
SHERBURN	102,074	149,602	-47,528	0.68	2,239
SHEVLIN	47,615	42,150	5,465	1.13	....
SILICA	22,839	17,760	5,079	1.29	....
SILVER BAY	125,245	73,609	51,636	1.70	....
SILVER LAKE	104,774	104,274	500	1.00	....
SLAYTON	138,652	148,679	-10,027	0.93	6,725
SLEEPY EYE	332,551	366,241	-33,690	0.91	3,390
SOLWAY	38,025	38,076	-51	1.00	619
SOLWAY RURAL	11,110	10,716	394	1.04	....
SOUTH HAVEN	106,274	82,775	23,499	1.28	....
SPICER	122,950	140,730	-17,780	0.87	2,626
SPRING GROVE	71,759	88,533	-16,774	0.81	....
SPRING VALLEY	275,216	251,192	24,024	1.10	....
SPRINGFIELD	135,814	167,711	-31,897	0.81	4,776
SQUAW LAKE	45,207	33,612	11,595	1.34	....
ST. ANTHONY	255,596	302,400	-46,804	0.85	7,776

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

Name of Association	Net Assets	Required Reserves	Surplus or -Deficit	Funding Ratio	Amortized Unfunded Liability[1]
LUMP SUM					
ST. BONIFACIUS	177,023	194,250	-17,227	0.91	1,955
ST. CHARLES	209,707	218,007	-8,300	0.96	....
ST. CLAIR	254,572	253,352	1,220	1.00	....
ST. CLOUD	359,167	260,026	99,141	1.38	....
ST. JAMES	179,652	206,214	-26,562	0.87	12,468
ST. JOSEPH	321,672	371,768	-50,096	0.87	5,491
ST. LEO	42,160	38,315	3,845	1.10	....
ST. MARTIN	71,784	72,383	-599	0.99	379
ST. MICHAEL	96,355	69,909	26,446	1.38	....
ST. PAUL PARK	247,201	228,348	18,853	1.08	....
ST. PETER	592,174	628,352	-36,178	0.94	15,049
ST. STEPHEN	143,764	171,758	-27,994	0.84	3,015
STACY	162,595	116,510	46,085	1.40	....
STAPLES	158,147	267,104	-108,957	0.59	10,505
STARBUCK	91,559	65,744	25,815	1.39	....
STEPHEN	100,655	91,169	9,486	1.10	....
STEWART	84,254	118,480	-34,226	0.71	5,681
STEWARTVILLE	249,616	209,882	39,734	1.19	....
STILLWATER	1,005,072	1,075,187	-70,115	0.93	9,347
STORDEN	80,498	74,368	6,130	1.08	....
STURGEON LAKE	11,092	14,561	-3,469	0.76	802
SUNBURG	37,783	44,298	-6,515	0.85	1,127
TACONITE	66,165	47,944	18,221	1.38	....
TAUNTON	2,240	1,220	1,020	1.84	....
TAYLORS FALLS	202,658	134,750	67,908	1.50	....
THIEF RIVER FALLS	479,008	432,940	46,068	1.11	....
THOMSON	172,983	181,352	-8,369	0.95	2,499
TOFTE	11,262	20,640	-9,378	0.55	1,204
TOWER	56,070	45,372	10,698	1.24	....
TRACY	182,409	152,072	30,337	1.20	....
TRIMONT	152,060	103,038	49,022	1.48	....
TRUMAN	113,663	100,330	13,333	1.13	....
TWIN LAKES [FREEBORN]	59,408	27,620	31,788	2.15	....
TWIN LAKES [MAHNOMEN]	14,350	16,734	-2,384	0.86	273
TWIN VALLEY	64,669	68,474	-3,805	0.94	423
TWO HARBORS	....	....	....	....	....
TYLER	79,907	79,737	170	1.00	....
UNDERWOOD	57,094	52,612	4,482	1.09	....
UPSALA	68,174	84,896	-16,722	0.80	2,439
VADNAIS HEIGHTS	357,116	537,493	-180,377	0.66	33,662
VERGAS	59,116	58,200	916	1.02	....
VERNDALE	62,601	65,968	-3,367	0.95	2,100
VERNON CENTER	55,488	60,390	-4,902	0.92	706
VESTA	48,877	30,219	18,658	1.62	....
VICTORIA	157,658	225,872	-68,214	0.70	8,221
VILLARD	22,062	6,980	15,082	3.16	....
VINING	29,624	17,049	12,575	1.74	....
WABASHA	122,417	147,839	-25,422	0.83	2,617
WACONIA	266,222	321,857	-55,635	0.83	9,416
WADENA	213,746	166,400	47,346	1.28	....
WAITE PARK	119,433	120,933	-1,500	0.99	1,212
WALDORF	119,103	105,248	13,855	1.13	....
WALKER	225,083	219,943	5,140	1.02	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or -Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability[1]</u>
LUMP SUM					
WALNUT GROVE	71,191	56,696	14,495	1.26	....
WALTERS	4,737	7,106	-2,369	0.67	....
WARBA-FEELY-SAGO	21,323	5,448	15,875	3.91	....
WARREN	28,821	52,860	-24,039	0.55	2,811
WARROAD	110,644	92,781	17,863	1.19	....
WASECA	379,633	413,156	-33,523	0.92	4,937
WATERTOWN	234,586	210,640	23,946	1.11	....
WATERVILLE	154,429	157,380	-2,951	0.98	568
WATKINS	103,359	115,956	-12,597	0.89	1,598
WATSON	82,111	91,284	-9,173	0.90	737
WAUBUN	42,649	37,354	5,295	1.14	....
WAVERLY	59,378	71,779	-12,401	0.83	2,078
WAYZATA	278,046	297,680	-19,634	0.93	4,236
WELCOME	117,221	110,313	6,908	1.06	....
WENDELL	60,577	40,636	19,941	1.49	....
WEST CONCORD	155,828	95,750	60,078	1.63	....
WESTBROOK	82,828	72,530	10,298	1.14	....
WHEATON	183,876	141,635	42,241	1.30	....
WILLMAR	844,477	887,754	-43,277	0.95	....
WILLOW RIVER	37,577	31,295	6,282	1.20	....
WILMONT	54,257	42,953	11,304	1.26	....
WILSON	45,414	45,900	-486	0.99	220
WINDOM	496,355	280,761	215,594	1.77	....
WINNEBAGO	86,021	105,967	-19,946	0.81	1,131
WINSTED	146,247	133,500	12,747	1.10	....
WOLF LAKE	69,144	44,978	24,166	1.54	....
WOOD LAKE	62,940	47,418	15,522	1.33	....
WOODBURY	837,390	876,737	-39,347	0.96	8,252
WOODSTOCK	33,537	28,255	5,282	1.19	....
WRENSHALL	102,567	93,607	8,960	1.10	....
WRIGHT	32,901	15,784	17,117	2.08	....
WYKOFF	68,427	50,335	18,092	1.36	....
WYOMING	100,591	85,952	14,639	1.17	....
YOUNG AMERICA	127,076	124,365	2,711	1.02	....
ZIMMERMAN	177,918	162,480	15,438	1.10	....
ZUMBRO FALLS	96,628	105,038	-8,410	0.92	1,081
TOTAL	95,375,295	94,145,127	1,230,168	1.01	902,937
MONTHLY SERVICE PENSION					
APPLE VALLEY	1,537,286	1,601,099	-63,813	0.96	11,846
BENSON	221,232	231,268	-10,036	0.96	2,896
BROOKLYN CENTER	2,679,535	2,624,179	55,356	1.02	18,899[3]
CHANHASSEN	728,509	626,462	102,047	1.16	3,370[3]
CHASKA	1,239,982	1,448,856	-208,874	0.86	20,345
COLUMBIA HEIGHTS	....	....	....	....	....
CRYSTAL	2,495,363	2,403,069	92,294	1.04	26,257[3]
EAGAN	1,734,599	1,273,201	461,398	1.36	....
EDEN PRAIRIE	2,961,646	4,068,658	-1,107,012	0.73	117,263
EDINA	5,438,709	4,302,318	1,136,391	1.26	....
FAIRMONT	1,489,018	1,168,680	320,338	1.27	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1992

Name of Association	Net Assets	Required Reserves	Surplus or -Deficit	Funding Ratio	Amortized Unfunded Liability[1]
MONTHLY SERVICE PENSION					
GLENCOE	371,311	402,506	-31,195	0.92	18,559
HUTCHINSON	633,005	778,200	-145,195	0.81	20,062
LAKE JOHANNA	1,953,367	2,301,640	-348,273	0.85	55,852
MINNETONKA	4,025,789	3,153,169	872,620	1.28	5,144 [3]
MOUND	1,566,913	2,016,786	-449,873	0.78	57,719
NEW BRIGHTON	1,470,661	1,673,720	-203,059	0.88	34,125
NEW HOPE	821,297	1,201,792	-380,495	0.68	37,065
NEW ULM	1,287,715	1,487,746	-200,031	0.87	20,280
OSSEO	633,402	550,101	83,301	1.15	....
PINE CITY	....	....	....	....	....
PIPESTONE	217,794	420,637	-202,843	0.52	12,063
PLYMOUTH	1,724,026	2,039,967	-315,941	0.85	31,174
ROBBINSDALE	922,142	1,068,669	-146,527	0.86	33,541
ROSEVILLE	2,730,257	3,096,565	-366,308	0.88	42,327
SAVAGE	884,926	1,109,079	-224,153	0.80	49,324
SPRING LAKE PARK	3,109,480	3,027,808	81,672	1.03	9,153 [3]
WHITE BEAR LAKE	2,503,242	2,239,045	264,197	1.12	....
WORTHINGTON	621,372	1,011,852	-390,480	0.61	58,295
TOTAL	46,002,578	47,327,072	-1,324,494	0.97	685,559
NO SERVICE PENSION					
CLIFTON	....	....	....	....	....
DENNISON	....	....	....	....	....
MAHTOWA	....	....	....	....	....
TOTAL	0	0	0	....	0
GRAND TOTAL	157,964,243	158,058,569	-94,326	1.00	1,588,496

FOOTNOTES TO TABLE 2

- [1] The amount necessary to amortize the unfunded liability should be at least 10 percent of the current deficit. There are a number of instances where the amount in this column is less than 10 percent of the current deficit. In these instances, the actual deficit is overstated due to unanticipated retirement benefits being paid after the schedule used to calculate the required reserves were submitted to our Office. The timing of the completion of the schedules, combined with the unanticipated payment of benefits, resulted in an overstatement of the year end required reserves, which in turn resulted in an overstatement of the deficit. This problem will be corrected in the 1993 compilation report.
- [2] There is a surplus and an amortized unfunded liability due to net assets being reported at market value, while the estimate of net assets used to calculate the deficit was at cost.
- [3] The amount necessary to amortize the unfunded liability is based on a dated actuarial valuation of the fund. Minnesota Statute requires an actuarial valuation at least once every four years. Therefore, if a Relief Association does not have a current actuarial valuation, the amount of Required Reserves will be understated. This situation explains why a Relief Association, which appears to have a surplus, will show an amount necessary for the amortization of an unfunded liability.

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992	1993	Normal Cost	Amortized	1992 Admin Plus 3.5%	Ten Percent of Surplus	1993
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
DEFINED CONTRIBUTION							
ALBANY	170,464	170,464	....	....	197	....	197
ANDOVER	491,014	491,014	....	....	1,652	....	1,652
ANOKA	1,975,389	1,975,389	....	....	17,818	....	17,818
BINGHAM LAKE	23,988	23,988	....	....	245	....	245
BRAHAM	167,794	167,794	....	....	....	....	....
BREWSTER	84,132	84,132	....	....	255	....	255
BROOKLYN PARK	3,618,858	3,618,858	....	....	5,169	....	5,169
CALLAWAY	75,588	75,588	....	....	104	....	104
COLOGNE	82,869	82,869	....	....	510	....	510
COON RAPIDS	2,041,393	2,041,393	....	....	52,076	....	52,076
CRANE LAKE	6,082	6,082	....	....	....	....	....
CROSSLAKE	223,318	223,318	....	....	....	....	....
DALBO	34,962	34,962	....	....	518	....	518
DONNELLY	28,780	28,780	....	....	114	....	114
ELGIN	94,828	94,828	....	....	656	....	656
EMBARRASS	42,262	42,262	....	....	....	....	....
ERSKINE	41,719	41,719	....	....	62	....	62
FALCON HEIGHTS	429,379	429,379	....	....	....	....	....
FOSSTON	144,199	144,199	....	....	309	....	309
FOUNTAIN	26,234	26,234	....	....	104	....	104
FRIDLEY	1,807,654	1,807,654	....	....	9,257	....	9,257
GARY	21,826	21,826	....	....	....	....	....
GIBBON	259,411	259,411	....	....	1,346	....	1,346
GLENVILLE	53,350	53,350	....	....	443	....	443
GOODHUE	229,731	229,731	....	....	1,035	....	1,035
HAMPTON	70,001	70,001	....	....	503	....	503
HARDWICK	62,258	62,258	....	....	268	....	268
HAWLEY	145,198	145,198	....	....	16	....	16
IVANHOE	89,106	89,106	....	....	1,082	....	1,082
KENYON	186,474	186,474	....	....	197	....	197
KERKHOVEN	78,693	78,693	....	....	76	....	76
KIESTER	73,499	73,499	....	....	159	....	159
LAKE GEORGE	27,926	27,926	....	....	....	....	....
LAKEPORT	15,312	15,312	....	....	....	....	....
LE CENTER	187,631	187,631	....	....	437	....	437
LONDON	28,434	28,434	....	....	383	....	383
LONGVILLE	161,356	161,356	....	....	1,961	....	1,961
LYLE	36,317	36,317	....	....	756	....	756
MAGNOLIA	25,063	25,063	....	....	88	....	88
MANTORVILLE	62,463	62,463	....	....	....	....	....
MARINE ON ST. CROIX	129,283	129,283	....	....	217	....	217
MAZEPPA	58,022	58,022	....	....	256	....	256
MEDICINE LAKE	152,985	152,985	....	....	104	....	104
MENDOTA HEIGHTS	835,810	835,810	....	....	5,571	....	5,571
MENTOR	21,118	21,118	....	....	....	....	....
MILLERVILLE	102,928	102,928	....	....	....	....	....
MILROY	45,557	45,557	....	....	202	....	202
MURDOCK	82,565	82,565	....	....	....	....	....
NODINE	....	....	....	....	....	....	....
NORTHROP	22,214	22,214	....	....	....	....	....
ODESSA	11,157	11,157	....	....	....	....	....
OKLEE	57,720	57,720	....	....	605	....	605
PLAINVIEW	238,369	238,369	....	....	....	....	....

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992	1993	Normal Cost	Amortized	1992 Admin Plus 3.5%	Ten Percent of Surplus	1993
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
DEFINED CONTRIBUTION							
PLUMMER	51,450	51,450	....	....	466	....	466
RAMSEY	29,133	29,133	....	....	....	....	....
RED LAKE FALLS	111,265	111,265	....	....	388	....	388
ROUND LAKE	77,816	77,816	....	....	11	....	11
RUSHFORD	145,479	145,479	....	....	588	....	588
SEAFORTH	3,820	3,820	....	....	....	....	....
SOUTH BEND	69,239	69,239	....	....	....	....	....
ST. HILAIRE	48,904	48,904	....	....	773	....	773
SWANVILLE	63,640	63,640	....	....	....	....	....
TOIVOLA	33,248	33,248	....	....	....	....	....
ULEN	68,134	68,134	....	....	....	....	....
VERMILION LAKE	20,832	20,832	....	....	52	....	52
WABASSO	85,547	85,547	....	....	26	....	26
WAHKON	19,801	19,801	....	....	....	....	....
WANAMINGO	27,267	27,267	....	....	....	....	....
WANDA FIRE	46,000	46,000	....	....	....	....	....
WELLS	203,587	203,587	....	....	16	....	16
WILLIAMS	50,806	50,806	....	....	....	....	....
WINTHROP	149,271	149,271	....	....	637	....	637
ZUMBROTA	98,448	98,448	....	....	32	....	32
TOTAL	16,586,370	16,586,370	0	0	107,735	0	107,735
LUMP SUM							
ADA	112,343	127,295	14,952	....	160	2,229	12,884
ADAMS	87,292	96,271	8,979	....	78	346	8,710
ADRIAN	67,536	74,232	6,696	....	1,219	1,965	5,950
AITKIN	369,954	399,492	29,538	7,615	538	....	37,691
ALASKA TOWNSHIP	1,054	1,950	896	....	....	359	537
ALBERT LEA	103,488	109,736	6,248	....	....	1,589	4,659
ALBERTVILLE	68,930	74,276	5,346	2,017	....	....	7,363
ALBORN	24,580	27,548	2,968	....	129	141	2,957
ALDEN	60,819	66,426	5,607	262	104	....	5,973
ALEXANDRIA	776,703	855,463	78,760	19,095	6,642	....	104,497
ALMELUND	20,341	23,171	2,830	1,133	278	....	4,241
ALPHA	29,994	32,133	2,139	....	10	3,037	....
ALTURA	35,898	38,721	2,823	....	207	678	2,352
AMBOY	45,305	49,862	4,557	....	....	2,511	2,046
ANNANDALE	194,275	212,765	18,490	3,476	394	....	22,360
APPLETON	215,190	225,550	10,360	3,882	837	....	15,079
ARGYLE	83,875	91,666	7,791	....	486	107	8,170
ARLINGTON	202,799	215,552	12,753	....	569	....	13,322
ASHBY	74,376	82,111	7,735	776	268	....	8,779
ASKOV	50,635	56,280	5,645	....	29	960	4,714
ATWATER	97,254	107,086	9,832	....	17,675	142	27,365
AUDUBON	52,296	60,150	7,854	....	104	1,425	6,533
AURORA	280,574	307,160	26,586	1,115	1,905	....	29,606
AVON	97,359	110,411	13,052	2,113	....	....	15,165
BABBITT	168,620	182,390	13,770	....	1,239	3,946	11,063
BACKUS	143,668	159,193	15,525	....	362	2,538	13,350
BADGER	14,000	15,834	1,834	....	425	6,100	....
BAGLEY	172,706	191,571	18,865	2,668	323	....	21,856

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992 Required Reserves	1993 Required Reserves	Normal Cost	Amortized Unfunded Liability	1992 Admin Plus 3.5%	Ten Percent of Surplus	1993 Financial Requirements
LUMP SUM							
BALATON	66,465	74,172	7,707	....	693	1,949	6,452
BALSAM	58,135	64,018	5,883	287	....	....	6,170
BARNESVILLE	179,878	196,482	16,604	899	674	....	18,177
BARNUM	98,945	111,276	12,331	....	466	2,732	10,065
BARRETT	41,958	46,752	4,794	1,221	624	....	6,639
BASS BROOK	393,545	421,500	27,955	....	1,335	2,274	27,017
BATTLE LAKE	101,764	114,062	12,298	....	1,087	3,032	10,352
BAUDETTE	218,576	237,712	19,136	....	36	1,263	17,910
BAYPORT	404,720	437,960	33,240	....	4,269	22,179	15,330
BEARDSLEY	49,495	53,850	4,355	....	466	1,266	3,555
BEAVER BAY	57,282	63,752	6,470	1,689	104	....	8,263
BEAVER CREEK	65,832	69,977	4,145	609	359	....	5,113
BECKER	448,356	493,156	44,800	5,198	1,462	....	51,460
BELGRADE	121,808	132,080	10,272	1,697	245	....	12,214
BELLE PLAINE	230,836	252,154	21,318	2,950	2,225	....	26,493
BELLE PRAIRIE	169,162	182,853	13,691	....	....	....	13,691
BELLINGHAM	51,636	55,572	3,936	....	....	1,201	2,735
BELVIEW	72,057	77,967	5,910	3,289	269	....	9,468
BEMIDJI PIONEER	762,727	839,791	77,064	....	8,428	2,466	83,026
BERTHA	60,565	66,621	6,056	....	287	30	6,312
BETHEL	8,061	8,622	561	....	259	556	264
BIG LAKE	214,880	235,232	20,352	1,710	1,522	....	23,584
BIGFORK	155,465	167,844	12,379	....	207	287	12,299
BIRD ISLAND	77,327	86,025	8,698	1,550	52	....	10,300
BIWABIK	13,221	15,600	2,379	....	....	770	1,610
BIWABIK CITY	137,455	139,834	2,379	....	266	435	2,210
BLACKDUCK	112,580	123,344	10,764	723	203	....	11,690
BLACKHOOF	18,115	20,127	2,012	428	348	....	2,788
BLOMKEST	54,664	115,640	60,976	....	233	714	60,495
BLOOMING PRAIRIE	271,904	292,529	20,625	....	3	92	20,536
BLUE EARTH	232,380	261,881	29,501	2,343	558	....	32,402
BLUFFTON	10,856	12,222	1,366	....	....	1,466	....
BOVEY	80,590	90,260	9,670	....	1,178	88	10,760
BOWLUS	64,024	69,455	5,431	....	342	1,059	4,714
BOYD	62,490	67,405	4,915	....	464	38	5,341
BRAINERD	1,124,498	1,245,595	121,097	....	5,046	17,217	108,926
BRANDON	73,134	79,717	6,583	....	659	1,436	5,806
BRECKENRIDGE	237,195	259,745	22,550	....	1,746	8,506	15,791
BREITUNG	30,321	34,212	3,891	....	709	168	4,432
BREVATOR	3,250	3,795	545	....	108	1,542	....
BRICELYN	70,225	76,404	6,179	1,374	93	....	7,646
BRIMSON-FAIRBANKS	9,546	10,924	1,378	....	....	141	1,237
BROOK PARK	43,612	46,574	2,962	....	47	2,096	912
BROOTEN	105,176	113,560	8,384	....	375	542	8,216
BROWERVILLE	74,920	80,658	5,738	....	....	5,403	335
BROWNS VALLEY	86,051	96,759	10,708	....	409	858	10,259
BROWNSDALE	68,304	73,812	5,508	....	471	33	5,946
BROWNTON	80,298	87,780	7,482	3,118	669	....	11,269
BUFFALO	304,540	326,640	22,100	5,682	2,567	....	30,349
BUFFALO LAKE	79,299	86,071	6,772	....	120	426	6,466
BUHL	143,004	154,284	11,280	224	50	....	11,554
BUTTERFIELD	74,980	80,545	5,565	....	47	1,539	4,072
BYRON	81,515	91,139	9,624	....	802	803	9,623
CALEDONIA	174,913	189,202	14,289	....	1,133	930	14,492

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992 Required Reserves	1993 Required Reserves	Normal Cost	Amortized Unfunded Liability	1992 Admin Plus 3.5%	Ten Percent of Surplus	1993 Financial Requirements
LUMP SUM							
CALUMET	85,780	94,990	9,210	....	655	1,492	8,373
CAMBRIDGE	417,726	435,098	17,372	3,782	1,037	....	22,191
CAMPBELL	49,315	52,435	3,120	....	118	1,506	1,732
CANBY	190,476	196,105	5,629	....	1,916	6,250	1,295
CANNON FALLS	342,955	367,305	24,350	....	476	678	24,148
CANOSIA	56,670	60,758	4,088	....	....	485	3,603
CANTON	31,244	34,884	3,640	....	88	1,667	2,061
CARLOS	114,877	122,389	7,512	....	....	1,452	6,060
CARLTON	150,640	169,376	18,736	....	....	1,816	16,920
CARSONVILLE	11,193	11,653	460	....	104	683	....
CARVER	....	....	....	....	....	....	....
CASS LAKE	177,667	196,428	18,761	....	506	4,062	15,206
CENTENNIAL	208,340	254,388	46,048	....	2,953	14,898	34,103
CENTER CITY	107,848	122,268	14,420	....	629	261	14,789
CEYLON	35,104	38,564	3,460	....	410	2,432	1,438
CHANDLER	79,770	85,704	5,934	477	207	....	6,618
CHATFIELD	155,436	170,752	15,316	....	104	433	14,986
CHERRY	48,498	52,784	4,286	....	....	157	4,129
CHISAGO CITY	234,756	256,338	21,582	7,322	25	....	28,929
CHISHOLM	195,040	221,100	26,060	....	3,685	12,703	17,042
CHOKIO	70,920	76,086	5,166	....	....	1,145	4,021
CLARA CITY	114,930	123,840	8,910	518	704	....	10,132
CLAREMONT	61,005	67,477	6,472	411	1,620	....	8,503
CLARISSA	62,190	68,485	6,295	2,216	11,978	....	20,489
CLARKFIELD	98,889	109,200	10,311	261	728	....	11,300
CLARKS GROVE	54,186	57,219	3,033	....	426	2,757	702
CLEAR LAKE	111,635	123,244	11,609	1,855	210	....	13,674
CLEARBROOK	177,408	190,263	12,855	....	422	1,010	12,267
CLEARWATER	72,571	79,428	6,857	....	1,925	2,641	6,141
CLEMENTS	17,636	19,016	1,380	....	334	51	1,663
CLEVELAND	132,239	140,855	8,616	380	....	....	8,996
CLIMAX	6,272	6,598	326	....	215	1,464	....
CLINTON [BIG STONE]	59,321	65,813	6,492	4,515	....	....	11,007
CLINTON [ST. LOUIS]	63,020	65,802	2,782	....	104	1,220	1,666
COKATO	222,510	242,588	20,078	8,720	770	....	29,568
COLD SPRING	381,722	409,376	27,654	4,381	2,311	....	34,346
COLERAINE	187,019	203,570	16,551	5,951	615	....	23,117
COLVIN	29,404	32,552	3,148	1,514	424	....	5,086
COMFREY	100,068	108,988	8,920	1,106	110	....	10,136
COOK	99,778	107,048	7,270	....	....	7,245	25
COSMOS	54,492	60,297	5,805	....	....	4,231	1,574
COTTAGE GROVE	825,060	907,580	82,520	....	9,125	....	91,645
COTTON	10,292	11,338	1,046	....	....	564	482
COTTONWOOD	111,396	118,201	6,805	835	1,192	....	8,832
COURTLAND	84,120	92,360	8,240	6,494	522	....	15,256
CROMWELL	69,748	76,474	6,726	5,876	595	....	13,197
CROOKED LAKE	21,401	24,599	3,198	....	....	525	2,673
CROOKSTON	281,900	306,020	24,120	2,209	2,620	....	28,949
CROSBY	251,118	277,344	26,226	....	1,708	530	27,404
CURRIE	62,590	69,040	6,450	....	453	623	6,281
CUYUNA	68,733	71,496	2,763	1,814	605	....	5,182
CYRUS	35,530	39,205	3,675	....	300	1,579	2,396
DALTON	69,399	74,854	5,455	....	565	1,242	4,778
DANUBE	64,478	67,198	2,720	....	333	1,202	1,851

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992	1993	Normal Cost	Amortized	1992 Admin Plus 3.5%	Ten Percent of Surplus	1993
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
DANVERS	8,172	9,045	873	497	....	....	1,370
DARFUR	24,193	26,578	2,385	....	58	1,414	1,029
DASSEL	335,025	365,587	30,562	8,096	1,596	....	40,254
DAWSON	151,628	165,280	13,652	....	248	5,514	8,387
DAYTON	181,860	198,228	16,368	....	461	1,697	15,132
DEER CREEK	33,592	37,048	3,456	....	129	872	2,713
DEER RIVER	125,146	140,028	14,882	....	683	888	14,677
DEERWOOD	73,723	82,931	9,208	249	....	....	9,457
DELANO	256,408	275,068	18,660	13,095	275	....	32,030
DELAVAN	67,005	73,640	6,635	....	368	258	6,745
DENT	29,950	32,272	2,322	....	89	586	1,826
DETROIT LAKES	248,118	279,798	31,680	....	5,777	19,585	17,872
DEXTER	23,133	25,522	2,389	....	362	1,477	1,274
DILWORTH	173,340	195,150	21,810	....	518	6,623	15,705
DODGE CENTER	105,723	114,953	9,230	....	....	1,785	7,445
DOVER	80,490	85,518	5,028	....	523	270	5,281
DUMONT	22,649	24,146	1,497	....	200	169	1,527
DUNNELL	26,118	29,340	3,222	....	623	2,551	1,294
EAGLE BEND	93,273	100,545	7,272	5,562	....	....	12,834
EAGLE LAKE	262,528	288,401	25,873	2,004	7	....	27,884
EAST BETHEL	238,824	269,664	30,840	....	25	2,402	28,463
EAST GRAND FORKS	488,150	525,276	37,126	....	4,546	1,170	40,501
EASTERN HUBBARD	4,300	5,500	1,200	....	....	1,066	134
EASTON	51,784	56,632	4,848	....	337	3,375	1,811
ECHO	77,247	84,081	6,834	....	52	242	6,644
EDEN VALLEY	132,838	144,547	11,709	....	164	502	11,371
EDGERTON	128,960	139,280	10,320	....	129	10	10,440
EITZEN	37,268	39,564	2,296	815	228	....	3,339
ELBOW LAKE	127,092	127,240	148	1,046	....	....	1,194
ELBOW-TULABY	1,067	1,215	148	....	....	354	....
ELIZABETH	59,674	63,578	3,904	....	6	2,117	1,793
ELK RIVER	703,962	758,454	54,492	6,482	1,826	....	62,800
ELLENDALE	30,386	31,650	1,264	40	....	....	1,304
ELLSWORTH	70,106	74,483	4,377	....	....	1,737	2,640
ELMER	8,389	9,127	738	....	204	566	376
ELMORE	92,499	99,735	7,236	....	207	2,274	5,169
ELROSA	51,060	54,815	3,755	....	336	121	3,970
ELY	424,461	454,674	30,213	....	1,724	....	31,937
ELYSIAN	98,653	107,329	8,676	....	778	512	8,942
EMILY	103,095	113,130	10,035	....	5,013	....	15,048
EMMONS	53,567	59,808	6,241	....	....	574	5,667
EVANSVILLE	58,376	63,316	4,940	....	395	318	5,018
EVELETH	64,220	80,020	15,800	....	243	95	15,948
EVERGREEN	....	....	....	....	....	....	....
EXCELSIOR	745,431	800,704	55,273	....	19,405	15,098	59,580
EYOTA	137,177	146,051	8,874	....	....	550	8,324
FAIRFAX	305,525	333,486	27,961	....	2,281	6,632	23,610
FARMINGTON	542,758	579,149	36,391	20,042	1,880	....	58,313
FAYAL	11,684	14,792	3,108	....	311	3,312	106
FEDERAL DAM	....	....	....	....	....	....	....
FERGUS FALLS	829,924	896,056	66,132	1,559	888	....	68,579
FERTILE	31,136	35,802	4,666	....	233	2,516	2,383
FIFTY LAKES	29,005	31,314	2,309	....	916	2,346	879
FINLAND	20,412	22,098	1,686	....	377	2,403	....

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992	1993	Normal Cost	Amortized	1992 Admin Plus 3.5%	Ten Percent of Surplus	1993
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
FINLAYSON	10,138	11,432	1,294	....	....	577	717
FISHER	9,816	10,963	1,147	....	205	1,754	....
FLENSBURG	9,998	10,566	568	....	....	212	356
FLOODWOOD	105,492	117,708	12,216	....	650	225	12,641
FOLEY	266,238	287,169	20,931	....	2,407	573	22,765
FORADA	46,802	50,159	3,357	....	104	1,832	1,629
FOREST LAKE	405,683	449,597	43,914	11,684	1,706	....	57,304
FORESTON	61,624	62,072	448	....	410	1,262	....
FRANKLIN	52,083	59,637	7,554	....	745	912	7,387
FRAZEE	108,913	118,441	9,528	807	440	....	10,775
FREDENBERG	26,936	29,852	2,916	....	....	638	2,278
FREEPORT	107,044	117,152	10,108	....	78	1,661	8,525
FRENCH TOWNSHIP	10,175	12,218	2,043	....	....	383	1,660
FROST	66,986	71,774	4,788	280	207	....	5,275
FULDA	201,450	218,610	17,160	3,116	263	....	20,539
GARFIELD	36,974	40,599	3,625	....	936	5,945	....
GARRISON	183,400	200,584	17,184	....	....	3,901	13,283
GARVIN	7,008	8,493	1,485	....	....	1,647	....
GAYLORD	220,552	237,716	17,164	938	3,100	....	21,202
GHENT	24,642	26,076	1,434	....	669	1,470	632
GILBERT	193,568	213,260	19,692	....	776	169	20,300
GLENWOOD	174,998	193,137	18,139	12,587	1,370	....	32,096
GLYNDON	86,959	93,001	6,042	....	379	1,390	5,031
GNESEN	44,032	48,544	4,512	....	....	357	4,155
GOLDEN VALLEY	1,319,483	1,460,901	141,418	....	50,262	17,542	174,137
GONVICK	103,444	112,060	8,616	3,984	85	....	12,685
GOOD THUNDER	190,560	202,582	12,022	1,800	1,631	....	15,453
GOODLAND	6,475	7,439	964	297	....	....	1,261
GOODVIEW	127,672	140,552	12,880	....	2,462	1,676	13,666
GRACEVILLE	57,041	62,475	5,434	....	362	1,118	4,678
GRANADA	13,592	15,107	1,515	....	460	3,977	....
GRAND LAKE	68,755	74,764	6,009	....	....	3,147	2,862
GRAND MARAIS	203,449	226,036	22,587	....	419	3,727	19,280
GRAND MEADOW	57,155	63,493	6,338	....	....	1,006	5,332
GRAND RAPIDS	782,160	861,300	79,140	....	1,035	937	79,239
GRANITE FALLS	143,351	159,338	15,987	....	253	794	15,445
GREEN ISLE	94,680	99,588	4,908	....	404	1,071	4,240
GREENWOOD	56,826	61,238	4,412	....	11,029	1,020	14,421
GREY EAGLE	73,866	80,772	6,906	280	12	....	7,198
GROVE CITY	53,808	64,166	10,358	....	240	1,409	9,189
GRYGLA	17,540	19,172	1,632	....	440	27	2,045
HACKENSACK	79,692	89,712	10,020	3,033	414	....	13,467
HALLOCK	98,929	109,473	10,544	....	....	516	10,028
HALSTAD	37,541	41,645	4,104	....	....	684	3,420
HAM LAKE	332,608	369,932	37,324	12,380	1,103	....	50,807
HAMBURG	122,311	134,884	12,573	10,690	1,107	....	24,370
HAMEL	199,428	216,198	16,770	4,740	580	....	22,090
HANCOCK	48,039	53,623	5,584	....	445	2,924	3,105
HANLEY FALLS	32,281	35,227	2,946	....	....	733	2,213
HANOVER	75,921	80,961	5,040	....	287	258	5,069
HANSKA	57,599	63,528	5,929	....	504	1,639	4,795
HARMONY	85,314	92,064	6,750	111	1,058	....	7,919
HARRIS	15,195	17,721	2,526	....	....	1,275	1,251
HARTLAND	27,648	30,300	2,652	....	968	4,569	....

