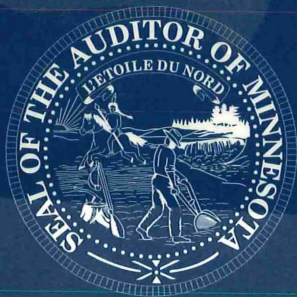




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MINNESOTA OFFICE OF THE STATE AUDITOR

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

For the Year Ended December 31, 1993



**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.



STATE OF MINNESOTA
JUN 19 1995
STATE OFFICE BUILDING
ST. PAUL, MN 55105

**VOLUNTEER FIREFIGHTERS RELIEF
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For the Year Ended December 31, 1993

December 1994

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

Preface	i
Notes to Summary Service Pension Report	1
Table 1: Service Pension Summary by Benefit Type	4
Table 2: Surpluses/Deficits and Amortization Requirements of Relief Associations	5
Footnotes to Table 2	
Table 3: Calculation of 1994 Financial Requirements of Relief Associations	20
Table 4: Calculation of 1994 Relief Association Municipal Contribution Requirements	34
Table 5: 1993 Revenues and Expenditures of Relief Associations	48
Table 6: Summary of Data on Relief Association Membership and Bylaw Provisions	62
Exhibit 1: Relief Associations Reporting Funding Ratios Below .95	78
Exhibit 2: Relief Associations Reporting Funding Ratios Above 1.10	85
Exhibit 3: Relief Associations Reporting an Increase in Service Pension Benefits	95
Exhibit 4: Relief Associations Reporting Expenses Greater than 1 Percent of Assets	102
Exhibit 5: Relief Associations Reporting Expenses Greater than \$20,000	106



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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 134 volunteer firefighter relief associations on July 31, 1994. Although the 134 relief associations unable to receive timely certifications continues to be a major concern, it is a substantial improvement over the nearly 400 relief associations that were denied certification in July 1993. Our Office worked with the non-certified relief associations between August 1, 1994 and November 30, 1994, helping the officers of the associations correct the problems and deficiencies that resulted in their non-certification. On November 30, 1994, all but 6 of the 134 non-certified relief associations were able to correct the deficiencies and were subsequently certified for receipt of their 1994 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, 1993**

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 Minn. Stat. § 69.051, subd. 1, each association is required to report annually to the Office of the State Auditor, the receipts, disbursements, and balances in its special and general funds. This information is required to be submitted by completing the State Auditor's Firefighters Relief Association Reporting Form. This duty was transferred from the Department of Revenue to the Office of the State Auditor in 1986.

2. SOURCE OF DATA COMPILED

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

3. BENEFIT-TYPE CLASSIFICATION

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

4. NON-REPORTING FIRE RELIEF ASSOCIATIONS

Eight fire relief associations failed to submit the Firefighters Relief Association reporting form, schedules, and/or attestation or audit in time for this publication.

CLIFTON	EVERGREEN*	ORTONVILLE
CRANE LAKE	NODINE	TWIN LAKES
DENNISON*	NORTH STAR	

The relief associations with an asterisk (*) dissolved in 1994.

5. PAID FIRE DEPARTMENTS NOT INCLUDED

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

AUSTIN	DULUTH	RICHFIELD
BLOOMINGTON ¹	MINNEAPOLIS	VIRGINIA

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

ADAMS	GARVIN	LORETTO
ALASKA TOWNSHIP	GNESEN	MAKINEN
ALBERT LEA	GOODHUE	MAPLE HILL
BADGER	GRANADA	MAPLEWOOD
BARNESVILLE	GRAND LAKE	McDAVITT
BEAVER BAY	GRAND MARAIS	McKINLEY
BEMIDJI PIONEER	GRAND MEADOW	MIESVILLE
BLUE EARTH	GROVE CITY	MORTON
BOYD	HACKENSACK	NASSAU
BRIMSON-FAIRBANKS	HAMEL	NORTHLAND
CANTON	HAMPTON	NORWOOD
CEYLON	HARTLAND	ODESSA
CLINTON (ST. LOUIS)	HERMAN	OSSEO
COLVIN	HERMANTOWN	PIKE SANDY BRITT
COTTON	HILL CITY	PILLAGER
CRANE LAKE	HOPKINS	REVERE
CROOKSTON	HOVLAND	RICE LAKE
DALBO	INDUSTRIAL	ROCKVILLE
DAWSON	JACOBSON	ROSE CREEK
DONNELLY	KASOTA	RUSHFORD
EASTERN HUBBARD	KEEWATIN	SABIN-ELMWOOD
ELBOW LAKE	LAKE GEORGE	SACRED HEART
ELBOW-TULABY	LAKE KABETOGAMA	SILICA
ELLENDALE	LAKE PARK	SOLWAY
EMBARRASS	LAKELAND	SPRING LAKE PARK
FAIRMONT	LAKESWOOD	SWANVILLE
FEDERAL DAM	LE CENTER	TOIVOLA
FINLAND	LEWISTON	TWIN LAKES (Mahnomon)
FLENSBURG	LEWISVILLE	WAVERLY
FORESTON	LITTLE CANADA	WEST CONCORD
FRAZEE	LITTLEFORK	WILSON
FREDENBERG	LONDON	WOODBURY
GARFIELD	LONGVILLE	LAKE JOHANNA

¹Bloomington is an all volunteer fire department. However, it is treated as a paid fire department by Minnesota statute.

7. TYPES OF SERVICE PENSIONS

<u>NUMBER</u>	<u>TYPE</u>
73	Defined Contribution Service Pension
12	Lump Sum Service Pension of \$1, But Less Than \$50 Per Year of Service
16	Lump Sum Service Pension of \$50, But Less Than \$100 Per Year of Service
59	Lump Sum Service Pension of \$100, But Less Than \$200 Per Year of Service
79	Lump Sum Service Pension of \$200, But Less Than \$300 Per Year of Service
429	Lump Sum Service Pension of \$300 Or More Per Year of of Service
27	Monthly Service Pension More than \$2 Per Month Per Year of Service
<u>2</u>	Lump Sum/Monthly Combination Service Pension
<u>697</u>	Total Firefighters Relief Associations

TABLE 1

VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
SERVICE PENSION SUMMARY BY BENEFIT TYPE
FOR THE YEAR ENDED DECEMBER 31, 1993

	Lump Sum/Monthly Service Pension Combination	Lump Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Service Pensions
Net Assets	2,196,505	105,920,681	47,765,817	18,095,687	173,978,690
Required Reserves	2,454,593	102,546,702	52,161,236	18,095,687	175,258,218
Surplus (Unfunded Accrued Liability)	(258,088)	3,373,979	(4,395,419)	-	(1,279,528)
Governmental Contributions					
State Aid	154,328	4,242,494	1,548,161	707,024	6,652,007
Municipal Contributions	37,957	2,613,573	1,223,934	148,672	4,024,136
Total Governmental Contributions	192,285	6,856,067	2,772,095	855,696	10,676,143
Normal Cost	120,725	9,921,518	1,625,173	-	11,667,416
Amortize Unfunded Liability	44,451	859,884	716,764	-	1,621,099
Estimated Administrative Expenses	12,686	635,218	400,037	134,608	1,182,549
Ten Percent of Surplus	-	(933,201)	(293,090)	-	(1,226,291)
Total Financial Requirements	177,862	10,483,419	2,448,884	134,608	13,244,773
Disbursements					
Administrative	12,257	616,737	386,509	130,056	1,145,559
Service Pension Benefits	74,500	5,819,200	2,724,207	594,297	9,212,204
Other Benefits	-	270,261	70,327	27,115	367,703
Total Disbursements	86,757	6,706,198	3,181,043	751,468	10,725,466
Number of Relief Associations Reporting	2	595	27	73	697
Membership					
Number of Active Members	100	14,051	1,218	1,565	16,934
Number of Retired Members	26	173	566	8	773
Number of Deferred Members	1	945	100	150	1,196
Total Membership	127	15,169	1,884	1,723	18,903

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

<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	196,505	196,505	.....	1.00	.....
ANDOVER	562,858	562,858	.....	1.00	.....
ANOKA	2,273,014	2,273,014	.....	1.00	.....
BINGHAM LAKE	26,965	26,965	.....	1.00	.....
BRAHAM	187,242	187,242	.....	1.00	.....
BREWSTER	93,762	93,762	.....	1.00	.....
BROOKLYN PARK	4,111,337	4,111,337	.....	1.00	.....
CALLAWAY	82,549	82,549	.....	1.00	.....
COLOGNE	75,088	75,088	.....	1.00	.....
COON RAPIDS	2,169,078	2,169,078	.....	1.00	.....
CROSSLAKE	265,240	265,240	.....	1.00	.....
DALBO	47,002	47,002	.....	1.00	.....
DONNELLY	31,887	31,887	.....	1.00	.....
ELGIN	104,086	104,086	.....	1.00	.....
EMBARRASS	45,402	45,402	.....	1.00	.....
ERSKINE	45,734	45,734	.....	1.00	.....
FALCON HEIGHTS	522,128	522,128	.....	1.00	.....
FOSSTON	130,807	130,807	.....	1.00	.....
FOUNTAIN	26,674	26,674	.....	1.00	.....
FRIDLEY	1,882,623	1,882,623	.....	1.00	.....
GARY	22,355	22,355	.....	1.00	.....
GIBBON	286,818	286,818	.....	1.00	.....
GLENVILLE	44,516	44,516	.....	1.00	.....
GOODHUE	219,973	219,973	.....	1.00	.....
HAMPTON	57,099	57,099	.....	1.00	.....
HARDWICK	66,295	66,295	.....	1.00	.....
HAWLEY	153,347	153,347	.....	1.00	.....
IVANHOE	96,932	96,932	.....	1.00	.....
KENYON	157,063	157,063	.....	1.00	.....
KERKHOVEN	86,123	86,123	.....	1.00	.....
KIESTER	79,210	79,210	.....	1.00	.....
LAKE GEORGE	26,924	26,924	.....	1.00	.....
LAKEPORT	18,519	18,519	.....	1.00	.....
LE CENTER	174,459	174,459	.....	1.00	.....
LONDON	31,253	31,253	.....	1.00	.....
LONGVILLE	174,844	174,844	.....	1.00	.....
LYLE	38,268	38,268	.....	1.00	.....
MAGNOLIA	26,743	26,743	.....	1.00	.....
MANTORVILLE	67,431	67,431	.....	1.00	.....
MARINE ON ST. CROIX	146,143	146,143	.....	1.00	.....
MAZEPPA	63,328	63,328	.....	1.00	.....
MEDICINE LAKE	181,080	181,080	.....	1.00	.....
MENDOTA HEIGHTS	960,188	960,188	.....	1.00	.....
MENTOR	23,494	23,494	.....	1.00	.....
MILLERVILLE	114,058	114,058	.....	1.00	.....
MILROY	50,415	50,415	.....	1.00	.....
MURDOCK	48,778	48,778	.....	1.00	.....
NORTHROP	24,659	24,659	.....	1.00	.....
ODESSA	13,769	13,769	.....	1.00	.....
OKLEE	61,771	61,771	.....	1.00	.....
PLAINVIEW	228,720	228,720	.....	1.00	.....
PLUMMER	50,615	50,615	.....	1.00	.....
RAMSEY	60,033	60,033	.....	1.00	.....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

<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					
RED LAKE FALLS	97,488	97,488	.....	1.00	.....
ROUND LAKE	83,794	83,794	.....	1.00	.....
RUSHFORD	143,668	143,668	.....	1.00	.....
SAINT HILAIRE	45,230	45,230	.....	1.00	.....
SEAFORTH	4,448	4,448	.....	1.00	.....
SOUTH BEND	83,254	83,254	.....	1.00	.....
SWANVILLE	75,389	75,389	.....	1.00	.....
TOIVOLA	33,113	33,113	.....	1.00	.....
ULEN	72,323	72,323	.....	1.00	.....
VERMILION LAKE	23,388	23,388	.....	1.00	.....
WABASSO	95,828	95,828	.....	1.00	.....
WAHKON	21,784	21,784	.....	1.00	.....
WANAMINGO	26,501	26,501	.....	1.00	.....
WANDA	43,509	43,509	.....	1.00	.....
WELLS	202,506	202,506	.....	1.00	.....
WILLIAMS	54,858	54,858	.....	1.00	.....
WINTHROP	150,856	150,856	.....	1.00	.....
ZUMBROTA	102,546	102,546	.....	1.00	.....
TOTAL	18,095,687	18,095,687	0	1.00	0
LUMP SUM					
ADA	147,068	128,280	18,788	1.15	.....
ADAMS	93,332	85,652	7,680	1.09	.....
ADRIAN	84,689	60,276	24,413	1.41	.....
AITKIN	325,334	386,114	-60,780	0.84	10,570
ALASKA TOWNSHIP	6,072	5,330	742	1.14	.....
ALBERT LEA	117,787	124,562	-6,775	0.95	510
ALBERTVILLE	43,116	73,270	-30,154	0.59	4,063
ALBORN	30,420	31,744	-1,324	0.96	295
ALDEN	57,720	61,427	-3,707	0.94	262
ALEXANDRIA	781,375	913,935	-132,560	0.85	15,005
ALMELUND	14,324	21,498	-7,174	0.67	1,133
ALPHA	65,878	33,852	32,026	1.95	.....
ALTURA	47,292	36,507	10,785	1.30	.....
AMBOY	76,985	49,939	27,046	1.54	.....
ANNANDALE	164,275	188,905	-24,630	0.87	3,523
APPLETON	185,826	207,331	-21,505	0.90	4,013
ARGYLE	93,433	81,923	11,510	1.14	.....
ARLINGTON	227,383	206,611	20,772	1.10	.....
ASHBY	75,453	75,582	-129	1.00	.....
ASKOV	45,074	36,800	8,274	1.22	.....
ATWATER	99,583	89,676	9,907	1.11	.....
AUDUBON	80,121	59,436	20,685	1.35	.....
AURORA	310,309	300,797	9,512	1.03	.....
AVON	103,196	108,162	-4,966	0.95	2,024
BABBITT	199,317	164,279	35,038	1.21	.....
BACKUS	180,014	170,501	9,513	1.06	.....
BADGER	78,024	32,444	45,580	2.40	.....
BAGLEY	158,598	170,834	-12,236	0.93	1,547
BALATON	89,071	78,087	10,984	1.14	.....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

<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					
BALSAM	61,207	60,613	594	1.01	....
BARNESVILLE	175,257	179,878	-4,621	0.97	1,227
BARNUM	142,592	106,920	35,672	1.33	....
BARRETT	48,946	42,216	6,730	1.16	....
BASS BROOK	459,975	431,799	28,176	1.07	....
BATTLE LAKE	149,068	113,256	35,812	1.32	....
BAUDETTE	262,634	239,616	23,018	1.10	....
BAYPORT	819,654	427,720	391,934	1.92	....
BEARDSLEY	63,596	45,165	18,431	1.41	....
BEAVER BAY	44,055	51,552	-7,497	0.85	1,115
BEAVER CREEK	66,561	71,046	-4,485	0.94	609
BECKER	461,637	431,980	29,657	1.07	....
BELGRADE	120,761	118,624	2,137	1.02	....
BELLE PLAINE	247,661	260,422	-12,761	0.95	2,950
BELLE PRAIRIE	170,050	136,735	33,315	1.24	....
BELLINGHAM	71,483	54,950	16,533	1.30	....
BELVIEW	66,129	66,400	-271	1.00	883
BEMIDJI PIONEER	869,318	750,451	118,867	1.16	....
BERTHA	59,498	59,538	-40	1.00	....
BETHEL	14,406	7,634	6,772	1.89	....
BIG LAKE	178,961	202,374	-23,413	0.88	3,928
BIGFORK	159,940	163,600	-3,660	0.98	....
BIRD ISLAND	80,911	85,688	-4,777	0.94	1,550
BIWABIK	26,853	18,816	8,037	1.43	....
BIWABIK CITY	172,816	146,550	26,266	1.18	....
BLACKDUCK	131,076	124,490	6,586	1.05	....
BLACKHOOF	19,543	22,878	-3,335	0.85	429
BLOMKEST	69,369	59,320	10,049	1.17	....
BLOOMING PRAIRIE	299,544	331,021	-31,477	0.90	3,196
BLUE EARTH	238,993	244,740	-5,747	0.98	....
BLUFFTON	27,571	12,490	15,081	2.21	....
BOVEY	110,498	71,660	38,838	1.54	....
BOWLUS	64,944	62,510	2,434	1.04	....
BOYD	61,090	59,725	1,365	1.02	....
BRAINERD	1,433,092	1,433,500	-408	1.00	....
BRANDON	89,466	78,701	10,765	1.14	....
BRECKENRIDGE	336,336	305,577	30,759	1.10	....
BREITUNG	22,623	24,705	-2,082	0.92	....
BREVATOR	20,429	15,665	4,764	1.30	....
BRICELYN	66,411	68,308	-1,897	0.97	....
BRIMSON-FAIRBANKS	14,630	10,984	3,646	1.33	....
BROOK PARK	70,375	41,117	29,258	1.71	....
BROOTEN	118,681	113,800	4,881	1.04	....
BROWERVILLE	130,864	102,154	28,710	1.28	....
BROWNS VALLEY	108,747	96,276	12,471	1.13	....
BROWNSDALE	73,866	66,688	7,178	1.11	....
BROWNTON	78,973	78,636	337	1.00	....
BUFFALO	292,991	351,064	-58,073	0.83	9,377
BUFFALO LAKE	77,077	76,825	252	1.00	....
BUHL	87,071	73,500	13,571	1.18	....
BUTTERFIELD	93,107	105,937	-12,830	0.88	1,176
BYRON	105,975	98,864	7,111	1.07	....
CALEDONIA	194,837	181,380	13,457	1.07	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