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992	1993	Normal Cost	Amortized	1992 Admin Plus 3.5%	Ten Percent of Surplus	1993
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
HASTINGS	806,791	907,505	100,714	....	9,496	3,026	107,184
HAYFIELD	196,462	214,606	18,144	6,704	598	....	25,446
HAYWARD	75,825	81,225	5,400	....	....	3,966	1,434
HECTOR	106,992	119,338	12,346	....	78	988	11,436
HENDERSON	123,258	134,198	10,940	3,360	1,412	....	15,712
HENDRICKS	83,384	90,446	7,062	1,563	414	....	9,039
HENDRUM	34,080	37,684	3,604	807	243	....	4,654
HENNING	117,992	125,294	7,302	....	....	744	6,558
HERMAN	81,452	88,680	7,228	....	....	265	6,963
HERMANTOWN	460,824	494,264	33,440	24,354	1,658	....	59,452
HERON LAKE	196,220	207,250	11,030	3,617	359	....	15,006
HEWITT	30,610	33,226	2,616	....	155	175	2,597
HIBBING	195,048	217,285	22,237	....	1,461	3,448	20,251
HILL CITY	74,784	80,640	5,856	....	466	720	5,602
HILLS	80,185	86,778	6,593	2,142	475	....	9,210
HINCKLEY	149,790	161,260	11,470	....	683	30	12,123
HITTERDAL	19,525	21,586	2,061	....	428	347	2,142
HOFFMAN	62,022	69,138	7,116	....	....	1,198	5,918
HOKAH	52,718	56,991	4,273	....	104	1,942	2,434
HOLDINGFORD	146,004	159,397	13,393	664	....	....	14,057
HOLLAND	9,928	11,592	1,664	....	119	1,624	159
HOLYOKE	1,350	1,552	202	....	....	119	83
HOPKINS	1,218,148	1,326,416	108,268	6,708	4,411	....	119,387
HOUSTON	102,268	113,544	11,276	....	932	295	11,913
HOVLAND	17,885	20,460	2,575	....	207	613	2,170
HOWARD LAKE	192,192	213,220	21,028	....	1,977	....	23,005
HOYT LAKES	231,880	255,980	24,100	....	2,152	2,423	23,829
HUGO	132,708	147,024	14,316	....	....	5,977	8,339
IDEAL	120,316	134,008	13,692	1,433	....	....	15,125
INDUSTRIAL	40,725	44,557	3,832	320	466	....	4,618
INTERNATIONAL FALLS	405,080	448,531	43,451	....	4,474	....	47,925
INVER GROVE HEIGHTS	1,375,220	1,476,682	101,462	....	6,117	....	107,579
IONA	19,715	21,865	2,150	....	....	1,648	502
IRONTON	72,506	76,318	3,812	....	1,315	....	5,127
ISANTI	275,964	300,588	24,624	....	4,102	4,661	24,064
ISLE	100,118	108,773	8,655	....	215	1,404	7,466
JACKSON	337,100	365,713	28,613	....	820	1,543	27,889
JACOBSON	15,350	17,052	1,702	....	398	1,014	1,086
JANESVILLE	153,262	168,828	15,566	2,194	543	....	18,303
JASPER	71,931	79,649	7,718	406	....	....	8,124
JEFFERS	44,845	49,085	4,240	....	....	1,273	2,967
JORDAN	286,450	312,532	26,082	3,683	1,273	....	31,038
KANDIYOHI	45,640	51,034	5,394	....	485	4,540	1,340
KARLSTAD	55,256	60,880	5,624	2,266	....	....	7,890
KASOTA	111,843	121,356	9,513	....	709	3,185	7,037
KASSON	219,836	238,444	18,608	6,712	2,674	....	27,994
KEEWATIN	208,329	227,139	18,810	....	2,788	682	20,916
KELLIHER	53,904	57,932	4,028	....	....	1,872	2,156
KELLOGG	48,830	54,142	5,312	....	525	4,312	1,525
KENNEDY	17,560	20,680	3,120	651	....	....	3,771
KENSINGTON	41,185	45,450	4,265	....	543	....	4,808
KETTLE RIVER	84,170	90,650	6,480	....	775	897	6,359
KILKENNY	40,164	44,212	4,048	....	....	1,560	2,488
KIMBALL	111,159	120,661	9,502	2,236	378	....	12,116

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992	1993	Normal Cost	Amortized			1993
	Required Reserves	Required Reserves		Unfunded Liability	1992 Admin Plus 3.5%	Ten Percent of Surplus	Financial Requirements
LUMP SUM							
KINNEY	61,676	68,492	6,816	....	816	4,783	2,848
LACRESCENT	201,016	214,728	13,712	....	941	4,837	9,816
LAFAYETTE	116,724	125,488	8,764	....	1,655	2,932	7,487
LAKE BENTON	102,210	111,550	9,340	501	220	....	10,061
LAKE BRONSON	30,712	34,032	3,320	263	207	....	3,790
LAKE CITY	307,325	333,880	26,555	9,719	....	....	36,274
LAKE CRYSTAL	212,528	229,988	17,460	1,875	688	....	20,023
LAKE ELMO	271,957	298,709	26,752	....	1,814	5,915	22,651
LAKE HENRY	42,261	45,507	3,246	....	181	842	2,585
LAKE KABETOGAMA	5,816	8,156	2,340	52	137	....	2,529
LAKE LILLIAN	....	....	....	....	....	....	....
LAKE PARK	80,061	89,785	9,724	....	141	679	9,186
LAKE WILSON	12,007	13,024	1,017	....	190	7,116	....
LAKEFIELD	142,913	158,999	16,086	....	1,805	967	16,924
LAKELAND	7,391	8,166	775	....	104	901	....
LAKEVILLE	1,453,500	1,660,265	206,765	35,207	9,392	....	251,364
LAKEWOOD	28,588	31,824	3,236	....	47	2,390	893
LAMBERTON	93,370	101,887	8,517	....	....	1,182	7,335
LANCASTER	20,174	21,578	1,404	251	....	....	1,655
LANESBORO	100,131	106,816	6,685	....	502	432	6,755
LASALLE	....	....	....	....	....	....	....
LE ROY	61,214	68,276	7,062	....	358	44	7,376
LE SUEUR	300,346	326,365	26,019	....	1,339	5,438	21,920
LEAF VALLEY	32,242	35,168	2,926	....	621	1,316	2,232
LESTER PRAIRIE	121,551	131,428	9,877	276	482	....	10,635
LEWISTON	210,195	226,145	15,950	2,390	941	....	19,281
LEWISVILLE	72,072	77,096	5,024	....	293	1,729	3,588
LEXINGTON	209,282	232,142	22,860	....	....	3,079	19,781
LINDSTROM	187,100	208,250	21,150	....	700	7,082	14,768
LINWOOD	185,800	201,352	15,552	4,850	26	....	20,428
LISMORE	20,549	20,549	....	....	....	480	....
LITCHFIELD	305,048	334,808	29,760	....	819	1,481	29,098
LITTLE CANADA	957,684	1,021,920	64,236	....	3,132	3,245	64,123
LITTLE FALLS	268,441	296,062	27,621	4,140	1,955	....	33,716
LITTLEFORK	58,357	62,344	3,987	....	279	851	3,415
LONG LAKE	420,816	459,791	38,975	....	1,334	2,544	37,765
LONG PRAIRIE	331,371	355,291	23,920	....	129	1,460	22,589
LONSDALE	300,686	312,446	11,760	5,303	236	....	17,299
LORETTO	198,715	220,816	22,101	3,299	311	....	25,711
LOWER ST. CROIX VAL	305,640	337,980	32,340	....	543	6,435	26,448
LOWRY	39,922	44,736	4,814	1,278	....	....	6,092
LUCAN	....	....	....	....	....	....	....
LUTSEN	18,408	20,824	2,416	....	....	1,525	891
LUVERNE	370,381	391,031	20,650	16,543	1,483	....	38,676
LYND	3,229	3,590	361	....	....	631	....
MABEL	56,700	62,797	6,097	1,446	440	....	7,983
MADELIA	193,946	209,313	15,367	585	333	....	16,285
MADISON	153,114	170,869	17,755	....	1,028	2,043	16,740
MADISON LAKE	103,288	111,100	7,812	....	426	....	8,238
MAHNOMEN	123,192	135,495	12,303	....	....	1,410	10,893
MAHTOMEDI	193,594	217,649	24,055	....	....	4,636	19,419
MAKINEN	18,690	20,250	1,560	....	....	102	1,458
MAPLE GROVE	1,183,727	1,335,219	151,492	10,458	8,628	8,101	162,477
MAPLE HILL	4,102	4,670	568	....	201	133	636

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992	1993	Normal Cost	Amortized	1992 Admin Plus 3.5%	Ten Percent of Surplus	1993
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
MAPLE LAKE	262,457	279,630	17,173	5,485	1,294	....	23,952
MAPLE PLAIN	409,636	623,316	213,680	....	6,538	856	219,362
MAPLETON	170,685	189,750	19,065	....	702	5,045	14,722
MAPLEVIEW	64,263	68,544	4,281	1,650	21	....	5,952
MAPLEWOOD	2,899,020	3,149,780	250,760	48,062	11,096	....	309,918
MARBLE	70,050	77,200	7,150	....	530	1,287	6,393
MARSHALL	1,050,892	1,142,648	91,756	14,348	4,052	....	110,156
MAYER	105,498	114,867	9,369	1,402	617	....	11,388
MAYNARD	89,691	95,438	5,747	....	826	482	6,091
MC INTOSH	52,689	57,503	4,814	....	186	1,394	3,607
MC KINLEY	15,180	19,080	3,900	....	....	1,252	2,648
MCDAVITT	26,045	30,169	4,124	....	....	5,821	....
MCGRATH	1,980	2,940	960	....	....	18	942
MCGREGOR	134,611	146,892	12,281	....	....	725	11,556
MCKINLEY	24,660	27,016	2,356	....	....	295	2,061
MEDFORD	79,035	83,272	4,237	....	877	1,791	3,323
MELROSE	137,137	154,674	17,537	2,607	485	....	20,629
MENAHGA	73,188	79,660	6,472	....	349	465	6,356
MIDDLE RIVER	26,760	28,604	1,844	....	362	2,048	158
MIESVILLE	82,482	90,522	8,040	386	440	....	8,866
MILACA	210,056	230,450	20,394	....	408	11,255	9,547
MILAN	65,726	71,812	6,086	....	104	514	5,675
MILTONA	72,072	79,205	7,133	....	2,391	1,067	8,456
MINNEOTA	210,316	226,464	16,148	1,623	832	....	18,603
MINNESOTA LAKE	139,229	152,165	12,936	....	621	4,105	9,452
MISSION	65,124	72,666	7,542	1,644	96	....	9,282
MONTEVIDEO	269,060	295,200	26,140	3,879	....	....	30,019
MONTGOMERY	240,464	257,960	17,496	10,411	522	....	28,429
MONTICELLO	283,592	315,344	31,752	9,282	955	....	41,989
MONROSE	71,569	78,529	6,960	2,607	569	....	10,136
MOOSE LAKE	100,900	111,510	10,610	3,178	1,821	....	15,609
MORA	302,678	326,678	24,000	....	151	407	23,745
MORGAN	208,719	228,431	19,712	....	1,133	2,060	18,785
MORRIS	167,625	191,356	23,731	....	858	1,603	22,986
MORRISTOWN	195,242	208,420	13,178	....	....	6,032	7,146
MORTON	38,977	44,071	5,094	....	188	2,215	3,067
MOTLEY	153,309	167,960	14,651	....	385	....	15,036
MT IRON	156,104	172,135	16,031	....	....	3,255	12,776
MT LAKE	166,292	187,676	21,384	....	699	4,133	17,950
NASHWAUK	144,918	163,478	18,560	....	466	3,873	15,153
NASSAU	3,117	3,616	499	....	201	927	....
NEVIS	135,320	146,660	11,340	1,234	595	....	13,169
NEW AUBURN	44,842	48,874	4,032	....	217	2,096	2,153
NEW GERMANY	97,635	109,107	11,472	....	....	9,765	1,707
NEW LONDON	152,336	170,800	18,464	....	1,314	678	19,100
NEW MARKET	98,732	102,768	4,036	....	124	221	3,939
NEW MUNICH	17,488	19,152	1,664	....	181	617	1,228
NEW PRAGUE	364,428	396,327	31,899	1,160	171	....	33,230
NEW RICHLAND	113,460	126,444	12,984	....	353	1,829	11,508
NEW SCANDIA	154,728	165,712	10,984	....	....	3,017	7,967
NEW YORK MILLS	85,605	93,046	7,441	1,287	866	....	9,594
NEWFOLDEN	54,736	59,480	4,744	....	362	391	4,715
NEWPORT	412,094	450,253	38,159	4,257	5,198	....	47,614
NICOLLET	108,183	119,691	11,508	4,579	440	....	16,527

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992	1993	Normal Cost	Amortized	1992 Admin Plus 3.5%	Ten Percent of Surplus	1993
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
NISSWA	279,983	302,163	22,180	3,892	....	....	26,072
NORTH BRANCH	280,844	297,531	16,687	7,923	1,116	....	25,726
NORTH MANKATO	222,500	252,650	30,150	7,642	1,655	....	39,447
NORTH ST. PAUL	535,980	588,405	52,425	5,924	10,602	....	68,951
NORTHFIELD	1,148,172	1,240,348	92,176	25,889	10,180	....	128,245
NORTHLAND	4,594	5,062	468	....	78	4	541
NORTHOME	36,901	40,611	3,710	....	291	1,576	2,425
NORWOOD	116,514	128,050	11,536	2,494	526	....	14,556
OAK GROVE	80,072	90,932	10,860	....	60	3,479	7,441
OAKDALE	462,807	509,326	46,519	6,264	8,087	....	60,870
ODIN	26,272	29,375	3,103	....	138	2,941	299
OGILVIE	116,973	126,630	9,657	....	....	....	9,657
OKABENA	57,968	64,897	6,929	....	....	1,480	5,449
OLIVIA	150,555	167,430	16,875	....	559	53	17,381
ONAMIA	147,006	162,696	15,690	....	213	3,482	12,422
ORMSBY	46,059	50,343	4,284	....	....	1,853	2,431
ORONOCO	26,527	27,653	1,126	....	....	3,152	....
ORR	38,360	42,550	4,190	....	11,729	3,675	12,244
ORTONVILLE	231,473	249,413	17,940	....	101	....	18,041
OSAKIS	174,875	196,425	21,550	4,846	679	....	27,075
OSTRANDER	30,520	33,376	2,856	....	122	896	2,083
OTTERTAIL	36,606	39,456	2,850	....	155	1,980	1,026
OWATONNA	794,412	864,028	69,616	12,545	1,595	....	83,756
PALISADE	53,305	57,630	4,325	....	1,219	1,064	4,481
PALO	155,675	171,077	15,402	1,005	670	....	17,077
PARK RAPIDS	319,760	353,864	34,104	....	....	2,204	31,900
PARKERS PRAIRIE	91,712	101,240	9,528	3,828	311	....	13,667
PAYNESVILLE	234,496	255,040	20,544	8,862	12	....	29,418
PELICAN RAPIDS	237,882	261,743	23,861	....	889	1,454	23,296
PEMBERTON	506	758	252	....	52	494	....
PENNOCK	75,828	82,948	7,120	....	....	678	6,442
PEQUOT LAKES	219,348	240,116	20,768	....	263	959	20,072
PERHAM	109,214	119,702	10,488	....	352	1,394	9,446
PIERZ	239,414	258,492	19,078	1,023	1,314	....	21,415
PIKE SANDY BRITT	104,224	111,440	7,216	....	....	....	7,216
PILLAGER	100,890	108,918	8,028	3,527	1,204	....	12,759
PINE ISLAND	158,684	173,514	14,830	....	....	....	14,830
PINE RIVER	278,136	306,816	28,680	....	1,372	629	29,424
PLATO	85,603	91,118	5,515	....	285	1,184	4,615
PORTER	30,720	33,088	2,368	....	....	2,392	....
PRESTON	140,140	151,649	11,509	....	10	995	10,524
PRINCETON	453,068	497,610	44,542	....	4,221	7,765	40,998
PRINSBURG	67,424	74,216	6,792	....	....	1,231	5,561
PRIOR LAKE	553,003	615,646	62,643	....	434	....	63,077
PROCTOR	182,784	197,312	14,528	4,782	12	....	19,322
RANDALL	91,880	101,020	9,140	2,366	219	....	11,725
RANDOLPH	110,346	120,629	10,283	....	1,320	....	11,603
RAYMOND	49,432	57,944	8,512	....	....	1,698	6,814
RED WING	94,148	101,657	7,509	....	....	791	6,718
REDWOOD FALLS	269,512	302,862	33,350	....	....	9,391	23,959
REMER	109,844	119,420	9,576	....	104	....	9,680
RENVILLE	130,095	140,791	10,696	1,159	318	....	12,173
REVERE	538	672	134	....	....	15	119
RICE	69,807	77,061	7,254	....	1,520	2,548	6,226

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992	1993	Normal Cost	Amortized	1992 Admin Plus 3.5%	Ten Percent of Surplus	1993
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
RICE LAKE	201,326	221,620	20,294	....	5,795	....	26,089
RICHMOND	133,320	145,190	11,870	3,456	627	....	15,953
ROCKFORD	170,263	191,755	21,492	5,451	....	....	26,943
ROCKVILLE	81,594	88,033	6,439	2,658	795	....	9,892
ROGERS	260,220	279,164	18,944	....	....	4,445	14,499
ROLLINGSTONE	40,113	43,542	3,429	1,374	155	....	4,958
ROSE CREEK	84,355	88,305	3,950	1,631	....	....	5,581
ROSEAU	201,600	225,468	23,868	1,232	362	....	25,462
ROSEMOUNT	382,000	423,972	41,972	12,078	1,305	....	55,355
ROTHSAY	105,492	116,052	10,560	....	110	3,114	7,556
ROYALTON	42,121	45,613	3,492	....	1,074	3,023	1,544
RUSH CITY	182,445	197,015	14,570	3,349	152	....	18,071
RUSSELL	52,786	57,526	4,740	1,821	....	....	6,561
RUTHTON	55,358	62,390	7,032	....	137	1,334	5,834
SABIN-ELMWOOD	60,891	64,975	4,084	....	119	449	3,754
SACRED HEART	148,870	161,430	12,560	....	766	24	13,302
SANBORN	41,812	45,540	3,728	....	78	60	3,745
SANDSTONE	158,560	169,112	10,552	....	828	1,102	10,278
SARTELL	209,507	227,682	18,175	....	2,211	528	19,858
SAUK CENTRE	170,976	189,345	18,369	2,291	896	....	21,556
SAUK RAPIDS	541,744	579,236	37,492	2,984	1,513	....	41,989
SCANDIA VALLEY	36,512	42,131	5,619	....	161	1,514	4,267
SCANLON	33,042	37,578	4,536	....	....	1,546	2,990
SCHROEDER	40,272	46,400	6,128	....	233	1,359	5,002
SEBEKA	141,748	150,668	8,920	....	27,261	753	35,427
SHAFFER	53,184	74,766	21,582	....	750	3,869	18,463
SHAKOPEE	773,300	845,718	72,418	20,919	1,299	....	94,636
SHELLY	29,223	32,163	2,940	....	282	2,102	1,120
SHERBURN	149,602	160,512	10,910	2,239	425	....	13,574
SHEVLIN	42,150	47,202	5,052	....	6	547	4,512
SILICA	17,760	20,556	2,796	....	....	508	2,288
SILVER BAY	73,609	85,565	11,956	....	264	5,164	7,056
SILVER LAKE	104,274	112,052	7,778	....	188	50	7,916
SLAYTON	148,679	166,710	18,031	6,725	837	....	25,593
SLEEPY EYE	366,241	389,533	23,292	3,390	1,300	....	27,982
SOLWAY	38,076	42,880	4,804	619	455	....	5,878
SOLWAY RURAL	10,716	11,966	1,250	....	3	39	1,214
SOUTH HAVEN	82,775	88,955	6,180	....	786	2,350	4,616
SPICER	140,730	154,800	14,070	2,626	284	....	16,980
SPRING GROVE	88,533	89,285	752	....	271	....	1,023
SPRING VALLEY	251,192	271,303	20,111	....	3,255	2,402	20,964
SPRINGFIELD	167,711	181,235	13,524	4,776	983	....	19,283
SQUAW LAKE	33,612	37,874	4,262	....	549	1,160	3,651
ST. ANTHONY	302,400	326,360	23,960	7,776	903	....	32,639
ST. BONIFACIUS	194,250	210,985	16,735	1,955	171	....	18,861
ST. CHARLES	218,007	239,170	21,163	....	1,307	....	22,470
ST. CLAIR	253,352	274,280	20,928	....	4,401	122	25,207
ST. CLOUD	260,026	284,041	24,015	....	4,669	9,914	18,770
ST. JAMES	206,214	228,192	21,978	12,468	1,009	....	35,455
ST. JOSEPH	371,768	396,152	24,384	5,491	2,260	....	32,135
ST. LEO	38,315	39,871	1,556	....	83	385	1,254
ST. MARTIN	72,383	78,823	6,440	379	181	....	7,000
ST. MICHAEL	69,909	75,589	5,680	....	440	2,645	3,475
ST. PAUL PARK	228,348	256,974	28,626	....	1,115	1,885	27,855

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992	1993	Normal Cost	Amortized			1993
	Required Reserves	Required Reserves		Unfunded Liability	1992 Admin Plus 3.5%	Ten Percent of Surplus	Financial Requirements
LUMP SUM							
ST. PETER	628,352	674,552	46,200	15,049	1,468	....	62,717
ST. STEPHEN	171,758	182,412	10,654	3,015	406	....	14,075
STACY	116,510	127,278	10,768	....	375	4,609	6,534
STAPLES	267,104	282,648	15,544	10,505	986	....	27,035
STARBUCK	65,744	74,328	8,584	....	693	2,582	6,696
STEPHEN	91,169	101,764	10,595	....	90	949	9,736
STEWART	118,480	130,180	11,700	5,681	228	....	17,609
STEWARTVILLE	209,882	230,531	20,649	....	1,481	3,973	18,157
STILLWATER	1,075,187	1,148,942	73,755	9,347	11,734	....	94,836
STORDEN	74,368	80,878	6,510	....	244	613	6,141
STURGEON LAKE	14,561	16,007	1,446	802	....	....	2,248
SUNBURG	44,298	51,052	6,754	1,127	362	....	8,243
TACONITE	47,944	54,248	6,304	....	....	1,822	4,482
TAUNTON	1,220	1,360	140	....	....	102	38
TAYLORS FALLS	134,750	146,210	11,460	....	927	6,791	5,597
THIEF RIVER FALLS	432,940	478,380	45,440	....	1,936	4,607	42,770
THOMSON	181,352	197,576	16,224	2,499	783	....	19,506
TOFTE	20,640	23,170	2,530	1,204	751	....	4,485
TOWER	45,372	47,858	2,486	....	104	1,070	1,520
TRACY	152,072	169,112	17,040	....	1,895	3,034	15,901
TRIMONT	103,038	114,476	11,438	....	36	4,902	6,572
TRUMAN	100,330	111,220	10,890	....	731	1,333	10,287
TWIN LAKES [FREEBORN]	27,620	31,548	3,928	....	59	3,179	808
TWIN LAKES [MAHNOMEN]	16,734	17,883	1,149	273	....	....	1,422
TWIN VALLEY	68,474	74,484	6,010	423	158	....	6,591
TWO HARBORS	....	....	....	....	....	....	....
TYLER	79,737	88,599	8,862	....	21	17	8,866
UNDERWOOD	52,612	58,825	6,213	....	333	448	6,098
UPSALA	84,896	92,040	7,144	2,439	277	....	9,860
VADNAIS HEIGHTS	537,493	593,398	55,905	33,662	285	....	89,852
VERGAS	58,200	59,709	1,509	....	351	92	1,768
VERDALE	65,968	72,876	6,908	2,100	158	....	9,166
VERNON CENTER	60,390	70,450	10,060	706	450	....	11,216
VESTA	30,219	33,168	2,949	....	166	1,866	1,249
VICTORIA	225,872	245,747	19,875	8,221	1,346	....	29,442
VILLARD	6,980	8,630	1,650	....	11	1,508	153
VINING	17,049	18,277	1,228	....	538	1,258	509
WABASHA	147,839	164,388	16,549	2,617	3,062	....	22,228
WACONIA	321,857	347,324	25,467	9,416	1,037	....	35,920
WADENA	166,400	183,518	17,118	....	223	4,735	12,606
WAITE PARK	120,933	133,964	13,031	1,212	735	....	14,978
WALDORF	105,248	112,464	7,216	....	....	1,386	5,831
WALKER	219,943	240,103	20,160	....	699	514	20,345
WALNUT GROVE	56,696	62,510	5,814	....	4,150	1,450	8,515
WALTERS	7,106	7,829	723	....	....	....	723
WARBA-FEELY-SAGO	5,448	6,741	1,293	....	....	1,588	....
WARREN	52,860	58,610	5,750	2,811	508	....	9,069
WARROAD	92,781	99,454	6,673	....	140	1,786	5,026
WASECA	413,156	461,428	48,272	4,937	1,796	....	55,005
WATERTOWN	210,640	229,520	18,880	....	....	2,395	16,485
WATERVILLE	157,380	167,088	9,708	568	52	....	10,328
WATKINS	115,956	125,091	9,135	1,598	411	....	11,144
WATSON	91,284	96,726	5,442	737	543	....	6,722
WAUBUN	37,354	41,788	4,434	....	353	530	4,257

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992	1993	Normal Cost	Amortized	1992 Admin Plus 3.5%	Ten Percent of Surplus	1993
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
WAVERLY	71,779	79,787	8,008	2,078	....	....	10,086
WAYZATA	297,680	312,950	15,270	4,236	3,276	....	22,782
WELCOME	110,313	119,209	8,896	....	621	691	8,826
WENDELL	40,636	47,272	6,636	....	542	1,994	5,184
WEST CONCORD	95,750	103,263	7,513	....	....	6,008	1,505
WESTBROOK	72,530	81,600	9,070	....	....	1,030	8,040
WHEATON	141,635	156,669	15,034	....	666	4,224	11,475
WILLMAR	887,754	971,124	83,370	....	1,169	....	84,539
WILLOW RIVER	31,295	35,240	3,945	....	....	628	3,317
WILMONT	42,953	46,654	3,701	....	158	1,130	2,729
WILSON	45,900	51,637	5,737	220	402	....	6,359
WINDOM	280,761	309,432	28,671	....	167	21,559	7,278
WINNEBAGO	105,967	117,287	11,320	1,131	494	....	12,945
WINSTED	133,500	146,541	13,041	....	....	1,275	11,766
WOLF LAKE	44,978	48,988	4,010	....	779	2,417	2,373
WOOD LAKE	47,418	52,873	5,455	....	322	1,552	4,225
WOODBURY	876,737	984,303	107,566	8,252	5,134	....	120,952
WOODSTOCK	28,255	31,529	3,274	....	....	528	2,746
WRENSHALL	93,607	100,586	6,979	....	1,896	896	7,979
WRIGHT	15,784	17,358	1,574	....	....	1,712	....
WYKOFF	50,335	55,590	5,255	....	78	1,809	3,523
WYOMING	85,952	95,457	9,505	....	421	1,464	8,462
YOUNG AMERICA	124,365	133,106	8,741	....	231	271	8,701
ZIMMERMAN	162,480	174,540	12,060	....	....	1,544	10,516
ZUMBRO FALLS	105,038	111,205	6,167	1,081	380	....	7,628
TOTAL	94,145,127	103,110,960	8,965,833	902,937	624,715	810,029	9,683,456
MONTHLY SERVICE PENSION							
APPLE VALLEY	1,601,099	1,665,060	63,961	11,846	21,225	....	97,032
BENSON	231,268	238,046	6,778	2,896	1,350	....	11,024
BROOKLYN CENTER	2,624,179	2,685,080	60,901	18,899	11,153	5,536	85,418
CHANHASSEN	626,462	655,282	28,820	3,370	8,713	10,205	30,698
CHASKA	1,448,856	1,486,325	37,469	20,345	2,918	....	60,732
COLUMBIA HEIGHTS	....	....	....	....	....	....	....
CRYSTAL	2,403,069	2,458,359	55,290	26,257	4,765	9,229	77,083
EAGAN	1,273,201	1,383,501	110,300	....	8,764	46,140	72,925
EDEN PRAIRIE	4,068,658	4,309,553	240,895	117,263	28,921	....	387,079
EDINA	4,302,318	4,406,960	104,642	....	51,654	113,639	42,657
FAIRMONT	1,168,680	1,192,667	23,987	....	12,794	32,034	4,747
GLENCOE	402,506	422,270	19,764	18,559	3,781	....	42,104
HUTCHINSON	778,200	792,809	14,609	20,062	1,954	....	36,625
LAKE JOHANNA	2,301,640	2,411,530	109,890	55,852	12,033	....	177,775
MINNETONKA	3,153,169	3,282,236	129,067	5,144	12,286	87,262	59,235
MOUND	2,016,786	2,059,128	42,342	57,719	18,801	....	118,862
NEW BRIGHTON	1,673,720	1,714,255	40,535	34,125	8,460	....	83,120
NEW HOPE	1,201,792	1,236,316	34,524	37,065	18,471	....	90,060
NEW ULM	1,487,746	1,524,957	37,211	20,280	8,593	....	66,084
OSSEO	550,101	564,655	14,554	....	....	8,330	6,224
PINE CITY	....	....	....	....	....	....	....
PIPESTONE	420,637	432,700	12,063	12,063	3,066	....	27,192
PLYMOUTH	2,039,967	2,122,568	82,601	31,174	8,349	....	122,124

Table 3
Calculation of 1993 Financial Requirements

NAME OF ASSOCIATION	1992	1993	Normal Cost	Amortized	1992 Admin Plus 3.5%	Ten Percent of Surplus	1993
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
MONTHLY SERVICE PENSION							
ROBBINSDALE	1,068,669	1,089,637	20,968	33,541	10,282	....	64,791
ROSEVILLE	3,096,565	3,194,292	97,727	42,327	47,578	....	187,632
SAVAGE	1,109,079	1,141,033	31,954	49,324	17,747	....	99,025
SPRING LAKE PARK	3,027,808	3,117,954	90,146	9,153	53,086	8,167	144,218
WHITE BEAR LAKE	2,239,045	2,310,672	71,627	....	16,428	26,420	61,635
WORTHINGTON	1,011,852	1,029,336	17,484	58,295	881	....	76,660
TOTAL	47,327,072	48,927,181	1,600,109	685,559	394,050	346,961	2,332,757
NO SERVICE PENSION							
CLIFTON	....	....	....	....	....	....	....
DENNISON	....	....	....	....	....	....	....
MAHTOWA	....	....	....	....	....	....	....
TOTAL	0	0	0	0	0	0	0
GRAND TOTAL	158,058,569	168,624,511	10,565,942	1,588,496	1,126,500	1,156,990	12,123,948

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total Interest & State Aid	Balance of Financial Requirements	1993
	Financial Requirements		Assumed Interest	Anticipated State Aid			Municipal Contribution
DEFINED CONTRIBUTION							
ALBANY	197	170,464	8,523	6,179	14,702	-14,506	....
ANDOVER	1,652	491,014	24,551	33,741	58,292	-56,640	....
ANOKA	17,818	1,975,389	98,769	77,936	176,705	-158,888	....
BINGHAM LAKE	245	23,988	1,199	....	1,199	-954	....
BRAHAM	....	167,794	8,390	8,777	17,167	....	....
BREWSTER	255	84,132	4,207	5,211	9,418	-9,163	....
BROOKLYN PARK	5,169	3,618,858	180,943	125,015	305,958	-300,789	....
CALLAWAY	104	75,588	3,779	2,805	6,584	-6,481	....
COLOGNE	510	82,869	4,143	4,726	8,869	-8,359	....
COON RAPIDS	52,076	2,041,393	102,070	128,201	230,271	-178,195	....
CRANE LAKE	....	6,082	304	587	891	....	....
CROSSLAKE	....	223,318	11,166	7,661	18,827	....	....
DALBO	518	34,962	1,748	3,316	5,064	-4,547	....
DONNELLY	114	28,780	1,439	2,402	3,841	-3,727	....
ELGIN	656	94,828	4,741	6,446	11,187	-10,531	....
EMBARRASS	....	42,262	2,113	2,071	4,184	....	....
ERSKINE	62	41,719	2,086	2,182	4,268	-4,206	....
FALCON HEIGHTS	....	429,379	21,469	21,123	42,592	....	....
FOSSTON	309	144,199	7,210	7,395	14,605	-14,295	....
FOUNTAIN	104	26,234	1,312	1,371	2,683	-2,579	....
FRIDLEY	9,257	1,807,654	90,383	74,183	164,566	-155,309	....
GARY	....	21,826	1,091	1,677	2,768	....	....
GIBBON	1,346	259,411	12,971	5,889	18,860	-17,514	....
GLENVILLE	443	53,350	2,668	3,098	5,766	-5,323	....
GOODHUE	1,035	229,731	11,487	11,382	22,869	-21,834	....
HAMPTON	503	70,001	3,500	749	4,249	-3,746	....
HARDWICK	268	62,258	3,113	2,391	5,504	-5,236	....
HAWLEY	16	145,198	7,260	7,222	14,482	-14,466	....
IVANHOE	1,082	89,106	4,455	3,417	7,872	-6,791	....
KENYON	197	186,474	9,324	8,502	17,826	-17,629	....
KERKHOVEN	76	78,693	3,935	3,911	7,846	-7,770	....
KIESTER	159	73,499	3,675	2,636	6,311	-6,152	....
LAKE GEORGE	....	27,926	1,396	2,222	3,618	....	....
LAKEPORT	....	15,312	766	2,025	2,791	....	....
LE CENTER	437	187,631	9,382	7,472	16,854	-16,417	....
LONDON	383	28,434	1,422	1,782	3,204	-2,821	....
LONGVILLE	1,961	161,356	8,068	6,444	14,512	-12,550	....
LYLE	756	36,317	1,816	1,532	3,348	-2,592	....
MAGNOLIA	88	25,063	1,253	916	2,169	-2,081	....
MANTORVILLE	....	62,463	3,123	3,773	6,896	....	....
MARINE ON ST. CROIX	217	129,283	6,464	3,544	10,008	-9,791	....
MAZEPPA	256	58,022	2,901	3,917	6,818	-6,562	....
MEDICINE LAKE	104	152,985	7,649	1,156	8,805	-8,702	....
MENDOTA HEIGHTS	5,571	835,810	41,791	37,148	78,939	-73,367	....
MENTOR	....	21,118	1,056	1,818	2,874	....	....
MILLERVILLE	....	102,928	5,146	1,652	6,798	....	....
MILROY	202	45,557	2,278	2,191	4,469	-4,267	....
MURDOCK	....	82,565	4,128	2,636	6,764	....	....
NODINE	....	....	....	2,039	2,039	....	....
NORTHROP	....	22,214	1,111	465	1,576	....	....
ODESSA	....	11,157	558	1,428	1,986	....	....
OKLEE	605	57,720	2,886	2,986	5,872	-5,267	....