<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					
CALUMET	119,801	127,049	-7,248	0.94	997
CAMBRIDGE	393,833	461,080	-67,247	0.85	6,635
CAMPBELL	70,315	52,242	18,073	1.35	....
CANBY	294,627	232,416	62,211	1.27	....
CANNON FALLS	356,115	342,928	13,187	1.04	....
CANOSIA	66,366	60,636	5,730	1.09	....
CANTON	49,732	41,920	7,812	1.19	....
CARLOS	169,229	159,790	9,439	1.06	....
CARLTON	184,707	164,811	19,896	1.12	....
CARSONVILLE	26,251	12,568	13,683	2.09	....
CARVER	86,494	96,680	-10,186	0.89	....
CASS LAKE	257,729	205,816	51,913	1.25	....
CENTENNIAL	446,816	377,989	68,827	1.18	....
CENTER CITY	92,264	83,300	8,964	1.11	....
CEYLON	66,254	38,538	27,716	1.72	....
CHANDLER	83,705	83,081	624	1.01	....
CHATFIELD	145,284	188,246	-42,962	0.77	4,575
CHERRY	54,889	53,286	1,603	1.03	....
CHISAGO CITY	252,804	289,577	-36,773	0.87	7,323
CHISHOLM	364,264	219,860	144,404	1.66	....
CHOKIO	75,195	63,246	11,949	1.19	....
CLARA CITY	125,697	111,119	14,578	1.13	....
CLAREMONT	65,707	63,460	2,247	1.04	....
CLARISSA	59,966	54,880	5,086	1.09	....
CLARKFIELD	109,326	105,104	4,222	1.04	....
CLARKS GROVE	90,375	56,058	34,317	1.61	....
CLEAR LAKE	127,247	122,731	4,516	1.04	....
CLEARBROOK	203,865	165,110	38,755	1.23	....
CLEARWATER	121,317	76,194	45,123	1.59	....
CLEMENTS	23,248	19,054	4,194	1.22	....
CLEVELAND	145,858	147,179	-1,321	0.99	290
CLIMAX	21,338	6,974	14,364	3.06	....
CLINTON [BIG STONE]	38,201	57,493	-19,292	0.66	3,445
CLINTON [ST. LOUIS]	77,655	62,296	15,399	1.25	....
COKATO	186,435	209,094	-22,659	0.89	5,262
COLD SPRING	269,159	322,997	-53,838	0.83	8,060
COLERAINE	157,719	163,740	-6,021	0.96	2,342
COLVIN	33,361	34,620	-1,259	0.96	1,514
COMFREY	92,345	102,936	-10,591	0.90	1,106
COOK	186,466	112,311	74,155	1.66	....
COSMOS	101,788	72,740	29,048	1.40	....
COTTAGE GROVE	965,434	892,656	72,778	1.08	....
COTTON	19,157	11,964	7,193	1.60	....
COTTONWOOD	113,477	115,052	-1,575	0.99	....
COURTLAND	86,099	92,504	-6,405	0.93	2,796
CROMWELL	74,848	72,858	1,990	1.03	....
CROOKED LAKE	30,211	22,499	7,712	1.34	....
CROOKSTON	304,931	360,945	-56,014	0.84	10,892
CROSBY	284,589	332,286	-47,697	0.86	4,807
CURRIE	75,300	74,936	364	1.00	....
CUYUNA	59,665	76,629	-16,964	0.78	1,814
CYRUS	59,509	51,181	8,328	1.16	....
DALTON	89,009	82,799	6,210	1.08	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

Name of Association	Net Assets	Required Reserves	Surplus or -Deficit	Funding Ratio	Amortized Unfunded Liability[1]
LUMP SUM					
DANUBE	84,332	56,721	27,611	1.49	....
DANVERS	7,301	8,260	-959	0.88	497
DARFUR	41,568	25,829	15,739	1.61	....
DASSEL	316,805	365,475	-48,670	0.87	6,526
DAWSON	233,895	195,034	38,861	1.20	....
DAYTON	218,048	202,734	15,314	1.08	....
DEER CREEK	39,635	25,960	13,675	1.53	....
DEER RIVER	139,343	123,844	15,499	1.13	....
DEERWOOD	86,404	91,672	-5,268	0.94	527
DELANO	160,666	256,540	-95,874	0.63	13,097
DELAVAN	77,496	46,469	31,027	1.67	....
DENT	41,186	32,148	9,038	1.28	....
DETROIT LAKES	491,699	319,812	171,887	1.54	....
DEXTER	41,236	25,425	15,811	1.62	....
DILWORTH	277,094	244,386	32,708	1.13	....
DODGE CENTER	135,887	109,625	26,262	1.24	....
DOVER	92,583	84,185	8,398	1.10	....
DUMONT	26,321	24,223	2,098	1.09	....
DUNNELL	49,542	24,844	24,698	1.99	....
EAGLE BEND	90,735	108,752	-18,017	0.83	2,145
EAGLE LAKE	274,146	293,568	-19,422	0.93	3,042
EAST BETHEL	332,671	252,244	80,427	1.32	....
EAST GRAND FORKS	536,196	522,206	13,990	1.03	....
EASTERN HUBBARD	20,598	11,076	9,522	1.86	....
EASTON	88,009	70,585	17,424	1.25	....
ECHO	86,466	77,815	8,651	1.11	....
EDEN VALLEY	157,484	148,427	9,057	1.06	....
EDGERTON	133,703	130,704	2,999	1.02	....
EITZEN	34,162	37,754	-3,592	0.90	1,016
ELBOW LAKE	141,009	141,840	-831	0.99	1,392
ELBOW-TULABY	5,817	884	4,933	6.58	....
ELIZABETH	75,677	70,670	5,007	1.07	....
ELK RIVER	764,918	799,436	-34,518	0.96	847
ELLENDALE	35,492	43,696	-8,204	0.81	789
ELLSWORTH	94,996	74,664	20,332	1.27	....
ELMER	13,117	8,390	4,727	1.56	....
ELMORE	118,952	113,338	5,614	1.05	....
ELROSA	51,682	53,824	-2,142	0.96	....
ELY	396,384	384,732	11,652	1.03	....
ELYSIAN	102,797	97,490	5,307	1.05	....
EMILY	116,290	111,521	4,769	1.04	....
EMMONS	60,592	54,345	6,247	1.11	....
EVANSVILLE	68,404	58,660	9,744	1.17	....
EVELETH	82,483	73,780	8,703	1.12	....
EXCELSIOR	1,006,984	886,499	120,485	1.14	....
EYOTA	154,703	146,858	7,845	1.05	....
FAIRFAX	368,407	327,975	40,432	1.12	....
FARMINGTON	453,901	606,482	-152,581	0.75	21,536
FAYAL	58,956	23,544	35,412	2.50	....
FEDERAL DAM	1,356	1,308	48	1.04	....
FERGUS FALLS	819,106	793,084	26,022	1.03	....
FERTILE	56,080	27,744	28,336	2.02	....
FIFTY LAKES	49,136	33,995	15,141	1.45	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

Name of Association	Net Assets	Required Reserves	Surplus or -Deficit	Funding Ratio	Amortized Unfunded Liability[1]
LUMP SUM					
FINLAND	53,084	22,454	30,630	2.36	....
FINLAYSON	16,599	10,692	5,907	1.55	....
FISHER	27,780	9,763	18,017	2.85	....
FLENSBURG	12,922	10,576	2,346	1.22	....
FLOODWOOD	120,121	118,386	1,735	1.01	....
FOLEY	309,007	322,420	-13,413	0.96	1,545
FORADA	65,100	46,187	18,913	1.41	....
FOREST LAKE	400,641	455,135	-54,494	0.88	11,684
FORESTON	88,292	55,304	32,988	1.60	....
FRANKLIN	71,363	53,729	17,634	1.33	....
FRAZEE	115,151	125,014	-9,863	0.92	807
FREDENBERG	37,848	30,532	7,316	1.24	....
FREEPORT	122,873	113,477	9,396	1.08	....
FRENCH TOWNSHIP	18,907	11,744	7,163	1.61	....
FROST	69,257	59,456	9,801	1.16	....
FULDA	198,431	198,825	-394	1.00	....
GARFIELD	114,978	70,356	44,622	1.63	....
GARRISON	247,853	199,860	47,993	1.24	....
GARVIN	24,430	12,749	11,681	1.92	....
GAYLORD	208,480	232,356	-23,876	0.90	1,432
GHENT	42,552	25,700	16,852	1.66	....
GILBERT	170,480	160,776	9,704	1.06	....
GLENWOOD	137,290	185,316	-48,026	0.74	12,587
GLYNDON	112,732	67,463	45,269	1.67	....
GNESEN	53,879	48,320	5,559	1.12	....
GOLDEN VALLEY	1,653,832	1,431,333	222,499	1.16	....
GONVICK	60,881	80,885	-20,004	0.75	2,287
GOOD THUNDER	186,043	198,630	-12,587	0.94	1,852
GOODLAND	7,345	5,646	1,699	1.30	....
GOODVIEW	165,912	134,266	31,646	1.24	....
GRACEVILLE	79,084	67,680	11,404	1.17	....
GRANADA	63,498	14,203	49,295	4.47	....
GRAND LAKE	111,989	92,312	19,677	1.21	....
GRAND MARAIS	224,928	187,283	37,645	1.20	....
GRAND MEADOW	67,356	46,252	21,104	1.46	....
GRAND RAPIDS	793,392	758,299	35,093	1.05	....
GRANITE FALLS	143,653	142,644	1,009	1.01	....
GREEN ISLE	116,330	103,112	13,218	1.13	....
GREENWOOD	76,720	54,330	22,390	1.41	....
GREY EAGLE	78,897	80,078	-1,181	0.99	317
GROVE CITY	75,524	55,496	20,028	1.36	....
GRYGLA	20,178	15,952	4,226	1.26	....
HACKENSACK	71,499	109,611	-38,112	0.65	4,046
HALLOCK	117,056	91,056	26,000	1.29	....
HALSTAD	48,330	40,613	7,717	1.19	....
HAM LAKE	393,368	371,052	22,316	1.06	....
HAMBURG	50,315	125,339	-75,024	0.40	11,672
HAMEL	223,509	216,460	7,049	1.03	....
HANCOCK	72,005	43,798	28,207	1.64	....
HANLEY FALLS	42,061	35,281	6,780	1.19	....
HANOVER	77,831	79,267	-1,436	0.98	....
HANSKA	76,017	56,707	19,310	1.34	....
HARMONY	84,093	83,472	621	1.01	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

Name of Association	Net Assets	Required Reserves	Surplus or -Deficit	Funding Ratio	Amortized Unfunded Liability[1]
LUMP SUM					
HARRIS	32,600	17,505	15,095	1.86	....
HARTLAND	77,458	30,033	47,425	2.58	....
HASTINGS	1,068,201	900,041	168,160	1.19	....
HAYFIELD	172,302	200,298	-27,996	0.86	6,704
HAYWARD	124,546	72,477	52,069	1.72	....
HECTOR	134,253	132,090	2,163	1.02	....
HENDERSON	119,636	134,338	-14,702	0.89	2,550
HENDRICKS	81,605	101,618	-20,013	0.80	2,631
HENDRUM	35,925	36,692	-767	0.98	....
HENNING	128,004	141,288	-13,284	0.91	1,256
HERMAN	88,511	86,837	1,674	1.02	....
HERMANTOWN	343,652	440,776	-97,124	0.78	16,488
HERON LAKE	171,544	199,190	-27,646	0.86	3,617
HEWITT	34,917	32,225	2,692	1.08	....
HIBBING	256,497	195,048	61,449	1.32	....
HILL CITY	85,160	75,924	9,236	1.12	....
HILLS	71,512	70,302	1,210	1.02	....
HINCKLEY	153,887	151,280	2,607	1.02	....
HITTERDAL	25,970	20,834	5,136	1.25	....
HOFFMAN	82,087	80,836	1,251	1.02	....
HOKAH	77,872	66,861	11,011	1.16	....
HOLDINGFORD	156,581	169,350	-12,769	0.92	1,307
HOLLAND	28,043	11,344	16,699	2.47	....
HOLYOKE	3,224	1,722	1,502	1.87	....
HOPKINS	1,262,781	1,277,807	-15,026	0.99	347
HOUSTON	117,710	103,768	13,942	1.13	....
HOVLAND	29,133	20,585	8,548	1.42	....
HOWARD LAKE	217,348	177,719	39,629	1.22	....
HOYT LAKES	285,589	230,740	54,849	1.24	....
HUGO	231,545	127,260	104,285	1.82	....
IDEAL	141,910	153,440	-11,530	0.92	2,207
INDUSTRIAL	42,341	42,784	-443	0.99	320
INTERNATIONAL FALLS	441,162	446,019	-4,857	0.99	....
INVER GROVE HEIGHTS	1,283,884	1,325,504	-41,620	0.97	....
IONA	38,898	21,895	17,003	1.78	....
IRONTON	79,010	72,718	6,292	1.09	....
ISANTI	361,436	356,471	4,965	1.01	....
ISLE	118,093	116,057	2,036	1.02	....
JACKSON	396,636	368,254	28,382	1.08	....
JACOBSON	23,984	15,239	8,745	1.57	....
JANESVILLE	121,315	144,350	-23,035	0.84	2,387
JASPER	70,510	70,207	303	1.00	....
JEFFERS	62,739	59,526	3,213	1.05	....
JORDAN	277,428	324,616	-47,188	0.85	6,402
KANDIYOHI	102,381	65,584	36,797	1.56	....
KARLSTAD	45,813	56,964	-11,151	0.80	2,267
KASOTA	133,879	120,450	13,429	1.11	....
KASSON	200,606	243,404	-42,798	0.82	9,479
KEEWATIN	246,515	220,689	25,826	1.12	....
KELLIHER	78,897	73,425	5,472	1.07	....
KELLOGG	98,477	59,928	38,549	1.64	....
KENNEDY	13,622	21,115	-7,493	0.65	686
KENSINGTON	52,399	44,195	8,204	1.19	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

Name of Association	Net Assets	Required Reserves	Surplus or -Deficit	Funding Ratio	Amortized Unfunded Liability[1]
LUMP SUM					
KETTLE RIVER	93,343	91,550	1,793	1.02	....
KILKENNY	61,549	44,260	17,289	1.39	....
KIMBALL	94,516	123,868	-29,352	0.76	3,182
KINNEY	114,802	68,352	46,450	1.68	....
LACRESCENT	242,633	185,330	57,303	1.31	....
LAFAYETTE	156,087	136,712	19,375	1.14	....
LAKE BENTON	110,373	116,320	-5,947	0.95	814
LAKE BRONSON	23,081	18,996	4,085	1.22	....
LAKE CITY	257,379	301,577	-44,198	0.85	9,719
LAKE CRYSTAL	190,997	221,391	-30,394	0.86	3,308
LAKE ELMO	363,729	277,991	85,738	1.31	....
LAKE HENRY	45,846	40,461	5,385	1.13	....
LAKE KABETOGAMA	11,799	12,402	-603	0.95	67
LAKE LILLIAN	42,869	52,341	-9,472	0.82	1,272
LAKE PARK	91,874	75,387	16,487	1.22	....
LAKE WILSON	89,025	11,725	77,300	7.59	....
LAKEFIELD	167,357	141,143	26,214	1.19	....
LAKELAND	16,909	5,871	11,038	2.88	....
LAKEVILLE	1,481,121	1,917,464	-436,343	0.77	49,782
LAKEWOOD	64,203	47,800	16,403	1.34	....
LAMBERTON	93,062	89,560	3,502	1.04	....
LANCASTER	20,853	21,818	-965	0.96	251
LANESBORO	93,395	79,535	13,860	1.17	....
LASALLE	4,908	663	4,245	7.40	....
LE SUEUR	390,285	355,776	34,509	1.10	....
LEAF VALLEY	51,968	38,950	13,018	1.33	....
LEROY	69,501	68,605	896	1.01	....
LESTER PRAIRIE	134,032	143,640	-9,608	0.93	1,018
LEWISTON	198,984	199,945	-961	1.00	2,585
LEWISVILLE	78,130	58,518	19,612	1.34	....
LEXINGTON	226,958	194,841	32,117	1.16	....
LINDSTROM	300,402	210,550	89,852	1.43	....
LINWOOD	158,147	195,832	-37,685	0.81	4,756
LISMORE	30,933	22,534	8,399	1.37	....
LITCHFIELD	342,176	328,307	13,869	1.04	....
LITTLE CANADA	1,014,172	927,605	86,567	1.09	....
LITTLE FALLS	284,274	290,158	-5,884	0.98	7,141
LITTLEFORK	73,808	65,846	7,962	1.12	....
LONG LAKE	428,454	426,745	1,709	1.00	....
LONG PRAIRIE	294,645	308,999	-14,354	0.95	515
LONSDALE	260,552	306,898	-46,346	0.85	5,483
LORETTO	208,084	217,658	-9,574	0.96	367
LOWER ST. CROIX VAL	377,435	359,742	17,693	1.05	....
LOWRY	46,673	45,264	1,409	1.03	....
LUCAN	40,791	35,423	5,368	1.15	....
LUTSEN	46,612	60,433	-13,821	0.77	1,561
LUVERNE	273,321	336,988	-63,667	0.81	16,543
LYND	11,285	6,637	4,648	1.70	....
MABEL	57,774	63,112	-5,338	0.92	677
MADELIA	215,026	212,841	2,185	1.01	....
MADISON	195,223	172,074	23,149	1.13	....
MADISON LAKE	115,706	105,904	9,802	1.09	....
MAHNOMEN	150,656	148,144	2,512	1.02	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

<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					
MAHTOMEDI	280,023	207,228	72,795	1.35	....
MAHTOWA	16,950	26,334	-9,384	0.64	1,270
MAKINEN	25,061	31,598	-6,537	0.79	722
MAPLE GROVE	1,484,638	1,460,000	24,638	1.02	....
MAPLE HILL	9,490	4,858	4,632	1.95	....
MAPLE LAKE	249,731	262,678	-12,947	0.95	5,435
MAPLE PLAIN	426,199	414,133	12,066	1.03	....
MAPLETON	259,813	165,795	94,018	1.57	....
MAPLEVIEW	72,116	68,516	3,600	1.05	....
MAPLEWOOD	2,310,247	2,789,872	-479,625	0.83	53,184
MARBLE	100,516	58,290	42,226	1.72	....
MARSHALL	1,011,796	1,127,216	-115,420	0.90	15,194
MAYER	126,030	111,504	14,526	1.13	....
MAYNARD	107,441	92,964	14,477	1.16	....
MCDAVITT	83,913	23,645	60,268	3.55	....
MCGRATH	4,006	3,148	858	1.27	....
MCGREGOR	147,710	137,444	10,266	1.07	....
MCINTOSH	71,873	58,249	13,624	1.23	....
MCKINLEY	16,419	16,440	-21	1.00	....
MEDFORD	90,736	74,096	16,640	1.22	....
MELROSE	121,500	128,778	-7,278	0.94	1,126
MENAHGA	88,571	82,522	6,049	1.07	....
MIDDLE RIVER	51,876	28,158	23,718	1.84	....
MIESVILLE	89,328	89,118	210	1.00	....
MILACA	332,692	233,846	98,846	1.42	....
MILAN	68,504	71,986	-3,482	0.95	....
MILTONA	94,035	75,597	18,438	1.24	....
MINNEOTA	197,681	211,127	-13,446	0.94	1,623
MINNESOTA LAKE	196,816	152,806	44,010	1.29	....
MISSION	24,227	40,707	-16,480	0.60	1,820
MONTEVIDEO	256,667	271,800	-15,133	0.94	1,142
MONTGOMERY	161,265	301,600	-140,335	0.53	19,869
MONTICELLO	288,662	298,952	-10,290	0.97	5,088
MONTROSE	78,270	110,485	-32,215	0.71	5,267
MOOSE LAKE	108,141	92,070	16,071	1.17	....
MORA	352,843	333,764	19,079	1.06	....
MORGAN	206,457	184,896	21,561	1.12	....
MORRIS	206,169	165,088	41,081	1.25	....
MORRISTOWN	305,942	252,832	53,110	1.21	....
MORTON	67,716	45,056	22,660	1.50	....
MOTLEY	155,073	153,491	1,582	1.01	....
MT IRON	216,280	183,320	32,960	1.18	....
MT LAKE	223,155	186,722	36,433	1.20	....
NASHWAUK	184,118	105,048	79,070	1.75	....
NASSAU	13,316	3,541	9,775	3.76	....
NEVIS	138,320	148,200	-9,880	0.93	1,234
NEW AUBURN	77,541	57,768	19,773	1.34	....
NEW GERMANY	207,754	190,517	17,237	1.09	....
NEW LONDON	167,326	172,832	-5,506	0.97	1,346
NEW MARKET	97,799	92,968	4,831	1.05	....
NEW MUNICH	21,847	19,178	2,669	1.14	....
NEW PRAGUE	381,861	390,227	-8,366	0.98	1,160
NEW RICHLAND	147,150	123,732	23,418	1.19	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