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total	Balance of	1993
	Financial		Assumed	Anticipated			Interest &	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
DEFINED CONTRIBUTION							
PLAINVIEW	....	238,369	11,918	10,353	22,271	....	....
PLUMMER	466	51,450	2,573	2,634	5,207	-4,741	....
RAMSEY	....	29,133	1,457	26,527	27,984	....	....
RED LAKE FALLS	388	111,265	5,563	5,342	10,905	-10,517	....
ROUND LAKE	11	77,816	3,891	3,621	7,512	-7,500	....
RUSHFORD	588	145,479	7,274	8,017	15,291	-14,703	....
SEAFORTH	....	3,820	191	157	348	....	....
SOUTH BEND	....	69,239	3,462	3,127	6,589	....	....
ST. HILAIRE	773	48,904	2,445	2,653	5,098	-4,325	....
SWANVILLE	....	63,640	3,182	3,732	6,914	....	....
TOIVOLA	....	33,248	1,662	1,209	2,871	....	....
ULEN	....	68,134	3,407	3,309	6,716	....	....
VERMILION LAKE	52	20,832	1,042	650	1,692	-1,640	....
WABASSO	26	85,547	4,277	4,169	8,446	-8,420	....
WAHKON	....	19,801	990	1,043	2,033	....	....
WANAMINGO	....	27,267	1,363	11,994	13,357	....	....
WANDA FIRE	....	46,000	2,300	1,789	4,089	....	....
WELLS	16	203,587	10,179	9,136	19,315	-19,300	....
WILLIAMS	....	50,806	2,540	2,469	5,009	....	....
WINTHROP	637	149,271	7,464	5,255	12,719	-12,082	....
ZUMBROTA	32	98,448	4,922	8,150	13,072	-13,040	....
TOTAL	107,735	16,586,370	829,319	774,684	1,604,003	-1,496,267	0
LUMP SUM							
ADA	12,884	134,630	6,732	7,336	14,068	-1,184	....
ADAMS	8,710	90,754	4,538	5,182	9,720	-1,009	....
ADRIAN	5,950	87,189	4,359	4,408	8,767	-2,818	....
AITKIN	37,691	322,453	16,123	14,898	31,021	6,671	6,671
ALASKA TOWNSHIP	537	4,648	232	1,657	1,889	-1,353	....
ALBERT LEA	4,659	119,379	5,969	2,276	8,245	-3,586	....
ALBERTVILLE	7,363	34,955	1,748	6,776	8,524	-1,161	....
ALBORN	2,957	25,988	1,299	1,206	2,505	451	451
ALDEN	5,973	59,486	2,974	3,345	6,319	-347	....
ALEXANDRIA	104,497	638,302	31,915	39,745	71,660	32,836	32,836
ALMELUND	4,241	11,992	600	3,465	4,065	177	177
ALPHA	....	60,366	3,018	1,426	4,444	-5,332	....
ALTURA	2,352	42,676	2,134	2,760	4,894	-2,542	....
AMBOY	2,046	70,418	3,521	3,691	7,212	-5,166	....
ANNANDALE	22,360	167,528	8,376	12,619	20,995	1,365	1,365
APPLETON	15,079	177,339	8,867	5,714	14,581	498	498
ARGYLE	8,170	84,945	4,247	4,321	8,568	-398	....
ARLINGTON	13,322	200,129	10,006	7,641	17,647	-4,325	....
ASHBY	8,779	67,713	3,386	7,885	11,271	-2,492	....
ASKOV	4,714	60,234	3,012	1,993	5,005	-291	....
ATWATER	27,365	98,672	4,934	5,017	9,951	17,414	17,414
AUDUBON	6,533	66,545	3,327	4,945	8,272	-1,740	....
AURORA	29,606	255,620	12,781	4,507	17,288	12,318	12,318
AVON	15,165	85,992	4,300	9,467	13,767	1,398	1,398
BABBITT	11,063	208,080	10,404	4,456	14,860	-3,797	....
BACKUS	13,350	169,043	8,452	4,520	12,972	378	378

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total	Balance of	1993
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
BADGER	....	74,997	3,750	3,306	7,056	-10,896	....
BAGLEY	21,856	152,014	7,601	8,274	15,875	5,981	5,981
BALATON	6,452	85,950	4,298	4,389	8,687	-2,235	....
BALSAM	6,170	52,208	2,610	2,839	5,449	721	721
BARNESVILLE	18,177	152,945	7,647	8,197	15,844	2,333	2,333
BARNUM	10,065	126,261	6,313	2,789	9,102	963	963
BARRETT	6,639	35,420	1,771	1,793	3,564	3,075	3,075
BASS BROOK	27,017	416,281	20,814	15,249	36,063	-9,047	....
BATTLE LAKE	10,352	132,088	6,604	6,501	13,105	-2,753	....
BAUDETTE	17,910	231,201	11,560	6,483	18,043	-133	....
BAYPORT	15,330	626,511	31,326	27,815	59,141	-43,810	....
BEARDSLEY	3,555	62,155	3,108	2,187	5,295	-1,740	....
BEAVER BAY	8,263	38,903	1,945	913	2,858	5,404	5,404
BEAVER CREEK	5,113	61,282	3,064	2,240	5,304	-191	....
BECKER	51,460	392,003	19,600	28,272	47,872	3,588	3,588
BELGRADE	12,214	104,148	5,207	3,450	8,657	3,557	3,557
BELLE PLAINE	26,493	219,594	10,980	11,386	22,366	4,128	4,128
BELLE PRAIRIE	13,691	142,328	7,116	9,631	16,747	-3,056	....
BELLINGHAM	2,735	63,648	3,182	2,774	5,956	-3,222	....
BELVIEW	9,468	61,401	3,070	2,693	5,763	3,705	3,705
BEMIDJI PIONEER	83,026	787,385	39,369	54,890	94,259	-11,233	....
BERTHA	6,312	60,867	3,043	2,865	5,908	404	404
BETHEL	264	13,618	681	788	1,469	-1,205	....
BIG LAKE	23,584	203,358	10,168	16,050	26,218	-2,633	....
BIGFORK	12,299	158,333	7,917	9,298	17,215	-4,915	....
BIRD ISLAND	10,300	71,339	3,567	5,818	9,385	915	915
BIWABIK	1,610	20,916	1,046	1,757	2,803	-1,193	....
BIWABIK CITY	2,210	141,802	7,090	1,923	9,013	-6,803	....
BLACKDUCK	11,690	112,305	5,615	5,748	11,363	327	327
BLACKHOOF	2,788	18,023	901	1,379	2,280	508	508
BLOMKEST	60,495	61,803	3,090	3,638	6,728	53,767	53,767
BLOOMING PRAIRIE	20,536	272,821	13,641	10,545	24,186	-3,650	....
BLUE EARTH	32,402	214,626	10,731	13,586	24,317	8,085	8,085
BLUFFTON	....	25,515	1,276	1,140	2,416	-2,516	....
BOVEY	10,760	81,469	4,073	2,906	6,979	3,780	3,780
BOWLUS	4,714	74,614	3,731	3,487	7,218	-2,504	....
BOYD	5,341	62,865	3,143	2,204	5,347	-6	....
BRAINERD	108,926	1,296,665	64,833	62,640	127,473	-18,547	....
BRANDON	5,806	87,498	4,375	3,236	7,611	-1,805	....
BRECKENRIDGE	15,791	322,250	16,113	14,416	30,529	-14,738	....
BREITUNG	4,432	31,996	1,600	1,554	3,154	1,279	1,279
BREVATOR	....	18,670	934	1,809	2,743	-3,632	....
BRICELYN	7,646	68,989	3,449	2,863	6,312	1,334	1,334
BRIMSON-FAIRBANKS	1,237	10,957	548	930	1,478	-241	....
BROOK PARK	912	64,573	3,229	913	4,142	-3,229	....
BROOTEN	8,216	110,600	5,530	3,887	9,417	-1,201	....
BROWERVILLE	335	128,951	6,448	4,903	11,351	-11,016	....
BROWNS VALLEY	10,259	94,628	4,731	1,802	6,533	3,726	3,726
BROWNSDALE	5,946	68,638	3,432	3,855	7,287	-1,341	....
BROWNTON	11,269	58,332	2,917	3,698	6,615	4,654	4,654
BUFFALO	30,349	281,608	14,080	26,847	40,927	-10,579	....
BUFFALO LAKE	6,466	83,563	4,178	3,658	7,836	-1,370	....
BUHL	11,554	98,754	4,938	1,638	6,576	4,978	4,978

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total	Balance of	1993
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
BUTTERFIELD	4,072	90,372	4,519	2,498	7,017	-2,944	....
BYRON	9,623	89,545	4,477	10,875	15,352	-5,729	....
CALEDONIA	14,492	184,216	9,211	9,427	18,638	-4,146	....
CALUMET	8,373	100,697	5,035	2,318	7,353	1,021	1,021
CAMBRIDGE	22,191	411,029	20,551	24,912	45,463	-23,272	....
CAMPBELL	1,732	64,371	3,219	2,482	5,701	-3,968	....
CANBY	1,295	252,972	12,649	7,330	19,979	-18,683	....
CANNON FALLS	24,148	349,739	17,487	16,576	34,063	-9,915	....
CANOSIA	3,603	61,524	3,076	3,542	6,618	-3,016	....
CANTON	2,061	47,915	2,396	2,139	4,535	-2,474	....
CARLOS	6,060	129,401	6,470	3,632	10,102	-4,042	....
CARLTON	16,920	168,796	8,440	6,248	14,688	2,233	2,233
CARSONVILLE	....	18,020	901	2,583	3,484	-3,603	....
CARVER	....	....	....	....	....	....	....
CASS LAKE	15,206	218,282	10,914	12,019	22,933	-7,727	....
CENTENNIAL	34,103	357,321	17,866	33,675	51,541	-17,438	....
CENTER CITY	14,789	110,455	5,523	3,237	8,760	6,029	6,029
CEYLON	1,438	59,426	2,971	3,387	6,358	-4,921	....
CHANDLER	6,618	79,031	3,952	2,000	5,952	666	666
CHATFIELD	14,986	159,769	7,988	8,782	16,770	-1,784	....
CHERRY	4,129	50,071	2,504	1,907	4,411	-282	....
CHISAGO CITY	28,929	190,024	9,501	9,241	18,742	10,187	10,187
CHISHOLM	17,042	322,066	16,103	12,922	29,025	-11,983	....
CHOKIO	4,021	82,367	4,118	3,968	8,086	-4,065	....
CLARA CITY	10,132	112,394	5,620	5,391	11,011	-879	....
CLAREMONT	8,503	60,344	3,017	2,896	5,913	2,590	2,590
CLARISSA	20,489	48,337	2,417	2,982	5,399	15,090	15,090
CLARKFIELD	11,300	90,446	4,522	5,162	9,684	1,615	1,615
CLARKS GROVE	702	81,760	4,088	4,228	8,316	-7,614	....
CLEAR LAKE	13,674	87,543	4,377	7,755	12,132	1,542	1,542
CLEARBROOK	12,267	187,508	9,375	5,006	14,381	-2,114	....
CLEARWATER	6,141	98,982	4,949	6,245	11,194	-5,053	....
CLEMENTS	1,663	18,146	907	1,402	2,309	-646	....
CLEVELAND	8,996	129,579	6,479	5,086	11,565	-2,569	....
CLIMAX	....	20,909	1,045	1,359	2,404	-3,327	....
CLINTON [BIG STONE]	11,007	38,525	1,926	2,742	4,668	6,339	6,339
CLINTON [ST. LOUIS]	1,666	75,217	3,761	1,986	5,747	-4,081	....
COKATO	29,568	158,704	7,935	9,380	17,315	12,253	12,253
COLD SPRING	34,346	264,230	13,212	13,453	26,665	7,682	7,682
COLERAINE	23,117	154,261	7,713	3,561	11,274	11,843	11,843
COLVIN	5,086	29,080	1,454	687	2,141	2,945	2,945
COMFREY	10,136	82,112	4,106	4,299	8,405	1,731	1,731
COOK	25	172,225	8,611	5,754	14,365	-14,340	....
COSMOS	1,574	96,805	4,840	3,503	8,343	-6,770	....
COTTAGE GROVE	91,645	791,387	39,569	50,271	89,840	1,804	1,804
COTTON	482	15,930	797	981	1,778	-1,295	....
COTTONWOOD	8,832	109,771	5,489	5,310	10,799	-1,966	....
COURTLAND	15,256	70,485	3,524	3,696	7,220	8,035	8,035
CROMWELL	13,197	46,090	2,305	4,498	6,803	6,395	6,395
CROOKED LAKE	2,673	26,650	1,333	1,870	3,203	-529	....
CROOKSTON	28,949	257,407	12,870	10,937	23,807	5,141	5,141
CROSBY	27,404	256,417	12,821	7,126	19,947	7,457	7,457
CURRIE	6,281	68,816	3,441	2,583	6,024	257	257

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total	Balance of	1993
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
CUYUNA	5,182	50,595	2,530	558	3,088	2,095	2,095
CYRUS	2,396	51,319	2,566	2,187	4,753	-2,357	....
DALTON	4,778	81,821	4,091	3,254	7,345	-2,567	....
DANUBE	1,851	76,499	3,825	3,548	7,373	-5,522	....
DANVERS	1,370	5,780	289	1,363	1,652	-282	....
DARFUR	1,029	38,333	1,917	1,519	3,436	-2,407	....
DASSEL	40,254	280,989	14,049	9,484	23,533	16,721	16,721
DAWSON	8,387	206,763	10,338	7,952	18,290	-9,903	....
DAYTON	15,132	198,827	9,941	9,672	19,613	-4,481	....
DEER CREEK	2,713	42,311	2,116	2,378	4,494	-1,780	....
DEER RIVER	14,677	134,023	6,701	11,201	17,902	-3,225	....
DEERWOOD	9,457	73,351	3,668	5,457	9,125	332	332
DELANO	32,030	147,657	7,383	12,547	19,930	12,100	12,100
DELAVAN	6,745	69,585	3,479	2,781	6,260	485	485
DENT	1,826	35,805	1,790	3,960	5,750	-3,925	....
DETROIT LAKES	17,872	443,971	22,199	27,910	50,109	-32,236	....
DEXTER	1,274	37,907	1,895	2,130	4,025	-2,752	....
DILWORTH	15,705	239,565	11,978	10,353	22,331	-6,626	....
DODGE CENTER	7,445	123,575	6,179	5,827	12,006	-4,561	....
DOVER	5,281	83,191	4,160	2,657	6,817	-1,536	....
DUMONT	1,527	24,342	1,217	1,159	2,376	-849	....
DUNNELL	1,294	51,630	2,582	2,193	4,775	-3,481	....
EAGLE BEND	12,834	72,764	3,638	2,880	6,518	6,316	6,316
EAGLE LAKE	27,884	233,455	11,673	7,666	19,339	8,545	8,545
EAST BETHEL	28,463	262,845	13,142	16,579	29,721	-1,259	....
EAST GRAND FORKS	40,501	499,854	24,993	23,580	48,573	-8,071	....
EASTERN HUBBARD	134	14,956	748	2,598	3,346	-3,211	....
EASTON	1,811	85,533	4,277	2,178	6,455	-4,644	....
ECHO	6,644	79,667	3,983	2,462	6,445	198	198
EDEN VALLEY	11,371	137,858	6,893	5,687	12,580	-1,209	....
EDGERTON	10,440	129,056	6,453	5,704	12,157	-1,717	....
EITZEN	3,339	30,025	1,501	918	2,419	919	919
ELBOW LAKE	1,194	120,505	6,025	841	6,866	-5,672	....
ELBOW-TULABY	....	4,608	230	841	1,071	-1,278	....
ELIZABETH	1,793	80,842	4,042	2,487	6,529	-4,736	....
ELK RIVER	62,800	618,137	30,907	38,590	69,497	-6,697	....
ELLENDALE	1,304	28,579	1,429	3,365	4,794	-3,490	....
ELLSWORTH	2,640	87,478	4,374	3,281	7,655	-5,015	....
ELMER	376	14,047	702	310	1,012	-636	....
ELMORE	5,169	115,239	5,762	3,245	9,007	-3,838	....
ELROSA	3,970	52,269	2,613	2,258	4,871	-901	....
ELY	31,937	395,337	19,767	13,360	33,127	-1,190	....
ELYSIAN	8,942	103,774	5,189	3,454	8,643	300	300
EMILY	15,048	98,467	4,923	2,473	7,396	7,651	7,651
EMMONS	5,667	59,308	2,965	2,762	5,727	-61	....
EVANSVILLE	5,018	61,552	3,078	2,600	5,678	-660	....
EVELETH	15,948	65,173	3,259	7,355	10,614	5,334	5,334
EVERGREEN	....	....	....	....	....	....	....
EXCELSIOR	59,580	896,410	44,821	45,457	90,278	-30,697	....
EYOTA	8,324	142,676	7,134	5,675	12,809	-4,485	....
FAIRFAX	23,610	371,845	18,592	6,243	24,835	-1,225	....
FARMINGTON	58,313	383,206	19,160	20,711	39,871	18,441	18,441
FAYAL	106	44,805	2,240	3,919	6,159	-6,053	....

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total	Balance of	1993
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
FEDERAL DAM	....	....	....	....	....	....	....
FERGUS FALLS	68,579	820,626	41,031	33,120	74,151	-5,572	....
FERTILE	2,383	56,292	2,815	5,921	8,736	-6,352	....
FIFTY LAKES	879	52,467	2,623	1,200	3,823	-2,945	....
FINLAND	....	44,445	2,222	2,991	5,213	-5,554	....
FINLAYSON	717	15,911	796	3,387	4,183	-3,466	....
FISHER	....	27,351	1,368	704	2,072	-2,473	....
FLENSBURG	356	12,119	606	411	1,017	-661	....
FLOODWOOD	12,641	107,742	5,387	4,003	9,390	3,251	3,251
FOLEY	22,765	271,969	13,598	15,323	28,921	-6,156	....
FORADA	1,629	65,120	3,256	1,260	4,516	-2,887	....
FOREST LAKE	57,304	325,482	16,274	39,026	55,300	2,004	2,004
FORESTON	....	74,245	3,712	2,476	6,188	-6,592	....
FRANKLIN	7,387	61,203	3,060	2,896	5,956	1,431	1,431
FRAZEE	10,775	98,806	4,940	7,248	12,188	-1,413	....
FREDENBERG	2,278	33,316	1,666	1,778	3,444	-1,166	....
FREEPORT	8,525	123,655	6,183	4,934	11,117	-2,592	....
FRENCH TOWNSHIP	1,660	14,009	700	1,619	2,319	-660	....
FROST	5,275	65,705	3,285	2,832	6,117	-842	....
FULDA	20,539	190,292	9,515	7,204	16,719	3,820	3,820
GARFIELD	....	96,425	4,821	2,838	7,659	-9,044	....
GARRISON	13,283	222,412	11,121	7,562	18,683	-5,400	....
GARVIN	....	23,475	1,174	204	1,378	-1,539	....
GAYLORD	21,202	200,734	10,037	7,735	17,772	3,430	3,430
GHENT	632	39,344	1,967	1,714	3,681	-3,049	....
GILBERT	20,300	195,253	9,763	3,375	13,138	7,162	7,162
GLENWOOD	32,096	82,557	4,128	10,274	14,402	17,694	17,694
GLYNDON	5,031	100,856	5,043	5,336	10,379	-5,348	....
GNESEN	4,155	47,603	2,380	2,631	5,011	-856	....
GOLDEN VALLEY	174,137	1,494,905	74,745	66,734	141,479	32,658	32,658
GONVICK	12,685	75,502	3,775	3,000	6,775	5,910	5,910
GOOD THUNDER	15,453	173,289	8,664	5,305	13,969	1,484	1,484
GOODLAND	1,261	6,171	309	1,091	1,400	-139	....
GOODVIEW	13,666	144,432	7,222	5,676	12,898	769	769
GRACEVILLE	4,678	68,219	3,411	4,656	8,067	-3,389	....
GRANADA	....	53,363	2,668	631	3,299	-5,302	....
GRAND LAKE	2,862	100,226	5,011	4,735	9,746	-6,884	....
GRAND MARAIS	19,280	240,715	12,036	4,045	16,081	3,199	3,199
GRAND MEADOW	5,332	67,213	3,361	3,755	7,116	-1,783	....
GRAND RAPIDS	79,239	791,525	39,576	41,300	80,876	-1,638	....
GRANITE FALLS	15,445	151,292	7,565	9,945	17,510	-2,064	....
GREEN ISLE	4,240	105,394	5,270	1,907	7,177	-2,936	....
GREENWOOD	14,421	67,024	3,351	2,435	5,786	8,635	8,635
GREY EAGLE	7,198	69,588	3,479	4,143	7,622	-424	....
GROVE CITY	9,189	67,898	3,395	4,612	8,007	1,182	1,182
GRYGLA	2,045	17,805	890	2,662	3,552	-1,507	....
HACKENSACK	13,467	55,599	2,780	4,390	7,170	6,297	6,297
HALLOCK	10,028	104,092	5,205	6,087	11,292	-1,264	....
HALSTAD	3,420	44,385	2,219	2,287	4,506	-1,087	....
HAM LAKE	50,807	317,946	15,897	18,850	34,747	16,060	16,060
HAMBURG	24,370	32,703	1,635	2,278	3,913	20,457	20,457
HAMEL	22,090	193,209	9,660	10,122	19,782	2,307	2,307
HANCOCK	3,105	77,279	3,864	3,628	7,492	-4,387	....

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total	Balance of	1993
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
HANLEY FALLS	2,213	39,608	1,980	1,391	3,371	-1,158	....
HANOVER	5,069	78,498	3,925	9,474	13,399	-8,330	....
HANSKA	4,795	73,984	3,699	3,746	7,445	-2,651	....
HARMONY	7,919	85,097	4,255	4,295	8,550	-631	....
HARRIS	1,251	27,947	1,397	2,925	4,322	-3,072	....
HARTLAND	....	73,341	3,667	2,066	5,733	-6,683	....
HASTINGS	107,184	837,051	41,853	53,666	95,519	11,666	11,666
HAYFIELD	25,446	134,687	6,734	7,456	14,190	11,256	11,256
HAYWARD	1,434	115,488	5,774	2,993	8,767	-7,334	....
HECTOR	11,436	116,869	5,843	6,704	12,547	-1,112	....
HENDERSON	15,712	100,302	5,015	2,909	7,924	7,788	7,788
HENDRICKS	9,039	74,775	3,739	2,950	6,689	2,350	2,350
HENDRUM	4,654	33,550	1,678	1,382	3,060	1,595	1,595
HENNING	6,558	125,429	6,271	4,347	10,618	-4,060	....
HERMAN	6,963	84,105	4,205	3,803	8,008	-1,046	....
HERMANTOWN	59,452	273,687	13,684	15,327	29,011	30,441	30,441
HERON LAKE	15,006	165,615	8,281	3,856	12,137	2,869	2,869
HEWITT	2,597	32,356	1,618	1,684	3,302	-705	....
HIBBING	20,251	229,526	11,476	11,918	23,394	-3,144	....
HILL CITY	5,602	81,980	4,099	3,150	7,249	-1,647	....
HILLS	9,210	73,785	3,689	3,954	7,643	1,567	1,567
HINCKLEY	12,123	150,091	7,505	7,201	14,706	-2,583	....
HITTERDAL	2,142	22,999	1,150	1,685	2,835	-693	....
HOFFMAN	5,918	73,999	3,700	3,097	6,797	-879	....
HOKAH	2,434	72,142	3,607	3,142	6,749	-4,315	....
HOLDINGFORD	14,057	140,212	7,011	5,124	12,135	1,922	1,922
HOLLAND	159	26,166	1,308	1,517	2,825	-2,666	....
HOLYOKE	83	2,541	127	622	749	-666	....
HOPKINS	119,387	1,167,706	58,385	40,158	98,543	20,844	20,844
HOUSTON	11,913	105,217	5,261	4,777	10,038	1,875	1,875
HOVLAND	2,170	24,010	1,201	1,801	3,002	-832	....
HOWARD LAKE	23,005	191,270	9,564	6,921	16,485	6,520	6,520
HOYT LAKES	23,829	256,106	12,805	4,449	17,254	6,575	6,575
HUGO	8,339	192,481	9,624	10,450	20,074	-11,735	....
IDEAL	15,125	115,334	5,767	4,934	10,701	4,424	4,424
INDUSTRIAL	4,618	34,610	1,731	1,109	2,840	1,778	1,778
INTERNATIONAL FALLS	47,925	352,219	17,611	23,963	41,574	6,351	6,351
INVER GROVE HEIGHTS	107,579	1,343,812	67,191	52,217	119,408	-11,829	....
IONA	502	36,197	1,810	1,483	3,293	-2,791	....
IRONTON	5,127	71,150	3,558	1,233	4,791	337	337
ISANTI	24,064	322,578	16,129	14,957	31,086	-7,022	....
ISLE	7,466	114,156	5,708	7,028	12,736	-5,269	....
JACKSON	27,889	352,534	17,627	13,467	31,094	-3,204	....
JACOBSON	1,086	25,491	1,275	4,858	6,133	-5,046	....
JANESVILLE	18,303	140,168	7,008	6,778	13,786	4,517	4,517
JASPER	8,124	69,978	3,499	3,832	7,331	793	793
JEFFERS	2,967	57,579	2,879	2,849	5,728	-2,761	....
JORDAN	31,038	237,139	11,857	11,464	23,321	7,717	7,717
KANDIYOHI	1,340	91,035	4,552	4,043	8,595	-7,255	....
KARLSTAD	7,890	36,898	1,845	5,105	6,950	940	940
KASOTA	7,037	143,690	7,185	6,495	13,680	-6,642	....
KASSON	27,994	166,066	8,303	10,009	18,312	9,682	9,682
KEEWATIN	20,916	215,147	10,757	1,898	12,655	8,261	8,261

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total	Balance of	1993
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
KELLIHER	2,156	72,628	3,631	2,674	6,305	-4,150	....
KELLOGG	1,525	91,950	4,598	2,880	7,478	-5,953	....
KENNEDY	3,771	12,785	639	3,750	4,389	-618	....
KENSINGTON	4,808	41,185	2,059	2,202	4,261	547	547
KETTLE RIVER	6,359	93,136	4,657	2,142	6,799	-440	....
KILKENNY	2,488	55,765	2,788	3,005	5,793	-3,305	....
KIMBALL	12,116	80,560	4,028	5,685	9,713	2,403	2,403
KINNEY	2,848	109,509	5,475	1,371	6,846	-3,998	....
LACRESCENT	9,816	249,388	12,469	11,598	24,067	-14,252	....
LAFAYETTE	7,487	146,046	7,302	4,839	12,141	-4,655	....
LAKE BENTON	10,061	101,455	5,073	4,720	9,793	269	269
LAKE BRONSON	3,790	26,781	1,339	1,610	2,949	841	841
LAKE CITY	36,274	234,563	11,728	20,376	32,104	4,170	4,170
LAKE CRYSTAL	20,023	195,249	9,762	9,617	19,379	644	644
LAKE ELMO	22,651	331,108	16,555	14,831	31,386	-8,735	....
LAKE HENRY	2,585	50,680	2,534	1,517	4,051	-1,466	....
LAKE KABETOGAMA	2,529	5,322	266	639	905	1,624	1,624
LAKE LILLIAN	....	....	....	....	....	....	....
LAKE PARK	9,186	86,850	4,343	5,290	9,633	-447	....
LAKE WILSON	....	83,169	4,158	2,281	6,439	-12,348	....
LAKEFIELD	16,924	152,580	7,629	8,228	15,857	1,067	1,067
LAKELAND	....	16,399	820	1,178	1,998	-2,020	....
LAKEVILLE	251,364	1,354,282	67,714	65,268	132,982	118,381	118,381
LAKESWOOD	893	52,486	2,624	3,273	5,897	-5,005	....
LAMBERTON	7,335	105,187	5,259	4,482	9,741	-2,406	....
LANCASTER	1,655	14,288	714	2,861	3,575	-1,920	....
LANESBORO	6,755	104,454	5,223	4,149	9,372	-2,617	....
LASALLE	....	....	....	....	....	....	....
LE ROY	7,376	61,655	3,083	3,786	6,869	507	507
LE SUEUR	21,920	354,730	17,737	12,577	30,314	-8,394	....
LEAF VALLEY	2,232	45,397	2,270	2,039	4,309	-2,077	....
LESTER PRAIRIE	10,635	118,846	5,942	4,281	10,223	412	412
LEWISTON	19,281	185,983	9,299	8,779	18,078	1,203	1,203
LEWISVILLE	3,588	89,358	4,468	4,088	8,556	-4,968	....
LEXINGTON	19,781	240,071	12,004	5,671	17,675	2,107	2,107
LINDSTROM	14,768	257,920	12,896	9,391	22,287	-7,519	....
LINWOOD	20,428	138,853	6,943	7,414	14,357	6,071	6,071
LISMORE	....	25,345	1,267	2,311	3,578	-4,058	....
LITCHFIELD	29,098	319,853	15,993	21,337	37,330	-8,231	....
LITTLE CANADA	64,123	990,133	49,507	20,971	70,478	-6,355	....
LITTLE FALLS	33,716	246,078	12,304	16,715	29,019	4,697	4,697
LITTLEFORK	3,415	66,869	3,343	2,933	6,276	-2,861	....
LONG LAKE	37,765	446,259	22,313	20,656	42,969	-5,204	....
LONG PRAIRIE	22,589	345,972	17,299	11,908	29,207	-6,617	....
LONSDALE	17,299	247,649	12,382	10,220	22,602	-5,303	....
LORETTO	25,711	163,490	8,175	8,090	16,265	9,446	9,446
LOWER ST. CROIX VAL	26,448	369,992	18,500	16,348	34,848	-8,399	....
LOWRY	6,092	37,701	1,885	2,113	3,998	2,094	2,094
LUCAN	....	....	....	....	....	....	....
LUTSEN	891	33,661	1,683	2,528	4,211	-3,320	....
LUVERNE	38,676	274,043	13,702	12,772	26,474	12,202	12,202
LYND	....	9,537	477	992	1,469	-1,739	....
MABEL	7,983	51,526	2,576	3,272	5,848	2,135	2,135

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total	Balance of	1993
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
MADELIA	16,285	192,594	9,630	8,427	18,057	-1,771	....
MADISON	16,740	173,539	8,677	6,845	15,522	1,218	1,218
MADISON LAKE	8,238	103,048	5,152	4,115	9,267	-1,029	....
MAHNOMEN	10,893	137,296	6,865	6,083	12,948	-2,055	....
MAHTOMEDI	19,419	239,953	11,998	19,224	31,222	-11,803	....
MAKINEN	1,458	19,714	986	456	1,442	16	16
MAPLE GROVE	162,477	1,264,738	63,237	92,659	155,896	6,581	6,581
MAPLE HILL	636	5,431	272	2,992	3,264	-2,628	....
MAPLE LAKE	23,952	238,455	11,923	13,600	25,523	-1,571	....
MAPLE PLAIN	219,362	418,196	20,910	11,764	32,674	186,688	186,688
MAPLETON	14,722	221,133	11,057	7,585	18,642	-3,920	....
MAPLEVIEW	5,952	55,687	2,784	299	3,083	2,868	2,868
MAPLEWOOD	309,918	2,336,320	116,816	104,787	221,603	88,315	88,315
MARBLE	6,393	82,921	4,146	975	5,121	1,272	1,272
MARSHALL	110,156	943,354	47,168	34,160	81,328	28,828	28,828
MAYER	11,388	99,198	4,960	....	4,960	6,428	6,428
MAYNARD	6,091	94,509	4,725	3,863	8,588	-2,497	....
MC INTOSH	3,607	66,625	3,331	2,697	6,028	-2,422	....
MC KINLEY	2,648	27,696	1,385	184	1,569	1,080	1,080
MCDAVITT	....	84,258	4,213	1,192	5,405	-7,102	....
MCGRATH	942	2,158	108	2,113	2,221	-1,279	....
MCGREGOR	11,556	141,863	7,093	9,755	16,848	-5,292	....
MCKINLEY	2,061	27,612	1,381	184	1,565	496	496
MEDFORD	3,323	96,943	4,847	2,690	7,537	-4,214	....
MELROSE	20,629	126,414	6,321	9,944	16,265	4,365	4,365
MENAHGA	6,356	77,836	3,892	3,503	7,395	-1,039	....
MIDDLE RIVER	158	47,241	2,362	3,379	5,741	-5,583	....
MIESVILLE	8,866	79,166	3,958	3,130	7,088	1,778	1,778
MILACA	9,547	322,605	16,130	11,957	28,087	-18,540	....
MILAN	5,675	70,870	3,544	2,605	6,149	-473	....
MILTONA	8,456	82,746	4,137	3,170	7,307	1,149	1,149
MINNEOTA	18,603	179,697	8,985	6,445	15,430	3,173	3,173
MINNESOTA LAKE	9,452	180,279	9,014	2,993	12,007	-2,555	....
MISSION	9,282	51,378	2,569	3,478	6,047	3,235	3,235
MONTEVIDEO	30,019	242,079	12,104	14,062	26,166	3,853	3,853
MONTGOMERY	28,429	167,767	8,388	8,068	16,456	11,972	11,972
MONTICELLO	41,989	234,651	11,733	29,086	40,819	1,171	1,171
MONTROSE	10,136	60,903	3,045	3,888	6,933	3,203	3,203
MOOSE LAKE	15,609	94,041	4,702	7,806	12,508	3,101	3,101
MORA	23,745	306,744	15,337	16,059	31,396	-7,652	....
MORGAN	18,785	229,321	11,466	5,757	17,223	1,562	1,562
MORRIS	22,986	183,651	9,183	14,119	23,302	-315	....
MORRISTOWN	7,146	255,562	12,778	6,383	19,161	-12,015	....
MORTON	3,067	61,126	3,056	1,969	5,025	-1,958	....
MOTLEY	15,036	142,629	7,131	4,541	11,672	3,364	3,364
MT IRON	12,776	188,653	9,433	6,077	15,510	-2,734	....
MT LAKE	17,950	207,618	10,381	7,229	17,610	340	340
NASHWAUK	15,153	183,644	9,182	5,609	14,791	362	362
NASSAU	....	12,384	619	649	1,268	-1,495	....
NEVIS	13,169	122,980	6,149	4,546	10,695	2,474	2,474
NEW AUBURN	2,153	65,804	3,290	2,043	5,333	-3,180	....
NEW GERMANY	1,707	195,289	9,764	2,642	12,406	-10,700	....
NEW LONDON	19,100	159,117	7,956	10,799	18,755	346	346

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total	Balance of	1993
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
NEW MARKET	3,939	100,945	5,047	7,532	12,579	-8,640	....
NEW MUNICH	1,228	23,661	1,183	565	1,748	-520	....
NEW PRAGUE	33,230	357,443	17,872	16,350	34,222	-992	....
NEW RICHLAND	11,508	131,750	6,588	6,877	13,465	-1,957	....
NEW SCANDIA	7,967	184,894	9,245	9,506	18,751	-10,783	....
NEW YORK MILLS	9,594	72,355	3,618	5,575	9,193	402	402
NEWFOLDEN	4,715	58,649	2,932	4,718	7,650	-2,936	....
NEWPORT	47,614	373,835	18,692	8,699	27,391	20,223	20,223
NICOLLET	16,527	84,140	4,207	8,766	12,973	3,554	3,554
NISSWA	26,072	257,959	12,898	13,012	25,910	162	162
NORTH BRANCH	25,726	206,283	10,314	12,664	22,978	2,748	2,748
NORTH MANKATO	39,447	209,184	10,459	23,447	33,906	5,541	5,541
NORTH ST. PAUL	68,951	531,100	26,555	27,966	54,521	14,430	14,430
NORTHFIELD	128,245	902,759	45,138	42,553	87,691	40,554	40,554
NORTHLAND	541	4,638	232	626	858	-317	....
NORTHOME	2,425	52,656	2,633	2,612	5,245	-2,819	....
NORWOOD	14,556	105,999	5,300	4,919	10,219	4,337	4,337
OAK GROVE	7,441	114,858	5,743	11,491	17,234	-9,792	....
OAKDALE	60,870	404,014	20,201	21,847	42,048	18,823	18,823
ODIN	299	55,685	2,784	1,890	4,674	-4,375	....
OGILVIE	9,657	97,684	4,884	5,568	10,452	-795	....
OKABENA	5,449	72,770	3,639	2,040	5,679	-230	....
OLIVIA	17,381	151,081	7,554	8,667	16,221	1,160	1,160
ONAMIA	12,422	181,823	9,091	5,937	15,028	-2,607	....
ORMSBY	2,431	64,592	3,230	1,689	4,919	-2,488	....
ORONOCO	....	58,047	2,902	1,577	4,479	-6,505	....
ORR	12,244	75,109	3,755	2,323	6,078	6,165	6,165
ORTONVILLE	18,041	202,059	10,103	....	10,103	7,938	7,938
OSAKIS	27,075	115,351	5,768	7,687	13,455	13,620	13,620
OSTRANDER	2,083	39,476	1,974	1,625	3,599	-1,516	....
OTTERTAIL	1,026	56,401	2,820	3,255	6,075	-5,049	....
OWATONNA	83,756	703,880	35,194	54,809	90,003	-6,247	....
PALISADE	4,481	63,942	3,197	3,085	6,282	-1,802	....
PALO	17,077	155,340	7,767	2,032	9,799	7,278	7,278
PARK RAPIDS	31,900	341,798	17,090	21,511	38,601	-6,701	....
PARKERS PRAIRIE	13,667	67,900	3,395	3,422	6,817	6,850	6,850
PAYNESVILLE	29,418	193,709	9,685	11,374	21,059	8,359	8,359
PELICAN RAPIDS	23,296	252,424	12,621	13,516	26,137	-2,841	....
PEMBERTON	....	5,442	272	1,874	2,146	-2,336	....
PENNOCK	6,442	82,609	4,130	4,228	8,358	-1,917	....
PEQUOT LAKES	20,072	228,939	11,447	8,497	19,944	128	128
PERHAM	9,446	123,158	6,158	9,630	15,788	-6,342	....
PIERZ	21,415	217,548	10,877	13,632	24,509	-3,094	....
PIKE SANDY BRITT	7,216	92,513	4,626	4,942	9,568	-2,352	....
PILLAGER	12,759	87,393	4,370	6,760	11,130	1,629	1,629
PINE ISLAND	14,830	158,427	7,921	13,426	21,347	-6,517	....
PINE RIVER	29,424	284,423	14,221	7,677	21,898	7,526	7,526
PLATO	4,615	97,446	4,872	2,712	7,584	-2,969	....
PORTER	....	54,642	2,732	1,455	4,187	-4,211	....
PRESTON	10,524	150,089	7,504	6,577	14,081	-3,557	....
PRINCETON	40,998	530,718	26,536	25,402	51,938	-10,940	....
PRINSBURG	5,561	79,735	3,987	2,288	6,275	-714	....
PRIOR LAKE	63,077	407,747	20,387	39,966	60,353	2,723	2,723

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total Interest & State Aid	Balance of	1993
	Financial Requirements		Assumed Interest	Anticipated State Aid		Financial Requirements	Required Municipal Contribution
LUMP SUM							
PROCTOR	19,322	139,196	6,960	8,701	15,661	3,662	3,662
RANDALL	11,725	80,127	4,006	6,900	10,906	819	819
RANDOLPH	11,603	100,149	5,007	5,447	10,454	1,148	1,148
RAYMOND	6,814	66,410	3,321	3,896	7,217	-402	....
RED WING	6,718	102,061	5,103	8,625	13,728	-7,010	....
REDWOOD FALLS	23,959	363,426	18,171	15,186	33,357	-9,399	....
REMER	9,680	106,962	5,348	4,549	9,897	-218	....
RENVILLE	12,173	120,381	6,019	5,966	11,985	188	188
REVERE	119	687	34	....	34	85	85
RICE	6,226	95,289	4,764	5,716	10,480	-4,254	....
RICE LAKE	26,089	199,315	9,966	6,783	16,749	9,340	9,340
RICHMOND	15,953	112,033	5,602	7,139	12,741	3,213	3,213
ROCKFORD	26,943	130,903	6,545	8,241	14,786	12,157	12,157
ROCKVILLE	9,892	56,830	2,842	6,125	8,967	925	925
ROGERS	14,499	304,674	15,234	10,679	25,913	-11,414	....
ROLLINGSTONE	4,958	39,749	1,987	3,989	5,976	-1,018	....
ROSE CREEK	5,581	73,307	3,665	3,135	6,800	-1,219	....
ROSEAU	25,462	193,378	9,669	13,122	22,791	2,671	2,671
ROSEMOUNT	55,355	345,253	17,263	29,123	46,386	8,969	8,969
ROTHSAY	7,556	136,627	6,831	4,358	11,189	-3,633	....
ROYALTON	1,544	72,348	3,617	4,250	7,867	-6,324	....
RUSH CITY	18,071	152,170	7,609	8,025	15,634	2,438	2,438
RUSSELL	6,561	29,263	1,463	2,518	3,981	2,580	2,580
RUTHTON	5,834	68,701	3,435	2,210	5,645	189	189
SABIN-ELMWOOD	3,754	65,380	3,269	3,057	6,326	-2,572	....
SACRED HEART	13,302	149,110	7,456	3,148	10,604	2,698	2,698
SANBORN	3,745	42,416	2,121	2,977	5,098	-1,353	....
SANDSTONE	10,278	169,583	8,479	7,510	15,989	-5,711	....
SARTELL	19,858	214,788	10,739	15,456	26,195	-6,338	....
SAUK CENTRE	21,556	154,414	7,721	14,362	22,083	-526	....
SAUK RAPIDS	41,989	533,841	26,692	29,313	56,005	-14,016	....
SCANDIA VALLEY	4,267	51,648	2,582	3,097	5,679	-1,413	....
SCANLON	2,990	48,504	2,425	1,598	4,023	-1,033	....
SCHROEDER	5,002	53,860	2,693	680	3,373	1,629	1,629
SEBEKA	35,427	149,282	7,464	5,942	13,406	22,021	22,021
SHAFER	18,463	91,876	4,594	3,337	7,931	10,532	10,532
SHAKOPEE	94,636	528,444	26,422	36,090	62,512	32,124	32,124
SHELLY	1,120	50,241	2,512	1,544	4,056	-2,936	....
SHERBURN	13,574	102,074	5,104	4,823	9,927	3,648	3,648
SHEVLIN	4,512	47,615	2,381	1,127	3,508	1,004	1,004
SILICA	2,288	22,839	1,142	416	1,558	730	730
SILVER BAY	7,056	125,245	6,262	5,345	11,607	-4,551	....
SILVER LAKE	7,916	104,774	5,239	4,581	9,820	-1,903	....
SLAYTON	25,593	138,652	6,933	7,505	14,438	11,156	11,156
SLEEPY EYE	27,982	332,551	16,628	14,927	31,555	-3,573	....
SOLWAY	5,878	38,025	1,901	3,212	5,113	765	765
SOLWAY RURAL	1,214	11,110	556	2,039	2,595	-1,381	....
SOUTH HAVEN	4,616	106,274	5,314	4,892	10,206	-5,590	....
SPICER	16,980	122,950	6,148	8,371	14,519	2,461	2,461
SPRING GROVE	1,023	71,759	3,588	4,940	8,528	-7,505	....
SPRING VALLEY	20,964	275,216	13,761	7,761	21,522	-558	....
SPRINGFIELD	19,283	135,814	6,791	8,881	15,672	3,612	3,612
SQUAW LAKE	3,651	45,207	2,260	5,556	7,816	-4,165	....