<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 SCANDIA	212,504	224,064	-11,560	0.95	1,197
NEW YORK MILLS	83,274	94,893	-11,619	0.88	1,287
NEWFOLDEN	65,998	58,672	7,326	1.12	....
NEWPORT	414,198	455,318	-41,120	0.91	4,258
NICOLLET	104,057	118,916	-14,859	0.88	4,579
NISSWA	199,229	236,340	-37,111	0.84	5,644
NORTH BRANCH	201,250	279,926	-78,676	0.72	7,923
NORTH MANKATO	235,811	217,794	18,017	1.08	....
NORTH ST. PAUL	593,096	583,416	9,680	1.02	....
NORTHFIELD	1,060,491	1,209,797	-149,306	0.88	15,579
NORTHLAND	5,624	5,222	402	1.08	....
NORTHOME	62,362	41,025	21,337	1.52	....
NORWOOD	118,984	163,987	-45,003	0.73	5,060
OAK GROVE	145,982	119,904	26,078	1.22	....
OAKDALE	502,699	534,431	-31,732	0.94	6,531
ODIN	59,270	37,205	22,065	1.59	....
OGILVIE	108,833	105,867	2,966	1.03	....
OKABENA	71,917	56,763	15,154	1.27	....
OLIVIA	130,985	141,953	-10,968	0.92	1,097
ONAMIA	201,500	163,624	37,876	1.23	....
ORMSBY	68,705	53,025	15,680	1.30	....
ORONOCO	74,791	47,372	27,419	1.58	....
ORR	75,502	47,780	27,722	1.58	....
OSAKIS	134,569	160,700	-26,131	0.84	2,827
OSSEO	633,864	605,473	28,391	1.05	....
OSTRANDER	36,366	27,016	9,350	1.35	....
OTTERTAIL	64,256	39,050	25,206	1.65	....
OWATONNA	747,489	858,742	-111,253	0.87	17,484
PALISADE	73,011	56,835	16,176	1.28	....
PALO	161,337	167,473	-6,136	0.96	688
PARK RAPIDS	381,732	354,452	27,280	1.08	....
PARKERS PRAIRIE	88,480	82,260	6,220	1.08	....
PAYNESVILLE	225,996	253,840	-27,844	0.89	4,441
PELICAN RAPIDS	279,342	260,480	18,862	1.07	....
PEMBERTON	7,157	547	6,610	13.08	....
PENNOCK	91,731	80,356	11,375	1.14	....
PEQUOT LAKES	213,742	199,954	13,788	1.07	....
PERHAM	141,754	106,680	35,074	1.33	....
PIERZ	241,222	259,102	-17,880	0.93	2,462
PIKE SANDY BRITT	87,998	109,738	-21,740	0.80	1,495
PILLAGER	90,131	100,104	-9,973	0.90	3,527
PINE ISLAND	157,590	150,955	6,635	1.04	....
PINE RIVER	328,656	305,016	23,640	1.08	....
PLATO	122,441	105,569	16,872	1.16	....
PORTER	60,048	54,393	5,655	1.10	....
PRESTON	145,002	139,821	5,181	1.04	....
PRINCETON	615,352	567,319	48,033	1.08	....
PRINSBURG	81,880	67,264	14,616	1.22	....
PRIOR LAKE	511,147	575,115	-63,968	0.89	11,491
PROCTOR	144,145	178,960	-34,815	0.81	4,782
RANDALL	70,811	80,088	-9,277	0.88	1,621
RANDOLPH	105,118	112,607	-7,489	0.93	816
RAYMOND	67,697	55,368	12,329	1.22	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

<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					
RED WING	103,953	90,931	13,022	1.14	....
REDWOOD FALLS	354,310	327,010	27,300	1.08	....
REMER	110,617	112,233	-1,616	0.99	....
RENVILLE	98,697	110,538	-11,841	0.89	1,159
REVERE	926	704	222	1.32	....
RICE	109,253	99,450	9,803	1.10	....
RICE LAKE	196,907	167,292	29,615	1.18	....
RICHMOND	129,822	146,340	-16,518	0.89	3,456
ROCKFORD	160,793	178,183	-17,390	0.90	3,897
ROCKVILLE	73,056	106,057	-33,001	0.69	4,053
ROGERS	293,689	282,544	11,145	1.04	....
ROLLINGSTONE	27,246	26,245	1,001	1.04	....
ROSE CREEK	73,118	89,300	-16,182	0.82	1,631
ROSEAU	186,594	219,460	-32,866	0.85	2,242
ROSEMOUNT	435,018	463,126	-28,108	0.94	4,404
ROTHSAY	148,791	115,992	32,799	1.28	....
ROYALTON	85,332	66,709	18,623	1.28	....
RUSH CITY	189,846	214,320	-24,474	0.89	4,394
RUSSELL	36,542	53,082	-16,540	0.69	1,867
RUTHTON	72,367	63,520	8,847	1.14	....
SABIN-ELMWOOD	81,655	65,980	15,675	1.24	....
SACRED HEART	152,344	151,650	694	1.00	....
SAINT ANTHONY	295,837	341,340	-45,503	0.87	7,776
SAINT BONIFACIUS	156,144	181,106	-24,962	0.86	3,397
SAINT CHARLES	222,832	228,238	-5,406	0.98	904
SAINT CLAIR	265,219	253,335	11,884	1.05	....
SAINT CLOUD	397,919	275,882	122,037	1.44	....
SAINT FRANCIS	196,583	76,280	120,303	2.58	....
SAINT JAMES	200,551	223,325	-22,774	0.90	12,468
SAINT JOSEPH	335,059	380,945	-45,886	0.88	5,258
SAINT LEO	39,046	32,215	6,831	1.21	....
SAINT MARTIN	87,645	78,553	9,092	1.12	....
SAINT MICHAEL	103,346	100,330	3,016	1.03	....
SAINT PAUL PARK	304,854	277,516	27,338	1.10	....
SAINT PETER	630,894	643,708	-12,814	0.98	5,461
SAINT STEPHEN	139,360	186,720	-47,360	0.75	4,225
SANBORN	42,460	38,620	3,840	1.10	....
SANDSTONE	194,219	168,250	25,969	1.15	....
SARTELL	224,761	219,469	5,292	1.02	....
SAUK CENTRE	167,770	181,896	-14,126	0.92	1,783
SAUK RAPIDS	588,525	597,756	-9,231	0.98	3,882
SCANDIA VALLEY	63,021	51,940	11,081	1.21	....
SCANLON	51,170	38,004	13,166	1.35	....
SCHROEDER	58,514	46,064	12,450	1.27	....
SEBEKA	169,200	153,364	15,836	1.10	....
SHAFER	99,426	58,691	40,735	1.69	....
SHAKOPEE	595,015	773,866	-178,851	0.77	26,263
SHELLY	53,151	28,416	24,735	1.87	....
SHERBURN	116,981	128,912	-11,931	0.91	1,967
SHEVLIN	49,446	46,938	2,508	1.05	....
SILICA	24,212	17,548	6,664	1.38	....
SILVER BAY	135,531	93,125	42,406	1.46	....
SILVER LAKE	118,270	111,704	6,566	1.06	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

Name of Association	Net Assets	Required Reserves	Surplus or -Deficit	Funding Ratio	Amortized Unfunded Liability[1]
LUMP SUM					
SLAYTON	170,230	202,123	-31,893	0.84	6,725
SLEEPY EYE	393,871	423,624	-29,753	0.93	3,078
SOLWAY	40,675	40,404	271	1.01	....
SOLWAY RURAL	13,175	12,216	959	1.08	....
SOUTH HAVEN	107,456	79,155	28,301	1.36	....
SPICER	135,344	153,240	-17,896	0.88	2,594
SPRING GROVE	90,235	103,412	-13,177	0.87	1,382
SPRING VALLEY	273,974	252,603	21,371	1.08	....
SPRINGFIELD	133,807	149,411	-15,604	0.90	1,340
SQUAW LAKE	42,328	42,010	318	1.01	....
STACY	139,542	127,781	11,761	1.09	....
STAPLES	173,186	239,144	-65,958	0.72	10,807
STARBUCK	100,784	88,893	11,891	1.13	....
STEPHEN	111,199	100,496	10,703	1.11	....
STEWART	92,692	126,550	-33,858	0.73	5,549
STEWARTVILLE	271,905	230,845	41,060	1.18	....
STILLWATER	1,232,766	1,290,252	-57,486	0.96	2,817
STORDEN	79,135	76,699	2,436	1.03	....
STURGEON LAKE	13,414	16,029	-2,615	0.84	802
SUNBURG	44,643	49,475	-4,832	0.90	1,128
TACONITE	63,358	47,232	16,126	1.34	....
TAUNTON	2,728	1,970	758	1.38	....
TAYLORS FALLS	284,897	146,370	138,527	1.95	....
THIEF RIVER FALLS	533,517	437,635	95,882	1.22	....
THOMSON	199,943	206,046	-6,103	0.97	861
TOFTE	16,213	23,320	-7,107	0.70	1,204
TOWER	61,890	68,856	-6,966	0.90	838
TRACY	204,731	180,511	24,220	1.13	....
TRIMONT	170,704	114,358	56,346	1.49	....
TRUMAN	124,380	108,970	15,410	1.14	....
TWIN LAKES [FREEBORN]	62,918	34,108	28,810	1.84	....
TWIN VALLEY	68,059	71,808	-3,749	0.95	377
TWO HARBORS	484,046	349,460	134,586	1.39	....
TYLER	95,509	88,039	7,470	1.08	....
UNDERWOOD	59,203	55,232	3,971	1.07	....
UPSALA	62,349	41,000	21,349	1.52	....
VADNAIS HEIGHTS	394,543	628,476	-233,933	0.63	31,152
VERGAS	74,130	61,510	12,620	1.21	....
VERNDALE	83,203	71,134	12,069	1.17	....
VERNON CENTER	68,358	63,540	4,818	1.08	....
VESTA	49,286	28,953	20,333	1.70	....
VICTORIA	138,655	226,114	-87,459	0.61	11,928
VILLARD	22,522	8,588	13,934	2.62	....
VINING	29,440	15,612	13,828	1.89	....
WABASHA	120,081	143,528	-23,447	0.84	3,776
WACONIA	334,056	342,652	-8,596	0.97	9,416
WADENA	263,990	219,292	44,698	1.20	....
WAITE PARK	142,586	127,710	14,876	1.12	....
WALDORF	129,321	111,480	17,841	1.16	....
WALKER	242,114	238,600	3,514	1.01	....
WALNUT GROVE	63,390	62,510	880	1.01	....
WALTERS	4,750	7,829	-3,079	0.61	253
WARBA-FEELY-SAGO	25,171	7,230	17,941	3.48	....

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

Name of Association	Net Assets	Required Reserves	Surplus or -Deficit	Funding Ratio	Amortized Unfunded Liability[1]
LUMP SUM					
WARREN	38,398	59,360	-20,962	0.65	2,811
WARROAD	125,849	97,341	28,508	1.29	....
WASECA	445,250	458,360	-13,110	0.97	4,937
WATERTOWN	258,122	236,412	21,710	1.09	....
WATERVILLE	162,109	158,407	3,702	1.02	....
WATKINS	105,251	119,679	-14,428	0.88	1,852
WATSON	104,239	95,480	8,759	1.09	....
WAUBUN	46,009	39,600	6,409	1.16	....
WAVERLY	64,235	79,021	-14,786	0.81	2,078
WAYZATA	316,257	391,418	-75,161	0.81	11,603
WELCOME	116,443	114,204	2,239	1.02	....
WENDELL	67,401	40,782	26,619	1.65	....
WEST CONCORD	156,156	82,208	73,948	1.90	....
WESTBROOK	91,436	80,860	10,576	1.13	....
WHEATON	219,231	183,191	36,040	1.20	....
WILLMAR	944,562	882,124	62,438	1.07	....
WILLOW RIVER	41,776	33,760	8,016	1.24	....
WILMONT	59,770	41,102	18,668	1.45	....
WILSON	54,288	51,620	2,668	1.05	....
WINDOM	538,952	393,174	145,778	1.37	....
WINNEBAGO	101,304	106,165	-4,861	0.95	987
WINSTED	161,564	145,660	15,904	1.11	....
WOLF LAKE	80,624	60,848	19,776	1.33	....
WOOD LAKE	67,878	53,063	14,815	1.28	....
WOODBURY	999,303	1,086,510	-87,207	0.92	14,129
WOODSTOCK	37,227	31,725	5,502	1.17	....
WRENSHALL	105,291	87,689	17,602	1.20	....
WRIGHT	35,009	19,234	15,775	1.82	....
WYKOFF	64,917	51,660	13,257	1.26	....
WYOMING	114,646	103,813	10,833	1.10	....
YOUNG AMERICA	135,166	132,135	3,031	1.02	....
ZIMMERMAN	206,029	243,190	-37,161	0.85	5,048
ZUMBRO FALLS	95,890	96,738	-848	0.99	1,081
TOTAL	105,920,681	102,546,702	3,373,979	1.03	859,884
MONTHLY SERVICE					
APPLE VALLEY	1,755,018	2,057,535	-302,517	0.85	28,160
BENSON	232,078	308,043	-75,965	0.75	5,164
BROOKLYN CENTER	2,848,075	2,889,263	-41,188	0.99	.... [2]
CHANHASSEN	798,913	898,568	-99,655	0.89	11,173
CHASKA	1,382,942	1,448,856	-65,914	0.95	20,345
COLUMBIA HEIGHTS	934,089	606,981	327,108	1.54	....
CRYSTAL	2,559,363	2,581,405	-22,042	0.99	36,510
EAGAN	1,901,929	1,447,161	454,768	1.31	....
EDEN PRAIRIE	3,300,374	4,315,846	-1,015,472	0.76	93,802
EDINA	5,806,274	4,670,699	1,135,575	1.24	....
FAIRMONT	1,569,315	1,566,024	3,291	1.00	....
GLENCOE	403,940	422,270	-18,330	0.96	18,559
HUTCHINSON	717,005	906,285	-189,280	0.79	20,062
LAKE JOHANNA	2,039,738	2,605,260	-565,522	0.78	52,124

Table 2
 Surplus/(Deficit) and Amortized Unfunded Liability
 For the Year Ended December 31, 1993

<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>
MONTHLY SERVICE					
MINNETONKA	4,318,131	3,903,258	414,873	1.11	....
MOUND	1,653,689	2,374,130	-720,441	0.70	38,240
NEW BRIGHTON	1,437,615	1,973,063	-535,448	0.73	34,125
NEW HOPE	843,086	1,064,619	-221,533	0.79	22,370
NEW ULM	1,369,340	1,524,957	-155,617	0.90	20,280
PINE CITY	328,971	424,755	-95,784	0.77	8,435
ROBBINSDALE	939,974	1,379,177	-439,203	0.68	44,369
ROSEVILLE	2,966,832	4,031,760	-1,064,928	0.74	126,160
SAVAGE	834,875	1,841,322	-1,006,447	0.45	67,380
SPRING LAKE PARK	3,457,450	3,027,808	429,642	1.14	....
WHITE BEAR LAKE	2,667,057	2,501,414	165,643	1.07	....
WORTHINGTON	699,744	1,390,777	-691,033	0.50	69,506
TOTAL	47,765,817	52,161,236	-4,395,419	0.92	716,764
MONTHLY/LS COMBINATION					
PIPESTONE	246,273	499,140	-252,867	0.49	27,980
PLYMOUTH	1,950,232	1,955,453	-5,221	1.00	16,471
TOTAL	2,196,505	2,454,593	-258,088	0.89	44,451
GRAND TOTAL	173,978,690	175,258,218	-1,279,528	0.99	1,621,099

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 understated due to actual assets being less than projected assets on the schedule that is used to calculate the deficit amortization. The timing of the completion of the schedules resulted in an overstatement of the projected assets, which in turn resulted in an understatement of the deficit. The Office of the State Auditor is concerned about a number of relief associations for which the actual assets are significantly less than projected assets, thereby resulting in an amortization of unfunded liability that is substantially less than the 10 percent requirement. Although this substandard amortization will be corrected in future years, the failure to meet projected asset levels will exacerbate efforts to eliminate all deficits.
- [2] 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, a Relief Association's Required Reserves will be misstated.

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized	1993 Admin Plus 3.5%	Ten Percent of Surplus	1994
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
DEFINED CONTRIBUTION							
ALBANY	196,505	196,505	....	....	559	....	559
ANDOVER	562,858	562,858	....	....	3,908	....	3,908
ANOKA	2,273,014	2,273,014	....	....	8,213	....	8,213
BINGHAM LAKE	26,965	26,965	....	....	255	....	255
BRAHAM	187,242	187,242	....	....	3,545	....	3,545
BREWSTER	93,762	93,762	....	....	255	....	255
BROOKLYN PARK	4,111,337	4,111,337	....	....	38,590	....	38,590
CALLAWAY	82,549	82,549	....	....	104	....	104
COLOGNE	75,088	75,088	....	....	671	....	671
COON RAPIDS	2,169,078	2,169,078	....	....	47,025	....	47,025
CROSSLAKE	265,240	265,240	....	....	....	....	....
DALBO	47,002	47,002	....	....	....	....	....
DONNELLY	31,887	31,887	....	....	....	....	....
ELGIN	104,086	104,086	....	....	463	....	463
EMBARRASS	45,402	45,402	....	....	....	....	....
ERSKINE	45,734	45,734	....	....	....	....	....
FALCON HEIGHTS	522,128	522,128	....	....	....	....	....
FOSSTON	130,807	130,807	....	....	948	....	948
FOUNTAIN	26,674	26,674	....	....	104	....	104
FRIDLEY	1,882,623	1,882,623	....	....	7,979	....	7,979
GARY	22,355	22,355	....	....	104	....	104
GIBBON	286,818	286,818	....	....	1,470	....	1,470
GLENVILLE	44,516	44,516	....	....	116	....	116
GOODHUE	219,973	219,973	....	....	2,070	....	2,070
HAMPTON	57,099	57,099	....	....	104	....	104
HARDWICK	66,295	66,295	....	....	243	....	243
HAWLEY	153,347	153,347	....	....	22	....	22
IVANHOE	96,932	96,932	....	....	1,127	....	1,127
KENYON	157,063	157,063	....	....	244	....	244
KERKHOVEN	86,123	86,123	....	....	76	....	76
KIESTER	79,210	79,210	....	....	128	....	128
LAKE GEORGE	26,924	26,924	....	....	....	....	....
LAKEPORT	18,519	18,519	....	....	....	....	....
LE CENTER	174,459	174,459	....	....	1,368	....	1,368
LONDON	31,253	31,253	....	....	362	....	362
LONGVILLE	174,844	174,844	....	....	1,600	....	1,600
LYLE	38,268	38,268	....	....	1,895	....	1,895
MAGNOLIA	26,743	26,743	....	....	57	....	57
MANTORVILLE	67,431	67,431	....	....	....	....	....
MARINE ON ST. CROIX	146,143	146,143	....	....	243	....	243
MAZEPPA	63,328	63,328	....	....	259	....	259
MEDICINE LAKE	181,080	181,080	....	....	2,044	....	2,044
MENDOTA HEIGHTS	960,188	960,188	....	....	2,761	....	2,761
MENTOR	23,494	23,494	....	....	....	....	....
MILLERVILLE	114,058	114,058	....	....	....	....	....
MILROY	50,415	50,415	....	....	214	....	214
MURDOCK	48,778	48,778	....	....	....	....	....
NORTHROP	24,659	24,659	....	....	....	....	....
ODESSA	13,769	13,769	....	....	....	....	....
OKLEE	61,771	61,771	....	....	674	....	674
PLAINVIEW	228,720	228,720	....	....	....	....	....
PLUMMER	50,615	50,615	....	....	311	....	311
RAMSEY	60,033	60,033	....	....	....	....	....