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total	Balance of	1993
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
ST. ANTHONY	32,639	255,596	12,780	20,195	32,975	-336	....
ST. BONIFACIUS	18,861	177,023	8,851	9,591	18,442	419	419
ST. CHARLES	22,470	209,707	10,485	8,341	18,826	3,644	3,644
ST. CLAIR	25,207	254,572	12,729	7,592	20,321	4,886	4,886
ST. CLOUD	18,770	359,167	17,958	19,234	37,192	-18,423	....
ST. JAMES	35,455	179,652	8,983	13,627	22,610	12,846	12,846
ST. JOSEPH	32,135	321,672	16,084	14,038	30,122	2,014	2,014
ST. LEO	1,254	42,160	2,108	1,749	3,857	-2,603	....
ST. MARTIN	7,000	71,784	3,589	2,596	6,185	815	815
ST. MICHAEL	3,475	96,355	4,818	9,070	13,888	-10,412	....
ST. PAUL PARK	27,855	247,201	12,360	11,276	23,636	4,219	4,219
ST. PETER	62,717	592,174	29,609	26,309	55,918	6,799	6,799
ST. STEPHEN	14,075	143,764	7,188	5,919	13,107	968	968
STACY	6,534	162,595	8,130	6,494	14,624	-8,090	....
STAPLES	27,035	158,147	7,907	9,615	17,522	9,513	9,513
STARBUCK	6,696	91,559	4,578	5,886	10,464	-3,768	....
STEPHEN	9,736	100,655	5,033	4,881	9,914	-177	....
STEWART	17,609	84,254	4,213	4,029	8,242	9,367	9,367
STEWARTVILLE	18,157	249,616	12,481	15,385	27,866	-9,709	....
STILLWATER	94,836	1,005,072	50,254	51,451	101,705	-6,869	....
STORDEN	6,141	80,498	4,025	2,633	6,658	-517	....
STURGEON LAKE	2,248	11,092	555	1,789	2,344	-96	....
SUNBURG	8,243	37,783	1,889	2,973	4,862	3,381	3,381
TACONITE	4,482	66,165	3,308	1,438	4,746	-264	....
TAUNTON	38	2,240	112	289	401	-363	....
TAYLORS FALLS	5,597	202,658	10,133	2,222	12,355	-6,758	....
THIEF RIVER FALLS	42,770	479,008	23,950	20,219	44,169	-1,400	....
THOMSON	19,506	172,983	8,649	7,777	16,426	3,080	3,080
TOFTE	4,485	11,262	563	1,243	1,806	2,679	2,679
TOWER	1,520	56,070	2,804	1,086	3,890	-2,370	....
TRACY	15,901	182,409	9,120	8,372	17,492	-1,591	....
TRIMONT	6,572	152,060	7,603	5,070	12,673	-6,101	....
TRUMAN	10,287	113,663	5,683	5,644	11,327	-1,040	....
TWIN LAKES [FREEBORN]	808	59,408	2,970	265	3,235	-2,427	....
TWIN LAKES [MAHNOMEN]	1,422	14,350	718	1,214	1,932	-510	....
TWIN VALLEY	6,591	64,669	3,233	4,277	7,510	-919	....
TWO HARBORS	....	....	....	....	....	....	....
TYLER	8,866	79,907	3,995	4,649	8,644	221	221
UNDERWOOD	6,098	57,094	2,855	5,388	8,243	-2,145	....
UPSALA	9,860	68,174	3,409	3,180	6,589	3,272	3,272
VADNAIS HEIGHTS	89,852	357,116	17,856	33,020	50,876	38,976	38,976
VERGAS	1,768	59,116	2,956	....	2,956	-1,188	....
VERDALE	9,166	62,601	3,130	3,839	6,969	2,197	2,197
VERNON CENTER	11,216	55,488	2,774	2,442	5,216	6,000	6,000
VESTA	1,249	48,877	2,444	2,001	4,445	-3,196	....
VICTORIA	29,442	157,658	7,883	8,053	15,936	13,506	13,506
VILLARD	153	22,062	1,103	1,793	2,896	-2,743	....
VINING	509	29,624	1,481	1,644	3,125	-2,617	....
WABASHA	22,228	122,417	6,121	8,278	14,399	7,829	7,829
WACONIA	35,920	266,222	13,311	12,618	25,929	9,991	9,991
WADENA	12,606	213,746	10,687	11,346	22,033	-9,427	....
WAITE PARK	14,978	119,433	5,972	9,952	15,924	-946	....
WALDORF	5,831	119,103	5,955	3,524	9,479	-3,649	....

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total	Balance of	1993
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
WALKER	20,345	225,083	11,254	9,985	21,239	-895	....
WALNUT GROVE	8,515	71,191	3,560	3,448	7,008	1,507	1,507
WALTERS	723	4,737	237	1,474	1,711	-988	....
WARBA-FEELY-SAGO	....	21,323	1,066	2,178	3,244	-3,539	....
WARREN	9,069	28,821	1,441	8,791	10,232	-1,163	....
WARROAD	5,026	110,644	5,532	10,884	16,416	-11,390	....
WASECA	55,005	379,633	18,982	24,031	43,013	11,992	11,992
WATERTOWN	16,485	234,586	11,729	10,545	22,274	-5,789	....
WATERVILLE	10,328	154,429	7,721	5,333	13,054	-2,727	....
WATKINS	11,144	103,359	5,168	4,349	9,517	1,627	1,627
WATSON	6,722	82,111	4,106	3,812	7,918	-1,195	....
WAUBUN	4,257	42,649	2,132	2,123	4,255	2	2
WAVERLY	10,086	59,378	2,969	4,285	7,254	2,832	2,832
WAYZATA	22,782	278,046	13,902	21,652	35,554	-12,773	....
WELCOME	8,826	117,221	5,861	4,618	10,479	-1,653	....
WENDELL	5,184	60,577	3,029	3,081	6,110	-926	....
WEST CONCORD	1,505	155,828	7,791	5,609	13,400	-11,895	....
WESTBROOK	8,040	82,828	4,141	5,124	9,265	-1,225	....
WHEATON	11,475	183,876	9,194	7,255	16,449	-4,973	....
WILLMAR	84,539	844,477	42,224	39,387	81,611	2,928	2,928
WILLOW RIVER	3,317	37,577	1,879	1,868	3,747	-430	....
WILMONT	2,729	54,257	2,713	4,722	7,435	-4,706	....
WILSON	6,359	45,414	2,271	2,516	4,787	1,572	1,572
WINDOM	7,278	496,355	24,818	14,651	39,469	-32,191	....
WINNEBAGO	12,945	86,021	4,301	6,898	11,199	1,746	1,746
WINSTED	11,766	146,247	7,312	5,771	13,083	-1,317	....
WOLF LAKE	2,373	69,144	3,457	3,348	6,805	-4,432	....
WOOD LAKE	4,225	62,940	3,147	2,344	5,491	-1,266	....
WOODBURY	120,952	837,390	41,870	53,455	95,325	25,627	25,627
WOODSTOCK	2,746	33,537	1,677	1,062	2,739	7	7
WRENSHALL	7,979	102,567	5,128	2,580	7,708	271	271
WRIGHT	....	32,901	1,645	911	2,556	-2,694	....
WYKOFF	3,523	68,427	3,421	2,618	6,039	-2,516	....
WYOMING	8,462	100,591	5,030	7,405	12,435	-3,972	....
YOUNG AMERICA	8,701	127,076	6,354	4,574	10,928	-2,227	....
ZIMMERMAN	10,516	177,918	8,896	10,118	19,014	-8,498	....
ZUMBRO FALLS	7,628	96,628	4,831	5,144	9,975	-2,348	....
TOTAL	9,683,456	111,961,665	5,598,083	5,513,824	11,111,907	175,551	1,724,529
MONTHLY SERVICE PENSION							
APPLE VALLEY	97,032	1,537,286	76,864	82,938	159,802	-62,771	....
BENSON	11,024	221,232	11,062	11,175	22,237	-11,213	....
BROOKLYN CENTER	85,418	2,679,535	133,977	72,110	206,087	-120,669	....
CHANHASSEN	30,698	728,509	36,425	36,699	73,124	-42,427	....
CHASKA	60,732	1,239,982	61,999	28,478	90,477	-29,745	....
COLUMBIA HEIGHTS	....	....	....	....	....	....	....
CRYSTAL	77,083	2,495,363	124,768	51,396	176,164	-99,081	....
EAGAN	72,925	1,734,599	86,730	138,608	225,338	-152,413	....
EDEN PRAIRIE	387,079	2,961,646	148,082	127,346	275,428	111,651	111,651
EDINA	42,657	5,438,709	271,935	168,176	440,111	-397,455	....

Table 4
Calculation of 1993 Municipal Contribution

NAME OF ASSOCIATION	1993	1992 Assets	5 Percent	1993	Total	Balance of	1993
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
MONTHLY SERVICE PENSION							
FAIRMONT	4,747	1,489,018	74,451	32,224	106,675	-101,928	....
GLENCOE	42,104	371,311	18,566	15,150	33,716	8,388	8,388
HUTCHINSON	36,625	633,005	31,650	33,302	64,952	-28,327	....
LAKE JOHANNA	177,775	1,953,367	97,668	107,908	205,576	-27,801	....
MINNETONKA	59,235	4,025,789	201,289	152,566	353,855	-294,620	....
MOUND	118,862	1,566,913	78,346	45,725	124,071	-5,209	....
NEW BRIGHTON	83,120	1,470,661	73,533	51,851	125,384	-42,264	....
NEW HOPE	90,060	821,297	41,065	51,837	92,902	-2,842	....
NEW ULM	66,084	1,287,715	64,386	32,570	96,956	-30,872	....
OSSEO	6,224	633,402	31,670	7,199	38,869	-32,645	....
PINE CITY	....	....	....	....	....	....	....
PIPESTONE	27,192	217,794	10,890	13,813	24,703	2,489	2,489
PLYMOUTH	122,124	1,724,026	86,201	149,924	236,125	-114,001	....
ROBBINSDALE	64,791	922,142	46,107	35,913	82,020	-17,229	....
ROSEVILLE	187,632	2,730,257	136,513	94,397	230,910	-43,278	....
SAVAGE	99,025	884,926	44,246	23,510	67,756	31,269	31,269
SPRING LAKE PARK	144,218	3,109,480	155,474	126,903	282,377	-138,159	....
WHITE BEAR LAKE	61,635	2,503,242	125,162	86,511	211,673	-150,038	....
WORTHINGTON	76,660	621,372	31,069	23,170	54,239	22,421	22,421
TOTAL	2,332,757	157,964,243	7,898,212	7,315,223	15,213,435	-1,768,771	176,218
NO SERVICE PENSION							
CLIFTON	....	....	....	....	....	....	....
DENNISON	....	....	....	....	....	....	....
MAHTOWA	....	....	....	....	....	....	....
TOTAL	0	157,964,243	7,898,212	7,315,223	15,213,435	0	0
GRAND TOTAL	12,123,948	157,964,243	7,898,212	7,315,223	15,213,435	11,540,959	1,900,747

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
ALBANY	6,179	7,500	8,406	....	190	17,035	....
ANDOVER	33,741	13,300	25,001	....	1,596	....	....
ANOKA	77,936	....	159,280	850	17,215	1,000	82,620
BINGHAM LAKE	....	838	1,270	....	237	....	....
BRAHAM	8,777	....	11,538	2,000	....	16,232	....
BREWSTER	5,211	....	4,172	1,838	246	20,360	....
BROOKLYN PARK	125,015	14,537	350,519	-20,917	4,994	....	....
CALLAWAY	2,805	....	4,372	34	100	27,791	....
COLOGNE	4,726	1,000	3,765	....	493	7,700	....
COON RAPIDS	128,201	....	214,836	....	50,315	84,000	4,500
CRANE LAKE	587	....	645	....	....	....	....
CROSSLAKE	7,661	10,538	15,314	....	....	....	....
DALBO	3,316	....	1,978	....	500	1,000	....
DONNELLY	2,402	....	1,577	....	110	....	....
ELGIN	6,446	....	5,023	....	634	....	....
EMBARRASS	2,071	....	2,364	154	....	....	....
ERSKINE	2,182	....	2,117	....	60	....	....
FALCON HEIGHTS	21,123	....	27,461	....	....	22,500	....
FOSSTON	7,395	....	5,259	....	299	....	7,815
FOUNTAIN	1,371	....	1,215	....	100	....	....
FRIDLEY	74,183	....	146,323	4,000	8,944	190,765	....
GARY	1,677	....	695	....	....	....	....
GIBBON	5,889	11,500	14,292	30	1,300	....	....
GLENVILLE	3,098	....	2,679	595	428	....	....
GOODHUE	11,382	....	16,137	2,000	1,000	14,049	180
HAMPTON	749	138	4,063	13,361	486	....	....
HARDWICK	2,391	....	3,988	....	259	9,990	....
HAWLEY	7,222	4,400	8,525	....	15	....	....
IVANHOE	3,417	2,000	4,713	....	1,045	....	....
KENYON	8,502	....	11,210	1,752	190	....	....
KERKHOVEN	3,911	292	3,971	2,117	73	1,935	....
KIESTER	2,636	....	4,189	1,238	154	....	....
LAKE GEORGE	2,222	....	1,023	....	....	....	....
LAKEPORT	2,025	1,045	712	2,024	....	....	....
LE CENTER	7,472	4,000	13,145	1,000	422	59,814	....
LONDON	1,782	....	1,535	....	370	506	....
LONGVILLE	6,444	9,000	-3,731	1,000	1,895	14,664	....
LYLE	1,532	....	2,171	848	730	1,126	....
MAGNOLIA	916	....	934	....	85	....	....
MANTORVILLE	3,773	....	3,347	3,610	....	....	....
MARINE ON ST. CROIX	3,544	1,261	4,117	....	210	....	....
MAZEPPA	3,917	....	2,661	....	247	....	....
MEDICINE LAKE	1,156	8,915	11,499	....	100	....	....
MENDOTA HEIGHTS	37,148	14,110	19,554	2,102	5,383	75,909	....
MENTOR	1,818	....	918	....	....	....	....
MILLERVILLE	1,652	5,000	6,715	....	....	....	....
MILROY	2,191	....	1,865	356	195	....	....
MURDOCK	2,636	1,900	3,853	....	....	....	....
NODINE	2,039	200	15	50	....	....	....
NORTHROP	465	....	1,307	752	....	....	....
ODESSA	1,428	....	354	....	....	....	....
OKLEE	2,986	....	2,740	....	585	....	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
DEFINED CONTRIBUTION							
PLAINVIEW	10,353	6,211	11,042	947	....	10,411	....
PLUMMER	2,634	....	2,717	445	450	....	....
RAMSEY	26,527	....	280	1,781	....	....	....
RED LAKE FALLS	5,342	1,000	4,917	....	375	8,763	....
ROUND LAKE	3,621	....	5,739	20	11	....	....
RUSHFORD	8,017	....	8,619	25	568	20,517	....
SEAFORTH	157	157	188	....	....	14	....
SOUTH BEND	3,127	5,846	3,276	....	....	....	....
ST. HILAIRE	2,653	....	2,374	....	747	5,280	....
SWANVILLE	3,732	3,500	3,062	465	....	12,440	....
TOIVOLA	1,209	....	1,872	....	....	3,422	....
ULEN	3,309	275	4,113	....	....	2,481	....
VERMILION LAKE	650	500	1,659	....	50	1,253	....
WABASSO	4,169	....	5,407	523	25	10,594	....
WAHKON	1,043	....	1,152	....	....	....	....
WANAMINGO	11,994	14,670	992	....	....	....	....
WANDA FIRE	1,789	109	2,292	....	....	....	....
WELLS	9,136	....	10,576	1,000	15	18,773	....
WILLIAMS	2,469	....	2,462	618	....	....	....
WINTHROP	5,255	1,440	12,939	....	615	34,976	....
ZUMBROTA	8,150	....	5,369	162	31	5,609	1,114
TOTAL	774,684	145,182	1,232,678	26,780	104,092	700,909	96,229
LUMP SUM							
ADA	7,336	....	6,945	....	155	....	....
ADAMS	5,182	....	5,102	774	75	9,488	....
ADRIAN	4,408	1,592	6,060	....	1,178	....	....
AITKIN	14,898	4,629	19,177	....	520	23,500	....
ALASKA TOWNSHIP	1,657	....	117	614	....	....	....
ALBERT LEA	2,276	7,800	5,630	27	....	4,146	....
ALBERTVILLE	6,776	....	274	3,297	....	12,375	....
ALBORN	1,206	204	1,311	....	125	....	....
ALDEN	3,345	....	3,167	....	100	....	....
ALEXANDRIA	39,745	37,017	40,090	....	6,417	21,851	24,200
ALMELUND	3,465	754	331	725	269	....	....
ALPHA	1,426	....	4,170	....	10	....	....
ALTURA	2,760	....	2,520	18	200	....	....
AMBOY	3,691	....	3,217	1,238	....	6,188	....
ANNANDALE	12,619	876	10,558	....	381	32,705	....
APPLETON	5,714	....	11,093	5	809	6,840	....
ARGYLE	4,321	....	6,969	1,254	470	25,466	....
ARLINGTON	7,641	2,800	8,154	57	550	21,400	....
ASHBY	7,885	960	4,561	2,400	259	27,571	....
ASKOV	1,993	1,993	2,634	26	28	....	....
ATWATER	5,017	....	115	26,312	17,077	15,400	....
AUDUBON	4,945	5,000	3,964	....	100	....	1,600
AURORA	4,507	5,023	4,981	1,450	1,841	....	....
AVON	9,467	....	8,279	3,700	....	14,000	....
BABBITT	4,456	6,000	10,579	4,439	1,197	17,567	....
BACKUS	4,520	5,300	14,992	1,600	350	....	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
BADGER	3,306	....	3,419	....	411	310	....
BAGLEY	8,274	1,548	6,712	2,050	312	....	....
BALATON	4,389	....	4,595	945	670	7,700	....
BALSAM	2,839	1,500	3,177	....	....	3,346	....
BARNESVILLE	8,197	....	10,812	....	651	3,237	13,440
BARNUM	2,789	13,000	4,782	....	450	....	....
BARRETT	1,793	1,810	1,942	....	603	....	....
BASS BROOK	15,249	....	31,538	816	1,290	8,976	....
BATTLE LAKE	6,501	....	9,688	....	1,050	....	....
BAUDETTE	6,483	....	12,693	125	35	....	....
BAYPORT	27,815	....	72,956	....	4,125	....	....
BEARDSLEY	2,187	285	4,412	....	450	10,500	....
BEAVER BAY	913	3,800	2,653	....	100	16,000	....
BEAVER CREEK	2,240	500	3,853	684	347	....	....
BECKER	28,272	4,000	35,072	....	1,413	52,600	....
BELGRADE	3,450	1,739	7,908	1,000	237	29,906	....
BELLE PLAINE	11,386	4,000	10,208	8,062	2,150	....	....
BELLE PRAIRIE	9,631	1,500	11,020	....	....	41,365	....
BELLINGHAM	2,774	5,000	3,313	....	....	....	....
BELVIEW	2,693	243	4,606	2,513	260	13,409	....
BEMIDJI PIONEER	54,890	4,141	31,484	1,857	8,143	53,000	....
BERTHA	2,865	....	3,279	2,414	277	....	....
BETHEL	788	....	623	....	250	....	....
BIG LAKE	16,050	5,000	10,138	1,815	1,471	7,181	....
BIGFORK	9,298	....	8,128	....	200	....	....
BIRD ISLAND	5,818	2,454	2,865	2,000	50	....	....
BIWABIK	1,757	1,000	1,010	....	....	....	....
BIWABIK CITY	1,923	5,000	11,249	5,000	257	11,000	....
BLACKDUCK	5,748	2,234	8,308	1,032	196	....	....
BLACKHOOF	1,379	718	849	....	336	....	....
BLOMKEST	3,638	....	3,453	25	225	8,400	....
BLOMING PRAIRIE	10,545	7,000	19,351	4,565	3	54,311	....
BLUE EARTH	13,586	8,611	13,018	150	539	33,590	....
BLUFFTON	1,140	....	1,666	....	....	12,600	....
BOVEY	2,906	....	4,333	1,800	1,138	....	....
BOWLUS	3,487	132	4,301	....	330	....	....
BOYD	2,204	....	3,462	37	448	....	....
BRAINERD	62,640	41,269	107,285	457	4,875	....	....
BRANDON	3,236	....	5,198	24	637	1,755	....
BRECKENRIDGE	14,416	4,000	21,685	20,000	1,687	18,975	....
BREITUNG	1,554	....	1,142	2,240	685	3,520	....
BREVATOR	1,809	....	635	....	104	....	....
BRICELYN	2,863	1,954	3,137	1,970	90	....	....
BRIMSON-FAIRBANKS	930	....	475	575	....	....	....
BROOK PARK	913	110	3,256	90	45	5,200	....
BROTEN	3,887	....	5,470	899	362	....	....
BROWERVILLE	4,903	....	5,838	720	....	....	....
BROWNS VALLEY	1,802	3,707	3,694	2,299	395	13,075	....
BROWNSDALE	3,855	....	3,254	3,302	455	....	....
BROWNTON	3,698	8,694	3,570	2,033	646	....	....
BUFFALO	26,847	....	14,983	4,000	2,480	....	2,100
BUFFALO LAKE	3,658	1,000	3,894	....	116	9,546	....
BUHL	1,638	....	7,450	2,000	48	33,502	236

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
BUTTERFIELD	2,498	3,500	4,606	500	45	1,144	200
BYRON	10,875	....	6,357	....	775	7,246	....
CALEDONIA	9,427	2,400	6,138	....	1,095	16,753	350
CALUMET	2,318	8,000	5,968	1,700	633	12,577	....
CAMBRIDGE	24,912	....	23,756	....	1,002	13,000	....
CAMPBELL	2,482	....	3,932	....	114	....	....
CANBY	7,330	2,500	12,699	....	1,851	....	....
CANNON FALLS	16,576	2,000	17,348	1,000	460	16,500	....
CANOSIA	3,542	....	2,557	....	....	4,840	....
CANTON	2,139	....	4,444	....	85	....	....
CARLOS	3,632	16,000	9,218	6,000	....	14,072	....
CARLTON	6,248	3,517	15,810	1,868	....	....	....
CARSONVILLE	2,583	....	566	....	100	....	....
CARVER	....	....	....	....	....	....	....
CASS LAKE	12,019	4,360	13,180	2,000	489	3,038	....
CENTENNIAL	33,675	17,000	21,577	17,319	2,853	7,281	....
CENTER CITY	3,237	9,685	6,762	1,010	608	....	....
CEYLON	3,387	....	3,326	21	396	....	....
CHANDLER	2,000	515	4,198	....	200	....	....
CHATFIELD	8,782	1,276	9,026	....	100	21,000	....
CHERRY	1,907	....	619	2,310	....	....	....
CHISAGO CITY	9,241	19,100	7,628	4,000	24	....	....
CHISHOLM	12,922	....	31,573	....	3,560	63,000	....
CHOKIO	3,968	....	4,316	-417	....	....	....
CLARA CITY	5,391	....	6,656	3,331	680	....	....
CLAREMONT	2,896	4,260	3,766	30	1,565	7,700	....
CLARISSA	2,982	462	3,351	11,397	11,573	18,792	3,350
CLARKFIELD	5,162	1,600	5,030	....	703	....	....
CLARKS GROVE	4,228	....	5,717	450	412	....	....
CLEAR LAKE	7,755	1,939	2,756	1,900	203	....	....
CLEARBROOK	5,006	....	8,807	1,730	408	....	....
CLEARWATER	6,245	3,427	6,670	153	1,860	....	....
CLEMENTS	1,402	636	1,009	44	323	....	....
CLEVELAND	5,086	1,372	7,567	110	....	....	....
CLIMAX	1,359	....	970	....	208	....	....
CLINTON [BIG STONE]	2,742	3,250	1,596	1,289	....	6,587	....
CLINTON [ST. LOUIS]	1,986	....	6,308	441	100	....	....
COKATO	9,380	12,597	9,865	1,200	744	44,921	....
COLD SPRING	13,453	9,995	16,978	9,297	2,233	118,418	....
COLERAINE	3,561	9,100	10,858	2,003	594	32,750	....
COLVIN	687	3,425	1,914	1,360	410	....	....
COMFREY	4,299	2,774	4,173	39	106	15,554	75
COOK	5,754	1,000	7,916	....	....	....	....
COSMOS	3,503	....	7,080	210	....	5,050	....
COTTAGE GROVE	50,271	....	57,499	....	8,816	....	....
COTTON	981	....	917	2,405	....	....	....
COTTONWOOD	5,310	27	7,025	540	1,152	....	....
COURTLAND	3,696	6,908	3,975	2,088	504	....	....
CROMWELL	4,498	6,944	2,920	....	575	....	....
CROOKED LAKE	1,870	....	1,573	....	....	....	....
CROOKSTON	10,937	....	13,570	12,200	2,531	49,505	....
CROSBY	7,126	7,600	16,923	....	1,650	50,020	....
CURRIE	2,583	1,031	3,830	....	438	....	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal	Investment	All Other	Administration	Service	Other
		Contribution	Earnings			Pensions	Benefits
LUMP SUM							
CUYUNA	558	1,708	3,527	840	585	13,929	....
CYRUS	2,187	....	4,040	....	290	....	....
DALTON	3,254	1,145	4,863	4,836	546	....	....
DANUBE	3,548	....	4,077	2,327	322	3,643	....
DANVERS	1,363	....	347	....	....	....	....
DARFUR	1,519	....	1,785	45	56	....	....
DASSEL	9,484	17,967	21,809	9,105	1,542	46,877	....
DAWSON	7,952	....	13,980	....	240	....	....
DAYTON	9,672	3,500	12,541	....	445	3,089	....
DEER CREEK	2,378	....	1,960	1,593	125	3,740	....
DEER RIVER	11,201	....	9,666	110	660	24,272	....
DEERWOOD	5,457	2,000	3,434	....	....	11,500	....
DELANO	12,547	8,840	8,945	2,000	266	45,633	....
DELAVAN	2,781	350	4,471	....	356	7,401	....
DENT	3,960	....	1,916	....	86	....	....
DETROIT LAKES	27,910	....	38,736	....	5,582	41,640	....
DEXTER	2,130	....	2,511	....	350	2,280	....
DILWORTH	10,353	2,600	19,889	1,000	500	19,624	....
DODGE CENTER	5,827	....	6,304	1,269	....	5,852	....
DOVER	2,657	3,576	4,739	840	505	5,000	....
DUMONT	1,159	....	1,457	306	193	....	....
DUNNELL	2,193	....	2,513	....	602	....	....
EAGLE BEND	2,880	8,060	2,666	712	....	....	....
EAGLE LAKE	7,666	14,508	10,665	....	7	43,709	....
EAST BETHEL	16,579	3,679	15,481	....	24	....	....
EAST GRAND FORKS	23,580	....	36,114	....	4,392	103,750	....
EASTERN HUBBARD	2,598	....	615	11	....	....	....
EASTON	2,178	....	4,387	....	326	....	....
ECHO	2,462	950	3,550	....	50	....	....
EDEN VALLEY	5,687	3,000	3,185	130	158	....	....
EDGERTON	5,704	913	6,691	24	125	....	....
EITZEN	918	605	....	2,247	220	2,870	....
ELBOW LAKE	841	....	274	159	....	....	....
ELBOW-TULABY	841	....	274	159	....	....	....
ELIZABETH	2,487	13,500	5,254	192	6	4,203	....
ELK RIVER	38,590	19,000	23,677	1,000	1,764	....	....
ELLEDALE	3,365	3,000	1,379	....	....	6,490	....
ELLSWORTH	3,281	....	4,878	....	....	....	....
ELMER	310	....	649	....	197	2,412	....
ELMORE	3,245	....	8,245	188	200	....	....
ELROSA	2,258	....	2,834	....	325	3,300	....
ELY	13,360	....	22,945	1,000	1,666	37,450	170
ELYSIAN	3,454	5,264	7,145	....	752	6,825	....
EMILY	2,473	....	5,698	10	4,843	11,700	....
EMMONS	2,762	1,400	3,946	1,771	....	5,500	....
EVANSVILLE	2,600	....	4,014	....	382	10,120	....
EVELETH	7,355	6,645	2,974	....	235	....	....
EVERGREEN	....	....	....	....	....	....	....
EXCELSIOR	45,457	....	99,907	....	18,749	20,453	....
EYOTA	5,675	....	8,703	....	....	....	....
FAIRFAX	6,243	....	20,459	1,050	2,204	26,300	....
FARMINGTON	20,711	14,326	16,743	2,000	1,816	31,481	....
FAYAL	3,919	....	2,158	300	300	....	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
FEDERAL DAM	....	....	....	....	....	....	....
FERGUS FALLS	33,120	....	56,634	1,000	858	33,832	....
FERTILE	5,921	....	3,323	....	225	....	....
FIFTY LAKES	1,200	1,000	1,909	....	885	....	....
FINLAND	2,991	....	1,316	....	364	....	....
FINLAYSON	3,387	....	484	3,813	....	....	....
FISHER	704	....	1,736	156	198	....	....
FLENSBURG	411	....	493	....	....	....	....
FLOODWOOD	4,003	4,828	6,693	....	628	....	....
FOLEY	15,323	2,687	20,416	....	2,326	....	....
FORADA	1,260	700	3,117	11,040	100	....	....
FOREST LAKE	39,026	3,000	24,514	2,630	1,648	107,300	....
FORESTON	2,476	....	5,340	820	396	8,800	....
FRANKLIN	2,896	2,896	3,046	2,025	720	4,333	....
FRAZEE	7,248	1,288	5,776	1,288	425	28,255	....
FREDENBERG	1,778	1,000	1,334	....	....	280	....
FRESPORT	4,934	684	13,588	60	75	9,500	....
FRENCH TOWNSHIP	1,619	1,381	604	....	....	....	....
FROST	2,832	....	4,481	....	200	....	....
FULDA	7,204	4,000	7,276	31,325	254	21,228	....
GARFIELD	2,838	5,000	6,679	....	904	....	....
GARRISON	7,562	10,000	11,879	....	....	....	....
GARVIN	204	....	1,052	213	....	....	....
GAYLORD	7,735	....	9,649	11,000	2,995	....	....
GHENT	1,714	....	1,503	....	646	....	....
GILBERT	3,375	9,387	18,321	1,000	750	23,500	....
GLENWOOD	10,274	4,500	4,390	2,000	1,324	....	....
GLYNDON	5,336	....	7,865	393	366	....	....
GNESEN	2,631	3,200	1,295	680	....	....	....
GOLDEN VALLEY	66,734	....	74,061	....	48,562	....	23,970
GONVICK	3,000	4,786	7,043	82	82	61,100	100
GOOD THUNDER	5,305	14,600	11,117	1	1,576	....	100
GOODLAND	1,091	....	247	165	....	900	....
GOODVIEW	5,676	....	11,594	1,037	2,379	24,500	....
GRACEVILLE	4,656	....	3,511	5,762	350	....	....
GRANADA	631	4,730	4,231	....	444	....	....
GRAND LAKE	4,735	1,500	7,655	....	....	....	....
GRAND MARAIS	4,045	....	17,764	1,000	405	24,100	....
GRAND MEADOW	3,755	....	2,978	....	....	....	....
GRAND RAPIDS	41,300	5,045	59,263	....	1,000	64,000	....
GRANITE FALLS	9,945	....	11,995	2,000	244	....	....
GREEN ISLE	1,907	....	6,762	10,000	390	....	....
GREENWOOD	2,435	2,000	3,470	19,735	10,656	5,304	....
GREY EAGLE	4,143	1,000	2,314	10	12	....	500
GROVE CITY	4,612	....	5,303	....	232	10,007	....
GRYGLA	2,662	....	732	....	425	2,750	....
HACKENSACK	4,390	6,400	2,001	360	400	13,000	....
HALLOCK	6,087	....	4,833	1,780	....	19,580	....
HALSTAD	2,287	....	2,044	....	....	....	....
HAM LAKE	18,850	20,319	24,730	1,300	1,066	12,424	....
HAMBURG	2,278	9,872	2,508	....	1,070	33,000	....
HAMEL	10,122	4,700	9,787	3,000	560	5,885	....
HANCOCK	3,628	....	4,387	585	430	5,675	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
HANLEY FALLS	1,391	200	2,832	....	....	....	....
HANOVER	9,474	2,526	2,975	....	277	8,932	....
HANSKA	3,746	54	4,600	....	487	4,400	....
HARMONY	4,295	....	4,652	....	1,022	....	....
HARRIS	2,925	....	1,707	360	....	9,240	....
HARTLAND	2,066	85	3,738	....	935	....	....
HASTINGS	53,666	....	83,109	161	9,175	123,418	437
HAYFIELD	7,456	2,265	10,636	2,660	578	15,000	10,010
HAYWARD	2,993	....	8,114	....	....	....	....
HECTOR	6,704	1,000	6,037	1,750	75	16,600	9,418
HENDERSON	2,909	17,011	5,883	1,472	1,364	19,000	....
HENDRICKS	2,950	3,014	3,492	....	400	....	....
HENDRUM	1,382	....	2,083	....	235	4,400	....
HENNING	4,347	1,550	7,342	....	....	9,177	....
HERMAN	3,803	100	6,089	345	....	....	....
HERMANTOWN	15,327	30,300	19,990	....	1,602	42,064	....
HERON LAKE	3,856	1,275	7,929	130	347	....	....
HEWITT	1,684	....	1,696	....	150	....	....
HIBBING	11,918	....	11,250	....	1,412	....	....
HILL CITY	3,150	....	4,914	....	450	....	....
HILLS	3,954	6,159	3,862	....	459	....	....
HINCKLEY	7,201	495	8,338	1,135	660	....	....
HITTERDAL	1,685	300	1,028	656	414	5,478	....
HOFFMAN	3,097	1,169	3,290	330	....	....	3,630
HOKAH	3,142	....	3,308	202	100	....	....
HOLDINGFORD	5,124	1,600	9,422	....	....	34,200	....
HOLLAND	1,517	....	1,718	....	115	2,900	....
HOLYOKE	622	....	67	796	....	....	....
HOPKINS	40,158	23,800	64,185	5,232	4,262	....	....
HOUSTON	4,777	....	6,489	261	900	....	....
HOVLAND	1,801	1,664	1,403	....	200	....	....
HOWARD LAKE	6,921	1,843	11,015	4,441	1,910	40,500	....
HOYT LAKES	4,449	6,010	17,378	1,000	2,079	21,000	....
HUGO	10,450	....	8,156	....	....	6,978	....
IDEAL	4,934	9,868	8,486	2,500	....	6,437	....
INDUSTRIAL	1,109	....	1,773	1,881	450	....	....
INTERNATIONAL FALLS	23,963	....	35,966	....	4,323	169,294	....
INVER GROVE HEIGHTS	52,217	....	88,273	3,000	5,910	162,950	....
IONA	1,483	....	1,918	....	....	....	....
IRONTON	1,233	2,141	3,228	951	1,271	....	....
ISANTI	14,957	2,450	29,040	1,000	3,963	27,880	....
ISLE	7,028	2,945	8,861	245	208	13,054	....
JACKSON	13,467	4,500	10,407	3,000	792	....	400
JACOBSON	4,858	....	787	....	385	....	....
JANESVILLE	6,778	4,670	7,919	581	525	2,280	....
JASPER	3,832	2,250	4,403	1,000	....	8,250	....
JEFFERS	2,849	....	2,496	....	....	4,400	....
JORDAN	11,464	7,271	15,714	....	1,230	19,500	15,025
KANDIYOHI	4,043	....	6,442	900	469	....	....
KARLSTAD	5,105	....	1,767	....	....	4,400	....
KASOTA	6,495	3,000	9,604	....	685	11,250	....
KASSON	10,009	10,056	9,608	....	2,584	2,310	....
KEEWATIN	1,898	7,000	17,360	2,000	2,694	29,000	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
KELLIHER	2,674	4,800	3,967	....	....	....	....
KELLOGG	2,880	1,000	4,806	90	507	....	....
KENNEDY	3,750	....	297	....	....	....	....
KENSINGTON	2,202	1,186	2,822	542	525	4,669	....
KETTLE RIVER	2,142	3,764	7,225	2,179	749	....	....
KILKENNY	3,005	....	4,192	....	....	2,100	....
KIMBALL	5,685	1,113	4,317	1,000	365	10,692	....
KINNEY	1,371	....	4,486	....	788	....	....
LACRESCENT	11,598	....	11,451	1,000	909	....	....
LAFAYETTE	4,839	1,500	7,450	1,400	1,599	....	....
LAKE BENTON	4,720	1,000	4,449	....	213	....	....
LAKE BRONSON	1,610	457	1,616	....	200	7,920	....
LAKE CITY	20,376	7,001	22,237	....	....	126,907	....
LAKE CRYSTAL	9,617	4,900	8,754	....	665	32,000	380
LAKE ELMO	14,831	....	23,889	1,058	1,753	26,000	....
LAKE HENRY	1,517	2,607	3,066	70	175	....	....
LAKE KABETOGAMA	639	3,600	31	1,183	132	....	....
LAKE LILLIAN	....	....	....	....	....	....	....
LAKE PARK	5,290	....	7,012	2,850	136	21,550	....
LAKE WILSON	2,281	....	3,202	....	184	....	....
LAKEFIELD	8,228	....	11,196	1,078	1,744	18,500	....
LAKELAND	1,178	....	849	24	100	....	....
LAKEVILLE	65,268	140,447	44,619	72	9,074	140,320	....
LAKEWOOD	3,273	....	3,276	25	45	....	812
LAMBERTON	4,482	1,000	5,160	....	....	12,200	....
LANCASTER	2,861	....	516	....	....	....	....
LANESBORO	4,149	2,100	5,606	869	485	9,724	....
LASALLE	....	....	....	....	....	....	....
LE ROY	3,786	....	3,790	489	346	....	....
LE SUEUR	12,577	6,767	22,511	....	1,294	10,000	....
LEAF VALLEY	2,039	3,282	2,019	3,200	600	1,543	....
LESTER PRAIRIE	4,281	5,500	5,241	....	466	....	....
LEWISTON	8,779	1,047	14,416	32	909	13,600	....
LEWISVILLE	4,088	....	4,599	....	283	....	....
LEXINGTON	5,671	....	15,639	....	....	24,952	....
LINDSTROM	9,391	2,609	38,852	10,000	676	78,500	....
LINWOOD	7,414	6,096	5,541	220	25	....	....
LISMORE	2,311	....	345	....	....	....	....
LITCHFIELD	21,337	....	24,567	2,015	791	47,000	....
LITTLE CANADA	20,971	12,000	79,602	....	3,026	....	....
LITTLE FALLS	16,715	10,857	15,258	....	1,889	35,102	....
LITTLEFORK	2,933	1,512	3,170	2,871	270	....	....
LONG LAKE	20,656	3,093	22,006	24,397	1,289	37,660	....
LONG PRAIRIE	11,908	2,403	9,278	....	125	34,750	....
LONSDALE	10,220	2,500	11,365	9,028	228	....	....
LORETTO	8,090	23,000	6,800	....	300	....	....
LOWER ST. CROIX VAL	16,348	....	19,997	7,793	525	....	....
LOWRY	2,113	....	2,023	....	....	....	....
LUCAN	....	....	....	....	....	....	....
LUTSEN	2,528	2,500	1,221	....	....	....	....
LUVERNE	12,772	13,941	4,448	....	1,433	11,016	....
LYND	992	....	266	....	....	....	....
MABEL	3,272	1,803	3,462	4,116	425	21,945	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
MADELIA	8,427	....	13,450	....	322	10,040	....
MADISON	6,845	1,122	11,811	2,966	993	5,354	1,140
MADISON LAKE	4,115	2,500	5,824	1,000	412	13,000	....
MAHNOMEN	6,083	500	9,596	676	....	50,124	....
MAHTOMEDI	19,224	7,500	12,712	9,065	....	....	....
MAKINEN	456	3,000	942	284	....	....	....
MAPLE GROVE	92,659	66,728	82,112	....	8,336	....	1,104
MAPLE HILL	2,992	....	326	65	194	....	....
MAPLE LAKE	13,600	4,500	12,655	1,000	1,250	....	....
MAPLE PLAIN	11,764	8,800	32,615	....	6,317	....	....
MAPLETON	7,585	6,300	17,885	102	678	14,650	....
MAPLEVIEW	299	5,000	940	1,027	20	....	....
MAPLEWOOD	104,787	72,638	144,740	2,035	10,721	....	47,900
MARBLE	975	11,103	6,038	20	512	11,000	120
MARSHALL	34,160	16,000	77,309	-5,239	3,915	134,117	1,050
MAYER	....	....	7,220	2,872	596	10,450	1,200
MAYNARD	3,863	....	5,886	151	798	....	....
MC INTOSH	2,697	....	3,474	....	180	5,247	....
MC KINLEY	184	549	....	358	....	....	....
MCDAVITT	1,192	450	4,444	....	....	1,650	....
MCGRATH	2,113	....	45	....	....	....	....
MCGREGOR	9,755	....	7,516	....	....	....	....
MCKINLEY	184	549	1,527	3,147	....	....	....
MEDFORD	2,690	563	3,893	10,000	847	....	....
MELROSE	9,944	2,655	14,272	3,001	469	27,325	....
MENAHGA	3,503	1,000	5,479	....	337	....	....
MIDDLE RIVER	3,379	....	1,886	125	350	....	....
MIESVILLE	3,130	1,500	4,495	64	425	....	....
MILACA	11,957	3,275	18,045	5	394	2,500	....
MILAN	2,605	....	3,376	600	100	....	....
MILTONA	3,170	4,800	4,165	....	2,310	10,500	....
MINNEOTA	6,445	2,898	13,227	8,000	804	30,881	100
MINNESOTA LAKE	2,993	29,500	12,539	....	600	17,875	3,140
MISSION	3,478	4,279	3,847	....	93	2,764	....
MONTEVIDEO	14,062	....	17,579	1,000	....	21,000	....
MONTGOMERY	8,068	16,566	7,811	....	504	10,800	....
MONTICELLO	29,086	....	17,386	1,000	923	25,500	1,000
MONTROSE	3,888	3,888	3,114	5,023	550	....	....
MOOSE LAKE	7,806	3,297	5,412	2,000	1,759	16,417	7,583
MORA	16,059	....	17,452	2,000	146	....	....
MORGAN	5,757	2,047	16,883	1,176	1,095	26,200	....
MORRIS	14,119	....	10,011	3,500	829	19,850	....
MORRISTOWN	6,383	....	5,677	75,844	....	46,200	....
MORTON	1,969	....	3,387	....	182	....	....
MOTLEY	4,541	3,046	5,370	5,143	372	11,400	....
MT IRON	6,077	8,400	11,003	100	....	....	....
MT LAKE	7,229	4,200	14,974	2,828	675	48,908	....
NASHWAUK	5,609	2,504	9,777	4,821	450	17,800	....
NASSAU	649	....	690	....	194	....	....
NEVIS	4,546	2,800	7,011	2,200	575	....	3,000
NEW AUBURN	2,043	3,000	4,101	2,121	210	6,113	....
NEW GERMANY	2,642	10,800	10,945	5,650	....	....	....
NEW LONDON	10,799	7,644	10,938	1,096	1,270	....	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
NEW MARKET	7,532	....	7,373	5,300	120	....	....
NEW MUNICH	565	1,000	1,046	1,000	175	....	....
NEW PRAGUE	16,350	3,000	20,677	14,805	165	22,000	....
NEW RICHLAND	6,877	450	6,399	3,000	341	60,408	....
NEW SCANDIA	9,506	18,756	9,802	....	....	16,000	....
NEW YORK MILLS	5,575	1,587	3,600	....	837	....	....
NEWFOLDEN	4,718	....	2,384	1,000	350	....	....
NEWPORT	8,699	20,801	20,164	....	5,022	....	....
NICOLLET	8,766	400	5,306	5,700	425	44,754	....
NISSWA	13,012	5,500	16,017	....	....	....	....
NORTH BRANCH	12,664	11,480	12,131	100	1,078	....	800
NORTH MANKATO	23,447	13,880	21,830	....	1,599	43,250	....
NORTH ST. PAUL	27,966	7,000	37,439	26,829	10,243	18,952	....
NORTHFIELD	42,553	47,543	9,185	2,900	9,836	95,803	....
NORTHLAND	626	....	262	....	75	....	....
NORTHOME	2,612	....	3,647	16	281	....	....
NORWOOD	4,919	13,497	5,874	751	508	5,775	9,075
OAK GROVE	11,491	4,500	7,229	....	58	....	....
OAKDALE	21,847	28,453	33,627	....	7,814	....	....
ODIN	1,890	....	3,407	....	133	8,800	....
OGILVIE	5,568	....	7,722	702	....	17,622	....
OKABENA	2,040	112	4,855	1,805	....	9,240	....
OLIVIA	8,667	3,333	7,420	....	540	6,221	....
ONAMIA	5,937	....	12,003	....	206	....	....
ORMSBY	1,689	3,000	3,849	....	....	....	....
ORONOCO	1,577	7,500	1,711	11,000	....	....	....
ORR	2,323	2,290	4,805	1,000	11,332	....	....
ORTONVILLE	....	993	5,269	....	98	21,000	....
OSAKIS	7,687	10,000	8,322	5,000	656	55,750	....
OSTRANDER	1,625	115	2,415	13	118	480	....
OTTERTAIL	3,255	2,500	2,660	150	150	....	....
OWATONNA	54,809	....	50,368	2,000	1,541	132,200	448
PALISADE	3,085	....	3,579	....	1,178	....	....
PALO	2,032	6,500	9,157	42	647	....	....
PARK RAPIDS	21,511	....	12,814	2,019	....	17,800	....
PARKERS PRAIRIE	3,422	7,448	3,249	840	300	....	....
PAYNESVILLE	11,374	2,500	11,118	....	12	7,859	....
PELICAN RAPIDS	13,516	....	13,767	....	859	....	....
PEMBERTON	1,874	....	145	20	50	....	....
PENNOCK	4,228	1,000	2,745	....	....	....	....
PEQUOT LAKES	8,497	24,170	13,560	1,334	254	32,162	....
PERHAM	9,630	....	6,337	....	340	28,635	....
PIERZ	13,632	564	12,260	....	1,270	44,774	....
PIKE SANDY BRITT	4,942	9,126	4,575	....	....	....	....
PILLAGER	6,760	3,000	6,548	....	1,163	9,979	....
PINE ISLAND	13,426	....	8,572	2,000	....	....	....
PINE RIVER	7,677	8,931	24,197	....	1,326	....	....
PLATO	2,712	500	7,340	5,245	275	3,652	....
PORTER	1,455	....	1,881	....	....	....	....
PRESTON	6,577	....	9,049	6,025	10	....	....
PRINCETON	25,402	13,096	37,930	....	4,078	29,500	....
PRINSBURG	2,288	2,513	3,817	850	....	8,800	....
PRIOR LAKE	39,966	....	8,691	....	419	156,143	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
PROCTOR	8,701	....	6,655	2,000	12	....	....
RANDALL	6,900	....	3,971	572	212	6,283	....
RANDOLPH	5,447	7,600	4,082	700	1,275	8,663	....
RAYMOND	3,896	....	3,783	2,880	....	44,440	....
RED WING	8,625	....	6,009	480	....	....	....
REDWOOD FALLS	15,186	9,600	24,823	....	....	30,541	....
REMER	4,549	6,632	6,609	1,000	100	16,400	....
RENVILLE	5,966	....	7,093	....	307	6,160	....
REVERE	....	....	18	200	....	....	....
RICE	5,716	827	7,820	125	1,469	....	....
RICE LAKE	6,783	....	19,362	255	5,599	16,400	5,832
RICHMOND	7,139	4,700	5,117	2,005	606	....	....
ROCKFORD	8,241	12,303	6,627	....	....	....	....
ROCKVILLE	6,125	....	3,089	1,198	768	....	....
ROGERS	10,679	2,000	16,113	1,054	....	29,946	....
ROLLINGSTONE	3,989	....	1,975	....	150	7,260	....
ROSE CREEK	3,135	....	3,599	22	....	....	....
ROSEAU	13,122	964	14,270	1,000	350	43,400	....
ROSEMOUNT	29,123	28,607	20,756	....	1,261	45,400	....
ROTHSAY	4,358	3	8,155	112	106	....	....
ROYALTON	4,250	11,000	2,820	4,623	1,038	....	....
RUSH CITY	8,025	3,067	5,292	....	147	....	....
RUSSELL	2,518	....	2,207	826	....	4,550	....
RUTHTON	2,210	425	4,150	....	132	3,829	....
SABIN-ELMWOOD	3,057	....	7,004	....	115	....	2,000
SACRED HEART	3,148	12,600	8,314	48	740	21,600	....
SANBORN	2,977	2,000	1,741	1,597	75	....	....
SANDSTONE	7,510	....	10,991	....	800	....	....
SARTELL	15,456	....	15,889	....	2,136	2,000	....
SAUK CENTRE	14,362	3,500	9,030	....	866	76,150	....
SAUK RAPIDS	29,313	9,515	24,888	106	1,462	7,720	....
SCANDIA VALLEY	3,097	....	3,679	3,000	156	....	....
SCANLON	1,598	4,814	859	....	....	....	....
SCHROEDER	680	680	4,208	30	225	....	....
SEBEKA	5,942	2,000	9,999	2,350	26,339	....	....
SHAFFER	3,337	1,935	4,645	....	725	....	....
SHAKOPEE	36,090	25,191	34,999	108	1,255	76,111	....
SHELLY	1,544	350	2,980	46	272	1,404	....
SHERBURN	4,823	3,000	4,669	2,682	411	34,417	300
SHEVLIN	1,127	14,736	2,534	....	6	....	....
SILICA	416	....	1,158	2,000	....	....	....
SILVER BAY	5,345	....	6,933	....	255	7,207	....
SILVER LAKE	4,581	3,500	5,175	600	182	....	....
SLAYTON	7,505	12,636	5,257	....	809	....	....
SLEEPY EYE	14,927	4,000	27,133	2,250	1,256	63,900	....
SOLWAY	3,212	1,000	2,477	568	440	7,600	....
SOLWAY RURAL	2,039	100	1,164	2,048	3	....	....
SOUTH HAVEN	4,892	1,673	6,020	1,310	759	7,975	....
SPICER	8,371	2,629	9,485	....	274	30,018	1,000
SPRING GROVE	4,940	7,631	4,499	1,939	262	8,800	418
SPRING VALLEY	7,761	....	16,624	1,000	3,145	....	....
SPRINGFIELD	8,881	....	5,927	2,000	950	....	....
SQUAW LAKE	5,556	7,500	1,799	330	530	2,400	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
ST. ANTHONY	20,195	....	13,831	....	872	....	....
ST. BONIFACIUS	9,591	8,175	11,279	4,029	165	....	....
ST. CHARLES	8,341	2,323	16,318	1,015	1,263	19,600	....
ST. CLAIR	7,592	....	5,903	....	4,252	....	....
ST. CLOUD	19,234	....	23,730	....	4,511	....	....
ST. JAMES	13,627	14,920	8,268	60	975	13,962	....
ST. JOSEPH	14,038	6,536	24,643	186	2,184	....	....
ST. LEO	1,749	....	2,581	23	80	5,850	....
ST. MARTIN	2,596	....	3,231	94	175	2,530	....
ST. MICHAEL	9,070	....	4,683	5,387	425	11,196	....
ST. PAUL PARK	11,276	13,690	16,281	3,012	1,077	....	....
ST. PETER	26,309	15,831	38,328	....	1,418	4,800	1,800
ST. STEPHEN	5,919	2,500	7,494	3,722	392	....	....
STACY	6,494	....	11,005	92	362	5,796	....
STAPLES	9,615	5,000	11,288	3,000	953	46,250	15,250
STARBUCK	5,886	....	4,585	....	670	9,152	....
STEPHEN	4,881	1,000	5,370	1,528	87	14,300	....
STEWART	4,029	10,982	5,404	3,866	220	....	....
STEWARTVILLE	15,385	....	9,080	2,137	1,431	....	....
STILLWATER	51,451	....	64,587	....	11,337	....	....
STORDEN	2,633	....	4,785	3,000	236	....	....
STURGEON LAKE	1,789	....	597	....	....	....	....
SUNBURG	2,973	....	2,983	....	350	32,294	....
TACONITE	1,438	500	5,097	863	....	....	....
TAUNTON	289	27	....	....	....	....	....
TAYLORS FALLS	2,222	....	8,477	....	896	....	....
THIEF RIVER FALLS	20,219	....	42,236	4,060	1,871	128,239	....
THOMSON	7,777	4,016	11,239	1,000	757	12,100	....
TOFTE	1,243	3,000	337	....	726	....	....
TOWER	1,086	400	2,182	9,606	100	7,900	....
TRACY	8,372	2,500	14,426	....	1,831	15,076	....
TRIMONT	5,070	592	8,323	25	35	14,028	....
TRUMAN	5,644	3,500	4,265	1,146	706	....	....
TWIN LAKES [FREEBORN]	265	3,000	3,593	280	57	....	....
TWIN LAKES [MAHNOMEN]	1,214	....	1,072	90	....	....	....
TWIN VALLEY	4,277	....	3,433	170	153	....	....
TWO HARBORS	....	....	....	....	....	....	....
TYLER	4,649	704	6,083	1,470	20	18,865	....
UNDERWOOD	5,388	500	3,553	....	322	....	....
UPSALA	3,180	....	3,127	....	268	....	....
VADNAIS HEIGHTS	33,020	41,113	19,721	....	275	65,300	....
VERGAS	....	....	2,142	21,692	339	....	....
VERNDALE	3,839	2,219	4,919	3,525	153	19,305	....
VERNON CENTER	2,442	....	2,654	3,000	435	....	....
VESTA	2,001	....	2,925	419	160	....	....
VICTORIA	8,053	31,215	5,622	2,000	1,300	....	....
VILLARD	1,793	....	839	3,205	11	....	....
VINING	1,644	....	1,649	....	520	....	....
WABASHA	8,278	10,565	4,459	3,006	2,958	....	....
WACONIA	12,618	9,000	16,235	170	1,002	39,950	2,000
WADENA	11,346	2,675	21,075	1,050	215	....	....
WAITE PARK	9,952	3,500	5,222	1,000	710	....	....
WALDORF	3,524	151	5,364	148	....	....	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
WALKER	9,985	8,446	14,951	1,000	675	6,085	....
WALNUT GROVE	3,448	500	4,753	1,206	4,010	6,600	....
WALTERS	1,474	500	116	....	....	....	....
WARBA-FEELY-SAGO	2,178	....	1,165	1,048	....	....	....
WARREN	8,791	....	940	230	491	....	....
WARROAD	10,884	....	5,652	54	135	....	....
WASECA	24,031	856	27,789	....	1,735	30,020	....
WATERTOWN	10,545	6,000	14,408	9,110	....	8,000	....
WATERVILLE	5,333	667	11,364	20	50	....	....
WATKINS	4,349	6,500	6,861	885	397	....	....
WATSON	3,812	300	5,645	4,950	525	13,055	....
WAUBUN	2,123	....	2,792	....	341	2,100	....
WAVERLY	4,285	5,000	3,313	230	....	18,089	....
WAYZATA	21,652	5,348	12,417	....	3,165	....	....
WELCOME	4,618	2,500	7,254	5,322	600	....	....
WENDELL	3,081	....	4,428	1,337	524	8,070	....
WEST CONCORD	5,609	....	7,259	....	....	8,800	....
WESTBROOK	5,124	925	5,795	1,765	....	13,500	....
WHEATON	7,255	12,500	16,120	7,263	643	45,554	....
WILLMAR	39,387	....	62,952	3,465	1,129	39,294	....
WILLOW RIVER	1,868	....	2,702	....	....	....	....
WILMONT	4,722	....	2,477	1,025	153	4,772	....
WILSON	2,516	7,250	1,984	52	388	....	....
WINDOM	14,651	2,500	21,417	1,000	161	....	....
WINNEBAGO	6,898	2,700	6,114	....	477	....	....
WINSTED	5,771	2,500	8,231	....	....	....	....
WOLF LAKE	3,348	....	3,012	380	753	3,740	....
WOOD LAKE	2,344	203	3,139	1,140	311	....	....
WOODBURY	53,455	83,898	49,831	1,000	4,960	45,648	....
WOODSTOCK	1,062	500	2,057	250	....	....	....
WRENSHALL	2,580	....	8,982	....	1,832	5,825	....
WRIGHT	911	....	1,530	....	....	....	....
WYKOFF	2,618	....	3,167	....	75	....	....
WYOMING	7,405	2,600	5,361	910	407	....	....
YOUNG AMERICA	4,574	2,000	7,693	3,350	223	14,449	....
ZIMMERMAN	10,118	20,000	9,534	....	....	57,880	....
ZUMBRO FALLS	5,144	345	7,921	1,500	367	13,997	....
TOTAL	4,739,140	2,281,421	5,867,469	920,941	603,589	6,782,256	216,713
MONTHLY SERVICE PENSION							
APPLE VALLEY	82,938	30,000	106,243	....	20,507	31,707	....
BENSON	11,175	2,009	14,041	102	1,304	13,680	....
BROOKLYN CENTER	72,110	20,790	219,657	....	10,776	111,337	....
CHANHASSEN	36,699	22,501	48,372	....	8,418	30,925	670
CHASKA	28,478	33,497	88,835	32,663	2,819	51,957	3,667
COLUMBIA HEIGHTS	....	....	....	....	....	....	....
CRYSTAL	51,396	44,357	260,341	556	4,604	195,877	4,592
EAGAN	138,608	91,705	98,783	....	8,468	48,960	....
EDEN PRAIRIE	127,346	248,720	191,478	6,995	27,943	115,808	....
EDINA	168,176	....	286,805	511	49,907	163,080	8,061

Table 5
Revenues and Expenditures
For the year ended December 31, 1992

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
MONTHLY SERVICE PENSION							
FAIRMONT	32,224	83,730	109,038	10,856	12,361	57,420	....
GLENCOE	15,150	25,850	24,676	....	3,653	18,900	....
HUTCHINSON	33,302	17,200	43,024	-3,473	1,888	44,818	10,178
LAKE JOHANNA	107,908	47,880	114,266	....	11,626	84,433	....
MINNETONKA	152,566	12,000	288,310	438	11,871	133,634	16,184
MOUND	45,725	69,540	100,564	....	18,165	101,121	1,500
NEW BRIGHTON	51,851	16,000	97,302	....	8,174	98,076	480
NEW HOPE	51,837	22,517	71,102	....	17,846	108,774	54,525
NEW ULM	32,570	36,622	89,159	....	8,302	79,022	6,875
OSSEO	7,199	....	42,060	34,560	....	35,780	....
PINE CITY	....	....	....	....	....	....	....
PIPESTONE	13,813	42,687	10,306	....	2,962	18,167	....
PLYMOUTH	149,924	....	72,106	....	8,067	47,724	....
ROBBINSDALE	35,913	38,696	69,977	....	9,934	174,570	....
ROSEVILLE	94,397	22,000	145,002	....	45,969	104,655	....
SAVAGE	23,510	61,832	67,001	....	17,147	123,834	....
SPRING LAKE PARK	126,903	25,000	103,755	....	51,291	100,590	2,390
WHITE BEAR LAKE	86,511	20,000	154,916	3,530	15,872	78,441	....
WORTHINGTON	23,170	50,674	34,673	....	851	61,952	....
TOTAL	1,801,399	1,085,807	2,951,792	86,738	380,725	2,235,242	109,122
NO SERVICE PENSION							
CLIFTON	....	....	....	....	....	....	....
DENNISON	....	....	....	....	....	....	....
MAHTOWA	....	....	....	....	....	....	....
TOTAL	0	0	0	0	0	0	0
GRAND TOTAL	7,315,223	3,512,410	10,051,939	1,034,459	1,088,406	9,718,407	422,064

TABLE 6
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	SICK AMOUNT	DEATH BENEFIT AMOUNT	ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER					
DEFINED CONTRIBUTION													
ALBANY	25	....	....	50	5	10	25,000	25,000	....	....	....	....	....
ANDOVER	38	....	7	50	5	5	....	65,000	....	....	....	....	....
ANOKA	38	....	2	50	10	10	....	50,000	....	....	....	....	....
BINGHAM LAKE	14	....	3	55	10	10	....	20,000	....	....	....	....	....
BRAHAM	26	....	5	55	10	10	....	30,000	....	....	....	....	....
BREWSTER	21	....	5	55	10	10	....	10,000	....	....	YES	YES	YES
BROOKLYN PARK	59	....	48	50	10	10	100,000	100,000	....	....	YES	YES	YES
CALLAWAY	20	....	....	50	20	10	....	70,000	....	....	35 WKLY	200	Y/S
COLOGNE	26	1	....	50	10	10	....	10,000	....	....	....	....	....
COON RAPIDS	45	4	....	....	....	....	....	....	....	....	....	YES	YES
CRANE LAKE	16	....	....	50	10	10	10,000	....	....	....	....	....	....
CROSSLAKE	26	....	....	50	10	10	....	100	....	....	....	....	....
DALBO	22	....	3	50	10	10	....	40,000	....	....	....	....	....
DONNELLY	31	....	2	50	20	10	....	10,000	....	....	....	....	....
ELGIN	25	....	2	50	10	10	....	8,000	....	50 WKLY	50 WKLY	50	Y/S
EMBARRASS	20	....	....	50	20	20	....	6,000	....	....	....	....	....
ERSKINE	20	....	....	50	20	10	....	5,000	....	....	....	....	....
FALCON HEIGHTS	28	1	....	50	5	5	....	40,000	....	....	....	....	....
FOSSTON	21	....	....	50	10	10	....	20,000	....	....	YES	YES	YES
FOUNTAIN	19	....	1	50	10	10	....	10,000	....	....	....	....	....
FRIDLEY	33	3	....	50	10	10	....	180,000	....	....	....	....	....
GARY	18	....	4	50	10	10	....	100,000	....	....	....	YES	....
GIBBON	25	....	2	50	20	10	....	35,000	....	....	....	....	....
GLENVILLE	26	....	5	50	5	5	....	10,000	....	....	....	....	....
GOODHUE	25	....	....	50	20	20	....	20,000	....	30 WKLY	30 WKLY	....	YES
HARDWICK	20	....	....	50	10	10	....	45,000	....	....	....	....	....
HAWLEY	22	2	....	50	10	10	....	15,000	....	....	....	....	....
IVANHOE	26	....	1	50	10	10	....	10,000	....	....	yes	....	yes
KENYON	30	....	....	50	10	10	....	20,000	....	....	....	....	....
KERKHOVEN	21	....	2	50	10	10	10,000	10,000	....	....	....	....	....
KIESTER	21	....	1	55	10	10	....	35,000	....	....	42 WKLY	....	....
LAKE GEORGE	18	....	....	50	10	10	....	6,000	....	....	....	....	....
LAKEPORT	12	....	....	55	10	10	....	25,000	....	....	....	....	....
LE CENTER	20	....	1	50	10	10	2,000	21,000	....	....	....	....	....
LONDON	15	....	....	50	20	10	....	50,000	....	100 L/S	....	....	....
LONGVILLE	18	....	....	50	5	5	....	10,000	....	....	....	....	....
LYLE	21	....	....	....	....	....	....	15,000	....	....	....	....	....
MAGNOLIA	13	....	....	50	10	10	....	10,000	....	....	....	....	....
MANTORVILLE	19	....	....	50	10	10	10,000	10,000	....	....	....	....	....
MARINE ON ST. CROIX	24	....	....	50	5	5	....	10,000	....	....	....	....	....
MAZEPPA	24	....	....	50	10	10	....	7,000	....	....	....	....	....
MEDICINE LAKE	18	....	....	50	5	5	....	18,500	....	....	....	....	....
MENDOTA HEIGHTS	35	....	6	50	10	10	100,000	100,000	....	125 WKLY	....	....	....
MENTOR	9	....	....	50	10	10	....	5,000	....	....	....	....	....
MILLERVILLE	16	....	8	55	10	10	....	10,000	....	....	....	....	....

NOTE: WKLY = Weekly, L/S = Lump Sum, Y/S = Year of Service

TABLE 6
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	SICK AMOUNT	SICK TYPE	DEATH BENEFIT		ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER					AMOUNT	TYPE	
DEFINED CONTRIBUTION															
MILROY	15	....	1	50	10	10	....	50,000	....	....	....	....	....	....	....
MURDOCK	19	....	1	50	20	20	....	10,000	....	....	10 WKLY	....	....	....	....
NODINE	14	....	....	55	10	10	....	20,000	....	....	....	....	....	....	....
NORTHROP	18	....	....	....	10	10	....	....	....	....	....	....	....	....	....
ODESSA	12	....	....	55	15	15	....	10,000	....	....	....	....	....	....	....
OKLEE	19	....	1	50	10	10	....	10,000	....	1,000	L/S	....	....	....	....
PLAINVIEW	22	....	2	50	10	10	40,000	40,000	....	....	....	....	....	....	....
PLUMMER	24	....	....	50	10	10	....	10,000	....	....	....	....	....	....	....
RAMSEY	21	....	....	50	10	10	....	10,000	....	....	....	....	....	....	....
RED LAKE FALLS	19	....	....	50	10	10	....	15,000	....	....	....	....	50	Y/S	....
ROUND LAKE	21	....	1	50	20	20	....	80,000	....	....	....	....	....	....	....
RUSHFORD	28	....	2	50	5	5	....	14,000	....	....	....	....	....	....	....
SOUTH BEND	18	....	....	50	10	10	....	30,000	....	....	....	....	....	....	....
ST. HILAIRE	24	....	....	50	10	10	....	20,000	....	....	....	....	....	YES	YES
SWANVILLE	15	....	1	50	15	15	....	25,000	....	....	....	....	....	....	....
TOIVOLA	20	....	....	50	20	10	....	....	....	....	35 WKLY	100	Y/S	....	....
ULEN	23	1	....	50	20	20	....	7,000	....	....	....	....	....	....	....
VERMILION LAKE	16	....	4	50	10	10	....	2,000	....	....	....	....	....	....	....
WABASSO	22	....	1	50	10	10	....	15,000	....	....	....	....	....	....	....
WAKON	18	....	....	60	10	10	....	....	....	....	....	....	....	....	....
WANAMINGO	25	1	....	50	10	10	....	3,000	....	....	....	....	....	....	....
WANDA FIRE	21	....	....	50	20	20	....	6,000	....	....	....	....	....	....	....
WELLS	25	1	....	50	10	10	....	100,000	....	....	....	....	....	....	....
WILLIAMS	17	....	....	50	15	14	....	5,000	....	....	....	....	30,000	L/S	....
WINTHROP	22	....	....	50	10	10	....	300,000	....	....	....	....	....	....	....
ZUMBROTA	27	....	....	50	10	10	....	75,000	....	....	....	....	....	....	....
TOTAL	1,594	14	122												
LUMP SUM															
ADA	26	....	1	50	10	10	....	75,000	625	....	....	....	500	L/S	....
ADAMS	23	....	3	50	10	10	....	10,000	375	375	Y/S	....	375	Y/S	375 Y/S
ADRIAN	24	....	....	50	20	20	....	10,000	300	300	Y/S	....	300	Y/S	300 Y/S
AITKIN	30	....	....	50	10	10	....	25,000	900	900	Y/S	....	900	Y/S	900 Y/S
ALASKA TOWNSHIP	14	....	....	50	10	10	....	....	100	....	....	....	100	Y/S	....
ALBERT LEA	13	5	....	50	5	5	....	20,000	560	800	Y/S	....	800	Y/S	....
ALBERTVILLE	23	....	....	50	20	10	....	10,000	350	....	....	....	350	Y/S	....
ALBORN	18	....	....	50	20	10	....	3,000	200	200	Y/S	....	200	Y/S	200 Y/S
ALDEN	25	....	1	50	10	10	....	10,000	225	225	Y/S	....	225	Y/S	225 Y/S
ALEXANDRIA	30	....	1	50	10	10	....	100,000	2,900	2,900	Y/S	....	2,900	Y/S	....
ALMELUND	26	....	....	50	10	10	....	10,000	125	125	Y/S	....	125	Y/S	125 Y/S
ALPHA	15	3,000	3,000	300	250	L/S
ALTURA	18	50	20	20	10,000	150	150	Y/S	100	Y/S	100 Y/S

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FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL		PENSION AMOUNT	DISABILITY		SICK		DEATH BENEFIT AMOUNT	TYPE	ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER		AMOUNT	AMOUNT	TYPE	AMOUNT				TYPE
LUMP SUM																
AMBOY	19	1	1	50	10	10	....	10,000	225	225	Y/S	....	....	225	Y/S	225 Y/S
ANNANDALE	24	....	5	50	5	5	....	....	800	800	Y/S	....	....	800	Y/S	800 Y/S
APPLETON	20	7	4	55	10	10	40,000	40,000	650	650	Y/S	....	....	650	Y/S	....
ARGYLE	25	....	1	50	10	10	....	10,000	412	....	....	....	....	412	Y/S	412 Y/S
ARLINGTON	29	....	1	50	10	10	....	40,000	500	....	....	....	....	....	....	....
ASHBY	24	....	....	50	5	5	....	30,000	325	....	....	....	....	....	....	....
ASKOV	21	....	2	55	10	10	....	500	250	....	....	....	....	250	Y/S	250 Y/S
ATWATER	22	....	....	50	10	10	....	10,000	400	....	....	....	....	400	Y/S	....
AUDUBON	24	....	....	50	10	10	8,000	8,000	400	200	Y/S	....	....	200	Y/S	....
AURORA	24	....	1	50	10	10	....	25,000	1,050	1,050	Y/S	....	....	1,050	Y/S	....
AVON	21	....	2	....	....	....	....	10,000	650	....	....	....	....	....	....	....
BABBITT	29	....	1	50	10	10	....	25,000	600	....	....	....	....	600	Y/S	....
BACKUS	19	....	3	50	10	10	20,000	20,000	900	900	Y/S	....	....	900	Y/S	....
BADGER	23	....	....	50	10	10	....	5,000	100	100	Y/S	....	....	100	Y/S	100 Y/S
BAGLEY	25	....	2	50	10	10	....	20,000	750	375	Y/S	....	....	750	Y/S	750 Y/S
BALATON	23	....	2	50	10	10	10,000	10,000	350	....	....	....	....	350	L/S	....
BALSAM	20	1	....	50	10	10	....	5,000	325	325	Y/S	....	....	325	Y/S	325 Y/S
BARNESVILLE	26	....	1	50	10	10	....	15,000	800	800	Y/S	....	....	800	Y/S	800 Y/S
BARNUM	25	....	1	50	10	10	20,000	20,000	550	550	Y/S	....	....	550	Y/S	....
BARRETT	17	....	....	55	10	10	....	10,000	300	....	....	....	....	300	Y/S	300 Y/S
BASS BROOK	23	....	....	50	10	10	....	50,000	1,550	1,550	Y/S	....	....	1,550	Y/S	....
BATTLE LAKE	17	....	....	50	10	10	2,000	10,000	650	650	Y/S	....	....	650	Y/S	650 Y/S
BAUDETTE	24	....	....	50	24	20	10,000	10,000	800	350	Y/S	350	Y/S	900	Y/S	....
BAYPORT	23	....	....	50	20	20	....	50,000	2,000	....	....	....	....	....	....	....
BEARDSLEY	20	....	3	50	20	20	....	1,000	250	250	Y/S	....	....	250	Y/S	250 Y/S
BEAVER BAY	14	1	5	50	20	10	25,000	25,000	500	100	L/S	....	....	....	....	....
BEAVER CREEK	14	....	2	50	10	10	....	10,000	300	300	Y/S	....	....	300	Y/S	300 Y/S
BECKER	30	....	2	50	10	10	40,000	40,000	1,400	1,400	Y/S	....	....	1,400	Y/S	....
BELGRADE	24	3	....	50	10	10	....	15,000	400	....	....	400	Y/S	400	Y/S	....
BELLE PRAIRIE	25	....	1	50	5	5	10,000	10,000	575	575	Y/S	....	....	575	Y/S	575 Y/S
BELLINGHAM	20	....	....	50	10	10	....	10,000	200	100	Y/S	....	....	200	Y/S	200 Y/S
BELVIEW	22	....	3	50	11	10	....	5,000	250	250	Y/S	....	....	250	Y/S	250 Y/S
BEMIDJI PIONEER	39	....	3	50	10	10	....	50,000	2,000	....	....	....	....	....	....	....
BERTHA	20	....	....	50	10	10	....	6,000	300	300	Y/S	....	....	300	Y/S	....
BETHEL	11	....	....	50	20	20	....	5,000	120	....	....	....	....	....	....	....
BIG LAKE	30	....	4	50	5	5	....	200,000	800	800	Y/S	....	....	800	Y/S	800 Y/S
BIGFORK	19	....	1	50	10	10	....	15,000	705	....	....	....	....	....	....	....
BIRD ISLAND	25	....	1	50	10	10	....	7,500	400	300	Y/S	....	....	400	Y/S	....
BIWABIK	24	....	....	50	10	10	....	10,000	150	150	Y/S	....	....	150	Y/S	....
BIWABIK CITY	23	....	....	50	10	10	....	50,000	750	4,800	L/S	....	....	4,800	L/S	....
BLACKDUCK	25	....	1	50	10	10	....	10,000	500	....	....	500	Y/S	500	Y/S	500 Y/S
BLACKHOOF	16	....	1	50	10	10	3,000	3,000	125	125	Y/S	....	....	125	Y/S	125 Y/S
BLOMKEST	14	....	....	55	20	20	....	5,000	400	....	....	....	....	200	L/S	....
BLOOMING PRAIRIE	28	50	10	10	100,000	825	825	Y/S	825	Y/S	835 Y/S
BLUE EARTH	30	1	50	10	10	250,000	1,000	5,000	L/S	5,000	L/S