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized	1993 Admin Plus 3.5%	Ten Percent of Surplus	1994
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
DEFINED CONTRIBUTION							
RED LAKE FALLS	97,488	97,488	....	....	388	....	388
ROUND LAKE	83,794	83,794	....	....	....	....	....
RUSHFORD	143,668	143,668	....	....	941	....	941
SAINT HILAIRE	45,230	45,230	....	....	264	....	264
SEAFORTH	4,448	4,448	....	....	....	....	....
SOUTH BEND	83,254	83,254	....	....	....	....	....
SWANVILLE	75,389	75,389	....	....	....	....	....
TOIVOLA	33,113	33,113	....	....	691	....	691
ULEN	72,323	72,323	....	....	....	....	....
VERMILION LAKE	23,388	23,388	....	....	311	....	311
WABASSO	95,828	95,828	....	....	212	....	212
WAHKON	21,784	21,784	....	....	....	....	....
WANAMINGO	26,501	26,501	....	....	....	....	....
WANDA	43,509	43,509	....	....	....	....	....
WELLS	202,506	202,506	....	....	1,114	....	1,114
WILLIAMS	54,858	54,858	....	....	....	....	....
WINTHROP	150,856	150,856	....	....	430	....	430
ZUMBROTA	102,546	102,546	....	....	150	....	150
TOTAL	18,095,687	18,095,687	0	0	134,608	0	134,608
LUMP SUM							
ADA	128,280	143,347	15,067	....	162	1,879	13,351
ADAMS	85,652	94,348	8,696	....	78	768	8,006
ADRIAN	60,276	67,620	7,344	....	792	2,441	5,694
AITKIN	386,114	416,084	29,970	10,570	625	....	41,165
ALASKA TOWNSHIP	5,330	6,504	1,174	....	....	74	1,100
ALBERT LEA	124,562	134,500	9,938	510	364	....	10,812
ALBERTVILLE	73,270	79,752	6,482	4,063	....	....	10,545
ALBORN	31,744	35,260	3,516	295	142	....	3,953
ALDEN	61,427	66,827	5,400	262	207	....	5,869
ALEXANDRIA	913,935	1,011,709	97,774	15,005	6,868	....	119,647
ALMBLUND	21,498	24,671	3,173	1,133	584	....	4,890
ALPHA	33,852	37,860	4,008	....	....	3,203	805
ALTURA	36,507	39,357	2,850	....	212	1,079	1,984
AMBOY	49,939	54,517	4,578	....	....	2,705	1,873
ANNANDALE	188,905	206,327	17,422	3,523	641	....	21,586
APPLETON	207,331	217,649	10,318	4,013	753	....	15,084
ARGYLE	81,923	90,949	9,026	....	840	1,151	8,715
ARLINGTON	206,611	221,007	14,396	....	564	2,077	12,883
ASHBY	75,582	82,927	7,345	....	316	....	7,661
ASKOV	36,800	40,775	3,975	....	235	827	3,383
ATWATER	89,676	99,612	9,936	....	240	991	9,185
AUDUBON	59,436	68,064	8,628	....	240	2,069	6,800
AURORA	300,797	326,963	26,166	....	2,102	951	27,317
AVON	108,162	119,407	11,245	2,024	513	....	13,782
BABBITT	164,279	179,606	15,327	....	1,221	3,504	13,045
BACKUS	170,501	188,529	18,028	....	804	951	17,881
BADGER	32,444	35,904	3,460	....	....	4,558	....
BAGLEY	170,834	190,310	19,476	1,547	336	....	21,359
BALATON	78,087	85,856	7,769	....	760	1,098	7,430
BALSAM	60,613	67,844	7,231	....	267	59	7,439

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized	1993 Admin Plus 3.5%	Ten Percent of Surplus	1994
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
BARNESVILLE	179,878	197,003	17,125	1,227	826	....	19,178
BARNUM	106,920	119,592	12,672	....	....	3,567	9,105
BARRETT	42,216	51,438	9,222	....	900	673	9,449
BASS BROOK	431,799	469,774	37,975	....	1,056	2,818	36,213
BATTLE LAKE	113,256	125,554	12,298	....	1,164	3,581	9,881
BAUDETTE	239,616	260,016	20,400	....	580	2,302	18,678
BAYPORT	427,720	471,600	43,880	....	4,490	39,193	9,176
BEARDSLEY	45,165	49,525	4,360	....	492	1,843	3,009
BEAVER BAY	51,552	57,342	5,790	1,115	....	....	6,905
BEAVER CRBEK	71,046	76,092	5,046	609	306	....	5,961
BECKER	431,980	477,704	45,724	....	1,414	2,966	44,172
BELGRADE	118,624	128,416	9,792	....	275	214	9,854
BELLE PLAINE	260,422	283,730	23,308	2,950	1,968	....	28,226
BELLE PRAIRIE	136,735	149,903	13,168	....	....	3,332	9,837
BELLINGHAM	54,950	59,238	4,288	....	....	1,653	2,635
BELVIEW	66,400	72,370	5,970	883	....	....	6,853
BEMIDJI PIONEER	750,451	826,996	76,545	....	7,797	11,887	72,455
BERTHA	59,538	65,694	6,156	....	155	....	6,311
BETHEL	7,634	8,774	1,140	....	104	677	566
BIG LAKE	202,374	223,902	21,528	3,928	1,437	....	26,893
BIGFORK	163,600	177,520	13,920	....	233	....	14,153
BIRD ISLAND	85,688	95,104	9,416	1,550	379	....	11,345
BIWABIK	18,816	22,552	3,736	....	....	804	2,932
BIWABIK CITY	146,550	163,095	16,545	....	267	2,627	14,185
BLACKDUCK	124,490	137,561	13,071	....	60	659	12,472
BLACKHOOP	22,878	25,432	2,554	429	747	....	3,730
BLOMKBST	59,320	64,292	4,972	....	311	1,005	4,278
BLOOMING PRAIRIE	331,021	357,698	26,677	3,196	125	....	29,998
BLUE EARTH	244,740	272,580	27,840	....	901	....	28,741
BLUFFTON	12,490	14,086	1,596	....	....	1,508	88
BOVEY	71,660	80,620	8,960	....	1,091	3,884	6,167
BOWLUS	62,510	68,240	5,730	....	415	243	5,902
BOYD	59,725	64,480	4,755	....	533	137	5,152
BRAINERD	1,433,500	1,576,439	142,939	....	6,718	....	149,657
BRANDON	78,701	86,856	8,155	....	812	1,077	7,891
BRECKENRIDGE	305,577	332,670	27,093	....	2,645	3,076	26,663
BREITUNG	24,705	28,671	3,966	....	181	....	4,147
BREVATOR	15,665	19,470	3,805	....	645	476	3,973
BRICELYN	68,308	75,135	6,827	....	104	....	6,931
BRIMSON-FAIRBANKS	10,984	12,504	1,520	....	52	365	1,207
BROOK PARK	41,117	44,331	3,214	....	114	2,926	402
BROOTEN	113,800	122,520	8,720	....	640	488	8,872
BROWERVILLE	102,154	111,576	9,422	....	....	2,871	6,551
BROWNS VALLEY	96,276	107,168	10,892	....	425	1,247	10,070
BROWNSDALE	66,688	74,520	7,832	....	585	718	7,699
BROWNTON	78,636	85,008	6,372	....	1,087	34	7,425
BUFFALO	351,064	379,384	28,320	9,377	2,983	....	40,680
BUFFALO LAKE	76,825	86,750	9,925	....	....	25	9,900
BUHL	73,500	82,128	8,628	....	14	1,357	7,285
BUTTERFIELD	105,937	113,714	7,777	1,176	135	....	9,088
BYRON	98,864	109,580	10,716	....	725	711	10,729
CALEDONIA	181,380	194,790	13,410	....	1,283	1,346	13,348
CALUMET	127,049	140,148	13,099	997	919	....	15,015
CAMBRIDGE	461,080	494,830	33,750	6,635	1,421	....	41,806

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized	1993 Admin Plus 3.5%	Ten Percent of Surplus	1994
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
CAMPBELL	52,242	55,693	3,451	....	152	1,807	1,796
CANBY	232,416	253,608	21,192	....	1,553	6,221	16,523
CANNON FALLS	342,928	367,952	25,024	....	2,770	1,319	26,475
CANOSIA	60,636	67,538	6,902	....	....	573	6,329
CANTON	41,920	46,430	4,510	....	26	781	3,755
CARLOS	159,790	172,021	12,231	....	....	944	11,287
CARLTON	164,811	183,165	18,354	....	155	1,990	16,520
CARSONVILLE	12,568	14,015	1,447	....	409	1,368	488
CARVER	96,680	108,174	11,494	....	311	....	11,805
CASS LAKE	205,816	226,937	21,121	....	828	5,191	16,758
CENTENNIAL	377,989	453,833	75,844	....	2,812	6,883	71,773
CENTER CITY	83,300	97,019	13,719	....	2,525	896	15,348
CEYLON	38,538	42,802	4,264	....	498	2,772	1,990
CHANDLER	83,081	88,696	5,615	....	65	62	5,618
CHATFIELD	188,246	206,354	18,108	4,575	143	....	22,826
CHERRY	53,286	58,148	4,862	....	....	160	4,702
CHISAGO CITY	289,577	316,677	27,100	7,323	720	....	35,143
CHISHOLM	219,860	246,520	26,660	....	4,388	14,440	16,608
CHOKIO	63,246	68,688	5,442	....	....	1,195	4,247
CLARA CITY	111,119	120,821	9,702	....	553	1,458	8,797
CLAREMONT	63,460	69,112	5,652	....	1,765	225	7,192
CLARISSA	54,880	59,516	4,636	....	452	509	4,580
CLARKFIELD	105,104	115,338	10,234	....	197	422	10,008
CLARKS GROVE	56,058	58,539	2,481	....	....	3,432	....
CLEAR LAKE	122,731	134,939	12,208	....	99	452	11,856
CLEARBROOK	165,110	179,022	13,912	....	486	3,876	10,523
CLEARWATER	76,194	83,899	7,705	....	2,090	4,512	5,282
CLEMENTS	19,054	21,094	2,040	....	574	419	2,195
CLEVELAND	147,179	161,699	14,520	290	....	....	14,810
CLIMAX	6,974	7,383	409	....	295	1,436	....
CLINTON [BIG STONE]	57,493	64,069	6,576	3,445	664	....	10,685
CLINTON [ST. LOUIS]	62,296	65,896	3,600	....	104	1,540	2,164
COKATO	209,094	227,900	18,806	5,262	462	....	24,530
COLD SPRING	322,997	351,495	28,498	8,060	2,982	....	39,540
COLBRAINE	163,740	179,670	15,930	2,342	1,566	....	19,838
COLVIN	34,620	37,748	3,128	1,514	407	....	5,049
COMFREY	102,936	112,016	9,080	1,106	373	....	10,559
COOK	112,311	124,376	12,065	....	....	7,416	4,650
COSMOS	72,740	78,436	5,696	....	....	2,905	2,791
COTTAGE GROVE	892,656	978,765	86,109	....	9,584	7,278	88,415
COTTON	11,964	14,136	2,172	....	....	719	1,453
COTTONWOOD	115,052	126,429	11,377	....	1,317	....	12,694
COURTLAND	92,504	100,952	8,448	2,796	567	....	11,811
CROMWELL	72,858	80,838	7,980	....	1,249	199	9,030
CROOKED LAKE	22,499	25,634	3,135	....	104	771	2,467
CROOKSTON	360,945	387,265	26,320	10,892	6,463	....	43,675
CROSBY	332,286	389,742	57,456	4,807	1,495	....	63,758
CURRIE	74,936	82,013	7,077	....	616	36	7,656
CUYUNA	76,629	84,847	8,218	1,814	586	....	10,618
CYRUS	51,181	56,339	5,158	....	378	833	4,703
DALTON	82,799	90,398	7,599	....	750	621	7,728
DANUBE	56,721	68,518	11,797	....	254	2,761	9,289
DANVERS	8,260	9,085	825	497	1	....	1,323
DARFUR	25,829	28,362	2,533	....	118	1,574	1,077

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized	1993 Admin Plus 3.5%	Ten Percent of Surplus	1994
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
DASSEL	365,475	398,950	33,475	6,526	1,771	....	41,772
DAWSON	195,034	216,554	21,520	....	1,054	3,886	18,688
DAYTON	202,734	221,532	18,798	....	1,289	1,531	18,555
DEER CREEK	25,960	29,080	3,120	....	207	1,368	1,960
DEER RIVER	123,844	138,096	14,252	....	1,565	1,550	14,267
DEERWOOD	91,672	102,054	10,382	527	....	....	10,909
DELANO	256,540	278,298	21,758	13,097	....	....	34,855
DELAVAN	46,469	51,660	5,191	....	274	3,103	2,363
DENT	32,148	34,382	2,234	....	132	904	1,463
DETROIT LAKES	319,812	361,212	41,400	....	5,923	17,189	30,135
DEXTER	25,425	27,732	2,307	....	565	1,581	1,291
DILWORTH	244,386	272,988	28,602	....	1,011	3,271	26,342
DODGE CENTER	109,625	119,830	10,205	....	....	2,626	7,579
DOVER	84,185	89,665	5,480	....	519	840	5,159
DUMONT	24,223	26,282	2,059	....	465	210	2,314
DUNNELL	24,844	27,698	2,854	....	962	2,470	1,346
EAGLE BEND	108,752	117,971	9,219	2,145	....	....	11,364
EAGLE LAKE	293,568	323,084	29,516	3,042	129	....	32,687
EAST BETHEL	252,244	284,016	31,772	....	137	8,043	23,866
EAST GRAND FORKS	522,206	570,401	48,195	....	5,930	1,399	52,726
EASTERN HUBBARD	11,076	13,808	2,732	....	77	952	1,856
EASTON	70,585	76,875	6,290	....	328	1,742	4,876
ECHO	77,815	84,458	6,643	....	52	865	5,830
EDEN VALLEY	148,427	163,123	14,696	....	422	906	14,213
EDGERTON	130,704	141,056	10,352	....	170	300	10,222
ETITZEN	37,754	40,056	2,302	1,016	1,022	....	4,340
ELBOW LAKE	141,840	157,296	15,456	1,392	1,182	....	18,030
ELBOW-TULABY	884	1,065	181	....	....	493	....
ELIZABETH	70,670	71,015	345	....	....	501	....
ELK RIVER	799,436	871,728	72,292	847	2,573	....	75,712
ELLENDALE	43,696	47,476	3,780	789	414	....	4,983
ELLSWORTH	74,664	79,204	4,540	....	....	2,033	2,507
ELMER	8,390	9,148	758	....	246	473	532
ELMORE	113,338	121,072	7,734	....	671	561	7,843
ELROSA	53,824	58,483	4,659	....	305	....	4,964
ELY	384,732	413,120	28,388	....	1,521	1,165	28,744
ELYSIAN	97,490	104,687	7,197	....	491	531	7,157
EMILY	111,521	121,431	9,910	....	3,234	477	12,667
EMMONS	54,345	60,355	6,010	....	....	625	5,385
EVANSVILLE	58,660	64,020	5,360	....	317	974	4,702
EVELETH	73,780	89,700	15,920	....	....	870	15,050
EXCELSIOR	886,499	957,227	70,728	....	22,181	12,049	80,861
EYOTA	146,858	156,803	9,945	....	....	785	9,161
FAIRFAX	327,975	358,925	30,950	....	2,071	4,043	28,978
FARMINGTON	606,482	656,900	50,418	21,536	1,865	....	73,819
FAYAL	23,544	29,052	5,508	....	....	3,541	1,967
FEDERAL DAM	1,308	1,916	608	....	....	5	603
FERGUS FALLS	793,084	863,804	70,720	....	3,384	2,602	71,502
FERTILE	27,744	32,682	4,938	....	512	2,834	2,617
FIFTY LAKES	33,995	36,918	2,923	....	952	1,514	2,361
FINLAND	22,454	24,340	1,886	....	258	3,063	....
FINLAYSON	10,692	12,061	1,369	....	52	591	830
FISHER	9,763	11,065	1,302	....	101	1,802	....
FLENSBURG	10,576	11,173	597	....	....	235	362

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized			1994
	Required Reserves	Required Reserves		Unfunded Liability	1993 Admin Plus 3.5%	Ten Percent of Surplus	Financial Requirements
LUMP SUM							
FLOODWOOD	118,386	131,385	12,999	....	993	174	13,818
FOLEY	322,420	349,540	27,120	1,545	2,698	....	31,363
FORADA	46,187	50,352	4,165	....	104	1,891	2,377
FOREST LAKE	455,135	506,771	51,636	11,684	1,823	....	65,143
FORESTON	55,304	63,552	8,248	....	228	3,299	5,177
FRANKLIN	53,729	60,649	6,920	....	897	1,763	6,054
FRAZEE	125,014	137,123	12,109	807	1,208	....	14,124
FREDENBERG	30,532	33,488	2,956	....	....	732	2,224
FREEPORT	113,477	125,340	11,863	....	1,063	940	11,986
FRENCH TOWNSHIP	11,744	12,758	1,014	....	....	716	298
FROST	59,456	64,921	5,465	....	207	980	4,692
FULDA	198,825	216,570	17,745	....	14,766	....	32,511
GARFIELD	70,356	77,220	6,864	....	1,354	4,462	3,756
GARRISON	199,860	222,260	22,400	....	....	4,799	17,601
GARVIN	12,749	14,132	1,383	....	126	1,168	341
GAYLORD	232,356	250,881	18,525	1,432	3,891	....	23,848
GHEHT	25,700	27,560	1,860	....	643	1,685	818
GILBERT	160,776	178,056	17,280	....	1,305	970	17,615
GLENWOOD	185,316	206,851	21,535	12,587	870	....	34,992
GLYNDON	67,463	72,594	5,131	....	104	4,527	708
GNESEN	48,320	53,180	4,860	....	....	556	4,304
GOLDEN VALLEY	1,431,333	1,583,133	151,800	....	35,653	22,250	165,203
GONVICK	80,885	90,384	9,499	2,287	95	....	11,881
GOOD THUNDER	198,630	215,456	16,826	1,852	1,248	....	19,926
GOODLAND	5,646	6,412	766	....	104	170	700
GOODVIEW	134,266	147,576	13,310	....	1,148	3,165	11,293
GRACEVILLE	67,680	73,656	5,976	....	362	1,140	5,198
GRANADA	14,203	15,502	1,299	....	644	4,930	....
GRAND LAKE	92,312	103,571	11,259	....	....	1,968	9,291
GRAND MARAIS	187,283	210,529	23,246	....	492	3,765	19,973
GRAND MEADOW	46,252	53,272	7,020	....	....	2,110	4,910
GRAND RAPIDS	758,299	835,728	77,429	....	1,701	3,509	75,620
GRANITE FALLS	142,644	160,210	17,566	....	168	101	17,633
GREEN ISLE	103,112	113,104	9,992	....	564	1,322	9,234
GREENWOOD	54,330	61,758	7,428	....	11,944	2,239	17,133
GREY EAGLE	80,078	87,403	7,325	317	10	....	7,652
GROVE CITY	55,496	61,912	6,416	....	233	2,003	4,646
GRYGLA	15,952	17,790	1,838	....	564	423	1,979
HACKENSACK	109,611	122,676	13,065	4,046	546	....	17,657
HALLOCK	91,056	99,072	8,016	....	....	2,600	5,416
HALSTAD	40,613	44,965	4,352	....	....	772	3,580
HAM LAKE	371,052	414,564	43,512	....	2,127	2,232	43,407
HAMBURG	125,339	137,291	11,952	11,672	728	....	24,352
HAMEL	216,460	232,815	16,355	....	554	705	16,204
HANCOCK	43,798	49,529	5,731	....	430	2,821	3,340
HANLEY FALLS	35,281	38,431	3,150	....	....	678	2,472
HANOVER	79,267	87,739	8,472	....	164	....	8,636
HANSKA	56,707	62,706	5,999	....	518	1,931	4,586
HARMONY	83,472	90,540	7,068	....	910	62	7,916
HARRIS	17,505	19,800	2,295	....	12	1,510	798
HARTLAND	30,033	32,826	2,793	....	616	4,743	....
HASTINGS	900,041	972,550	72,509	....	10,805	16,816	66,498
HAYFIELD	200,298	218,246	17,948	6,704	774	....	25,426
HAYWARD	72,477	77,625	5,148	....	....	5,207	....