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NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	SICK AMOUNT	DEATH BENEFIT AMOUNT	ACCIDENT & HEALTH INSURANCE	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER						TYPE
LUMP SUM														
BLUFFTON	13	....	....	50	20	20	....	3,000	100	75 Y/S	....	100	Y/S	100 Y/S
BOVEY	20	....	....	50	20	20	....	7,000	500	500 Y/S	....	500	Y/S	500 Y/S
BOWLUS	22	....	....	....	....	....	....	10,000	225	....	....	....	....	....
BOYD	21	....	....	50	10	10	....	....	250	250 Y/S	....	250	Y/S	250 Y/S
BRAINERD	39	....	2	50	10	10	....	150,000	3,000	84 WKLY	....	....	....	....
BRANDON	25	....	....	50	20	20	....	2,000	325	....	....	....	....	....
BRECKENRIDGE	36	....	....	50	20	20	....	50,000	825	....	450 L/S	1,200	Y/S	....
BREITUNG	23	....	....	50	10	10	....	3,200	160	160 YR/S	....	160	YR/S	160 YR/S
BREVATOR	20	....	....	50	10	10	....	10,000	50	50 Y/S	....	50	Y/S	50 Y/S
BRICELYN	23	....	3	55	....	....	....	5,000	325	....	....	....	....	....
BRIMSON-FAIRBANKS	18	....	....	50	20	10	....	....	100	....	100 Y/S	100	Y/S	....
BROOK PARK	16	....	....	50	5	5	....	50,000	200	200 Y/S	....	200	Y/S	200 Y/S
BROOTEN	21	....	....	50	10	10	....	9,000	400	400 Y/S	....	400	Y/S	400 Y/S
BROWERVILLE	22	....	....	50	10	10	....	10,000	400	320 Y/S	....	320	Y/S	....
BROWNS VALLEY	21	....	....	50	20	20	....	5,000	525	525 Y/S	....	525	Y/S	525 Y/S
BROWNSDALE	19	....	....	50	20	20	....	10,000	400	....	....	....	....	....
BROWNTON	24	....	....	50	10	10	....	10,000	300	200 Y/S	....	300	Y/S	300 Y/S
BUFFALO	25	....	2	50	10	10	....	250,000	1,000	1,000 Y/S	700 L/S	1,000	Y/S	....
BUFFALO LAKE	25	....	1	50	10	10	....	10,000	425	425 Y/S	140 WKLY	425	Y/S	....
BUHL	20	....	3	50	10	10	....	25,000	500	....	14 WKLY	....	....	....
BUTTERFIELD	24	....	2	50	5	5	....	6,000	250	250 Y/S	50 WKLY	250	Y/S	....
BYRON	30	....	4	50	5	5	10,000	10,000	350	350 Y/S	....	350	Y/S	350 Y/S
CALEDONIA	31	....	4	50	10	10	....	14,000	500	500 Y/S	35 WKLY	500	Y/S	500 Y/S
CALUMET	21	....	2	50	10	10	....	10,000	500	....	....	500	Y/S	500 Y/S
CAMBRIDGE	25	....	....	50	10	10	....	60,000	1,300	1,300 Y/S	175 WKLY	1,300	Y/S	....
CAMPBELL	25	....	....	62	20	20	....	5,000	125	....	....	125	Y/S	....
CANBY	24	....	2	50	10	10	....	30,000	750	....	....	....	....	....
CANNON FALLS	30	....	1	50	10	10	....	75,000	775	....	....	....	....	....
CANOSIA	22	....	2	50	10	10	....	50,000	300	....	....	....	....	....
CANTON	20	....	....	50	10	10	....	10,000	200	200 Y/S	....	....	....	....
CARLOS	26	....	2	50	10	10	....	10,000	350	....	....	....	....	....
CARLTON	21	....	2	50	10	10	20,000	20,000	900	500 Y/S	....	500	Y/S	....
CARSONVILLE	18	....	....	50	10	10	....	10,000	75	75 Y/S	....	75	Y/S	75 Y/S
CARVER	23	....	1	50	20	20	30,000	30,000	500	....	70 WKLY	1,500	Y/S	....
CASS LAKE	19	1	1	50	10	10	....	15,000	1,000	....	....	....	....	....
CENTENNIAL	52	....	....	50	5	5	....	....	1,200	....	....	1,200	Y/S	....
CENTER CITY	19	....	1	50	10	10	5,000	15,000	850	850 Y/S	....	850	Y/S	....
CEYLON	21	....	....	50	10	10	....	2,500	200	25 WKLY	15 WKLY	....	....	....
CHANDLER	18	....	3	50	10	10	....	60,000	300	300 Y/S	....	300	Y/S	300 Y/S
CHATFIELD	22	....	3	50	5	5	....	15,000	800	800 Y/S	....	800	Y/S	800 Y/S
CHERRY	18	....	1	50	10	10	....	5,000	225	....	25 WKLY	225	Y/S	....
CHISAGO CITY	21	....	2	50	10	10	....	10,000	1,100	....	....	....	....	....
CHISHOLM	28	....	....	50	10	10	....	42,500	1,000	1,000 Y/S	....	1,000	Y/S	1,000 Y/S
CHOKIO	20	50	20	10	10,000	300	300 Y/S	300	Y/S	300 Y/S
CLARA CITY	21	50	20	10	12,000	525	525 Y/S	525	Y/S	525 Y/S

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FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	TYPE	SICK		DEATH BENEFIT AMOUNT	TYPE	ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	MEMBERSHIP	SECRETARY	TREASURER				AMOUNT	TYPE			
LUMP SUM																
CLAREMONT	18	....	4	50	10	10	....	10,000	350	350	Y/S	....	....	350	Y/S	350 Y/S
CLARISSA	24	....	....	50	10	10	5,000	5,000	250	250	Y/S	....	....	250	Y/S	....
CLARKFIELD	29	....	....	50	10	10	....	12,000	425	....	....	....	....	425	Y/S	....
CLARKS GROVE	22	....	6	50	10	10	10,000	10,000	150	150	Y/S	....	....	150	Y/S	150 Y/S
CLEAR LAKE	26	....	....	50	10	10	10,000	10,000	475	475	Y/S	....	....	475	Y/S	....
CLEARBROOK	....	....	....	50	10	10	....	24,000	800	....	....	....	....	....	....	....
CLEARWATER	26	....	1	50	10	10	30,000	30,000	275	....	....	....	....	....	....	....
CLEMENTS	22	....	2	50	10	10	....	2,000	100	100	Y/S	....	....	100	Y/S	....
CLEVELAND	24	....	1	50	10	10	....	20,000	600	....	....	....	....	....	....	....
CLIMAX	16	....	....	55	10	10	....	4,000	25	....	....	....	....	....	....	....
CLINTON [BIG STONE]	25	....	1	50	10	10	....	5,000	300	....	....	300	Y/S	300	Y/S	....
CLINTON [ST. LOUIS]	19	....	2	50	10	10	1,000	1,000	200	200	Y/S	....	....	200	Y/S	....
COKATO	24	4	1	50	5	5	....	100,000	700	500	Y/S	....	....	500	Y/S	500 Y/S
COLD SPRING	30	....	2	50	10	10	....	34,000	1,100	1,100	Y/S	....	....	1,100	Y/S	....
COLERAINE	20	....	1	....	10	10	....	10,000	750	750	Y/S	....	....	....	....	750 Y/S
COLVIN	16	....	1	50	10	10	10,000	10,000	200	....	....	....	....	....	....	....
COMFREY	23	....	1	50	10	10	....	5,000	400	400	Y/S	105	WKLY	400	Y/S	....
COOK	18	....	....	50	20	10	....	20,000	700	....	....	....	....	700	Y/S	700 Y/S
COSMOS	15	....	5	50	5	5	....	11,000	250	250	Y/S	....	....	250	Y/S	250 Y/S
COTTAGE GROVE	48	....	8	50	10	10	....	500,000	1,375	....	....	....	....	3,000	L/S	....
COTTON	40	....	....	50	10	10	....	20,000	150	150	Y/S	....	....	150	Y/S	150 Y/S
COTTONWOOD	25	....	2	55	20	20	5,000	5,000	375	375	Y/S	375	Y/S	375	Y/S	375 Y/S
COURTLAND	22	....	1	50	20	20	....	10,000	400	....	....	....	....	....	....	....
CROMWELL	27	....	....	50	20	10	....	10,000	300	300	Y/S	....	....	300	Y/S	....
CROOKED LAKE	21	....	....	50	5	5	....	5,000	175	175	Y/S	....	....	175	Y/S	175 Y/S
CROOKSTON	25	10	....	50	10	10	200,000	....	1,000	....	....	1,000	L/S	1,000	L/S	....
CROSBY	30	....	3	50	5	5	35,000	35,000	900	900	Y/S	....	....	900	Y/S	900 Y/S
CURRIE	22	....	....	50	10	10	5,000	5,000	275	....	....	....	....	....	....	....
CUYUNA	24	....	....	50	10	10	....	10,000	350	....	....	....	....	....	....	....
CYRUS	17	....	1	....	....	....	....	10,000	250	....	....	....	....	....	....	....
DALTON	24	....	....	50	10	10	1,000	10,000	300	....	....	....	....	....	....	....
DANUBE	17	....	4	50	10	10	....	10,000	400	....	....	....	....	....	....	....
DANVERS	16	....	....	50	10	10	5,000	5,000	50	50	Y/S	....	....	50	Y/S	50 Y/S
DARFUR	14	....	....	50	10	10	....	3,000	160	160	Y/S	140	WKLY	160	Y/S	160 Y/S
DASSEL	26	....	1	50	6	6	....	30,000	1,250	1,250	Y/S	....	....	6,000	L/S	....
DAWSON	25	....	....	50	20	10	....	10,000	800	800	L/S	50	WKLY	800	L/S	....
DAYTON	26	....	3	50	5	5	10,000	10,000	600	....	....	....	....	650	Y/S	650 Y/S
DEER CREEK	22	....	....	....	....	....	....	3,000	170	....	....	....	....	....	....	....
DEER RIVER	24	....	....	50	10	10	....	20,000	700	700	Y/S	....	....	700	Y/S	700 Y/S
DEERWOOD	18	....	....	50	10	10	....	7,000	525	....	....	....	....	525	L/S	....
DELANO	26	....	2	50	10	10	....	20,000	800	....	....	....	....	....	....	....
DELAVAN	19	....	....	50	5	5	....	....	450	450	Y/S	....	....	450	Y/S	2,250 L/S
DENT	24	8	50	10	10	10,000	100	100	Y/S	100 Y/S
DETROIT LAKES	31	17	4	50	5	5	100,000	1,300
DEXTER	17	50	10	10	125

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FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	DISABILITY TYPE	SICK AMOUNT	SICK TYPE	DEATH BENEFIT AMOUNT	DEATH BENEFIT TYPE	ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER								
LUMP SUM																
DILWORTH	34	....	....	50	10	10	25,000	25,000	750	....	....	....	....	....	....	....
DODGE CENTER	19	....	1	50	10	10	....	15,000	650	....	....	....	....	300	Y/S	300 Y/S
DOVER	23	....	....	50	20	10	....	10,000	250	250	Y/SY	21	WKLY	250	Y/S	....
DUMONT	21	....	1	50	10	10	....	2,000	110	110	Y/S	....	....	110	Y/S	110 Y/S
DUNNELL	14	....	....	50	10	10	....	100,000	225	50	Y/S	....	....	100	Y/S	....
EAGLE BEND	25	....	2	50	10	10	....	30,000	325	325	Y/S	....	....	325	Y/S	325 Y/S
EAGLE LAKE	24	....	....	50	10	10	....	15,000	1,100	1,100	Y/S	....	....	1,100	Y/S	1,100 Y/S
EAST BETHEL	30	....	4	50	10	10	....	50,000	1,200	1,200	Y/S	....	....	1,200	Y/S	1,200 Y/S
EAST GRAND FORKS	29	....	....	55	20	20	....	50,000	1,450	....	YES	....	....	....	....	....
EASTERN HUBBARD	19	....	....	55	10	10	....	10,000	200	....	....	....	....	100	Y/S	....
EASTON	23	....	1	50	10	10	....	10,000	200	200	Y/S	....	....	200	Y/S	200 Y/S
ECHO	20	....	1	50	10	10	....	8,000	375	375	Y/S	375	Y/S	375	Y/S	....
EDEN VALLEY	25	....	2	50	10	10	....	25,000	575	575	Y/S	....	....	575	Y/S	575 Y/S
EDGERTON	24	....	....	50	10	10	....	10,000	400	400	Y/S	....	....	400	Y/S	400 Y/S
ELBOW LAKE	10	....	....	50	10	10	5,000	5,000	25	10	L/S	....	....	10	L/S	10 L/S
ELBOW-TULABY	10	....	....	50	10	10	5,000	5,000	25	10	Y/S	....	....	10	Y/S	10 Y/S
ELIZABETH	22	....	....	50	10	10	....	10,000	250	....	....	....	....	....	....	....
ELK RIVER	35	....	....	50	5	5	250,000	75,000	2,100	....	....	....	....	....	....	....
ELLENDALE	20	....	....	50	5	5	....	5,000	150	....	....	....	....	....	....	....
ELLSWORTH	25	....	....	55	10	10	....	10,000	180	180	Y/S	....	....	180	Y/S	180 Y/S
ELMER	12	1	....	60	10	10	....	1,500	50	....	....	....	....	....	....	....
ELMORE	22	....	6	50	10	10	....	60,000	300	300	Y/S	....	....	300	Y/S	300 Y/S
ELROSA	30	....	2	60	10	10	....	10,000	150	150	Y/S	....	....	150	Y/S	150 Y/S
ELY	26	....	5	50	10	10	....	45,000	1,350	....	....	100	WKLY	1,350	Y/S	....
ELYSIAN	23	1	2	50	20	10	....	10,000	325	325	Y/S	....	....	325	Y/S	325 Y/S
EMILY	20	....	8	50	10	10	....	20,000	535	....	....	....	....	535	L/S	....
EMMONS	25	....	....	50	20	20	25,000	50,000	250	....	....	....	....	250	Y/S	....
EVANSVILLE	29	....	....	50	10	10	....	6,500	200	....	....	....	....	200	Y/S	200 Y/S
EVELETH	20	....	....	50	10	10	....	10,000	1,000	600	Y/S	....	....	600	Y/S	....
EVERGREEN	14	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
EXCELSIOR	34	....	10	50	10	10	....	80,000	1,950	....	....	....	....	2,100	Y/S	....
EYOTA	21	....	....	50	15	10	....	10,000	500	....	....	35	WKLY	....	....	....
FAIRFAX	25	....	4	55	5	5	....	200,000	1,100	....	....	....	....	1,100	L/S	1,100 L/S
FARMINGTON	35	....	6	50	10	10	10,000	38,000	1,200	1,200	Y/S	....	....	1,200	Y/S	....
FAYAL	24	....	....	50	10	10	....	10,000	200	300	L/S	....	....	....	....	....
FEDERAL DAM	12	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
FERGUS FALLS	39	....	9	50	10	10	....	85,000	2,000	....	YES	....	....	....	YES	....
FERTILE	17	....	....	50	20	10	....	5,000	300	....	....	....	....	....	....	....
FINLAND	20	....	2	50	10	10	....	5,000	100	....	....	....	....	....	....	....
FINLAYSON	30	....	....	50	10	10	....	5,000	50	....	....	....	....	50	Y/S	50 Y/S
FISHER	24	....	....	50	20	20	....	3,000	60	....	....	....	....	....	....	....
FLENSBURG	23	....	....	50	20	10	....	5,000	25	25	Y/S	....	....	25	Y/S	25 Y/S
FLOODWOOD	24	....	....	50	20	20	....	5,000	500	500	Y/S	100	WKLY	500	Y/S	....
FOLEY	24	....	....	50	20	10	....	35,000	900	....	....	....	....	900	Y/S	900 Y/S
FORADA	29	....	1	50	20	20	....	10,000	150	....	....	....	....	....	....	....

NOTE: WKLY = Weekly, L/S = Lump Sum, Y/S = Year of Service

TABLE 6
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	DISABILITY TYPE	SICK		DEATH BENEFIT AMOUNT	DEATH BENEFIT TYPE	ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER				AMOUNT	TYPE			
LUMP SUM																
FOREST LAKE	27	....	1	50	5	5	40,000	40,000	1,950	1,950	Y/S	....	....	1,950	Y/S	....
FORESTON	23	....	....	50	5	5	....	....	400	....	....	....	....	....	....	....
FRANKLIN	19	....	4	50	10	10	....	20,000	350	350	Y/S	350	Y/S	350	Y/S	....
FRAZEE	24	....	3	50	5	5	20,000	20,000	475	....	....	....	....	2,375	....	....
FREDENBERG	16	....	....	50	10	10	....	10,000	200	200	Y/S	....	....	200	Y/S	200
FREEPORT	22	....	5	50	20	20	....	10,000	500	....	....	....	....	....	....	....
FRENCH TOWNSHIP	24	....	5	50	10	10	10,000	10,000	50	50	Y/S	....	....	50	Y/S	....
FROST	24	....	....	50	....	....	....	10,000	275	....	....	35	WKLY	....	....	....
FULDA	24	....	....	50	10	10	....	15,000	750	....	....	....	....	750	Y/S	750
GARFIELD	23	....	....	50	10	10	....	15,000	175	....	....	....	....	175	Y/S	175
GARRISON	25	....	1	50	10	10	....	20,000	1,000	1,000	L/S	....	....	1,000	L/S	1,000
GARVIN	10	....	3	55	10	10	....	5,000	125	....	....	....	....	125	L/S	....
GHENT	17	....	3	50	10	10	....	2,500	100	....	....	....	....	100	Y/S	100
GILBERT	20	....	....	50	20	10	....	25,000	900	....	....	....	....	....	....	....
GLYNDON	26	....	5	50	20	10	....	10,000	325	....	....	....	....	275	Y/S	275
GNESEN	25	....	....	50	10	10	....	10,000	200	....	....	....	....	....	....	....
GOLDEN VALLEY	44	....	18	50	10	10	....	....	3,000	3,000	Y/S	300	WKLY	....	....	....
GONVICK	20	....	1	50	10	10	....	10,000	500	500	Y/S	....	....	500	Y/S	500
GOOD THUNDER	22	....	4	50	5	5	....	10,000	750	....	....	100	WKLY	750	Y/S	....
GOODLAND	18	....	....	50	5	5	....	7,000	50	50	Y/S	....	....	50	Y/S	....
GOODVIEW	31	....	4	....	....	....	....	100,000	500	....	....	....	....	....	....	....
GRACEVILLE	24	....	2	50	10	10	5,000	5,000	275	275	Y/S	....	....	275	Y/S	275
GRANADA	17	1	....	50	10	10	....	5,000	75	....	....	....	....	....	....	....
GRAND LAKE	29	....	5	50	10	10	10,000	10,000	275	275	Y/S	....	....	275	Y/S	275
GRAND MARAIS	30	....	1	50	10	10	....	30,000	825	825	Y/S	....	....	825	Y/S	....
GRAND MEADOW	25	....	....	55	15	15	100,000	100,000	325	....	....	....	....	....	....	....
GRAND RAPIDS	25	....	3	50	10	10	75,000	75,000	3,000	....	....	40	WKLY	....	....	....
GRANITE FALLS	26	....	....	50	10	10	5,000	5,000	700	....	....	....	....	....	....	....
GREEN ISLE	25	1	....	50	10	10	....	15,000	400	....	....	....	....	....	....	....
GREENWOOD	30	....	....	50	10	10	....	10,000	300	300	Y/S	....	....	300	Y/S	300
GREY EAGLE	18	....	8	50	5	5	....	10,000	425	100	Y/S	....	....	425	Y/S	425
GROVE CITY	20	....	6	50	10	10	....	....	400	....	....	....	....	....	....	....
GRYGLA	20	....	1	....	....	....	....	20,000	100	....	....	....	....	....	....	....
HACKENSACK	18	....	1	50	10	10	....	6,000	600	600	Y/S	....	....	600	Y/S	600
HALLOCK	28	....	1	50	10	10	....	100,000	400	....	....	20	Y/S	50	Y/S	....
HALSTAD	24	....	5	55	10	10	....	30,000	200	200	Y/S	....	....	200	Y/S	200
HAM LAKE	32	....	....	50	10	10	30,000	30,000	1,400	1,400	Y/S	....	....	1,400	Y/S	1,400
HAMBURG	26	....	2	50	20	20	....	5,000	450	10	WKLY	15	WKLY	200	L/S	....
HAMEL	32	....	2	50	10	10	....	10,000	500	500	MONTH	....	....	10,000	L/S	....
HANCOCK	22	....	....	50	20	20	....	10,000	275	....	....	....	....	5,000	L/S	....
HANLEY FALLS	23	....	6	....	....	....	....	20,000	150	....	....	50	....	100	Y/S	....
HANOVER	23	....	2	60	10	10	....	15,000	290	140	WKLY	140	WKLY	290	Y/S	....
HANSKA	25	....	....	50	20	20	....	10,000	250	300	L/S	....	....	300	L/S	....
HARMONY	24	....	....	50	10	10	....	10,000	300	....	....	....	....	....	....	....
HARRIS	18	....	....	50	20	10	....	50,000	150	150	Y/S	....	....	150	Y/S	....

NOTE: WKLY = Weekly, L/S = Lump Sum, Y/S = Year of Service

TABLE 6
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY		SICK		DEATH BENEFIT		ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER		AMOUNT	AMOUNT	TYPE	AMOUNT	TYPE	AMOUNT		TYPE
LUMP SUM																
HARTLAND	21	....	....	...	...	...	....	5,000	150	150	Y/S	42	WKLY	150	Y/S	150 Y/S
HASTINGS	42	....	4	50	10	10	....	90,000	2,500	....	....	28	WKLY	....	....	....
HAYFIELD	25	....	....	50	10	10	....	15,000	750	750	Y/S	....	....	750	Y/S	750 Y/S
HAYWARD	25	....	....	50	10	10	....	15,000	225	200	Y/S	....	....	200	Y/S	....
HECTOR	20	2	....	50	20	20	....	30,000	600	600	Y/S	....	....	600	Y/S	600 Y/S
HENDERSON	24	....	3	50	10	10	10,000	10,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
HENDRICKS	24	....	5	50	5	5	1,000	5,000	350	....	....	....	....	....	....	....
HENDRUM	21	....	....	50	20	20	10,000	10,000	200	....	LUMP	....	....	4,800	LUMP	....
HERMAN	25	....	....	50	10	10	....	10,000	360	360	Y/S	....	....	360	Y/S	....
HERMANTOWN	35	....	6	50	10	10	30,000	30,000	1,000	....	....	....	....	1,000	L/S	....
HERON LAKE	20	....	....	55	20	20	....	10,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
HEWITT	14	....	....	50	10	10	....	5,000	250	250	Y/S	....	....	250	Y/S	250 Y/S
HIBBING	23	....	4	50	5	5	....	50,000	800	....	....	....	....	....	....	....
HILL CITY	26	....	1	50	10	20	....	....	200	....	....	....	....	....	....	....
HILLS	25	....	1	50	10	10	....	10,000	250	150	Y/S	....	....	150	Y/S	150 Y/S
HINCKLEY	27	....	....	50	10	10	....	100,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
HITTERDAL	17	....	....	55	10	10	....	20,000	170	....	....	....	....	....	....	....
HOFFMAN	24	....	....	50	10	10	....	7,000	300	300	Y/S	....	....	300	Y/S	300 Y/S
HOKAH	30	....	1	50	10	10	....	20,000	170	170	Y/S	....	....	170	Y/S	170 Y/S
HOLDINGFORD	24	....	1	50	10	10	10,000	10,000	600	....	....	....	....	....	....	....
HOLLAND	19	....	....	50	10	10	....	....	100	....	....	....	....	....	....	....
HOLYOKE	9	....	....	50	5	5	....	500	25	....	....	....	....	....	....	....
HOPKINS	37	....	5	50	10	5	....	100,000	3,000	....	....	105	WKLY	....	....	....
HOUSTON	25	....	2	50	10	10	....	50,000	475	475	Y/S	....	....	475	Y/S	475 Y/S
HOVLAND	12	....	....	50	10	10	....	5,000	250	....	....	....	....	....	....	....
HOWARD LAKE	27	....	2	50	20	10	....	15,000	700	700	Y/S	....	....	700	Y/S	700 Y/S
HOYT LAKES	21	....	3	50	10	10	....	50,000	1,000	....	....	....	....	10	L/S	....
HUGO	23	....	8	50	10	10	2,000	10,000	600	600	Y/S	....	....	300	Y/S	....
IDEAL	22	....	....	50	10	10	....	8,000	700	700	Y/S	....	....	700	Y/S	700 Y/S
INDUSTRIAL	16	....	....	50	20	10	5,000	5,000	250	250	Y/S	....	....	250	Y/S	250 Y/S
INTERNATIONAL FALLS	27	....	2	50	5	5	....	50,000	1,515	1,515	Y/S	....	....	1,515	Y/S	1,515 Y/S
INVER GROVE HEIGHTS	60	....	4	50	10	10	25,000	200,000	2,100	2,100	Y/S	....	....	2,100	Y/S	....
IONA	9	....	....	50	20	20	5,000	5,000	250	....	....	....	....	....	YES	....
ISANTI	30	1	....	50	10	10	....	....	900	900	Y/S	....	....	900	Y/S	900 Y/S
ISLE	18	....	....	50	10	10	....	12,000	574	....	....	....	....	....	....	....
JACKSON	30	....	....	50	5	5	....	35,000	1,100	....	....	42	WKLY	400	L/S	200 L/S
JANESVILLE	25	19	1	50	10	10	....	15,000	600	....	....	....	....	250	Y/S	250 Y/S
JASPER	22	....	2	50	10	10	....	5,000	375	375	Y/S	....	....	375	Y/S	375 Y/S
JEFFERS	20	....	....	50	20	10	....	10,000	250	....	....	....	....	250	Y/S	250 Y/S
KARLSTAD	29	....	....	50	20	10	....	55,000	200	....	....	....	....	....	....	....
KASOTA	21	1	....	50	10	10	....	10,000	450	450	Y/S	10	WKLY	450	Y/S	450 Y/S
KASSON	28	....	4	50	10	10	10,000	10,000	800	....	....	....	....	....	....	....
KEEWATIN	21	....	3	50	10	10	....	22,000	750	....	....	900	L/S	750	Y/S	....
KELLIHER	22	....	....	50	10	10	....	10,000	250	250	Y/S	....	....	250	Y/S	250 Y/S
KELLOGG	23	10,000	300	300	Y/S	300	Y/S	300 Y/S

NOTE: WKLY = Weekly, L/S = Lump Sum, Y/S = Year of Service

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TABLE 6
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	DISABILITY TYPE	SICK AMOUNT	SICK TYPE	DEATH BENEFIT AMOUNT	DEATH BENEFIT TYPE	ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER								
LUMP SUM																
KENNEDY	12	....	....	50	10	10	250,000	250,000	250	....	....	250	YR/S	250	YR/S	....
KENSINGTON	19	....	....	50	10	10	....	10,000	400	....	....	....	....	....	....	....
KETTLE RIVER	17	....	3	50	10	10	15,000	15,000	450	150	Y/S	....	....	150	Y/S	....
KIMBALL	24	....	....	50	10	10	....	10,000	405	....	....	....	....	405	Y/S	405 Y/S
KINNEY	18	....	3	50	10	10	....	10,000	400	14	WKLY	14	WKLY	400	Y/S	....
LACRESCENT	24	....	7	50	10	10	....	40,000	700	105	WKLY	105	WKLY	700	Y/S	700 Y/S
LAFAYETTE	22	....	1	50	10	10	....	15,000	425	....	....	....	....	....	....	....
LAKE BENTON	21	....	....	55	10	10	....	15,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
LAKE CITY	22	....	....	50	10	10	....	35,000	1,175	1,175	Y/S	....	....	1,175	Y/S	....
LAKE CRYSTAL	24	....	....	50	10	10	....	10,000	850	850	Y/S	....	....	850	Y/S	850 Y/S
LAKE HENRY	16	....	....	50	10	10	....	10,000	150	150	Y/S	....	....	150	Y/S	150 Y/S
LAKE KABETOGAMA	17	....	....	50	5	5	2,500	2,500	200	200	Y/S	....	....	200	Y/S	20 Y/S
LAKE LILLIAN	18	....	1	50	10	10	....	....	300	....	....	....	....	....	....	....
LAKE PARK	24	....	....	50	10	10	....	15,000	425	....	....	....	....	....	....	....
LAKE WILSON	18	....	....	50	20	10	....	10,000	50	70	WKLY	....	....	50	Y/S	....
LAKEFIELD	24	....	2	50	20	20	85,000	85,000	700	....	....	....	....	....	....	....
LAKELAND	19	....	....	50	20	10	....	10,000	50	50	Y/S	....	....	50	Y/S	....
LAKEVILLE	69	....	....	50	10	10	200,000	200,000	3,000	....	....	....	....	....	....	....
LAKEWOOD	25	....	....	50	20	20	....	50,000	175	....	....	....	....	....	....	....
LAMBERTON	20	....	2	50	10	10	....	4,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
LANCASTER	18	....	3	55	10	10	....	20,000	100	50	Y/S	....	....	50	Y/S	50 Y/S
LANESBORO	22	....	2	50	10	10	....	10,000	340	....	....	....	....	....	....	....
LASALLE	13	....	....	50	10	10	....	....	25	....	....	....	....	....	....	....
LE ROY	24	....	1	50	10	10	....	10,000	300	8,000	L/S	280	WKLY	8,000	L/S	8,000 L/S
LE SUEUR	24	....	2	50	10	10	50,000	50,000	1,200	....	....	250	Y/S	1,200	Y/S	....
LEAF VALLEY	20	....	....	50	5	5	....	5,000	125	125	Y/S	....	....	125	Y/S	125 Y/S
LESTER PRAIRIE	30	....	....	50	20	10	....	10,000	400	....	....	20	WKLY	250	L/S	....
LEWISTON	25	1	....	50	5	5	....	20,000	625	625	Y/S	....	....	625	Y/S	625 Y/S
LEWISVILLE	18	....	....	50	10	10	....	50,000	300	300	Y/S	50	WKLY	300	Y/S	300 Y/S
LEXINGTON	20	....	1	50	10	10	....	50,000	900	....	....	....	....	....	....	....
LINWOOD	23	....	4	50	10	10	20,000	20,000	800	400	Y/S	....	....	800	Y/S	800 Y/S
LISMORE	23	....	....	....	....	....	....	30,000	95	....	....	600	L/S	200	L/S	....
LITCHFIELD	29	....	4	50	10	10	35,000	35,000	1,000	1,000	Y/S	560	L/S	1,000	Y/S	1,000 Y/S
LITTLE CANADA	36	....	3	50	10	10	20,000	100,000	2,000	2,000	Y/S	....	....	2,000	Y/S	....
LITTLE FALLS	24	....	1	50	10	10	30,000	30,000	1,250	1,250	Y/S	....	....	1,250	Y/S	1,250 Y/S
LITTLEFORK	26	....	....	50	10	10	....	10,000	325	....	....	....	....	....	....	....
LONG LAKE	29	....	2	50	10	10	....	50,000	1,435	1,435	Y/S	1,435	Y/S	1,435	Y/S	....
LONG PRAIRIE	20	....	2	50	10	10	50,000	50,000	1,250	....	....	....	....	1,250	Y/S	....
LONSDALE	23	....	4	50	10	10	....	30,000	800	800	Y/S	....	....	800	Y/S	800 Y/S
LORETTO	24	....	2	50	10	10	25,000	25,000	1,000	125	L/S	....	....	125	L/S	....
LOWER ST. CROIX VAL	24	....	8	50	10	10	....	100,000	1,200	1,200	L/S	....	....	1,200	L/S	....
LOWRY	21	....	....	50	10	10	....	5,000	300	100	Y/S	....	....	100	Y/S	100 Y/S
LUCAN	....	....	....	50	20	10	....	....	130	....	....	....	....	....	....	....
LUTSEN	14	1	50	10	10	1,000	200	200	Y/S	200	Y/S	200 Y/S
LUVERNE	33	15	3	50	10	10	150,000	150,000	625	750	L/S

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TABLE 6
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	TYPE	SICK AMOUNT		DEATH BENEFIT AMOUNT		ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER				AMOUNT	TYPE	AMOUNT	TYPE	
LUMP SUM																
LYND	15	....	....	50	20	20	....	10,000	25	....	....	....	....	50	Y/S	50 Y/S
MABEL	20	....	....	50	10	10	....	3,000	350	250	Y/S	....	....	125	Y/S	125 Y/S
MADELIA	26	....	4	50	10	10	....	100,000	700	....	....	....	....	....	....	....
MADISON	25	....	....	50	10	10	....	10,000	700	....	....	70	WKLY	....	....	....
MADISON LAKE	25	....	....	50	5	5	10,000	10,000	400	400	Y/S	....	....	400	Y/S	400 Y/S
MAHNOMEN	25	....	....	50	10	10	....	20,000	500	75	% AL	....	....	500	Y/S	....
MAHTOMEDI	34	....	3	50	10	10	20,000	20,000	850	....	....	....	....	850	Y/S	850 Y/S
MAKINEN	16	....	7	50	10	10	30,000	30,000	50	50	Y/S	50	Y/S	50	Y/S	....
MAPLE GROVE	73	....	8	50	5	5	400,000	400,000	2,800	....	....	105	WKLY	....	....	....
MAPLE HILL	13	....	....	50	20	10	....	1,000	50	....	....	....	....	....	....	....
MAPLE LAKE	28	....	....	50	10	10	30,000	30,000	650	....	....	650	Y/S	650	Y/S	650 Y/S
MAPLE PLAIN	29	....	9	50	10	10	....	25,000	1,000	....	....	500	L/S	1,000	Y/S	....
MAPLETON	25	....	3	50	10	10	....	20,000	750	....	....	....	....	7,000	L/S	....
MAPLEVIEW	19	....	....	50	20	5	....	5,000	250	....	....	....	....	....	....	....
MAPLEWOOD	161	....	17	50	10	10	200,000	300,000	1,900	3,000	L/S	....	....	3,000	L/S	....
MARBLE	18	....	2	50	10	10	8,000	8,000	500	500	Y/S	10	WKLY	500	Y/S	500 Y/S
MARSHALL	41	....	1	50	5	5	125,000	125,000	2,900	2,900	Y/S	175	WKLY	2,900	Y/S	2,900 Y/S
MAYER	28	....	1	50	5	5	....	15,000	400	400	Y/S	....	....	400	Y/S	....
MAYNARD	23	....	1	55	10	10	10,000	10,000	350	125	Y/S	....	....	....	....	150 Y/S
MC INTOSH	17	....	....	50	10	10	....	10,000	300	350	Y/S	....	....	350	Y/S	350 Y/S
MCDAVITT	22	....	2	50	10	10	10,000	10,000	150	150	Y/S	....	....	150	Y/S	150 Y/S
MCGRATH	18	....	....	50	5	5	....	1,000	100	100	Y/S	....	....	100	Y/S	100 Y/S
MCGREGOR	20	....	2	50	10	10	....	....	675	....	....	....	....	....	....	....
MCKINLEY	12	....	....	50	20	20	5,000	5,000	300	....	....	....	....	....	....	....
MEDFORD	28	....	....	50	10	10	....	50,000	230	230	Y/S	....	....	....	....	230 Y/S
MELROSE	28	....	1	50	10	10	....	15,000	650	....	....	....	....	....	....	....
MENAHGA	21	....	1	55	10	10	....	100,000	450	450	Y/S	42	WKLY	450	Y/S	450 Y/S
MIDDLE RIVER	20	....	1	50	20	10	....	5,000	100	100	Y/S	100	WKLY	100	Y/S	100 Y/S
MIESVILLE	34	....	2	50	10	10	....	5,000	300	300	Y/S	....	....	300	Y/S	300 Y/S
MILACA	19	....	5	50	5	5	....	....	1,300	....	....	....	....	....	....	....
MILAN	20	....	1	55	10	10	....	10,000	300	300	Y/S	21	WKLY	300	Y/S	300 Y/S
MILTONA	23	....	3	50	10	10	....	10,000	350	350	Y/S	....	....	350	Y/S	350 Y/S
MINNEOTA	26	....	....	50	10	10	....	14,000	675	675	Y/S	25	WKLY	675	Y/S	675 Y/S
MISSION	17	....	....	50	10	10	5,000	5,000	450	450	Y/S	....	....	450	Y/S	450 Y/S
MONTEVIDEO	29	....	....	....	....	....	....	50,000	1,000	500	L/S	100	L/S	500	L/S	....
MONTGOMERY	30	18	2	55	20	10	200,000	200,000	650	....	....	8	WKLY	....	....	....
MONTICELLO	25	1	....	50	10	10	....	25,000	1,225	1,225	Y/S	200	Y/S	1,225	Y/S	1,225 Y/S
MONTROSE	21	....	2	55	10	10	10,000	10,000	400	600	L/S	....	....	600	L/S	600 L/S
MOOSE LAKE	27	....	3	50	10	10	12,000	12,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
MORA	28	....	6	55	10	10	....	250,000	900	....	....	....	....	....	....	....
MORGAN	20	....	4	50	10	10	....	25,000	1,050	1,050	Y/S	....	....	1,050	Y/S	1,050 Y/S
MORRIS	30	....	....	45	20	29	....	20,000	700	....	....	....	....	....	....	....
MORRISTOWN	25	50	10	10	100,000	600
MORTON	22	50	10	10	50,000	500
MOTLEY	20	50	10	10	650