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized			1994
	Required Reserves	Required Reserves		Unfunded Liability	1993 Admin Plus 3.5%	Ten Percent of Surplus	Financial Requirements
LUMP SUM							
HECTOR	132,090	146,832	14,742	....	664	216	15,190
HENDERSON	134,338	145,928	11,590	2,550	1,153	....	15,293
HENDRICKS	101,618	109,731	8,113	2,631	138	....	10,882
HENDRUM	36,692	40,064	3,372	....	181	....	3,553
HENNING	141,288	150,920	9,632	1,256	....	....	10,888
HERMAN	86,837	95,349	8,512	....	....	167	8,345
HERMANTOWN	440,776	478,288	37,512	16,488	1,036	....	55,036
HERON LAKE	199,190	209,140	9,950	3,617	308	....	13,875
HEWITT	32,225	35,665	3,440	....	419	269	3,590
HIBBING	195,048	221,976	26,928	....	1,615	6,145	22,398
HILL CITY	75,924	80,884	4,960	....	388	924	4,425
HILLS	70,302	76,289	5,987	....	638	121	6,504
HINCKLEY	151,280	163,840	12,560	....	431	261	12,730
HITTERDAL	20,834	23,098	2,264	....	492	514	2,242
HOFFMAN	80,836	89,712	8,876	....	....	125	8,751
HOKAH	66,861	71,168	4,307	....	104	1,101	3,309
HOLDINGFORD	169,350	183,786	14,436	1,307	....	....	15,743
HOLLAND	11,344	13,064	1,720	....	62	1,670	112
HOLYOKE	1,722	1,943	221	....	....	150	71
HOPKINS	1,277,807	1,399,486	121,679	347	5,103	....	127,129
HOUSTON	103,768	114,240	10,472	....	1,361	1,394	10,439
HOVLAND	20,585	23,435	2,850	....	252	855	2,247
HOWARD LAKE	177,719	196,742	19,023	....	2,291	3,963	17,352
HOYT LAKES	230,740	255,200	24,460	....	1,872	5,485	20,847
HUGO	127,260	139,872	12,612	....	....	10,429	2,184
IDEAL	153,440	171,696	18,256	2,207	....	....	20,463
INDUSTRIAL	42,784	46,274	3,490	320	512	....	4,322
INTERNATIONAL FALLS	446,019	484,058	38,039	....	11,529	....	49,568
INVER GROVE HEIGHTS	1,325,504	1,435,388	109,884	....	9,877	....	119,761
IONA	21,895	24,190	2,295	....	....	1,700	595
IRONTON	72,718	81,534	8,816	....	1,271	629	9,458
ISANTI	356,471	388,556	32,085	....	1,335	497	32,924
ISLE	116,057	127,960	11,903	....	417	204	12,117
JACKSON	368,254	400,656	32,402	....	909	2,838	30,473
JACOBSON	15,239	17,163	1,924	....	....	875	1,050
JANESVILLE	144,350	161,495	17,145	2,387	596	....	20,128
JASPER	70,207	78,382	8,175	....	....	30	8,145
JEFFERS	59,526	65,274	5,748	....	104	321	5,530
JORDAN	324,616	353,696	29,080	6,402	1,323	....	36,805
KANDIYOHI	65,584	72,727	7,143	....	347	3,680	3,810
KARLSTAD	56,964	62,948	5,984	2,267	....	....	8,251
KASOTA	120,450	130,570	10,120	....	699	1,343	9,476
KASSON	243,404	264,186	20,782	9,479	3,016	....	33,277
KEBWATIN	220,689	237,264	16,575	....	2,290	2,583	16,283
KELLIHER	73,425	79,365	5,940	....	....	547	5,393
KELLOGG	59,928	66,678	6,750	....	719	3,855	3,614
KENNEDY	21,115	24,430	3,315	686	....	....	4,001
KENSINGTON	44,195	51,930	7,735	....	350	820	7,264
KETTLE RIVER	91,550	99,470	7,920	....	657	179	8,398
KILKENNY	44,260	48,544	4,284	....	....	1,729	2,555
KIMBALL	123,868	135,360	11,492	3,182	311	....	14,985
KINNEY	68,352	74,936	6,584	....	426	4,645	2,365
LACRESCENT	185,330	195,036	9,706	....	1,541	5,730	5,517
LAFAYETTE	136,712	146,768	10,056	....	678	1,938	8,796

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized	1993 Admin Plus 3.5%	Ten Percent of Surplus	1994
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
LAKE BENTON	116,320	127,340	11,020	814	329	....	12,163
LAKE BRONSON	18,996	21,388	2,392	....	78	409	2,061
LAKE CITY	301,577	326,862	25,285	9,719	....	....	35,004
LAKE CRYSTAL	221,391	241,067	19,676	3,308	771	....	23,755
LAKE ELMO	277,991	311,310	33,319	....	2,931	8,574	27,676
LAKE HENRY	40,461	42,918	2,457	....	233	539	2,151
LAKE KABETOGAMA	12,402	16,482	4,080	67	457	....	4,604
LAKE LILLIAN	52,341	57,269	4,928	1,272	....	....	6,200
LAKE PARK	75,387	84,183	8,796	....	166	1,649	7,313
LAKE WILSON	11,725	12,664	939	....	122	7,730	....
LAKEFIELD	141,143	157,591	16,448	....	1,387	2,621	15,214
LAKELAND	5,871	6,607	736	....	104	1,104	....
LAKEVILLE	1,917,464	2,150,914	233,450	49,782	7,844	....	291,076
LAKEWOOD	47,800	53,355	5,555	....	62	1,640	3,977
LAMBERTON	89,560	99,260	9,700	....	....	350	9,350
LANCASTER	21,818	23,474	1,656	251	423	....	2,330
LANESBORO	79,535	86,922	7,387	....	484	1,386	6,485
LASALLE	663	874	211	....	....	425	....
LE SUBUR	355,776	385,152	29,376	....	962	3,451	26,887
LEAF VALLEY	38,950	41,833	2,883	....	647	1,302	2,228
LEROY	68,605	76,402	7,797	....	314	90	8,021
LESTER PRAIRIE	143,640	156,374	12,734	1,018	376	....	14,128
LEWISTON	199,945	215,795	15,850	2,585	507	....	18,942
LEWISVILLE	58,518	63,132	4,614	....	467	1,961	3,120
LEXINGTON	194,841	214,670	19,829	....	259	3,212	16,876
LINDSTROM	210,550	235,050	24,500	....	366	8,985	15,881
LINWOOD	195,832	213,256	17,424	4,756	696	....	22,876
LISMORE	22,534	24,600	2,066	....	98	840	1,324
LITCHFIELD	328,307	358,667	30,360	....	2,493	1,387	31,466
LITTLE CANADA	927,605	1,001,655	74,050	....	3,358	8,657	68,751
LITTLE FALLS	290,158	317,958	27,800	7,141	2,240	....	37,181
LITTLEFORK	65,846	73,932	8,086	....	455	796	7,745
LONG LAKE	426,745	468,765	42,020	....	....	171	41,849
LONG PRAIRIE	308,999	339,104	30,105	515	670	....	31,290
LONSDALE	306,898	328,114	21,216	5,483	566	....	27,265
LORETTO	217,658	245,286	27,628	367	311	....	28,306
LOWER ST. CROIX VAL	359,742	389,538	29,796	....	760	1,769	28,786
LOWRY	45,264	50,438	5,174	....	....	141	5,033
LUCAN	35,423	37,778	2,355	....	318	537	2,136
LUTSEN	60,433	68,486	8,053	1,561	....	....	9,614
LUVERNE	336,988	360,844	23,856	16,543	4,674	....	45,073
LYND	6,637	7,382	745	....	....	465	280
MABEL	63,112	69,783	6,671	677	2,313	....	9,661
MADELIA	212,841	232,590	19,749	....	1,440	219	20,970
MADISON	172,074	189,980	17,906	....	1,053	2,315	16,644
MADISON LAKE	105,904	115,976	10,072	....	116	980	9,208
MAHNOMEN	148,144	161,685	13,541	....	....	251	13,290
MAHTOMEDI	207,228	233,204	25,976	....	....	7,280	18,697
MAHTOWA	26,334	28,716	2,382	1,270	....	....	3,652
MAKINEN	31,598	33,266	1,668	722	....	....	2,390
MAPLE GROVE	1,460,000	1,656,446	196,446	....	11,006	2,464	204,988
MAPLE HILL	4,858	5,614	756	....	311	463	603
MAPLE LAKE	262,678	279,851	17,173	5,435	1,398	....	24,006
MAPLE PLAIN	414,133	453,699	39,566	....	1,835	1,207	40,194

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized	1993 Admin Plus 3.5%	Ten Percent of Surplus	1994
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
MAPLETON	165,795	182,625	16,830	....	1,221	9,402	8,650
MAPLEVIEW	68,516	72,732	4,216	....	10	360	3,866
MAPLEWOOD	2,789,872	3,087,302	297,430	53,184	8,326	....	358,940
MARBLE	58,290	66,420	8,130	....	548	4,223	4,455
MARSHALL	1,127,216	1,237,242	110,026	15,194	5,018	....	130,238
MAYER	111,504	122,068	10,564	....	511	1,453	9,623
MAYNARD	92,964	100,797	7,833	....	985	1,448	7,371
MCDAVITT	23,645	29,333	5,688	....	....	6,027	....
MCGRATH	3,148	4,516	1,368	....	....	86	1,282
MCGREGOR	137,444	149,837	12,393	....	....	1,027	11,366
MCINTOSH	58,249	64,059	5,810	....	....	1,362	4,448
MCKINLEY	16,440	17,880	1,440	....	444	....	1,884
MEDFORD	74,096	79,865	5,769	....	466	1,664	4,571
MELROSE	128,778	146,198	17,420	1,126	560	....	19,106
MENANGA	82,522	90,613	8,091	....	512	605	7,998
MIDDLE RIVER	28,158	30,258	2,100	....	339	2,372	68
MIESVILLE	89,118	98,280	9,162	....	849	21	9,990
MILACA	233,846	257,064	23,218	....	1,340	9,885	14,674
MILAN	71,986	78,288	6,302	....	....	....	6,302
MILTONA	75,597	83,360	7,763	....	880	1,844	6,799
MINNEOTA	211,127	229,433	18,306	1,623	682	....	20,611
MINNESOTA LAKE	152,806	168,302	15,496	....	930	4,401	12,025
MISSION	40,707	46,827	6,120	1,820	113	....	8,053
MONTEVIDEO	271,800	301,820	30,020	1,142	....	....	31,162
MONTGOMERY	301,600	316,657	15,057	19,869	1,090	....	36,016
MONTICELLO	298,952	332,936	33,984	5,088	1,026	....	40,098
MONTROSE	110,485	121,261	10,776	5,267	1,173	....	17,216
MOOSE LAKE	92,070	103,470	11,400	....	....	1,607	9,793
MORA	333,764	362,685	28,921	....	825	1,908	27,838
MORGAN	184,896	200,102	15,206	....	1,643	2,156	14,692
MORRIS	165,088	190,693	25,605	....	1,045	4,108	22,542
MORRISTOWN	252,832	272,240	19,408	....	16	5,311	14,113
MORTON	45,056	50,920	5,864	....	313	2,266	3,911
MOTLEY	153,491	165,581	12,090	....	953	158	12,885
MT IRON	183,320	203,220	19,900	....	208	3,296	16,812
MT LAKE	186,722	207,512	20,790	....	681	3,643	17,828
NASHWAUK	105,048	115,128	10,080	....	621	7,907	2,794
NASSAU	3,541	4,018	477	....	248	978	....
NEVIS	148,200	160,190	11,990	1,234	893	....	14,117
NEW AUBURN	57,768	63,258	5,490	....	276	1,977	3,789
NEW GERMANY	190,517	204,544	14,027	....	....	1,724	12,303
NEW LONDON	172,832	191,664	18,832	1,346	963	....	21,141
NEW MARKET	92,968	103,385	10,417	....	131	483	10,065
NEW MUNICH	19,178	20,660	1,482	....	....	267	1,215
NEW PRAGUE	390,227	427,466	37,239	1,160	172	....	38,571
NEW RICHLAND	123,732	136,113	12,381	....	346	2,342	10,385
NEW SCANDIA	224,064	246,432	22,368	1,197	....	....	23,565
NEW YORK MILLS	94,893	104,685	9,792	1,287	845	....	11,924
NEWFOLDEN	58,672	64,312	5,640	....	362	733	5,270
NEWPORT	455,318	499,633	44,315	4,258	5,168	....	53,741
NICOLLET	118,916	130,122	11,206	4,579	569	....	16,354
NISSWA	236,340	259,360	23,020	5,644	....	....	28,664
NORTH BRANCH	279,926	304,514	24,588	7,923	1,594	....	34,105
NORTH MANKATO	217,794	245,319	27,525	....	1,787	1,802	27,511

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized			1994
	Required Reserves	Required Reserves		Unfunded Liability	1993 Admin Plus 3.5%	Ten Percent of Surplus	Financial Requirements
LUMP SUM							
NORTH ST. PAUL	583,416	635,292	51,876	....	9,357	968	60,265
NORTHFIELD	1,209,797	1,301,726	91,929	15,579	2,122	....	109,630
NORTHLAND	5,222	9,874	4,652	....	....	40	4,612
NORTHOME	41,025	45,028	4,003	....	233	2,134	2,102
NORWOOD	163,987	177,990	14,003	5,060	228	....	19,291
OAK GROVE	119,904	136,336	16,432	....	....	2,608	13,824
OAKDALE	534,431	592,805	58,374	6,531	8,793	....	73,698
ODIN	37,205	41,139	3,934	....	243	2,207	1,971
OGILVIE	105,867	114,039	8,172	....	256	297	8,131
OKABENA	56,763	63,105	6,342	....	....	1,515	4,827
OLIVIA	141,953	159,713	17,760	1,097	760	....	19,617
ONAMIA	163,624	180,664	17,040	....	236	3,788	13,488
ORMSBY	53,025	57,387	4,362	....	....	1,568	2,794
ORONOCO	47,372	51,308	3,936	....	....	2,742	1,194
ORR	47,780	52,560	4,780	....	7,744	2,772	9,752
OSAKIS	160,700	181,725	21,025	2,827	703	....	24,555
OSSEO	605,473	619,783	14,310	....	2,301	2,839	13,772
OSTRANDER	27,016	30,360	3,344	....	114	935	2,523
OTTERTAIL	39,050	42,247	3,197	....	184	2,521	861
OWATONNA	858,742	930,062	71,320	17,484	1,662	....	90,466
PALISADE	56,835	61,335	4,500	....	1,046	1,618	3,929
PALO	167,473	183,587	16,114	688	437	....	17,239
PARK RAPIDS	354,452	390,712	36,260	....	185	2,728	33,717
PARKERS PRAIRIE	82,260	92,160	9,900	....	518	622	9,796
PAYNESVILLE	253,840	273,328	19,488	4,441	360	....	24,289
PELICAN RAPIDS	260,480	285,378	24,898	....	728	1,886	23,739
PEMBERTON	547	682	135	....	388	661	....
PENNOCK	80,356	87,468	7,112	....	....	1,138	5,975
PEQUOT LAKES	199,954	220,447	20,493	....	447	1,379	19,561
PERHAM	106,680	117,112	10,432	....	720	3,507	7,645
PIERZ	259,102	279,230	20,128	2,462	1,574	....	24,164
PIKE SANDY BRITT	109,738	120,394	10,656	1,495	....	....	12,151
PILLAGER	100,104	108,429	8,325	3,527	3,187	....	15,039
PINE ISLAND	150,955	167,234	16,279	....	....	664	15,616
PINE RIVER	305,016	333,336	28,320	....	1,398	2,364	27,354
PLATO	105,569	115,251	9,682	....	453	1,687	8,448
PORTER	54,393	58,596	4,203	....	....	566	3,638
PRESTON	139,821	153,168	13,347	....	....	518	12,829
PRINCETON	567,319	622,093	54,774	....	5,848	4,803	55,818
PRINSBURG	67,264	74,296	7,032	....	467	1,462	6,037
PRIOR LAKE	575,115	644,455	69,340	11,491	196	....	81,027
PROCTOR	178,960	194,720	15,760	4,782	256	....	20,798
RANDALL	80,088	89,080	8,992	1,621	278	....	10,891
RANDOLPH	112,607	122,519	9,912	816	1,574	....	12,302
RAYMOND	55,368	62,576	7,208	....	....	1,233	5,975
RED WING	90,931	98,359	7,428	....	14	1,302	6,140
REDWOOD FALLS	327,010	364,242	37,232	....	....	2,730	34,502
REMER	112,233	114,855	2,622	....	616	....	3,238
RENVILLE	110,538	122,481	11,943	1,159	353	....	13,455
REVERE	704	862	158	....	....	22	136
RICE	99,450	110,310	10,860	....	1,698	980	11,578
RICE LAKE	167,292	183,406	16,114	....	5,024	2,962	18,176
RICHMOND	146,340	158,720	12,380	3,456	1,064	....	16,900
ROCKFORD	178,183	201,203	23,020	3,897	....	....	26,917

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized			1994
	Required Reserves	Required Reserves		Unfunded Liability	1993 Admin Plus 3.5%	Ten Percent of Surplus	Financial Requirements
LUMP SUM							
ROCKVILLE	106,057	116,545	10,488	4,053	1,564	....	16,105
ROGERS	282,544	295,692	13,148	....	....	1,115	12,034
ROLLINGSTONE	26,245	29,635	3,390	....	142	100	3,432
ROSE CREEK	89,300	94,910	5,610	1,631	4	....	7,245
ROSEAU	219,460	243,460	24,000	2,242	362	....	26,604
ROSEMOUNT	463,126	507,966	44,840	4,404	1,144	....	50,388
ROTHSAY	115,992	127,197	11,205	....	26	3,280	7,951
ROYALTON	66,709	72,792	6,083	....	1,049	1,862	5,270
RUSH CITY	214,320	231,559	17,239	4,394	145	....	21,778
RUSSELL	53,082	58,232	5,150	1,867	....	....	7,017
RUTHTON	63,520	70,808	7,288	....	83	885	6,486
SABIN-ELMWOOD	65,980	71,299	5,319	....	2,897	1,568	6,648
SACRED HEART	151,650	162,970	11,320	....	569	69	11,820
SAINT ANTHONY	341,340	364,420	23,080	7,776	3,066	....	33,922
SAINT BONIFACIUS	181,106	198,767	17,661	3,397	224	....	21,282
SAINT CHARLES	228,238	248,153	19,915	904	1,335	....	22,154
SAINT CLAIR	253,335	271,832	18,497	....	4,401	1,188	21,709
SAINT CLOUD	275,882	300,458	24,576	....	5,490	12,204	17,862
SAINT FRANCIS	76,280	86,810	10,530	....	....	12,030	....
SAINT JAMES	223,325	249,746	26,421	12,468	1,558	....	40,447
SAINT JOSEPH	380,945	412,846	31,901	5,258	13	....	37,172
SAINT LEO	32,215	35,120	2,905	....	285	683	2,507
SAINT MARTIN	78,553	84,993	6,440	....	104	909	5,634
SAINT MICHAEL	100,330	111,270	10,940	....	507	302	11,146
SAINT PAUL PARK	277,516	309,156	31,640	....	1,432	2,734	30,339
SAINT PETER	643,708	690,244	46,536	5,461	1,768	....	53,765
SAINT STEPHEN	186,720	199,650	12,930	4,225	590	....	17,745
SANBORN	38,620	42,492	3,872	....	....	384	3,488
SANDSTONE	168,250	181,320	13,070	....	840	2,597	11,314
SARTELL	219,469	244,511	25,042	....	2,364	529	26,877
SAUK CENTRE	181,896	202,308	20,412	1,783	945	....	23,140
SAUK RAPIDS	597,756	641,104	43,348	3,882	2,615	....	49,845
SCANDIA VALLEY	51,940	60,770	8,830	....	847	1,108	8,569
SCANLON	38,004	42,456	4,452	....	....	1,317	3,135
SCHROEDER	46,064	53,680	7,616	....	290	1,245	6,661
SEBEKA	153,364	165,808	12,444	....	540	1,584	11,401
SHAFFER	58,691	66,166	7,475	....	543	4,074	3,945
SHAKOPEE	773,866	852,484	78,618	26,263	4,249	....	109,130
SHELLY	28,416	31,551	3,135	....	279	2,474	941
SHERBURN	128,912	140,569	11,657	1,967	417	....	14,041
SHEVLIN	46,938	52,428	5,490	....	1,113	251	6,352
SILICA	17,548	20,116	2,568	....	....	666	1,902
SILVER BAY	93,125	106,355	13,230	....	441	4,241	9,430
SILVER LAKE	111,704	119,562	7,858	....	311	657	7,512
SLAYTON	202,123	226,693	24,570	6,725	603	....	31,898
SLBEPY EYE	423,624	453,633	30,009	3,078	1,287	....	34,374
SOLWAY	40,404	45,544	5,140	....	710	27	5,823
SOLWAY RURAL	12,216	13,794	1,578	....	316	96	1,798
SOUTH HAVEN	79,155	84,860	5,705	....	882	2,830	3,757
SPICER	153,240	168,795	15,555	2,594	119	....	18,268
SPRING GROVE	103,412	114,853	11,441	1,382	767	....	13,590
SPRING VALLEY	252,603	272,255	19,652	....	466	2,137	17,981
SPRINGFIELD	149,411	163,447	14,036	1,340	875	....	16,251
SQUAW LAKE	42,010	47,770	5,760	....	290	32	6,018

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized			1994
	Required Reserves	Required Reserves		Unfunded Liability	1993 Admin Plus 3.5%	Ten Percent of Surplus	Financial Requirements
LUMP SUM							
STACY	127,781	139,181	11,400	....	1,500	1,176	11,724
STAPLES	239,144	259,589	20,445	10,807	977	....	32,229
STARBUCK	88,893	98,775	9,882	....	725	1,189	9,417
STEPHEN	100,496	110,571	10,075	....	132	1,070	9,137
STEWART	126,550	138,470	11,920	5,549	228	....	17,697
STEWARTVILLE	230,845	252,239	21,394	....	1,561	4,106	18,849
STILLWATER	1,290,252	1,381,980	91,728	2,817	12,582	....	107,127
STORDEN	76,699	83,405	6,706	....	52	244	6,514
STURGEON LAKE	16,029	17,659	1,630	802	....	....	2,432
SUNBURG	49,475	54,791	5,316	1,128	233	....	6,677
TACONITE	47,232	53,224	5,992	....	71	1,613	4,451
TAUNTON	1,970	2,180	210	....	....	76	134
TAYLORS FALLS	146,370	162,974	16,604	....	738	13,853	3,489
THIEF RIVER FALLS	437,635	480,555	42,920	....	1,867	9,588	35,199
THOMSON	206,046	226,514	20,468	861	1,030	....	22,359
TOFTE	23,320	26,160	2,840	1,204	129	....	4,173
TOWER	68,856	74,856	6,000	838	....	....	6,838
TRACY	180,511	201,842	21,331	....	2,010	2,422	20,919
TRIMONT	114,358	126,568	12,210	....	36	5,635	6,612
TRUMAN	108,970	120,190	11,220	....	659	1,541	10,338
TWIN LAKES [FREEBORN]	34,108	37,684	3,576	....	62	2,881	757
TWIN VALLEY	71,808	79,268	7,460	377	234	....	8,071
TWO HARBORS	349,460	378,841	29,381	....	924	13,459	16,847
TYLER	88,039	96,502	8,463	....	37	747	7,753
UNDERWOOD	55,232	61,794	6,562	....	349	397	6,514
UPSALA	41,000	44,440	3,440	....	460	2,135	1,765
VADNAIS HEIGHTS	628,476	691,133	62,657	31,152	3,726	....	97,535
VERGAS	61,510	65,650	4,140	....	350	1,262	3,228
VERNDALE	71,134	78,431	7,297	....	233	1,207	6,323
VERNON CENTER	63,540	70,493	6,953	....	954	482	7,425
VESTA	28,953	31,683	2,730	....	166	2,033	862
VICTORIA	226,114	248,830	22,716	11,928	994	....	35,638
VILLARD	8,588	10,516	1,928	....	569	1,393	1,104
VINING	15,612	16,662	1,050	....	624	1,383	291
WABASHA	143,528	160,688	17,160	3,776	3,114	....	24,050
WACONIA	342,652	372,164	29,512	9,416	457	....	39,385
WADENA	219,292	241,566	22,274	....	1,066	4,470	18,870
WAITE PARK	127,710	144,780	17,070	....	919	1,488	16,501
WALDORF	111,480	118,744	7,264	....	....	1,784	5,480
WALKER	238,600	261,600	23,000	....	876	351	23,524
WALNUT GROVE	62,510	68,570	6,060	....	104	88	6,076
WALTERS	7,829	8,595	766	253	104	....	1,123
WARBA-FREELY-SAGO	7,230	9,234	2,004	....	62	1,794	272
WARREN	59,360	65,320	5,960	2,811	159	....	8,930
WARROAD	97,341	103,943	6,602	....	201	2,851	3,952
WASECA	458,360	504,778	46,418	4,937	2,896	....	54,251
WATERTOWN	236,412	260,831	24,419	....	....	2,171	22,248
WATERVILLE	158,407	169,979	11,572	....	53	370	11,255
WATKINS	119,679	130,470	10,791	1,852	611	....	13,254
WATSON	95,480	101,351	5,871	....	1,083	876	6,078
WAUBUN	39,600	44,300	4,700	....	244	641	4,303
WAVERLY	79,021	86,496	7,475	2,078	....	....	9,553
WAYZATA	391,418	425,138	33,720	11,603	3,207	....	48,530
WELCOME	114,204	125,407	11,203	....	693	224	11,673

Table 3
Calculation of 1994 Financial Requirements

NAME OF ASSOCIATION	1993	1994	Normal Cost	Amortized	1993 Admin Plus 3.5%	Ten Percent of Surplus	1994
	Required Reserves	Required Reserves		Unfunded Liability			Financial Requirements
LUMP SUM							
WENDELL	40,782	46,044	5,262	....	410	2,662	3,010
WEST CONCORD	82,208	88,063	5,855	....	....	7,395	....
WESTBROOK	80,860	90,010	9,150	....	....	1,058	8,092
WHEATON	183,191	202,798	19,607	....	1,200	3,604	17,203
WILLMAR	882,124	962,952	80,828	....	3,554	6,244	78,138
WILLOW RIVER	33,760	37,255	3,495	....	....	802	2,693
WILMONT	41,102	45,066	3,964	....	195	1,867	2,292
WILSON	51,620	57,812	6,192	....	428	267	6,354
WINDOM	393,174	423,178	30,004	....	834	14,578	16,260
WINNEBAGO	106,165	117,412	11,247	987	588	....	12,822
WINSTED	145,660	159,320	13,660	....	....	1,590	12,070
WOLF LAKE	60,848	67,824	6,976	....	228	1,978	5,226
WOOD LAKE	53,063	55,937	2,874	....	141	1,482	1,533
WOODBURY	1,086,510	1,236,637	150,127	14,129	5,055	....	169,311
WOODSTOCK	31,725	35,360	3,635	....	3	550	3,088
WRENSHALL	87,689	95,529	7,840	....	1,231	1,760	7,310
WRIGHT	19,234	21,090	1,856	....	....	1,578	279
WYKOFF	51,660	56,690	5,030	....	85	1,326	3,789
WYOMING	103,813	113,861	10,048	....	....	1,083	8,965
YOUNG AMERICA	132,135	146,918	14,783	....	319	303	14,799
ZIMMERMAN	243,190	267,213	24,023	5,048	1,217	....	30,288
ZUMBRO FALLS	96,738	106,498	9,760	1,081	542	....	11,383
TOTAL	102,546,702	112,468,220	9,921,518	859,884	635,218	933,201	10,483,419
MONTHLY SERVICE							
APPLE VALLEY	2,057,535	2,133,648	76,113	28,160	9,208	....	113,481
BENSON	308,043	316,213	8,170	5,164	4,100	....	17,434
BROOKLYN CENTER	2,889,263	2,943,461	54,198	....	16,119	....	70,317
CHANHASSEN	898,568	938,000	39,432	11,173	4,476	....	55,081
CHASKA	1,448,856	1,486,325	37,469	20,345	6,534	....	64,348
COLUMBIA HEIGHTS	606,981	650,598	43,617	....	13,011	32,711	23,917
CRYSTAL	2,581,405	2,677,024	95,619	36,510	14,169	....	146,298
EAGAN	1,447,161	1,557,461	110,300	....	14,628	45,477	79,451
EDEN PRAIRIE	4,315,846	4,519,727	203,881	93,802	51,299	....	348,982
EDINA	4,670,699	4,766,728	96,029	....	51,309	113,558	33,781
FAIRMONT	1,566,024	1,600,735	34,711	....	21,251	329	55,633
GLENCOE	422,270	442,034	19,764	18,559	5,993	....	44,316
HUTCHINSON	906,285	922,391	16,106	20,062	2,443	....	38,611
LAKE JOHANNA	2,605,260	2,675,962	70,702	52,124	12,075	....	134,901
MINNETONKA	3,903,258	4,045,554	142,296	....	15,200	41,487	116,009
MOUND	2,374,130	2,418,589	44,459	38,240	2,835	....	85,534
NEW BRIGHTON	1,973,063	2,047,723	74,660	34,125	3,214	....	111,999
NEW HOPE	1,064,619	1,105,982	41,363	22,370	17,913	....	81,646
NEW ULM	1,524,957	1,562,168	37,211	20,280	11,345	....	68,836
PINE CITY	424,755	432,353	7,598	8,435	3,551	....	19,584
ROBBINSDALE	1,379,177	1,404,733	25,556	44,369	8,724	....	78,649
ROSEVILLE	4,031,760	4,145,460	113,700	126,160	53,440	....	293,300
SAVAGE	1,841,322	1,880,225	38,903	67,380	11,943	....	118,226
SPRING LAKE PARK	3,027,808	3,126,310	98,502	....	26,869	42,964	82,406
WHITE BEAR LAKE	2,501,414	2,576,622	75,208	....	17,220	16,564	75,864
WORTHINGTON	1,390,777	1,410,383	19,606	69,506	1,170	....	90,282

Table 3
Calculation of 1994 Financial Requirements

<u>NAME OF ASSOCIATION</u>	<u>1993 Required Reserves</u>	<u>1994 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1993 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1994 Financial Requirements</u>
<u>MONTHLY/LS COMBINATION</u>							
TOTAL	52,161,236	53,786,409	1,625,173	716,764	400,037	293,090	2,448,884
<u>MONTHLY/LS COMBINATION</u>							
PIPESTONE	499,140	521,760	22,620	27,980	1,673	....	52,273
PLYMOUTH	1,955,453	2,053,558	98,105	16,471	11,013	....	125,589
TOTAL	2,454,593	2,575,318	120,725	44,451	12,686	0	177,862
GRAND TOTAL	175,258,218	186,925,634	11,667,416	1,621,099	1,182,549	1,226,291	13,244,773

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994	1993 Assets	5 Percent	1994	Total	Balance of	1994
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
DEFINED CONTRIBUTION							Contribution
ALBANY	559	196,505	9,825	6,708	16,533	-15,974	....
ANDOVER	3,908	562,858	28,143	32,938	61,081	-57,173	....
ANOKA	8,213	2,273,014	113,651	73,817	187,468	-179,255	....
BINGHAM LAKE	255	26,965	1,348	1,781	3,129	-2,875	....
BRAHAM	3,545	187,242	9,362	8,262	17,624	-14,079	....
BREWSTER	255	93,762	4,688	5,019	9,707	-9,452	....
BROOKLYN PARK	38,590	4,111,337	205,567	119,005	324,572	-285,982	....
CALLAWAY	104	82,549	4,127	3,029	7,156	-7,053	....
COLOGNE	671	75,088	3,754	4,429	8,183	-7,513	....
COON RAPIDS	47,025	2,169,078	108,454	110,259	218,713	-171,688	....
CROSSLAKE	....	265,240	13,262	7,406	20,668	....	....
DALBO	....	47,002	2,350	3,122	5,472	....	....
DONNELLY	....	31,887	1,594	2,314	3,908	....	....
ELGIN	463	104,086	5,204	6,099	11,303	-10,841	....
EMBARRASS	....	45,402	2,270	1,974	4,244	....	....
ERSKINE	....	45,734	2,287	2,052	4,339	....	....
FALCON HEIGHTS	....	522,128	26,106	19,825	45,931	....	....
FOSTON	948	130,807	6,540	14,439	20,979	-20,031	....
FOUNTAIN	104	26,674	1,334	1,347	2,681	-2,577	....
FRIDLEY	7,979	1,882,623	94,131	69,120	163,251	-155,272	....
GARY	104	22,355	1,118	1,594	2,712	-2,608	....
GIBBON	1,470	286,818	14,341	5,538	19,879	-18,409	....
GLENVILLE	116	44,516	2,226	2,904	5,130	-5,014	....
GOODHUE	2,070	219,973	10,999	10,801	21,800	-19,730	....
HAMPTON	104	57,099	2,855	710	3,565	-3,461	....
HARDWICK	243	66,295	3,315	2,333	5,648	-5,405	....
HAWLEY	22	153,347	7,667	6,851	14,518	-14,497	....
IVANHOE	1,127	96,932	4,847	3,419	8,266	-7,138	....
KENYON	244	157,063	7,853	8,250	16,103	-15,859	....
KERKHOVEN	76	86,123	4,306	3,726	8,032	-7,957	....
KIESTER	128	79,210	3,961	2,477	6,438	-6,309	....
LAKE GEORGE	....	26,924	1,346	1,956	3,302	....	....
LAKEPORT	....	18,519	926	....	926	....	....
LE CENTER	1,368	174,459	8,723	7,245	15,968	-14,600	....
LONDON	362	31,253	1,563	....	1,563	-1,200	....
LONGVILLE	1,600	174,844	8,742	6,172	14,914	-13,314	....
LYLE	1,895	38,268	1,913	....	1,913	-18	....
MAGNOLIA	57	26,743	1,337	869	2,206	-2,149	....
MANTORVILLE	....	67,431	3,372	3,663	7,035	....	....
MARINE ON ST. CROIX	243	146,143	7,307	3,533	10,840	-10,597	....
MAZEPPA	259	63,328	3,166	3,726	6,892	-6,634	....
MEDICINE LAKE	2,044	181,080	9,054	1,088	10,142	-8,098	....
MENDOTA HEIGHTS	2,761	960,188	48,009	33,885	81,894	-79,133	....
MENTOR	....	23,494	1,175	1,690	2,865	....	....
MILLERVILLE	....	114,058	5,703	1,570	7,273	....	....
MILROY	214	50,415	2,521	2,260	4,781	-4,567	....
MURDOCK	....	48,778	2,439	2,488	4,927	....	....
NORTHROP	....	24,659	1,233	436	1,669	....	....
ODESSA	....	13,769	688	....	688	....	....
OKLEE	674	61,771	3,089	2,790	5,879	-5,205	....
PLAINVIEW	....	228,720	11,436	9,708	21,144	....	....
PLUMMER	311	50,615	2,531	2,460	4,991	-4,680	....