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FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY		SICK		DEATH BENEFIT		ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER		AMOUNT	AMOUNT	TYPE	AMOUNT	TYPE	AMOUNT		TYPE
LUMP SUM																
MT IRON	20	....	....	50	10	10	....	50,000	950	....	....	....	....	950	Y/S	....
MT LAKE	24	3	1	50	10	10	....	50,000	900	....	....	....	....	....	....	....
NASHWAUK	27	....	....	50	20	20	....	20,000	900	....	....	12 WKLY	....	900	Y/S	900 Y/S
NASSAU	21	....	....	55	20	10	....	10,000	25	....	....	....	....	....	....	....
NEVIS	26	....	1	50	10	10	2,500	5,000	500	300	Y/S	....	....	300	Y/S	300 Y/S
NEW AUBURN	20	....	....	50	20	10	....	5,000	200	200	Y/S	200	Y/S	200	Y/S	200 Y/S
NEW GERMANY	29	....	4	50	10	10	....	20,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
NEW LONDON	24	....	....	50	10	10	....	100,000	800	....	....	....	....	100	Y/S	100 Y/S
NEW MARKET	20	....	2	50	20	10	....	10,000	550	550	Y/S	....	....	550	Y/S	550 Y/S
NEW PRAGUE	30	1	....	50	20	10	....	30,000	1,150	....	....	....	....	....	....	....
NEW RICHLAND	22	4	....	50	10	10	....	20,000	600	600	Y/S	....	....	600	Y/S	600 Y/S
NEW SCANDIA	29	....	....	50	20	10	....	20,000	600	600	Y/S	....	....	600	Y/S	600 Y/S
NEW YORK MILLS	22	....	1	50	10	10	....	7,000	450	450	Y/S	....	....	450	Y/S	450 Y/S
NEWFOLDEN	15	....	....	50	10	10	....	10,000	400	400	Y/S	200	WKLY	400	Y/S	400 Y/S
NEWPORT	30	....	7	50	10	10	40,000	40,000	1,500	1,500	Y/S	....	....	1,500	Y/S	1,500 Y/S
NICOLLET	22	3	....	50	5	5	....	10,000	515	....	....	....	....	....	....	....
NISSWA	24	....	....	50	10	10	....	25,000	925	925	Y/S	....	....	925	Y/S	....
NORTH BRANCH	27	....	5	50	10	10	20,000	20,000	900	....	....	800	L/S	900	Y/S	....
NORTH MANKATO	23	2	4	50	5	5	20,000	20,000	1,250	1,250	Y/S	....	....	1,250	Y/S	....
NORTH ST. PAUL	32	....	4	50	15	15	....	50,000	1,800	....	....	21	WKLY	....	....	....
NORTHFIELD	27	....	6	50	5	5	....	75,000	3,000	....	....	....	....	....	....	....
NORTHLAND	10	....	....	50	20	10	....	5,000	50	50	Y/S	....	....	50	Y/S	50 Y/S
NORTHOME	17	....	1	50	11	11	....	3,000	225	....	....	....	....	....	....	....
NORWOOD	30	....	4	50	10	10	....	50,000	550	....	....	....	....	550	Y/S	....
OAK GROVE	22	....	2	50	10	10	....	20,000	600	600	L/S	....	....	600	L/S	....
OAKDALE	31	....	1	50	20	10	....	50,000	1,900	....	....	35	WKLY	....	....	....
ODIN	11	....	....	50	20	10	....	10,000	300	....	....	10	WKLY	300	L/S	....
OGILVIE	18	2	....	50	10	10	....	200,000	450	35	L/S	35	L/S	....	....	....
OKABENA	20	....	1	55	5	5	....	10,000	350	350	Y/S	....	....	350	Y/S	350 Y/S
OLIVIA	24	....	1	50	10	10	....	40,000	750	500	L/S	....	....	....	....	....
ONAMIA	21	....	....	50	10	10	....	100,000	800	800	Y/S	....	....	800	Y/S	800 Y/S
ORMSBY	15	....	3	50	10	10	....	6,000	300	300	Y/S	....	....	300	Y/S	300 Y/S
ORONOCO	20	....	....	50	10	10	....	10,000	120	....	....	....	....	120	Y/S	....
ORR	9	....	1	50	10	10	10,000	10,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
ORTONVILLE	29	....	1	50	10	10	....	100,000	600	....	....	....	....	....	....	....
OSAKIS	18	....	....	50	10	10	....	50,000	1,250	1,250	Y/S	....	....	1,250	Y/S	1,250 Y/S
OSTRANDER	16	....	....	50	20	10	....	5,000	200	....	....	....	....	....	....	....
OTTERTAIL	30	....	2	50	10	10	....	2,000	100	100	Y/S	....	....	100	Y/S	100 Y/S
OWATONNA	37	....	3	50	10	10	....	100,000	1,900	1,900	Y/S	28	WKLY	1,900	Y/S	....
PALISADE	20	....	1	50	10	10	....	10,000	250	250	Y/S	25	WKLY	250	Y/S	250 Y/S
PALO	25	....	1	50	10	10	....	10,000	550	....	....	....	....	....	....	....
PARK RAPIDS	26	....	....	50	10	10	30,000	30,000	1,400	....	....	....	....	....	....	....
PARKERS PRAIRIE	25	....	....	....	....	....	10,000	10,000	400	....	....	....	....	....	....	....
PAYNESVILLE	25	....	....	50	10	10	....	17,000	800	800	L/S	....	....	800	L/S	....
PELICAN RAPIDS	24	....	....	50	10	10	30,000	300,000	1,000	1,000	Y/S	....	....	1,000	Y/S	....

NOTE: WKLY = Weekly, L/S = Lump Sum, Y/S = Year of Service

TABLE 6
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	SICK AMOUNT	DEATH BENEFIT AMOUNT	ACCIDENT & HEALTH INSURANCE	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER						TYPE
LUMP SUM														
PEMBERTON	20	.....	.....	50	10	10	.....	5,000	10	50 Y/S	50 Y/S	50	Y/S	.....
PENNOCK	18	.....	.....	50	10	10	.....	10,000	400	.....	400 MONTH	.....	.....	.....
PEQUOT LAKES	25	.....	1	50	10	10	.....	25,000	825	.....	.....	825	Y/S	.....
PERHAM	24	.....	4	55	10	10	10,000	10,000	400	.....	.....	400	Y/S	.....
PIERZ	26	.....	.....	50	12	12	100,000	100,000	700	700 Y/S	.....	700	Y/S	700 Y/S
PIKE SANDY BRITT	40	.....	4	50	10	10	3,000	3,000	300	.....	.....	.....	.....	.....
PILLAGER	18	.....	3	50	.....	10	.....	20,000	450	.....	450 Y/S	450	Y/S	.....
PINE ISLAND	26	.....	3	50	10	10	100,000	100,000	625	.....	.....	.....	.....	.....
PINE RIVER	25	.....	4	50	5	5	.....	25,000	1,200	1,200 Y/S	.....	1,200	Y/S	1,200 Y/S
PLATO	27	.....	5	50	10	10	.....	8,000	412	.....	.....	.....	.....	.....
PORTER	24	.....	.....	55	10	10	.....	10,000	100	60 Y/S	.....	.....	.....	100 Y/S
PRESTON	24	.....	.....	50	10	10	.....	15,000	500	.....	.....	.....	.....	.....
PRINCETON	36	.....	3	50	10	10	.....	50,000	1,425	1,425 Y/S	.....	1,425	Y/S	1,425 Y/S
PRINSBURG	18	.....	2	50	10	10	60,000	60,000	400	400 Y/S	.....	400	Y/S	.....
PRIOR LAKE	37	.....	2	50	20	20	75,000	75,000	1,900	100 Y/S	.....	500	Y/S	.....
PROCTOR	19	.....	.....	50	20	20	2,500	2,500	800	28 WKLY	17 WKLY	500	L/S	.....
RANDALL	25	.....	.....	50	10	10	.....	25,000	400	.....	.....	.....	.....	.....
RANDOLPH	30	.....	7	50	20	10	.....	10,000	375	.....	.....	.....	.....	.....
RAYMOND	21	.....	1	50	10	10	.....	15,000	400	400 Y/S	.....	400	Y/S	400 Y/S
RED WING	30	.....	6	55	10	10	20,000	20,000	250	.....	.....	1,000	L/S	.....
REDWOOD FALLS	29	.....	.....	50	10	10	.....	50,000	1,200	.....	.....	12,000	Y/S	.....
REMER	17	.....	1	50	20	10	.....	.....	700	.....	.....	.....	.....	.....
RENVILLE	25	.....	.....	50	5	5	.....	10,000	450	.....	.....	.....	.....	.....
REVERE	18	.....	.....	50	10	10	.....	1,000	10	25 YEAR	.....	50	YEAR	.....
RICE	17	.....	.....	50	.....	20	50,000	50,000	500	.....	.....	.....	.....	.....
RICE LAKE	26	.....	2	50	.....	.....	.....	20,000	700	700 Y/S	.....	700	Y/S	700 Y/S
RICHMOND	24	.....	.....	50	20	20	5,000	15,000	500	.....	60 WKLY	.....	.....	.....
ROCKFORD	21	.....	2	50	5	5	.....	10,000	900	.....	.....	.....	.....	.....
ROCKVILLE	25	.....	4	50	10	10	.....	6,000	372	2,100 L/S	.....	.....	.....	.....
ROGERS	24	1	2	50	10	10	.....	.....	900	900 Y/S	.....	900	Y/S	900 Y/S
ROLLINGSTONE	25	.....	4	50	10	10	.....	10,000	150	150 Y/S	.....	150	Y/S	150 Y/S
ROSE CREEK	22	.....	.....	50	20	10	.....	10,000	250	250 Y/S	.....	250	Y/S	250 Y/S
ROSEAU	25	.....	.....	50	10	10	.....	20,000	900	.....	.....	900	Y/S	.....
ROSEMOUNT	33	.....	4	50	10	10	40,000	40,000	1,600	.....	.....	1,600	Y/S	1,600 Y/S
ROTHSAY	22	.....	3	50	10	10	.....	15,000	450	450 Y/S	.....	450	Y/S	450 Y/S
ROYALTON	17	.....	1	50	10	10	.....	5,000	200	200 Y/S	.....	200	Y/S	200 Y/S
RUSH CITY	26	.....	2	50	10	10	25,000	25,000	550	550 Y/S	.....	550	Y/S	550 Y/S
RUSSELL	19	.....	1	50	10	10	.....	5,000	350	350 Y/S	.....	350	Y/S	350 Y/S
SABIN-ELMWOOD	21	.....	4	50	10	10	.....	.....	250	.....	YES	.....	YES	.....
SACRED HEART	23	.....	3	50	20	20	.....	25,000	500	.....	.....	.....	.....	.....
SANBORN	19	.....	1	50	20	20	5,000	5,000	200	.....	.....	.....	.....	.....
SANDSTONE	28	.....	.....	.....	.....	.....	.....	50,000	500	500 Y/S	.....	500	Y/S	.....
SARTELL	25	.....	.....	50	10	10	.....	20,000	940	.....	.....	.....	.....	.....
SAUK CENTRE	30	50	10	10	100,000	650	650 Y/S	650	Y/S
SAUK RAPIDS	26	50	10	20	30,000	30,000	1,400	35 WKLY

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FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT TYPE	SICK AMOUNT TYPE		DEATH BENEFIT AMOUNT TYPE	ACCIDENT & HEALTH INSURANCE	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER			AMOUNT	TYPE			
LUMP SUM															
SCANDIA VALLEY	25	....	....	50	10	10	20,000	20,000	350	500 Y/S	....	....	500	Y/S	....
SCANLON	19	....	2	50	10	10	5,000	5,000	300	300 Y/S	....	....	300	Y/S	300 Y/S
SCHROEDER	11	....	....	50	20	10	5,000	5,000	800	....	....	....	800	Y/S	....
SEBEKA	20	....	1	55	10	10	....	20,000	600	....	....	....	....	YES	....
SHAHER	23	....	3	50	10	10	....	100,000	275	....	....	....	2,750	Y/S	2,750 Y/S
SHAKOPEE	34	....	1	50	5	5	40,000	40,000	2,263	2,263 Y/S	....	....	2,263	Y/S	....
SHELLY	23	....	....	50	10	10	....	....	150	150 Y/S	....	....	150	Y/S	150 Y/S
SHERBURN	20	....	3	50	10	10	....	25,000	525	525 L/S	75	L/S	....	....	....
SHEVLIN	20	....	....	50	10	10	....	10,000	300	300 Y/S	....	....	300	Y/S	300 Y/S
SILICA	16	....	....	....	....	....	10,000	10,000	200	....	....	....	....	....	....
SILVER BAY	22	....	....	50	10	10	15,000	15,000	700	700 Y/S	....	....	700	Y/S	700 Y/S
SILVER LAKE	27	....	3	50	10	10	....	7,500	250	250 Y/S	....	....	250	Y/S	250 Y/S
SLAYTON	29	....	3	50	....	....	5,000	5,000	750	....	....	....	....	....	....
SLEEPY EYE	28	....	2	55	10	10	40,000	40,000	950	....	....	....	....	....	....
SOLWAY	26	4	....	50	10	10	....	2,500	200	200 YR/S	....	....	200	YR/S	200 YR/S
SOLWAY RURAL	16	....	....	50	10	10	....	1,000	100	....	....	....	....	....	....
SOUTH HAVEN	22	....	....	50	10	10	50,000	50,000	250	250 Y/S	....	....	250	Y/S	250 Y/S
SPICER	22	....	2	50	10	10	....	10,000	750	750 Y/S	....	....	3,500	LUMP	....
SPRING VALLEY	22	....	....	50	10	10	....	30,000	850	....	....	....	....	....	....
SPRINGFIELD	26	....	4	50	10	10	....	50,000	700	700 Y/S	....	....	700	Y/S	700 Y/S
SQUAW LAKE	22	1	....	55	10	10	2,000	2,000	200	200 L/S	....	....	200	L/S	....
ST. ANTHONY	23	....	7	50	10	10	....	25,000	1,000	1,000 Y/S	....	....	1,000	Y/S	1,000 Y/S
ST. BONIFACIUS	20	....	1	50	10	10	....	10,000	825	825 Y/S	....	....	825	Y/S	825 Y/S
ST. CHARLES	27	....	2	50	10	10	....	25,000	700	....	....	....	....	....	....
ST. CLAIR	26	....	2	50	20	10	25,000	25,000	680	....	900	Y/S	900	Y/S	....
ST. CLOUD	30	....	....	50	10	10	30,000	30,000	800	800 Y/S	....	....	800	Y/S	....
ST. JAMES	28	4	1	55	10	10	....	5,000	950	....	....	....	....	....	....
ST. JOSEPH	28	....	3	50	10	10	....	25,000	950	950 Y/S	....	....	950	Y/S	950 Y/S
ST. LEO	23	....	....	50	10	10	....	1,000	125	....	5	WKLY	125	Y/S	....
ST. MARTIN	25	....	....	50	5	5	....	30,000	250	250 Y/S	....	....	250	Y/S	250 Y/S
ST. MICHAEL	24	....	....	50	10	10	....	100,000	350	....	....	....	....	....	....
ST. PAUL PARK	25	....	2	50	10	10	....	30,000	1,300	....	....	....	1,300	Y/S	....
ST. PETER	34	5	3	50	5	5	1,000	50,000	1,400	....	140	WKLY	....	....	....
ST. STEPHEN	25	....	1	50	10	10	....	50,000	450	450 Y/S	....	....	450	Y/S	450 Y/S
STACY	25	....	4	50	20	10	....	16,000	450	....	....	....	....	....	....
STAPLES	27	....	1	50	10	10	....	25,000	750	750 Y/S	....	....	750	Y/S	....
STARBUCK	22	....	....	50	10	10	....	10,000	400	250 Y/S	....	....	250	Y/S	250 Y/S
STEPHEN	28	....	....	....	....	....	....	20,000	325	....	....	....	....	....	....
STEWART	26	....	....	50	10	10	....	10,000	500	500 Y/S	....	....	500	Y/S	500 Y/S
STEWARTVILLE	22	....	3	50	10	10	....	20,000	975	....	....	....	975	Y/S	....
STILLWATER	35	3	1	50	10	10	....	100,000	2,250	....	35	WKLY	2,250	Y/S	2,250 Y/S
STORDEN	19	....	1	55	10	10	....	10,000	350	....	....	....	....	....	....
STURGEON LAKE	12	....	....	50	10	10	....	5,000	125	125 Y/S	....	....	125	Y/S	125 Y/S
SUNBURG	19	....	1	50	10	10	....	50,000	300	....	....	....	....	....	....
TACONITE	15	1	50	10	10	6,000	400	400 Y/S	280	L/S	400	Y/S	400 Y/S

NOTE: WKLY = Weekly, L/S = Lump Sum, Y/S = Year of Service

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NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	DISABILITY TYPE	SICK AMOUNT	SICK TYPE	DEATH BENEFIT AMOUNT	DEATH BENEFIT TYPE	ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER								
LUMP SUM																
TAUNTON	14	....	....	60	20	10	10,000	10,000	10	....	....	50	L/S	50	L/S	....
TAYLORS FALLS	25	....	....	50	10	10	....	25,000	700	....	....	....	....	200	Y/S	....
THIEF RIVER FALLS	22	....	....	50	10	10	....	50,000	2,000	500	Y/S	500	Y/S	1,500	L/S	....
THOMSON	30	....	6	50	10	10	....	10,000	650	....	....	....	....	400	L/S	....
TOFTE	10	....	....	50	5	10	....	....	250	250	Y/S	....	....	250	Y/S	....
TOWER	19	....	....	50	10	10	....	5,000	200	100	Y/S	....	....	100	Y/S	100 Y/S
TRACY	24	....	6	50	5	5	20,000	20,000	850	850	Y/S	....	....	850	Y/S	850 Y/S
TRIMONT	24	....	2	50	10	10	....	15,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
TRUMAN	25	....	2	50	10	10	....	25,000	500	500	Y/S	21	WKLY	500	Y/S	500 Y/S
TWIN LAKES [FREEBORN]	20	....	....	50	10	10	....	5,000	200	....	....	....	....	200	Y/S	200 Y/S
TWIN VALLEY	25	....	3	50	10	10	....	10,000	300	....	....	....	....	....	....	....
TWO HARBORS	....	....	....	50	10	10	....	....	1,450	1,450	Y/S	....	....	1,450	Y/S	....
TYLER	24	....	....	50	10	10	....	20,000	350	350	Y/S	....	....	350	Y/S	350 Y/S
UNDERWOOD	18	....	2	50	10	10	....	10,000	350	350	Y/S	....	....	....	....	....
UPSALA	17	....	1	50	10	10	....	5,000	400	400	Y/S	....	....	400	Y/S	400 Y/S
VADNAIS HEIGHTS	39	....	3	50	10	10	....	50,000	1,600	1,600	Y/S	....	....	1,600	Y/S	....
VERGAS	18	....	....	50	10	10	....	5,000	250	....	....	....	....	250	Y/S	250 Y/S
VERDALE	24	....	....	50	5	5	....	10,000	350	350	Y/S	....	....	350	Y/S	350 Y/S
VERNON CENTER	23	....	....	50	20	10	....	30,000	375	500	Y/S	25	WKLY	500	Y/S	500 Y/S
VESTA	20	....	1	50	20	10	5,000	5,000	150	150	Y/S	....	....	150	Y/S	150 Y/S
VICTORIA	30	....	2	50	5	5	....	10,000	800	....	....	....	....	800	Y/S	800 Y/S
VILLARD	24	....	....	50	20	20	....	5,000	100	....	....	....	....	....	....	....
VINING	17	....	....	55	10	10	....	3,000	75	....	....	....	....	300	L/S	....
WABASHA	28	....	1	50	....	10	35,000	35,000	650	....	....	25	WKLY	650	Y/S	650 Y/S
WACONIA	34	....	2	50	10	10	....	150,000	850	850	Y/S	....	....	115	L/S	....
WADENA	20	....	....	50	10	10	....	60,000	1,000	....	....	....	....	....	....	....
WAITE PARK	23	....	2	50	20	20	1,000	11,000	750	750	Y/S	....	....	....	....	750 Y/S
WALDORF	20	....	1	50	10	10	50,000	50,000	400	....	....	....	....	400	Y/S	....
WALKER	25	....	....	50	10	10	....	10,000	800	800	Y/S	30	WKLY	800	Y/S	800 Y/S
WALNUT GROVE	20	....	2	50	10	10	....	100,000	300	300	Y/S	....	....	300	Y/S	300 Y/S
WALTERS	16	....	....	50	5	5	....	5,000	50	....	....	....	....	....	yes	.... yes
WARBA-FEELY-SAGO	16	....	....	....	....	10	....	10,000	150	....	....	....	....	50	Y/S	....
WARREN	26	....	....	50	5	5	50,000	50,000	250	....	....	....	....	....	....	....
WARROAD	27	....	8	50	10	10	4,000	4,000	200	200	Y/S	....	....	200	Y/S	....
WASECA	32	1	2	50	10	10	....	50,000	1,400	1,400	Y/S	140	WKLY	1,400	Y/S	1,400 Y/S
WATERTOWN	30	....	....	50	5	5	....	40,000	850	50	Y/S	....	....	3,000	L/S	....
WATERVILLE	20	....	1	50	10	10	....	25,000	600	600	Y/S	....	....	600	Y/S	....
WATKINS	25	....	2	50	10	10	....	5,000	400	400	Y/S	....	....	400	Y/S	400 Y/S
WATSON	20	....	....	50	10	10	....	15,000	300	225	Y/S	....	....	....	....	300 Y/S
WAUBUN	19	....	1	50	10	10	....	5,000	250	....	....	....	....	250	Y/S	....
WAVERLY	23	....	2	50	10	10	....	6,000	365	....	....	....	....	....	....	....
WAYZATA	30	....	4	50	10	10	....	100,000	1,000	....	....	....	....	6,000	L/S	....
WELCOME	26	....	3	50	10	10	....	10,000	400	400	Y/S	....	....	400	Y/S	400 Y/S
WENDELL	20	50	20	20	10,000	300	300	Y/S	300	Y/S
WEST CONCORD	21	1	1,000	400	400	Y/S	400	Y/S	400 Y/S

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NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	SICK AMOUNT	DEATH BENEFIT AMOUNT	ACCIDENT & HEALTH INSURANCE	
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	MEMBERSHIP	SECRETARY	TREASURER						TYPE
LUMP SUM														
WESTBROOK	20	....	1	50	10	10	....	10,000	500	....	....	1,000	L/S	....
WHEATON	25	....	3	50	10	10	....	50,000	650	650 Y/S	....	650	Y/S	650 Y/S
WILLMAR	42	....	6	50	10	10	....	100,000	2,100	....	....	....	....	....
WILLOW RIVER	15	....	2	50	10	10	....	5,000	250	250 Y/S	....	250	Y/S	250 Y/S
WILMONT	24	....	1	50	10	10	....	10,000	167	....	....	100	L/S	....
WILSON	31	....	....	50	10	10	20,000	20,000	300	....	....	....	....	....
WINDOM	26	....	2	55	10	10	....	30,000	1,250	....	....	6,250	Y/S	6,250 Y/S
WINNEBAGO	22	....	....	50	10	10	....	10,000	525	525 Y/S	....	525	Y/S	525 Y/S
WINSTED	30	....	....	50	20	10	2,000	15,000	500	....	100 WKLY	....	....	....
WOLF LAKE	21	....	2	55	10	10	....	20,000	400	....	140 L/S	100	L/S	....
WOOD LAKE	20	....	....	50	10	10	10,000	10,000	275	275 Y/S	....	275	Y/S	275 Y/S
WOODBURY	67	....	7	50	5	5	80,000	80,000	2,300	2,300 Y/S	280 WKLY	23,000	Y/S	....
WOODSTOCK	15	....	....	55	10	10	....	10,000	250	....	....	....	....	....
WRENSHALL	21	....	2	50	15	10	....	1,500	350	350 Y/S	30 WKLY	350	Y/S	350 Y/S
WRIGHT	17	....	1	55	20	10	10,000	10,000	100	50 Y/S	....	50	Y/S	....
WYKOFF	22	....	....	50	20	10	....	5,000	250	250 Y/S	....	250	Y/S	250 Y/S
WYOMING	25	....	....	50	20	10	....	5,000	350	350 Y/S	....	350	Y/S	350 Y/S
YOUNG AMERICA	28	....	4	50	10	10	....	10,000	500	500 Y/S	....	500	Y/S	500 Y/S
ZIMMERMAN	25	....	....	50	10	10	....	100,000	600	600 Y/S	....	600	Y/S	600 Y/S
ZUMBRO FALLS	20	....	4	50	10	10	....	10,000	500	500 Y/S	....	500	Y/S	500 Y/S
TOTAL	13,583	148	841											

MONTHLY SERVICE PENSION

APPLE VALLEY	63	11	5	50	5	5	....	110,000	15	....	....	....	....	....
BENSON	29	14	3	50	20	20	10,000	10,000	4	10 WKLY	21 WKLY	2,000	Y/S	2,000 Y/S
BROOKLYN CENTER	38	33	6	50	10	10	196,500	196,500	22	....	....	2,500	L/S	.... YES
CHANHASSEN	43	10	3	50	10	10	200,000	200,000	13	260 MONTH	35 WKLY	2,000	L/S	....
CHASKA	39	19	2	50	15	15	150,000	150,000	11	11 MONTH	11 MONTH	4,000	L/S	.... YES
COLUMBIA HEIGHTS	....	....	....	50	10	10	....	....	17	....	....	....	....	....
CRYSTAL	35	32	1	50	10	10	250,000	200,000	17	2,750 Y/S	70 WKLY	1,500	Y/S	....
EAGAN	98	....	....	50	5	5	....	200,000	22	....	....	....	....	....
EDEN PRAIRIE	75	20	6	50	10	10	....	250,000	30	900 MONTH	....	600	MONTH	.... YES
EDINA	40	20	....	50	5	5	500,000	500,000	30	180 MONTH	70 WKLY	360	Y/S	30 Y/S
FAIRMONT	30	16	5	50	10	10	380,000	380,000	16	198 Y/S	....	1,000	L/S	.... YES
GLENCOE	40	12	3	50	10	10	30,000	30,000	5	850 Y/S	140 WKLY	850	Y/S	850 Y/S
HUTCHINSON	40	27	10	50	10	10	....	70,000	7	....	50 Y/S	5,000	L/S	....
LAKE JOHANNA	69	26	....	50	10	10	500,000	500,000	20	....	80 WKLY	....	....	....
MINNETONKA	78	32	4	50	10	10	500,000	500,000	30	....	35 WKLY	5,000	L/S	....
MOUND	37	22	2	50	20	20	....	150,000	21	425 MONTH	425 MONTH	1,500	L/S	.... YES
NEW BRIGHTON	39	23	2	50	10	10	125,000	125,000	20	70 WKLY	....	1,000	L/S	10 Y/S
NEW HOPE	32	15	8	50	5	5	50,000	100,000	15	17 MTHLY	35 WKLY	150	Y/S	8 MTHLY
NEW ULM	40	26	3	50	10	10	15,000	120,000	11	138 Y/S	350 WKLY	5,000 L/S

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 FOR THE YEAR ENDED DECEMBER 31, 1992

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	SICK AMOUNT	DEATH BENEFIT AMOUNT	BENEFIT TYPE	ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER						
MONTHLY SERVICE PENSION														
OSSEO	25	24	....	50	20	20	....	50,000	6	....	....	500	YES	....
PINE CITY	....	....	....	50	10	10	....	....	4	....	....	1,500	L/S	....
PIPESTONE	35	15	....	50	10	10	....	20,000	4	....	....	1,000	L/S	....
PLYMOUTH	62	11	1	50	10	10	100,000	175,000	24	170 MONTH	170 MONTH	2,500	L/S	.... YES
ROBBINSDALE	29	25	1	50	10	10	....	500,000	12	....	50 WKLY	2,500	L/S	....
SAVAGE	35	17	5	50	20	10	....	....	12	100 L/S	25 WKLY	2,000	L/S	.... YES
SPRING LAKE PARK	70	22	1	50	20	20	....	250,000	20	....	175 WKLY	3,000	L/S	2,250 L/S
WHITE BEAR LAKE	53	28	9	50	10	10	10,000	225,000	15	....	....	1,000	L/S	....
WORTHINGTON	36	27	8	55	10	10	....	60,000	10	....	....	1,000	L/S	....
TOTAL	1,210	527	88											
NO SERVICE PENSION														
CLIFTON	....	....	....	...	...	...	....	....	....	....	....	....	....	....
DENNISON	....	....	....	...	...	...	....	....	....	....	....	....	....	....
MAHTOWA	....	....	....	...	...	...	....	....	....	....	....	....	....	....
TOTAL	0	0	0											
GRAND TOTAL	16,387	689	1,051											

EXHIBIT 1
ASSOCIATION REPORTING FUNDING RATIOS BELOW .95

<u>NAME OF ASSOCIATION</u>	<u>FUNDING RATIO</u>	<u>DEFICIT</u>	<u>PENSION BENEFIT</u>	<u>MUNICIPAL CONTRIBUTION</u>
AITKIN	0.87	-47,501	900 py	4,629
ALBERTVILLE	0.51	-33,975	350 py	....
ALEXANDRIA	0.82	-138,401	2,900 py	37,017
ALMELUND	0.59	-8,349	125 py	754
ANNANDALE	0.86	-26,747	800 py	876
APPLETON	0.82	-37,851	650 py	....
ASHBY	0.91	-6,663	325 py	960
AURORA	0.91	-24,954	1,050 py	5,023
AVON	0.88	-11,367	650 py	....
BAGLEY	0.88	-20,692	750 py	1,548
BALSAM	0.90	-5,927	325 py	1,500
BARNESVILLE	0.85	-26,933	800 py	....
BARRETT	0.84	-6,538	300 py	1,810
BEAVER BAY	0.68	-18,379	500 py	3,800
BEAVER CREEK	0.93	-4,550	300 py	500
BECKER	0.87	-56,353	1,400 py	4,000
BELGRADE	0.86	-17,660	400 py	1,739
BELLE PRAIRIE	0.84	-26,834	575 py	1,500
BELVIEW	0.85	-10,656	250 py	243
BIRD ISLAND	0.92	-5,988	400 py	2,454
BLUE EARTH	0.92	-17,754	1,000 py	8,611
BROWNTON	0.73	-21,966	300 py	8,694
BUFFALO	0.92	-22,932	1,000 py	....
BUHL	0.69	-44,250	500 py	....
CHASKA	0.86	-208,874	11 pm	33,497
CHISAGO CITY	0.81	-44,732	1,100 py	19,100
CLARISSA	0.78	-13,853	250 py	462

EXHIBIT 1
ASSOCIATION REPORTING FUNDING RATIOS BELOW .95

<u>NAME OF ASSOCIATION</u>	<u>FUNDING RATIO</u>	<u>DEFICIT</u>	<u>PENSION BENEFIT</u>	<u>MUNICIPAL CONTRIBUTION</u>
CLARKFIELD	0.91	-8,443	425 py	1,600
CLEAR LAKE	0.78	-24,092	475 py	1,939
CLINTON [BIG STONE]	0.65	-20,796	300 py	3,250
COKATO	0.71	-63,806	700 py	12,597
COLD SPRING	0.69	-117,492	1,100 py	9,995
COLERAINE	0.82	-32,758	750 py	9,100
COMFREY	0.82	-17,956	400 py	2,774
COURTLAND	0.84	-13,635	400 py	6,908
CROMWELL	0.66	-23,658	300 py	6,944
CROOKSTON	0.91	-24,493	1,000 py	....
CUYUNA	0.74	-18,138	350 py	1,708
DANVERS	0.71	-2,392	50 py	....
DASSEL	0.84	-54,036	1,250 py	17,967
DELANO	0.58	-108,751	800 py	8,840
EAGLE BEND	0.78	-20,509	325 py	8,060
EAGLE LAKE	0.89	-29,073	1,100 py	14,508
EDEN PRAIRIE	0.73	-1,107,012	30 pm	248,720
ELK RIVER	0.88	-85,825	2,100 py	19,000
ELLENDALE	0.94	-1,807	150 py	3,000
ELY	0.93	-29,124	1,350 py	....
FARMINGTON	0.71	-159,552	1,200 py	14,326
FOREST LAKE	0.80	-80,201	1,950 py	3,000
FRAZEE	0.91	-10,107	475 py	1,288
FULDA	0.94	-11,158	750 py	4,000
GLENCOE	0.92	-31,195	5 pm	25,850
GONVICK	0.73	-27,942	500 py	4,786
GOOD THUNDER	0.91	-17,271	750 py	14,600

EXHIBIT 1
ASSOCIATION REPORTING FUNDING RATIOS BELOW .95

<u>NAME OF ASSOCIATION</u>	<u>FUNDING RATIO</u>	<u>DEFICIT</u>	<u>PENSION BENEFIT</u>	<u>MUNICIPAL CONTRIBUTION</u>
GREY EAGLE	0.94	-4,278	425 py	1,000
HACKENSACK	0.70	-24,093	600 py	6,400
HAMBURG	0.27	-89,608	450 py	9,872
HAYFIELD	0.69	-61,775	750 py	2,265
HENDERSON	0.81	-22,956	500 py	17,011
HENDRICKS	0.90	-8,609	350 py	3,014
HERMANTOWN	0.59	-187,137	1,000 py	30,300
HERON LAKE	0.84	-30,605	500 py	1,275
HILLS	0.92	-6,400	250 py	6,159
HUTCHINSON	0.81	-145,195	7 pm	17,200
INDUSTRIAL	0.85	-6,115	250 py	....
INTERNATIONAL FALLS	0.87	-52,861	1,515 py	....
JANESVILLE	0.91	-13,094	600 py	4,670
KARLSTAD	0.67	-18,358	200 py	....
KASSON	0.76	-53,770	800 py	10,056
KENNEDY	0.73	-4,775	250 py	....
KIMBALL	0.72	-30,599	405 py	1,113
LAKE CITY	0.76	-72,762	1,175 py	7,001
LAKE CRYSTAL	0.92	-17,279	850 py	4,900
LAKE JOHANNA	0.85	-348,273	20 pm	47,880
LAKE KABETOGAMA	0.92	-494	200 py	3,600
LAKEVILLE	0.93	-99,218	3,000 py	140,447
LANCASTER	0.71	-5,886	100 py	....
LEWISTON	0.88	-24,212	625 py	1,047
LINWOOD	0.75	-46,947	800 py	6,096
LITTLE FALLS	0.92	-22,363	1,250 py	10,857
LONSDALE	0.82	-53,037	800 py	2,500

EXHIBIT 1
ASSOCIATION REPORTING FUNDING RATIOS BELOW .95

<u>NAME OF ASSOCIATION</u>	<u>FUNDING RATIO</u>	<u>DEFICIT</u>	<u>PENSION BENEFIT</u>	<u>MUNICIPAL CONTRIBUTION</u>
LORETTO	0.82	-35,225	1,000 py	23,000
LOWRY	0.94	-2,221	300 py	....
LUVERNE	0.74	-96,338	625 py	13,941
MABEL	0.91	-5,174	350 py	1,803
MAPLE LAKE	0.91	-24,002	650 py	4,500
MAPLEVIEW	0.87	-8,576	250 py	5,000
MAPLEWOOD	0.81	-562,700	1,900 py	72,638
MARSHALL	0.90	-107,538	2,900 py	16,000
MAYER	0.94	-6,300	400 py	....
MELROSE	0.92	-10,723	650 py	2,655
MINNEOTA	0.85	-30,619	675 py	2,898
MISSION	0.79	-13,746	450 py	4,279
MONTEVIDEO	0.90	-26,981	1,000 py	....
MONTGOMERY	0.70	-72,697	650 py	16,566
MONTICELLO	0.83	-48,941	1,225 py	....
MONTROSE	0.85	-10,666	400 py	3,888
MOOSE LAKE	0.93	-6,859	500 py	3,297
MOTLEY	0.93	-10,680	650 py	3,046
MOUND	0.78	-449,873	21 pm	69,540
NEVIS	0.91	-12,340	500 py	2,800
NEW BRIGHTON	0.88	-203,059	20 pm	16,000
NEW HOPE	0.68	-380,495	15 pm	22,517
NEW ULM	0.87	-200,031	11 pm	36,622
NEW YORK MILLS	0.85	-13,250	450 py	1,587
NEWPORT	0.91	-38,259	1,500 py	20,801
NICOLLET	0.78	-24,043	515 py	400
NISSWA	0.92	-22,024	925 py	5,500