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994	1993 Assets	5 Percent	1994	Total	Balance of	1994
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
DEFINED CONTRIBUTION							
RAMSEY	....	60,033	3,002	25,290	28,292	....	....
RED LAKE FALLS	388	97,488	4,874	5,066	9,940	-9,552	....
ROUND LAKE	....	83,794	4,190	3,527	7,717	....	....
RUSHFORD	941	143,668	7,183	7,610	14,793	-13,853	....
SAINTE HILAIRE	264	45,230	2,262	2,472	4,734	-4,470	....
SEAFORTH	....	4,448	222	....	222	....	....
SOUTH BEND	....	83,254	4,163	2,890	7,053	....	....
SWANVILLE	....	75,389	3,769	....	3,769	....	....
TOIVOLA	691	33,113	1,656	1,123	2,779	-2,087	....
ULEN	....	72,323	3,616	3,151	6,767	....	....
VERMILION LAKE	311	23,388	1,169	614	1,783	-1,473	....
WABASSO	212	95,828	4,791	4,133	8,924	-8,712	....
WAHCON	....	21,784	1,089	993	2,082	....	....
WANAMINGO	....	26,501	1,325	....	1,325	....	....
WANDA	....	43,509	2,175	1,786	3,961	....	....
WELLS	1,114	202,506	10,125	8,596	18,721	-17,608	....
WILLIAMS	....	54,858	2,743	....	2,743	....	....
WINTHROP	430	150,856	7,543	4,927	12,470	-12,040	....
ZUMBROTA	150	102,546	5,127	7,759	12,886	-12,736	....
TOTAL	134,608	18,095,687	904,784	707,024	1,611,808	-1,477,200	0
LUMP SUM							
ADA	13,351	147,068	7,353	6,860	14,213	-863	....
ADAMS	8,006	93,332	4,667	4,928	9,595	-1,589	....
ADRIAN	5,694	84,689	4,234	4,180	8,414	-2,720	....
AITKIN	41,165	325,334	16,267	13,623	29,890	11,275	11,275
ALASKA TOWNSHIP	1,100	6,072	304	....	304	796	796
ALBERT LEA	10,812	117,787	5,889	2,849	8,738	2,074	2,074
ALBERTVILLE	10,545	43,116	2,156	3,723	5,879	4,666	4,666
ALBORN	3,953	30,420	1,521	1,134	2,655	1,298	1,298
ALDEN	5,869	57,720	2,886	3,181	6,067	-198	....
ALEXANDRIA	119,647	781,375	39,069	37,674	76,743	42,905	42,905
ALMELUND	4,890	14,324	716	3,291	4,007	883	883
ALPHA	805	65,878	3,294	1,909	5,203	-4,398	....
ALTURA	1,984	47,292	2,365	2,606	4,971	-2,987	....
AMBOY	1,873	76,985	3,849	3,651	7,500	-5,627	....
ANNANDALE	21,586	164,275	8,214	12,145	20,359	1,227	1,227
APPLETON	15,084	185,826	9,291	6,133	15,424	-340	....
ARGYLE	8,715	93,433	4,672	4,079	8,751	-35	....
ARLINGTON	12,883	227,383	11,369	7,155	18,524	-5,641	....
ASHBY	7,661	75,453	3,773	2,507	6,280	1,381	1,381
ASKOV	3,383	45,074	2,254	1,672	3,926	-543	....
ATWATER	9,185	99,583	4,979	4,829	9,808	-623	....
AUDUBON	6,800	80,121	4,006	4,672	8,678	-1,878	....
AURORA	27,317	310,309	15,515	4,222	19,737	7,579	7,579
AVON	13,782	103,196	5,160	....	5,160	8,623	8,623
BABBITT	13,045	199,317	9,966	4,130	14,096	-1,051	....
BACKUS	17,881	180,014	9,001	4,256	13,257	4,624	4,624
BADGER	....	78,024	3,901	....	3,901	-4,999	....
BAGLEY	21,359	158,598	7,930	7,621	15,551	5,808	5,808

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994	1993 Assets	5 Percent	1994	Total Interest & State Aid	Balance of	1994
	Financial Requirements		Assumed Interest	Anticipated State Aid		Financial Requirements	Required Municipal Contribution
LUMP SUM							
BALATON	7,430	89,071	4,454	4,213	8,667	-1,236	....
BALSAM	7,439	61,207	3,060	2,258	5,318	2,120	2,120
BARNESVILLE	19,178	175,257	8,763	....	8,763	10,415	10,415
BARNUM	9,105	142,592	7,130	2,670	9,800	-695	....
BARRETT	9,449	48,946	2,447	1,783	4,230	5,219	5,219
BASS BROOK	36,213	459,975	22,999	13,993	36,992	-779	....
BATTLE LAKE	9,881	149,068	7,453	6,390	13,843	-3,962	....
BAUDETTE	18,678	262,634	13,132	6,131	19,263	-585	....
BAYPORT	9,176	819,654	40,983	27,840	68,823	-59,646	....
BEARDSLEY	3,009	63,596	3,180	2,095	5,275	-2,266	....
BEAVER BAY	6,905	44,055	2,203	446	2,649	4,256	4,256
BEAVER CREEK	5,961	66,561	3,328	2,115	5,443	518	518
BECKER	44,172	461,637	23,082	26,169	49,251	-5,079	....
BELGRADE	9,854	120,761	6,038	3,154	9,192	662	662
BELLE PLAINE	28,226	247,661	12,383	10,476	22,859	5,366	5,366
BELLE PRAIRIE	9,837	170,050	8,503	9,110	17,613	-7,776	....
BELLINGHAM	2,635	71,483	3,574	2,734	6,308	-3,673	....
BELVIEW	6,853	66,129	3,306	2,641	5,947	906	906
BEMIDJI PIONEER	72,455	869,318	43,466	48,922	92,388	-19,933	....
BERTHA	6,311	59,498	2,975	2,703	5,678	633	633
BETHEL	566	14,406	720	777	1,497	-931	....
BIG LAKE	26,893	178,961	8,948	15,453	24,401	2,492	2,492
BIGFORK	14,153	159,940	7,997	6,312	14,309	-156	....
BIRD ISLAND	11,345	80,911	4,046	5,691	9,737	1,608	1,608
BIWABIK	2,932	26,853	1,343	1,653	2,996	-63	....
BIWABIK CITY	14,185	172,816	8,641	1,825	10,466	3,720	3,720
BLACKDUCK	12,472	131,076	6,554	5,507	12,061	412	412
BLACKHOOF	3,730	19,543	977	1,306	2,283	1,447	1,447
BLOMKEST	4,278	69,369	3,468	3,620	7,088	-2,811	....
BLOOMING PRAIRIE	29,998	299,544	14,977	10,034	25,011	4,987	4,987
BLUE EARTH	28,741	238,993	11,950	....	11,950	16,792	16,792
BLUFFTON	88	27,571	1,379	....	1,379	-1,291	....
BOVEY	6,167	110,498	5,525	2,753	8,278	-2,111	....
BOWLUS	5,902	64,944	3,247	3,282	6,529	-628	....
BOYD	5,152	61,090	3,055	2,138	5,193	-41	....
BRAINERD	149,657	1,433,092	71,655	58,194	129,849	19,809	19,809
BRANDON	7,891	89,466	4,473	3,094	7,567	324	324
BRECKENRIDGE	26,663	336,336	16,817	9,771	26,588	75	75
BREITUNG	4,147	22,623	1,131	1,554	2,685	1,462	1,462
BREVATOR	3,973	20,429	1,021	1,699	2,720	1,253	1,253
BRICELYN	6,931	66,411	3,321	2,719	6,040	891	891
BRIMSON-FAIRBANKS	1,207	14,630	732	884	1,616	-408	....
BROOK PARK	402	70,375	3,519	....	3,519	-3,117	....
BROOTEN	8,872	118,681	5,934	3,518	9,452	-581	....
BROWERVILLE	6,551	130,864	6,543	4,612	11,155	-4,604	....
BROWNS VALLEY	10,070	108,747	5,437	1,634	7,071	2,999	2,999
BROWNSDALE	7,699	73,866	3,693	3,633	7,326	373	373
BROWNTON	7,425	78,973	3,949	3,448	7,397	28	28
BUFFALO	40,680	292,991	14,650	27,040	41,690	-1,010	....
BUFFALO LAKE	9,900	77,077	3,854	3,543	7,397	2,503	2,503
BUHL	7,285	87,071	4,354	1,330	5,684	1,602	1,602
BUTTERFIELD	9,088	93,107	4,655	2,364	7,019	2,068	2,068
BYRON	10,729	105,975	5,299	....	5,299	5,431	5,431

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994		5 Percent	1994	Total	Balance of	1994
	Financial	1993 Assets	Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
CALEDONIA	13,348	194,837	9,742	9,205	18,947	-5,599	....
CALUMET	15,015	119,801	5,990	....	5,990	9,025	9,025
CAMBRIDGE	41,806	393,833	19,692	23,669	43,361	-1,555	....
CAMPBELL	1,796	70,315	3,516	2,250	5,766	-3,970	....
CANBY	16,523	294,627	14,731	6,995	21,726	-5,203	....
CANNON FALLS	26,475	356,115	17,806	15,901	33,707	-7,232	....
CANOSIA	6,329	66,366	3,318	3,495	6,813	-484	....
CANTON	3,755	49,732	2,487	....	2,487	1,268	1,268
CARLOS	11,287	169,229	8,461	3,595	12,056	-769	....
CARLTON	16,520	184,707	9,235	5,974	15,209	1,310	1,310
CARSONVILLE	488	26,251	1,313	2,474	3,787	-3,299	....
CARVER	11,805	86,494	4,325	7,973	12,298	-493	....
CASS LAKE	16,758	257,729	12,886	....	12,886	3,871	3,871
CENTENNIAL	71,773	446,816	22,341	32,863	55,204	16,570	16,570
CENTER CITY	15,348	92,264	4,613	3,276	7,889	7,459	7,459
CEYLON	1,990	66,254	3,313	3,282	6,595	-4,604	....
CHANDLER	5,618	83,705	4,185	....	4,185	1,433	1,433
CHATFIELD	22,826	145,284	7,264	8,376	15,640	7,186	7,186
CHERRY	4,702	54,889	2,744	1,821	4,565	136	136
CHISAGO CITY	35,143	252,804	12,640	9,183	21,823	13,320	13,320
CHISHOLM	16,608	364,264	18,213	10,978	29,191	-12,583	....
CHOKIO	4,247	75,195	3,760	3,830	7,590	-3,343	....
CLARA CITY	8,797	125,697	6,285	5,280	11,565	-2,768	....
CLAREMONT	7,192	65,707	3,285	2,789	6,074	1,118	1,118
CLARISSA	4,580	59,966	2,998	2,567	5,565	-986	....
CLARKFIELD	10,008	109,326	5,466	10,154	15,620	-5,612	....
CLARKS GROVE	....	90,375	4,519	3,935	8,454	-9,404	....
CLEAR LAKE	11,856	127,247	6,362	7,432	13,794	-1,939	....
CLEARBROOK	10,523	203,865	10,193	5,104	15,297	-4,774	....
CLEARWATER	5,282	121,317	6,066	5,974	12,040	-6,757	....
CLEMENTS	2,195	23,248	1,162	1,395	2,557	-362	....
CLEVELAND	14,810	145,858	7,293	4,825	12,118	2,692	2,692
CLIMAX	....	21,338	1,067	....	1,067	-1,799	....
CLINTON [BIG STONE]	10,685	38,201	1,910	2,636	4,546	6,139	6,139
CLINTON [ST. LOUIS]	2,164	77,695	3,885	1,858	5,743	-3,579	....
COKATO	24,530	186,435	9,322	12,205	21,527	3,003	3,003
COLD SPRING	39,540	269,159	13,458	12,948	26,406	13,134	13,134
COLBRAINE	19,838	157,719	7,886	3,251	11,137	8,701	8,701
COLVIN	5,049	33,361	1,668	....	1,668	3,381	3,381
COMPREY	10,559	92,345	4,617	3,999	8,616	1,942	1,942
COOK	4,650	186,466	9,323	5,530	14,853	-10,204	....
COSMOS	2,791	101,788	5,089	3,358	8,447	-5,656	....
COTTAGE GROVE	88,415	965,434	48,272	48,264	96,536	-8,120	....
COTTON	1,453	19,157	958	1,020	1,978	-525	....
COTTONWOOD	12,694	113,477	5,674	5,203	10,877	1,817	1,817
COURTLAND	11,811	86,099	4,305	3,482	7,787	4,024	4,024
CROMWELL	9,030	74,848	3,742	1,969	5,711	3,319	3,319
CROOKED LAKE	2,467	30,211	1,511	1,752	3,263	-795	....
CROOKSTON	43,675	304,931	15,247	10,034	25,281	18,394	18,394
CROSBY	63,758	284,589	14,229	7,811	22,040	41,717	41,717
CURRIE	7,656	75,300	3,765	2,478	6,243	1,413	1,413
CUYUNA	10,618	59,665	2,983	532	3,515	7,103	7,103
CYRUS	4,703	59,509	2,975	2,086	5,061	-358	....

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994		5 Percent		1994		1994	
	Financial Requirements	1993 Assets	Assumed Interest	Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	Required Municipal Contribution	
LUMP SUM								
DALTON	7,728	89,009	4,450	3,052	7,502	226	226	
DANUBE	9,289	84,332	4,217	3,478	7,695	1,595	1,595	
DANVERS	1,323	7,301	365	1,255	1,620	-297	....
DARFUR	1,077	41,568	2,078	1,410	3,488	-2,411	....
DASSEL	41,772	316,805	15,840	11,012	26,852	14,920	14,920	
DAWSON	18,688	233,895	11,695	7,029	18,724	-36	....
DAYTON	18,555	218,048	10,902	9,170	20,072	-1,517	....
DEER CREEK	1,960	39,635	1,982	....	1,982	-22	....
DEER RIVER	14,267	139,343	6,967	10,037	17,004	-2,737	....
DEERWOOD	10,909	86,404	4,320	5,406	9,726	1,183	1,183	
DELANO	34,855	160,666	8,033	....	8,033	26,822	26,822
DELAVAN	2,363	77,496	3,875	2,638	6,513	-4,150	....
DENT	1,463	41,186	2,059	3,825	5,884	-4,422	....
DETROIT LAKES	30,135	491,699	24,585	25,764	50,349	-20,214	....
DEXTER	1,291	41,236	2,062	2,002	4,064	-2,773	....
DILWORTH	26,342	277,094	13,855	9,757	23,612	2,731	2,731	
DODGE CENTER	7,579	135,887	6,794	5,601	12,395	-4,817	....
DOVER	5,159	92,583	4,629	2,472	7,101	-1,942	....
DUMONT	2,314	26,321	1,316	1,118	2,434	-120	....
DUNNELL	1,346	49,542	2,477	2,142	4,619	-3,273	....
EAGLE BEND	11,364	90,735	4,537	2,678	7,215	4,149	4,149	
EAGLE LAKE	32,687	274,146	13,707	5,435	19,142	13,545	13,545	
EAST BETHEL	23,866	332,671	16,634	15,758	32,392	-8,526	....
EAST GRAND FORKS	52,726	536,196	26,810	21,085	47,895	4,831	4,831	
EASTERN HUBBARD	1,856	20,598	1,030	2,464	3,494	-1,638	....
EASTON	4,876	88,009	4,400	2,057	6,457	-1,582	....
ECHO	5,830	86,466	4,323	2,437	6,760	-931	....
EDEN VALLEY	14,213	157,484	7,874	5,374	13,248	964	964	
EDGERTON	10,222	133,703	6,685	5,330	12,015	-1,793	....
BITZEN	4,340	34,162	1,708	1,795	3,503	836	836	
ELBOW LAKE	18,030	141,009	7,050	4,074	11,124	6,906	6,906	
ELBOW-TULABY	....	5,817	291	....	291	-603	....
ELIZABETH	....	75,677	3,784	....	3,784	-3,940	....
ELK RIVER	75,712	764,918	38,246	38,514	76,760	-1,048	....
ELLENDALE	4,983	35,492	1,775	....	1,775	3,208	3,208
ELLSWORTH	2,507	94,996	4,750	3,117	7,867	-5,360	....
ELMER	532	13,117	656	292	948	-416	....
ELMORE	7,843	118,952	5,948	3,093	9,041	-1,197	....
ELROSA	4,964	51,682	2,584	....	2,584	2,380	2,380
ELY	28,744	396,384	19,819	13,263	33,082	-4,338	....
ELYSIAN	7,157	102,797	5,140	3,272	8,412	-1,255	....
EMILY	12,667	116,290	5,815	2,361	8,176	4,492	4,492	
EMMONS	5,385	60,592	3,030	2,568	5,598	-212	....
EVANSVILLE	4,702	68,404	3,420	2,470	5,890	-1,188	....
EVELETH	15,050	82,483	4,124	6,947	11,071	3,979	3,979	
EXCELSIOR	80,861	1,006,984	50,349	42,826	93,175	-12,315	....
EYOTA	9,161	154,703	7,735	5,328	13,063	-3,903	....
FAIRFAX	28,978	368,407	18,420	6,093	24,513	4,464	4,464	
FARMINGTON	73,819	453,901	22,695	20,361	43,056	30,763	30,763	
FAYAL	1,967	58,956	2,948	3,848	6,796	-4,829	....
FEDERAL DAM	603	1,356	68	....	68	535	535
FERGUS FALLS	71,502	819,106	40,955	33,241	74,196	-2,694	....
FERTILE	2,617	56,080	2,804	5,579	8,383	-5,766	....