EXHIBIT 1
ASSOCIATION REPORTING FUNDING RATIOS BELOW .95

<u>NAME OF ASSOCIATION</u>	<u>FUNDING RATIO</u>	<u>DEFICIT</u>	<u>PENSION BENEFIT</u>	<u>MUNICIPAL CONTRIBUTION</u>
NORTH BRANCH	0.73	-74,561	900 py	11,480
NORTH MANKATO	0.94	-13,316	1,250 py	13,880
NORTHFIELD	0.79	-245,413	3,000 py	47,543
NORWOOD	0.91	-10,515	550 py	13,497
OAKDALE	0.87	-58,793	1,900 py	28,453
OGILVIE	0.84	-19,289	450 py	....
ORTONVILLE	0.87	-29,414	600 py	993
OSAKIS	0.66	-59,524	1,250 py	10,000
OWATONNA	0.89	-90,532	1,900 py	....
PARKERS PRAIRIE	0.74	-23,812	400 py	7,448
PAYNESVILLE	0.83	-40,787	800 py	2,500
PIERZ	0.91	-21,866	700 py	564
PIKE SANDY BRITT	0.89	-11,711	300 py	9,126
PILLAGER	0.87	-13,497	450 py	3,000
PIPESTONE	0.52	-202,843	4 pm	42,687
PLYMOUTH	0.85	-315,941	24 pm	....
PRIOR LAKE	0.74	-145,256	1,900 py	....
PROCTOR	0.76	-43,588	800 py	....
RANDALL	0.87	-11,753	400 py	....
RANDOLPH	0.91	-10,197	375 py	7,600
RENVILLE	0.93	-9,714	450 py	....
RICHMOND	0.84	-21,287	500 py	4,700
ROBBINSDALE	0.86	-146,527	12 pm	38,696
ROCKFORD	0.77	-39,360	900 py	12,303
ROCKVILLE	0.70	-24,764	372 py	....
ROSE CREEK	0.87	-11,048	250 py	....
ROSEMOUNT	0.90	-36,747	1,600 py	28,607

EXHIBIT 1
ASSOCIATION REPORTING FUNDING RATIOS BELOW .95

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RUSH CITY	0.83	-30,275	550 py	3,067
RUSSELL	0.55	-23,523	350 py
SAUK CENTRE	0.90	-16,562	650 py	3,500
SAVAGE	0.80	-224,153	12 pm	61,832
SHAKOPEE	0.68	-244,856	2,263 py	25,191
SHERBURN	0.68	-47,528	525 py	3,000
SLAYTON	0.93	-10,027	750 py	12,636
SLEEPY EYE	0.91	-33,690	950 py	4,000
SPICER	0.87	-17,780	750 py	2,629
SPRINGFIELD	0.81	-31,897	700 py	....
ST. ANTHONY	0.85	-46,804	1,000 py	....
ST. BONIFACIUS	0.91	-17,227	825 py	8,175
ST. JAMES	0.87	-26,562	950 py	14,920
ST. JOSEPH	0.87	-50,096	950 py	6,536
ST. PETER	0.94	-36,178	1,400 py	15,831
ST. STEPHEN	0.84	-27,994	450 py	2,500
STAPLES	0.59	-108,957	750 py	5,000
STEWART	0.71	-34,226	500 py	10,982
STILLWATER	0.93	-70,115	2,250 py	....
STURGEON LAKE	0.76	-3,469	125 py	....
SUNBURG	0.85	-6,515	300 py	....
TOFTE	0.55	-9,378	250 py	3,000
TWIN VALLEY	0.94	-3,805	300 py	....
UPSALA	0.80	-16,722	400 py	....
VADNAIS HEIGHTS	0.66	-180,377	1,600 py	41,113
VERNON CENTER	0.92	-4,902	375 py	....
VICTORIA	0.70	-68,214	800 py	31,215

EXHIBIT 1
ASSOCIATION REPORTING FUNDING RATIOS BELOW .95

<u>NAME OF ASSOCIATION</u>	<u>FUNDING RATIO</u>	<u>DEFICIT</u>	<u>PENSION BENEFIT</u>	<u>MUNICIPAL CONTRIBUTION</u>
WABASHA	0.83	-25,422	650 py	10,565
WACONIA	0.83	-55,635	850 py	9,000
WALTERS	0.67	-2,369	50 py	500
WARREN	0.55	-24,039	250 py	....
WASECA	0.92	-33,523	1,400 py	856
WATKINS	0.89	-12,597	400 py	6,500
WATSON	0.90	-9,173	300 py	300
WAVERLY	0.83	-12,401	365 py	5,000
WAYZATA	0.93	-19,634	1,000 py	5,348
WINNEBAGO	0.81	-19,946	525 py	2,700
WORTHINGTON	0.61	-390,480	10 pm	50,674
ZUMBRO FALLS	0.92	-8,410	500 py	345

EXHIBIT 2
ASSOCIATION REPORTING FUNDING RATIOS ABOVE 1.10

<u>NAME OF ASSOCIATION</u>	<u>FUNDING RATIO</u>	<u>SURPLUS</u>	<u>PENSION BENEFIT</u>	<u>MUNICIPAL CONTRIBUTION</u>
ADA	1.20	22,287	625 py	....
ADRIAN	1.29	19,653	300 py	1,592
ALASKA TOWNSHIP	4.41	3,594	100 py	....
ALBERT LEA	1.15	15,891	560 py	7,800
ALPHA	2.01	30,372	300 py	....
ALTURA	1.19	6,778	150 py	....
AMBOY	1.55	25,113	225 py	....
ASKOV	1.19	9,599	250 py	1,993
AUDUBON	1.27	14,249	400 py	5,000
BABBITT	1.23	39,460	600 py	6,000
BACKUS	1.18	25,375	900 py	5,300
BADGER	5.36	60,997	100 py	....
BALATON	1.29	19,485	350 py	....
BARNUM	1.28	27,316	550 py	13,000
BATTLE LAKE	1.30	30,324	650 py	....
BAYPORT	1.55	221,791	2,000 py	....
BEARDSLEY	1.26	12,660	250 py	285
BELLINGHAM	1.23	12,012	200 py	5,000
BETHEL	1.69	5,557	120 py	....
BIWABIK	1.58	7,695	150 py	1,000
BLOMKEST	1.13	7,139	400 py	....
BLUFFTON	2.35	14,659	100 py	....
BOWLUS	1.17	10,590	225 py	132
BRAINERD	1.15	172,167	3,000 py	41,269
BRANDON	1.20	14,364	325 py	....
BRECKENRIDGE	1.36	85,055	825 py	4,000
BREVATOR	5.74	15,420	50 py	....

EXHIBIT 2
ASSOCIATION REPORTING FUNDING RATIOS ABOVE 1.10

<u>NAME OF ASSOCIATION</u>	<u>FUNDING RATIO</u>	<u>SURPLUS</u>	<u>PENSION BENEFIT</u>	<u>MUNICIPAL CONTRIBUTION</u>
BRIMSON-FAIRBANKS	1.15	1,411	100 py	....
BROOK PARK	1.48	20,961	200 py	110
BROWERVILLE	1.72	54,031	400 py	....
BUTTERFIELD	1.21	15,392	250 py	3,500
CALUMET	1.17	14,917	500 py	8,000
CAMPBELL	1.31	15,056	125 py	....
CANBY	1.33	62,496	750 py	2,500
CANTON	1.53	16,671	200 py	....
CARLOS	1.13	14,524	350 py	16,000
CARLTON	1.12	18,156	900 py	3,517
CARSONVILLE	1.61	6,827	75 py	....
CASS LAKE	1.23	40,615	1,000 py	4,360
CENTENNIAL	1.72	148,981	1,200 py	17,000
CEYLON	1.69	24,322	200 py	....
CHANHASSEN	1.16	102,047	13 pm	22,501
CHISHOLM	1.65	127,026	1,000 py	....
CHOKIO	1.16	11,447	300 py	....
CLARKS GROVE	1.51	27,574	150 py	....
CLEARWATER	1.36	26,411	275 py	3,427
CLIMAX	3.33	14,637	25 py	....
CLINTON [ST. LOUIS]	1.19	12,197	200 py	....
COOK	1.73	72,447	700 py	1,000
COSMOS	1.78	42,313	250 py	....
COTTON	1.55	5,638	150 py	....
CROOKED LAKE	1.25	5,249	175 py
CYRUS	1.44	15,789	250 py
DALTON	1.18	12,422	300 py	1,145

EXHIBIT 2
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DANUBE	1.19	12,021	400 py
DARFUR	1.58	14,140	160 py
DAWSON	1.36	55,135	800 py
DEER CREEK	1.26	8,719	170 py
DENT	1.20	5,855	100 py	....
DETROIT LAKES	1.79	195,853	1,300 py	....
DEXTER	1.64	14,774	125 py	....
DILWORTH	1.38	66,225	750 py	2,600
DODGE CENTER	1.17	17,852	650 py	....
DUNNELL	1.98	25,512	225 py	....
EAGAN	1.36	461,398	22 pm	91,705
EASTERN HUBBARD	3.48	10,656	200 py	....
EASTON	1.65	33,749	200 py	....
EDINA	1.26	1136,391	30 pm	....
ELBOW-TULABY	4.32	3,541	25 py	....
ELIZABETH	1.35	21,168	250 py	13,500
ELLSWORTH	1.25	17,372	180 py	....
ELMER	1.67	5,658	50 py	....
ELMORE	1.25	22,740	300 py	....
EMMONS	1.11	5,741	250 py	1,400
EXCELSIOR	1.20	150,979	1,950 py	....
FAIRFAX	1.22	66,320	1,100 py	....
FAIRMONT	1.27	320,338	16 pm	83,730
FAYAL	3.83	33,121	200 py	....
FERTILE	1.81	25,156	300 py
FINLAND	2.18	24,033	100 py
FINLAYSON	1.57	5,773	50 py

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FISHER	2.79	17,535	60 py
FLENSBURG	1.21	2,121	25 py
FORADA	1.39	18,318	150 py	700
FORESTON	1.20	12,621	400 py
FRANKLIN	1.18	9,120	350 py	2,896
FREDENBERG	1.24	6,380	200 py	1,000
FREEPORT	1.16	16,611	500 py	684
FRENCH TOWNSHIP	1.38	3,834	50 py	1,381
GARFIELD	2.61	59,451	175 py	5,000
GARRISON	1.21	39,012	1,000 py	10,000
GARVIN	3.35	16,467	125 py	....
GHENT	1.60	14,702	100 py	....
GLYNDON	1.16	13,897	325 py	....
GOLDEN VALLEY	1.13	175,422	3,000 py	....
GOODVIEW	1.13	16,760	500 py	....
GRACEVILLE	1.20	11,178	275 py	....
GRANADA	3.93	39,771	75 py	4,730
GRAND LAKE	1.46	31,471	275 py	1,500
GRAND MARAIS	1.18	37,266	825 py	....
GRAND MEADOW	1.18	10,058	325 py	....
GREEN ISLE	1.11	10,714	400 py	....
GREENWOOD	1.18	10,198	300 py	2,000
GROVE CITY	1.26	14,090	400 py	....
HALSTAD	1.18	6,844	200 py	....
HANCOCK	1.61	29,240	275 py
HANLEY FALLS	1.23	7,327	150 py	200
HANSKA	1.28	16,385	250 py	54

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HARRIS	1.84	12,752	150 py
HARTLAND	2.65	45,693	150 py	85
HAYWARD	1.52	39,663	225 py
HIBBING	1.18	34,478	800 py	....
HITTERDAL	1.18	3,474	170 py	300
HOFFMAN	1.19	11,977	300 py	1,169
HOKAH	1.37	19,424	170 py	....
HOLLAND	2.64	16,238	100 py	....
HOLYOKE	1.88	1,191	25 py	....
HOVLAND	1.34	6,125	250 py	1,664
HUGO	1.45	59,773	600 py	....
IONA	1.84	16,482	250 py	....
ISANTI	1.17	46,614	900 py	2,450
ISLE	1.14	14,038	574 py	2,945
JEFFERS	1.28	12,734	250 py	....
KASOTA	1.28	31,847	450 py	3,000
KELLIHER	1.35	18,724	250 py	4,800
KELLOGG	1.88	43,120	300 py	1,000
KETTLE RIVER	1.11	8,966	450 py	3,764
KINNEY	1.78	47,833	400 py	....
LACRESCENT	1.24	48,372	700 py	....
LAFAYETTE	1.25	29,322	425 py	1,500
LAKE HENRY	1.20	8,419	150 py	2,607
LAKE WILSON	6.93	71,162	50 py	....
LAKELAND	2.22	9,008	50 py
LAKWOOD	1.84	23,898	175 py
LAMBERTON	1.13	11,817	500 py	1,000

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LE SUEUR	1.18	54,384	1,200 py	6,767
LEAF VALLEY	1.41	13,155	125 py	3,282
LEWISVILLE	1.24	17,286	300 py
LEXINGTON	1.15	30,789	900 py	....
LISMORE	1.23	4,796	95 py	....
LITTLEFORK	1.15	8,512	325 py	1,512
LOWER ST. CROIX VAL	1.21	64,352	1,200 py	....
LUTSEN	1.83	15,253	200 py	2,500
LYND	2.95	6,308	25 py	....
MADISON	1.13	20,425	700 py	1,122
MAHNOMEN	1.11	14,104	500 py	500
MAHTOMEDI	1.24	46,359	850 py	7,500
MAPLE HILL	1.32	1,329	50 py	....
MAPLETON	1.30	50,448	750 py	6,300
MARBLE	1.18	12,871	500 py	11,103
MC INTOSH	1.26	13,936	300 py	....
MCDAVITT	3.24	58,213	150 py	450
MCKINLEY	1.12	2,952	300 py	549
MEDFORD	1.23	17,908	230 py	563
MIDDLE RIVER	1.77	20,481	100 py	....
MILACA	1.54	112,549	1,300 py	3,275
MILTONA	1.15	10,674	350 py	4,800
MINNETONKA	1.28	872,620	30 pm	12,000
MORRISTOWN	1.31	60,320	600 py	....
MORTON	1.57	22,149	500 py
MT IRON	1.21	32,549	950 py	8,400
MT LAKE	1.25	41,326	900 py	4,200

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NASHWAUK	1.27	38,726	900 py	2,504
NASSAU	3.97	9,267	25 py
NEW AUBURN	1.47	20,962	200 py	3,000
NEW GERMANY	2.00	97,654	500 py	10,800
NEW RICHLAND	1.16	18,290	600 py	450
NEW SCANDIA	1.19	30,166	600 py	18,756
NORTHOME	1.43	15,755	225 py	....
OAK GROVE	1.43	34,786	600 py	4,500
ODIN	2.12	29,413	300 py	....
OKABENA	1.26	14,802	350 py	112
ONAMIA	1.24	34,817	800 py	....
ORMSBY	1.40	18,533	300 py	3,000
ORONOCO	2.19	31,520	120 py	7,500
ORR	1.96	36,749	500 py	2,290
OSSEO	1.15	83,301	6 pm	....
OSTRANDER	1.29	8,956	200 py	115
OTTERTAIL	1.54	19,795	100 py	2,500
PALISADE	1.20	10,637	250 py	....
PEMBERTON	10.75	4,936	10 py	....
PERHAM	1.13	13,944	400 py	....
PLATO	1.14	11,843	412 py	500
PORTER	1.78	23,922	100 py	....
PRINCETON	1.17	77,650	1,425 py	13,096
PRINSBURG	1.18	12,311	400 py	2,513
RAYMOND	1.34	16,978	400 py	....
REDWOOD FALLS	1.35	93,914	1,200 py	9,600
REVERE	1.28	149	10 py	....

EXHIBIT 2
ASSOCIATION REPORTING FUNDING RATIOS ABOVE 1.10

<u>NAME OF ASSOCIATION</u>	<u>FUNDING RATIO</u>	<u>SURPLUS</u>	<u>PENSION BENEFIT</u>	<u>MUNICIPAL CONTRIBUTION</u>
RICE	1.37	25,482	500 py	827
ROGERS	1.17	44,454	900 py	2,000
ROTHSAY	1.30	31,135	450 py	3
ROYALTON	1.72	30,227	200 py	11,000
SCANDIA VALLEY	1.41	15,136	350 py	....
SCANLON	1.47	15,462	300 py	4,814
SCHROEDER	1.34	13,588	800 py	680
SHAFER	1.73	38,692	275 py	1,935
SHELLY	1.72	21,018	150 py	350
SHEVLIN	1.13	5,465	300 py	14,736
SILICA	1.29	5,079	200 py	....
SILVER BAY	1.70	51,636	700 py	....
SOUTH HAVEN	1.28	23,499	250 py	1,673
SQUAW LAKE	1.34	11,595	200 py	7,500
ST. CLOUD	1.38	99,141	800 py	....
ST. MICHAEL	1.38	26,446	350 py	....
STACY	1.40	46,085	450 py	....
STARBUCK	1.39	25,815	400 py	....
STEWARTVILLE	1.19	39,734	975 py	....
TACONITE	1.38	18,221	400 py	500
TAUNTON	1.84	1,020	10 py	27
TAYLORS FALLS	1.50	67,908	700 py	....
THIEF RIVER FALLS	1.11	46,068	2,000 py	....
TOWER	1.24	10,698	200 py	400
TRACY	1.20	30,337	850 py	2,500
TRIMONT	1.48	49,022	500 py	592
TRUMAN	1.13	13,333	500 py	3,500

EXHIBIT 2
ASSOCIATION REPORTING FUNDING RATIOS ABOVE 1.10

<u>NAME OF ASSOCIATION</u>	<u>FUNDING RATIO</u>	<u>SURPLUS</u>	<u>PENSION BENEFIT</u>	<u>MUNICIPAL CONTRIBUTION</u>
TWIN LAKES [FREEBORN]	2.15	31,788	200 py	3,000
VESTA	1.62	18,658	150 py	....
VILLARD	3.16	15,082	100 py	....
VINING	1.74	12,575	75 py	....
WADENA	1.28	47,346	1,000 py	2,675
WALDORF	1.13	13,855	400 py	151
WALNUT GROVE	1.26	14,495	300 py	500
WARBA-FEELY-SAGO	3.91	15,875	150 py	....
WARROAD	1.19	17,863	200 py	....
WATERTOWN	1.11	23,946	850 py	6,000
WAUBUN	1.14	5,295	250 py	....
WENDELL	1.49	19,941	300 py	....
WEST CONCORD	1.63	60,078	400 py	....
WESTBROOK	1.14	10,298	500 py	925
WHEATON	1.30	42,241	650 py	12,500
WHITE BEAR LAKE	1.12	264,197	15 pm	20,000
WILLOW RIVER	1.20	6,282	250 py	....
WILMONT	1.26	11,304	167 py	....
WINDOM	1.77	215,594	1,250 py	2,500
WOLF LAKE	1.54	24,166	400 py	....
WOOD LAKE	1.33	15,522	275 py	203
WOODSTOCK	1.19	5,282	250 py	500
WRIGHT	2.08	17,117	100 py	....
WYKOFF	1.36	18,092	250 py	....
WYOMING	1.17	14,639	350 py	2,600

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1991 BENEFIT AMOUNT</u>	<u>1992 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
ADA	NORMAN	600	625	25
ALASKA TOWNSHIP	BELTRAMI	0	100	100
ALBERT LEA	FREEBORN	60	560	500
ALBERTVILLE	WRIGHT	240	350	110
ALEXANDRIA	DOUGLAS	2,600	2,900	300
ALPHA	JACKSON	150	300	150
ANNANDALE	WRIGHT	700	800	100
APPLETON	SWIFT	0	650	650
ARGYLE	MARSHALL	350	412	62
ARLINGTON	SIBLEY	450	500	50
AUDUBON	BECKER	350	400	50
BABBITT	ST LOUIS	550	600	50
BACKUS	CASS	0	900	900
BALSAM	ITASCA	300	325	25
BAYPORT	WASHINGTON	1,500	2,000	500
BEAVER CREEK	ROCK	250	300	50
BETHEL	ANOKA	60	120	60
BIWABIK CITY	ST LOUIS	500	750	250
BLACKDUCK	BELTRAMI	450	500	50
BRECKENRIDGE	WILKIN	650	825	175
BRICELYN	FARIBAULT	300	325	25
BRIMSON-FAIRBANKS	ST. LOUIS	0	100	100
BROWERVILLE	TODD	300	400	100
BROWNSDALE	MOWER	300	400	100
CALEDONIA	HOUSTON	475	500	25
CANBY	YELLOW MEDICINE	687	750	63

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1991 BENEFIT AMOUNT</u>	<u>1992 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
CANOSIA	ST LOUIS	200	300	100
CANTON	FILLMORE	0	200	200
CARLOS	DOUGLAS	0	350	350
CARSONVILLE	BECKER	25	75	50
CHATFIELD	FILLMORE	650	800	150
CLARA CITY	CHIPPEWA	450	525	75
CLEMENTS	REDWOOD	75	100	25
CLEVELAND	LE SUEUR	400	600	200
COTTON	ST LOUIS	100	150	50
COTTONWOOD	LYON	250	375	125
CROOKSTON	POLK	600	1,000	400
DALTON	OTTER TAIL	250	300	50
DANUBE	RENVILLE	300	400	100
DASSEL	MEEKER	1,025	1,250	225
DAWSON	LAC QUI PARLE	700	800	100
DEER CREEK	OTTER TAIL	150	170	20
DELANO	WRIGHT	700	800	100
DELAVAN	FARIBAULT	0	450	450
DETROIT LAKES	BECKER	1,000	1,300	300
DODGE CENTER	DODGE	500	650	150
DOVER	OLMSTED	200	250	50
DUMONT	TRAVERSE	80	110	30
EAGLE BEND	TODD	300	325	25
EAGLE LAKE	BLUE EARTH	1,000	1,100	100
EAST GRAND FORKS	POLK	1,300	1,450	150
EASTERN HUBBARD	HUBBARD	100	200	100

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1991 BENEFIT AMOUNT</u>	<u>1992 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
EDEN VALLEY	MEEKER	500	575	75
ELIZABETH	OTTER TAIL	200	250	50
ELK RIVER	SHERBURNE	1,900	2,100	200
ELLENDALE	STEELE	50	150	100
ELROSA	STEARNS	0	150	150
EYOTA	OLMSTED	425	500	75
FERGUS FALLS	OTTER TAIL	1,800	2,000	200
FIFTY LAKES	CROW WING	0	225	225
FOLEY	BENTON	825	900	75
FORADA	DOUGLAS	125	150	25
FRAZEE	BECKER	400	475	75
FREEPORT	STEARNS	475	500	25
FRENCH TOWNSHIP	ST. LOUIS	0	50	50
FROST	FARIBAULT	250	275	25
GARRISON	CROW WING	800	1,000	200
GARVIN	LYON	0	125	125
GAYLORD	SIBLEY	700	750	50
GLYNDON	CLAY	275	325	50
GNESEN		0	200	200
GONVICK	CLEARWATER	400	500	100
GOOD THUNDER	BLUE EARTH	500	750	250
GRAND LAKE	ST LOUIS	225	275	50
GRAND MEADOW	MOWER	0	325	325
GRANITE FALLS	YELLOW MEDICINE	600	700	100
GREEN ISLE	SIBLEY	0	400	400
GREENWOOD	ST LOUIS	200	300	100

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1991 BENEFIT AMOUNT</u>	<u>1992 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
GREY EAGLE	TODD	375	425	50
HANOVER	HENNEPIN	0	290	290
HAYFIELD	DODGE	700	750	50
HENDRICKS	LINCOLN	300	350	50
HERMAN	GRANT	340	360	20
HERMANTOWN	ST LOUIS	900	1,000	100
HOKAH	HOUSTON	140	170	30
HOLDINGFORD	STEARNS	575	600	25
HOLYOKE		0	25	25
INDUSTRIAL	ST LOUIS	200	250	50
INTERNATIONAL FALLS	KOOCHICHING	1,490	1,515	25
INVER GROVE HEIGHTS	DAKOTA	1,800	2,100	300
IRONTON	CROW WING	0	500	500
ISANTI	ISANTI	0	900	900
JACKSON	JACKSON	975	1,100	125
JORDAN	SCOTT	825	925	100
KASSON	DODGE	600	800	200
KELLIHER	BELTRAMI	200	250	50
KENNEDY	KITTSO	0	250	250
KENSINGTON	DOUGLAS	250	400	150
LACRESCENT	HOUSTON	625	700	75
LAFAYETTE	NICOLLET	0	425	425
LAKE CITY	WABASHA	0	1,175	1,175
LAKE CRYSTAL	BLUE EARTH	800	850	50
LAKE ELMO	WASHINGTON	1,150	1,250	100
LAKE JOHANNA	RAMSEY	0	20	20

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1991 BENEFIT AMOUNT</u>	<u>1992 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
LAKE KABETOGAMA	ST. LOUIS	0	200	200
LANCASTER	KITTSOON	0	100	100
LANESBORO	FILLMORE	320	340	20
LASALLE	WATONWAN	0	25	25
LE SUEUR	LE SUEUR	1,100	1,200	100
LESTER PRAIRIE	MCLEOD	350	400	50
LEWISTON	WINONA	525	625	100
LISMORE	NOBLES	0	95	95
LITTLEFORK	KOOCHICHING	225	325	100
LONSDALE	RICE	500	800	300
LORETTO	HENNEPIN	900	1,000	100
LUTSEN	COOK	50	200	150
MADISON LAKE	BLUE EARTH	300	400	100
MAHNOMEN	MAHNOMEN	475	500	25
MAKINEN	ST. LOUIS	0	50	50
MAPLE GROVE	HENNEPIN	2,400	2,800	400
MAPLE HILL	COOK	0	50	50
MAPLEWOOD	RAMSEY	1,700	1,900	200
MARBLE	ITASCA	475	500	25
MAYNARD	CHIPPEWA	275	350	75
MC INTOSH	POLK	275	300	25
MCGRATH	AITKIN	0	100	100
MCKINLEY		0	300	300
MEDFORD	STEELE	170	230	60
MIESVILLE	DAKOTA	200	300	100
MILACA	MILLE LACS	0	1,300	1,300

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1991 BENEFIT AMOUNT</u>	<u>1992 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
MINNEOTA	LYON	475	675	200
MINNESOTA LAKE	FARIBAULT	628	655	27
MONTGOMERY	LE SUEUR	600	650	50
MONTICELLO	WRIGHT	1,175	1,225	50
MORGAN	REDWOOD	950	1,050	100
MT IRON	ST LOUIS	850	950	100
NASHWAUK	ITASCA	800	900	100
NEW GERMANY	CARVER	400	500	100
NEW MARKET	SCOTT	200	550	350
NEW PRAGUE	SCOTT	1,050	1,150	100
NEW SCANDIA	WASHINGTON	400	600	200
NEW YORK MILLS	OTTER TAIL	350	450	100
NEWPORT	WASHINGTON	1,400	1,500	100
NISSWA	CROW WING	0	925	925
NORTH BRANCH	CHISAGO	550	900	350
NORTH ST. PAUL	RAMSEY	1,500	1,800	300
NORTHFIELD	RICE	2,850	3,000	150
NORWOOD	CARVER	0	550	550
OAKDALE	WASHINGTON	1,500	1,900	400
ODIN	WATONWAN	275	300	25
ONAMIA	MILLE LACS	700	800	100
PALO	ST LOUIS	500	550	50
PAYNESVILLE	STEARNS	600	800	200
PEQUOT LAKES	CROW WING	800	825	25
PERHAM	OTTER TAIL	0	400	400
PIERZ	MORRISON	650	700	50

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1991 BENEFIT AMOUNT</u>	<u>1992 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
PIKE SANDY BRITT	ST LOUIS	200	300	100
PINE ISLAND	GOODHUE	575	625	50
PLATO	MCLEOD	0	412	412
PRESTON	FILLMORE	475	500	25
PRIOR LAKE	SCOTT	1,650	1,900	250
RANDOLPH	DAKOTA	350	375	25
REDWOOD FALLS	REDWOOD	1,150	1,200	50
RENVILLE	RENVILLE	400	450	50
REVERE		0	10	10
RICE	BENTON	450	500	50
ROCKFORD	WRIGHT	800	900	100
ROCKVILLE	STEARNS	312	372	60
ROGERS	HENNEPIN	800	900	100
ROSE CREEK	MOWER	200	250	50
ROSEMOUNT	DAKOTA	1,400	1,600	200
RUSH CITY	CHISAGO	500	550	50
RUSSELL	LYON	325	350	25
SABIN-ELMWOOD	CLAY	200	250	50
SANDSTONE	PINE	400	500	100
SARTELL	STEARNS	810	940	130
SAUK CENTRE	STEARNS	625	650	25
SCANDIA VALLEY	MORRISON	325	350	25
SEBEKA	WADENA	500	600	100
SHAKOPEE	SCOTT	2,135	2,263	128
SLEEPY EYE	BROWN	900	950	50
SPICER	KANDIYOHI	700	750	50

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1991 BENEFIT AMOUNT</u>	<u>1992 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
SPRINGFIELD	BROWN	600	700	100
ST. CLOUD	STEARNS	750	800	50
ST. JAMES	WATONWAN	925	950	25
ST. JOSEPH	STEARNS	800	950	150
ST. LEO	YELLOW MEDICINE	75	125	50
ST. MICHAEL	WRIGHT	250	350	100
ST. STEPHEN	STEARNS	400	450	50
STAPLES	TODD	675	750	75
SUNBURG	NOBLES	0	300	300
TAYLORS FALLS	CHISAGO	500	700	200
TOFTE	COOK	0	250	250
TOWER	ST LOUIS	100	200	100
TRACY	LYON	800	850	50
TWIN VALLEY	NORMAN	250	300	50
VADNAIS HEIGHTS	RAMSEY	1,500	1,600	100
VERGAS	OTTER TAIL	75	250	175
VICTORIA	CARVER	730	800	70
WAITE PARK	STEARNS	650	750	100
WALTERS	FARIBAULT	25	50	25
WATERTOWN	CARVER	800	850	50
WATKINS	MEEKER	375	400	25
WATSON	CHIPPEWA	275	300	25
WHEATON	TRAVERSE	550	650	100
WINDOM	COTTONWOOD	1,220	1,250	30
WINNEBAGO	FARIBAULT	500	525	25
WINSTED	MCLEOD	450	500	50

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1991 BENEFIT AMOUNT</u>	<u>1992 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
WOLF LAKE	BECKER	250	400	150
WOODBURY	WASHINGTON	2,100	2,300	200
WOODSTOCK	PIPESTONE	20	250	230
ZIMMERMAN	SHERBURNE	450	600	150
ZUMBRO FALLS	WABASHA	300	500	200

EXHIBIT 4
ASSOCIATIONS REPORTING EXPENSES GREATER THAN 1% OF ASSETS

<u>ASSOCIATION NAME</u>	<u>SALARIES</u>	<u>CONVENTIONS</u>	<u>DUES ACTUARIAL AUDIT & BOND</u>	<u>OTHER</u>	<u>TOTAL EXPENSES</u>	<u>% OF ASSETS</u>
ADRIAN	898	0	220	0	1,118	1.28
ATWATER	0	0	216	16,861	17,077	17.31
BARRETT	0	0	595	8	603	1.70
BEMIDJI PIONEER	1,400	2,833	3,612	298	8,143	1.03
BETHEL	0	0	250	0	250	1.84
BLACKHOOF	300	0	36	0	336	1.86
BOVEY	200	0	238	700	1,138	1.40
BREITUNG	685	0	0	0	685	2.14
BROWNTON	0	0	635	11	646	1.11
CLAREMONT	890	300	375	0	1,565	2.59
CLARISSA	0	0	150	11,423	11,573	23.94
CLEMENTS	200	0	121	2	323	1.78
COLVIN	250	0	160	0	410	1.41
COON RAPIDS	2,400	5,493	18,312	7,659	33,864	1.66
CROMWELL	0	0	575	0	575	1.25
CUYUNA	0	0	585	0	585	1.16
DALBO	0	0	0	500	500	1.43
DUNNELL	0	0	602	0	602	1.17
ELMER	0	0	192	5	197	1.40
EMILY	0	0	2,234	2,609	4,843	4.92
FIFTY LAKES	0	0	885	0	885	1.69
FRANKLIN	350	0	353	17	720	1.18
GAYLORD	0	0	0	2,995	2,995	1.49
GHENT	200	0	426	20	646	1.64
GREENWOOD	0	319	1,960	8,327	10,606	15.82
GRYGLA	0	0	425	0	425	2.39

EXHIBIT 4
ASSOCIATIONS REPORTING EXPENSES GREATER THAN 1% OF ASSETS

<u>ASSOCIATION NAME</u>	<u>SALARIES</u>	<u>CONVENTIONS</u>	<u>DUES ACTUARIAL AUDIT & BOND</u>	<u>OTHER</u>	<u>TOTAL EXPENSES</u>	<u>% OF ASSETS</u>
HAMBURG	450	0	620	0	1,070	3.27
HARMONY	450	0	166	406	1,022	1.20
HARTLAND	0	0	935	0	935	1.27
HENDERSON	650	259	447	8	1,364	1.36
HITTERDAL	0	0	375	39	414	1.80
INDUSTRIAL	0	0	450	0	450	1.30
INTERNATIONAL FALLS	600	2,170	1,238	315	4,323	1.23
IRONTON	180	0	1,083	8	1,271	1.79
IVANHOE	300	307	438	0	1,045	1.17
JACOBSON	0	0	385	0	385	1.51
KASSON	375	790	1,404	15	2,584	1.56
KEEWATIN	550	0	1,659	8	2,217	1.03
KENSINGTON	0	0	525	0	525	1.27
LAFAYETTE	0	0	0	1,599	1,599	1.09
LAKE KABETOGAMA	0	0	132	0	132	2.48
LAKEFIELD	500	0	1,219	25	1,744	1.14
LEAF VALLEY	0	0	600	0	600	1.32
LONDON	120	0	250	0	370	1.30
LYLE	300	0	430	0	730	2.01
MAPLE HILL	0	0	194	0	194	3.57
MILTONA	0	0	2,300	10	2,310	2.79
MOOSE LAKE	0	0	0	1,759	1,759	1.87
NASSAU	50	0	143	1	194	1.57
NEW HOPE	2,500	4,265	3,364	816	10,945	1.33
NEW YORK MILLS	400	0	331	6	737	1.02
NEWPORT	300	1,997	2,725	0	5,022	1.34

EXHIBIT 4
ASSOCIATIONS REPORTING EXPENSES GREATER THAN 1% OF ASSETS

<u>ASSOCIATION NAME</u>	<u>SALARIES</u>	<u>CONVENTIONS</u>	<u>DUES ACTUARIAL AUDIT & BOND</u>	<u>OTHER</u>	<u>TOTAL EXPENSES</u>	<u>% OF ASSETS</u>
OAKDALE	1,850	1,190	4,774	0	7,814	1.93
OKLEE	300	0	217	68	585	1.01
ORR	0	0	450	10,882	11,332	15.09
PALISADE	0	0	1,058	40	1,098	1.72
PILLAGER	450	0	438	275	1,163	1.33
PIPESTONE	1,000	0	1,651	311	2,962	1.36
RANDOLPH	450	0	825	0	1,275	1.27
ROBBINSDALE	1,800	1,093	5,383	1,658	9,934	1.08
ROCKVILLE	175	0	578	15	768	1.35
ROSEVILLE	13,217	7,103	23,841	1,808	45,969	1.68
ROYALTON	300	350	341	47	1,038	1.43
SAVAGE	900	1,190	5,186	9,871	17,147	1.94
SEBEKA	100	0	145	26,049	26,294	17.61
SOLWAY	0	0	415	25	440	1.16
SQUAW LAKE	0	0	200	330	530	1.17
ST. HILAIRE	160	0	587	0	747	1.53
TOFTE	0	0	714	12	726	6.45
TRACY	1,500	0	331	0	1,831	1.00
VINING	0	0	325	195	520	1.76
WABASHA	650	0	2,165	143	2,958	2.42
WALNUT GROVE	0	0	100	3,910	4,010	5.63
WARREN	0	0	116	375	491	1.70
WOLF LAKE	0	0	633	120	753	1.09
WRENSHALL	350	0	615	817	1,782	1.74

EXHIBIT 5
ASSOCIATIONS REPORTING EXPENSES GREATER THAN \$20,000

<u>ASSOCIATION NAME</u>	<u>SALARIES</u>	<u>CONVENTIONS</u>	<u>DUES ACTUARIAL AUDIT & BOND</u>	<u>OTHER</u>	<u>TOTAL EXPENSES</u>	<u>% OF ASSETS</u>
COON RAPIDS	2,400	5,493	18,312	7,659	33,864	1.66
EDINA	17,431	3,958	18,580	4,962	44,931	0.83
ROSEVILLE	13,217	7,103	23,841	1,808	45,969	1.68
SEBEKA	100	0	145	26,049	26,294	17.61
SPRING LAKE PARK	9,854	4,238	10,008	3,590	27,690	0.89