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994	1993 Assets	5 Percent	1994	Total Interest & State Aid	Balance of	1994
	Financial Requirements		Assumed Interest	Anticipated State Aid		Financial Requirements	Required Municipal Contribution
LUMP SUM							
FIFTY LAKES	2,361	49,136	2,457	....	2,457	-96	....
FINLAND	....	53,084	2,654	3,058	5,712	-6,631	....
FINLAYSON	830	16,599	830	....	830	0	0
FISHER	....	27,780	1,389	679	2,068	-2,466	....
FLENSBURG	362	12,922	646	386	1,032	-670	....
FLOODWOOD	13,818	120,121	6,006	....	6,006	7,812	7,812
POLEY	31,363	309,007	15,450	14,655	30,105	1,258	1,258
FORADA	2,377	65,100	3,255	1,275	4,530	-2,153	....
FORREST LAKE	65,143	400,641	20,032	37,707	57,739	7,404	7,404
FORESTON	5,177	88,292	4,415	2,340	6,755	-1,578	....
FRANKLIN	6,054	71,363	3,568	2,849	6,417	-363	....
FRAZEE	14,124	115,151	5,758	6,904	12,662	1,462	1,462
FREDENBERG	2,224	37,848	1,892	1,761	3,653	-1,429	....
FREBPORT	11,986	122,873	6,144	4,644	10,788	1,199	1,199
FRENCH TOWNSHIP	298	18,907	945	1,414	2,359	-2,062	....
FROST	4,692	69,257	3,463	....	3,463	1,229	1,229
PULDA	32,511	198,431	9,922	6,788	16,710	15,802	15,802
GARFIELD	3,756	114,978	5,749	....	5,749	-1,993	....
GARRISON	17,601	247,853	12,393	7,403	19,796	-2,195	....
GARVIN	341	24,430	1,222	....	1,222	-880	....
GAYLORD	23,848	208,480	10,424	7,147	17,571	6,277	6,277
GHBNT	818	42,552	2,128	1,737	3,865	-3,047	....
GILBERT	17,615	170,480	8,524	....	8,524	9,091	9,091
GLENWOOD	34,992	137,290	6,865	9,507	16,372	18,621	18,621
GLYNDON	708	112,732	5,637	5,150	10,787	-10,079	....
GNESEN	4,304	53,879	2,694	2,492	5,186	-882	....
GOLDEN VALLEY	165,203	1,653,832	82,692	60,817	143,509	21,694	21,694
GONVICK	11,881	60,881	3,044	2,921	5,965	5,916	5,916
GOOD THUNDER	19,926	186,043	9,302	5,132	14,434	5,492	5,492
GOODLAND	700	7,345	367	861	1,228	-529	....
GOODVIEW	11,293	165,912	8,296	5,363	13,659	-2,365	....
GRACEVILLE	5,198	79,084	3,954	4,456	8,410	-3,212	....
GRANADA	....	63,498	3,175	615	3,790	-6,777	....
GRAND LAKE	9,291	111,989	5,599	4,620	10,219	-928	....
GRAND MARAIS	19,973	224,928	11,246	4,197	15,443	4,530	4,530
GRAND MEADOW	4,910	67,356	3,368	5,749	9,117	-4,207	....
GRAND RAPIDS	75,620	793,392	39,670	38,408	78,078	-2,457	....
GRANITE FALLS	17,633	143,653	7,183	....	7,183	10,450	10,450
GREEN ISLE	9,234	116,330	5,817	1,822	7,639	1,596	1,596
GREENWOOD	17,133	76,720	3,836	2,401	6,237	10,896	10,896
GREY EAGLE	7,652	78,897	3,945	3,895	7,840	-188	....
GROVE CITY	4,646	75,524	3,776	4,319	8,095	-3,449	....
GRYGLA	1,979	20,178	1,009	2,411	3,420	-1,440	....
HACKENSACK	17,657	71,499	3,575	5,255	8,830	8,828	8,828
HALLOCK	5,416	117,056	5,853	5,603	11,456	-6,040	....
HALSTAD	3,580	48,330	2,417	2,219	4,636	-1,055	....
HAM LAKE	43,407	393,368	19,668	18,635	38,303	5,104	5,104
HAMBURG	24,352	50,315	2,516	....	2,516	21,836	21,836
HAMEL	16,204	223,509	11,175	9,823	20,998	-4,795	....
HANCOCK	3,340	72,005	3,600	3,456	7,056	-3,716	....
HANLEY FALLS	2,472	42,061	2,103	1,382	3,485	-1,013	....
HANOVER	8,636	77,831	3,892	9,141	13,033	-4,397	....
HANSKA	4,586	76,017	3,801	3,463	7,264	-2,678	....

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994	1993 Assets	5 Percent	1994	Total	Balance of	1994
	Financial		Assumed	Anticipated				Interest &	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
HARMONY	7,916	84,093	4,205	4,118	8,323	-407	....
HARRIS	798	32,600	1,630	2,795	4,425	-3,627	....
HARTLAND	....	77,458	3,873	1,913	5,786	-7,120	....
HASTINGS	66,498	1,068,201	53,410	51,001	104,411	-37,913	....
HAYFIELD	25,426	172,302	8,615	7,113	15,728	9,698	9,698
HAYWARD	....	124,546	6,227	2,783	9,010	-9,069	....
HECTOR	15,190	134,253	6,713	6,581	13,294	1,897	1,897
HENDERSON	15,293	119,636	5,982	2,769	8,751	6,542	6,542
HENDRICKS	10,882	81,605	4,080	2,968	7,048	3,833	3,833
HENDRUM	3,553	35,925	1,796	....	1,796	1,757	1,757
HENNING	10,888	128,004	6,400	....	6,400	4,488	4,488
HERMAN	8,345	88,511	4,426	....	4,426	3,919	3,919
HERMANTOWN	55,036	343,652	17,183	14,254	31,437	23,599	23,599
HERON LAKE	13,875	171,544	8,577	3,827	12,404	1,471	1,471
HEWITT	3,590	34,917	1,746	1,574	3,320	270	270
HIBBING	22,398	256,497	12,825	....	12,825	9,573	9,573
HILL CITY	4,425	85,160	4,258	2,581	6,839	-2,414	....
HILLS	6,504	71,512	3,576	3,753	7,329	-825	....
HINCKLEY	12,730	153,887	7,694	7,241	14,935	-2,205	....
HITTERDAL	2,242	25,970	1,299	1,583	2,882	-639	....
HOFFMAN	8,751	82,087	4,104	3,012	7,116	1,635	1,635
HOKAH	3,309	77,872	3,894	3,026	6,920	-3,610	....
HOLDINGFORD	15,743	156,581	7,829	5,004	12,833	2,910	2,910
HOLLAND	112	28,043	1,402	1,456	2,858	-2,746	....
HOLYOKE	71	3,224	161	629	790	-719	....
HOPKINS	127,129	1,262,781	63,139	37,483	100,622	26,507	26,507
HOUSTON	10,439	117,710	5,886	4,610	10,496	-57	....
HOVLAND	2,247	29,133	1,457	785	2,242	5	5
HOWARD LAKE	17,352	217,348	10,867	6,511	17,378	-27	....
HOYT LAKES	20,847	285,589	14,279	....	14,279	6,568	6,568
HUGO	2,184	231,545	11,577	10,119	21,696	-19,513	....
IDEAL	20,463	141,910	7,096	5,392	12,488	7,976	7,976
INDUSTRIAL	4,322	42,341	2,117	1,063	3,180	1,142	1,142
INTERNATIONAL FALLS	49,568	441,162	22,058	22,901	44,959	4,609	4,609
INVER GROVE HEIGHTS	119,761	1,283,884	64,194	49,485	113,679	6,082	6,082
IONA	595	38,898	1,945	....	1,945	-1,350	....
IRONTON	9,458	79,010	3,951	841	4,792	4,666	4,666
ISANTI	32,924	361,436	18,072	14,119	32,191	733	733
ISLE	12,117	118,093	5,905	6,504	12,409	-292	....
JACKSON	30,473	396,636	19,832	12,987	32,819	-2,346	....
JACOBSON	1,050	23,984	1,199	....	1,199	-150	....
JANESVILLE	20,128	121,315	6,066	6,861	12,927	7,201	7,201
JASPER	8,145	70,510	3,526	3,704	7,230	915	915
JEFFERS	5,530	62,739	3,137	2,707	5,844	-314	....
JORDAN	36,805	277,428	13,871	9,966	23,837	12,967	12,967
KANDIYOHI	3,810	102,381	5,119	....	5,119	-1,309	....
KARLSTAD	8,251	45,813	2,291	3,915	6,206	2,045	2,045
KASOTA	9,476	133,879	6,694	6,171	12,865	-3,389	....
KASSON	33,277	200,606	10,030	9,747	19,777	13,500	13,500
KEBWATIN	16,283	246,515	12,326	1,730	14,056	2,227	2,227
KELLIHER	5,393	78,897	3,945	2,573	6,518	-1,125	....
KELLOGG	3,614	98,477	4,924	2,713	7,637	-4,022	....
KENNEDY	4,001	13,622	681	....	681	3,320	3,320

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994	1993 Assets	5 Percent	1994	Total	Balance of	1994
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
							Contribution
LUMP SUM							
KENSINGTON	7,264	52,399	2,620	....	2,620	4,644	4,644
KETTLE RIVER	8,398	93,343	4,667	1,926	6,593	1,805	1,805
KILKENNY	2,555	61,549	3,077	....	3,077	-522	....
KIMBALL	14,985	94,516	4,726	5,466	10,192	4,793	4,793
KINNEY	2,365	114,802	5,740	1,446	7,186	-4,821	....
LACRESCENT	5,517	242,633	12,132	11,358	23,490	-17,973	....
LAFAYETTE	8,796	156,087	7,804	4,571	12,375	-3,579	....
LAKE BENTON	12,163	110,373	5,519	4,589	10,108	2,055	2,055
LAKE BRONSON	2,061	23,081	1,154	....	1,154	907	907
LAKE CITY	35,004	257,379	12,869	14,762	27,631	7,373	7,373
LAKE CRYSTAL	23,755	190,997	9,550	11,243	20,793	2,962	2,962
LAKE ELMO	27,676	363,729	18,186	14,420	32,606	-4,930	....
LAKE HENRY	2,151	45,846	2,292	1,430	3,722	-1,571	....
LAKE KABETOGAMA	4,604	11,799	590	724	1,314	3,291	3,291
LAKE LILLIAN	6,200	42,869	2,143	....	2,143	4,057	4,057
LAKE PARK	7,313	91,874	4,594	5,647	10,241	-2,928	....
LAKE WILSON	....	89,025	4,451	2,163	6,614	-13,283	....
LAKEFIELD	15,214	167,357	8,368	....	8,368	6,846	6,846
LAKELAND	....	16,909	845	1,122	1,967	-2,232	....
LAKEVILLE	291,076	1,481,121	74,056	59,717	133,773	157,303	157,303
LAKEWOOD	3,977	64,203	3,210	3,255	6,465	-2,488	....
LAMBERTON	9,350	93,062	4,653	4,486	9,139	211	211
LANCASTER	2,330	20,853	1,043	2,684	3,727	-1,396	....
LANESBORO	6,485	93,395	4,670	4,127	8,797	-2,311	....
LASALLE	....	4,908	245	....	245	-459	....
LE SUBUR	26,887	390,285	19,514	11,898	31,412	-4,526	....
LEAF VALLEY	2,228	51,968	2,598	....	2,598	-370	....
LEROY	8,021	69,501	3,475	3,617	7,092	929	929
LESTER PRAIRIE	14,128	134,032	6,702	4,047	10,749	3,379	3,379
LEWISTON	18,942	198,984	9,949	8,341	18,290	652	652
LEWISVILLE	3,120	78,130	3,907	3,847	7,754	-4,634	....
LEXINGTON	16,876	226,958	11,348	4,011	15,359	1,517	1,517
LINDSTROM	15,881	300,402	15,020	2,000	17,020	-1,139	....
LINWOOD	22,876	158,147	7,907	7,137	15,044	7,831	7,831
LISMORE	1,324	30,933	1,547	2,183	3,730	-2,405	....
LITCHFIELD	31,466	342,176	17,109	20,189	37,298	-5,831	....
LITTLE CANADA	68,751	1,014,172	50,709	20,039	70,748	-1,997	....
LITTLE FALLS	37,181	284,274	14,214	15,035	29,249	7,932	7,932
LITTLEFORK	7,745	73,808	3,690	2,906	6,596	1,149	1,149
LONG LAKE	41,849	428,454	21,423	19,354	40,777	1,072	1,072
LONG PRAIRIE	31,290	294,645	14,732	11,064	25,796	5,493	5,493
LONSDALE	27,265	260,552	13,028	9,713	22,741	4,525	4,525
LORETTO	28,306	208,084	10,404	7,804	18,208	10,097	10,097
LOWER ST. CROIX VAL	28,786	377,435	18,872	15,828	34,700	-5,913	....
LOWRY	5,033	46,673	2,334	2,007	4,341	692	692
LUCAN	2,136	40,791	2,040	1,960	4,000	-1,864	....
LUTSEN	9,614	46,612	2,331	2,270	4,601	5,013	5,013
LUVERNE	45,073	273,321	13,666	12,117	25,783	19,290	19,290
LYND	280	11,285	564	946	1,510	-1,230	....
MABEL	9,661	57,774	2,889	3,110	5,999	3,663	3,663
MADELIA	20,970	215,026	10,751	7,840	18,591	2,379	2,379
MADISON	16,644	195,223	9,761	6,636	16,397	247	247
MADISON LAKE	9,208	115,706	5,785	3,968	9,753	-546	....

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994		5 Percent		1994		1994	
	Financial Requirements	1993 Assets	Assumed Interest	Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	Required Municipal Contribution	
LUMP SUM								
MAHNOMEN	13,290	150,656	7,533	5,836	13,369	-79	....
MAHTOMEDI	18,697	280,023	14,001	18,614	32,615	-13,919	....
MAHTOWA	3,652	16,950	848	1,538	2,386	1,267	1,267	
MAKINEN	2,390	25,061	1,253	....	1,253	1,137	1,137
MAPLE GROVE	204,988	1,484,638	74,232	89,953	164,185	40,803	40,803	
MAPLE HILL	603	9,490	475	1,043	1,518	-914	....
MAPLE LAKE	24,006	249,731	12,487	12,955	25,442	-1,435	....
MAPLE PLAIN	40,194	426,199	21,310	11,185	32,495	7,700	7,700	
MAPLETON	8,650	259,813	12,991	8,253	21,244	-12,594	....
MAPLEVIEW	3,866	72,116	3,606	282	3,888	-21	....
MAPLEWOOD	358,940	2,310,247	115,512	98,795	214,307	144,632	144,632	
MARBLE	4,455	100,516	5,026	951	5,977	-1,522	....
MARSHALL	130,238	1,011,796	50,590	32,483	83,073	47,165	47,165	
MAYER	9,623	126,030	6,302	2,900	9,202	421	421	
MAYNARD	7,371	107,441	5,372	3,776	9,148	-1,777	....
MCDAVITT	....	83,913	4,196	1,101	5,297	-5,635	....
MCGRATH	1,282	4,006	200	....	200	1,082	1,082
MCGREGOR	11,366	147,710	7,386	8,119	15,505	-4,138	....
MCINTOSH	4,448	71,873	3,594	2,519	6,113	-1,665	....
MCKINLEY	1,884	16,419	821	....	821	1,063	1,063
MEDFORD	4,571	90,736	4,537	2,763	7,300	-2,729	....
MELROSE	19,106	121,500	6,075	9,367	15,442	3,664	3,664	
MENAHGA	7,998	88,571	4,429	3,441	7,870	129	129	
MIDDLE RIVER	68	51,876	2,594	2,996	5,590	-5,522	....
MIESVILLE	9,990	89,328	4,466	2,992	7,458	2,531	2,531	
MILACA	14,674	332,692	16,635	11,222	27,857	-13,183	....
MILAN	6,302	68,504	3,425	....	3,425	2,877	2,877
MILTONA	6,799	94,035	4,702	3,012	7,714	-915	....
MINNEOTA	20,611	197,681	9,884	6,162	16,046	4,565	4,565	
MINNESOTA LAKE	12,025	196,816	9,841	2,844	12,685	-659	....
MISSION	8,053	24,227	1,211	3,334	4,545	3,507	3,507	
MONTEVIDEO	31,162	256,667	12,833	12,797	25,630	5,532	5,532	
MONTGOMERY	36,016	161,265	8,063	7,570	15,633	20,383	20,383	
MONTICELLO	40,098	288,662	14,433	29,382	43,815	-3,717	....
MONTROSE	17,216	78,270	3,914	3,713	7,627	9,589	9,589	
MOOSE LAKE	9,793	108,141	5,407	7,641	13,048	-3,255	....
MORA	27,838	352,843	17,642	15,405	33,047	-5,209	....
MORGAN	14,692	206,457	10,323	5,690	16,013	-1,320	....
MORRIS	22,542	206,169	10,308	13,453	23,761	-1,219	....
MORRISTOWN	14,113	305,942	15,297	6,066	21,363	-7,251	....
MORTON	3,911	67,716	3,386	1,975	5,361	-1,450	....
MOTLEY	12,885	155,073	7,754	4,224	11,978	907	907	
MT IRON	16,812	216,280	10,814	5,950	16,764	48	48	
MT LAKE	17,828	223,155	11,158	6,751	17,909	-81	....
NASHWAUK	2,794	184,118	9,206	5,005	14,211	-11,417	....
NASSAU	....	13,316	666	624	1,290	-1,542	....
NEVIS	14,117	138,320	6,916	....	6,916	7,201	7,201
NEW AUBURN	3,789	77,541	3,877	1,923	5,800	-2,011	....
NEW GERMANY	12,303	207,754	10,388	2,463	12,851	-547	....
NEW LONDON	21,141	167,326	8,366	10,489	18,855	2,285	2,285	
NEW MARKET	10,065	97,799	4,890	7,239	12,129	-2,064	....
NEW MUNICH	1,215	21,847	1,092	....	1,092	123	123
NEW PRAGUE	38,571	381,861	19,093	15,412	34,505	4,066	4,066	

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994		5 Percent		1994		1994	
	Financial Requirements	1993 Assets	Assumed Interest	Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	Required Municipal Contribution	
LUMP SUM								
NEW RICHLAND	10,385	147,150	7,358	7,004	14,362	-3,977	....
NEW SCANDIA	23,565	212,504	10,625	9,288	19,913	3,652	3,652	
NEW YORK MILLS	11,924	83,274	4,164	5,149	9,313	2,611	2,611	
NEWFOLDEN	5,270	65,998	3,300	4,834	8,134	-2,864	....
NEWPORT	53,741	414,198	20,710	8,212	28,922	24,819	24,819	
NICOLLET	16,354	104,057	5,203	8,396	13,599	2,755	2,755	
NISSWA	28,664	199,229	9,961	12,424	22,385	6,279	6,279	
NORTH BRANCH	34,105	201,250	10,063	12,312	22,375	11,730	11,730	
NORTH MANKATO	27,511	235,811	11,791	20,642	32,433	-4,922	....
NORTH ST. PAUL	60,265	593,096	29,655	25,341	54,996	5,270	5,270	
NORTHFIELD	109,630	1,060,491	53,025	41,834	94,859	14,771	14,771	
NORTHLAND	4,612	5,624	281	596	877	3,735	3,735	
NORTHOME	2,102	62,362	3,118	2,241	5,359	-3,257	....
NORWOOD	19,291	118,984	5,949	4,919	10,868	8,423	8,423	
OAK GROVE	13,824	145,982	7,299	10,892	18,191	-4,367	....
OAKDALE	73,698	502,699	25,135	20,977	46,112	27,586	27,586	
ODIN	1,971	59,270	2,964	1,771	4,735	-2,764	....
OGILVIE	8,131	108,833	5,442	5,476	10,918	-2,787	....
OKABENA	4,827	71,917	3,596	2,188	5,784	-957	....
OLIVIA	19,617	130,985	6,549	8,409	14,958	4,658	4,658	
ONAMIA	13,488	201,500	10,075	5,627	15,702	-2,214	....
ORMSBY	2,794	68,705	3,435	1,596	5,031	-2,237	....
ORONOCO	1,194	74,791	3,740	1,485	5,225	-4,030	....
ORR	9,752	75,502	3,775	2,304	6,079	3,673	3,673	
OSAKIS	24,555	134,569	6,728	9,418	16,146	8,408	8,408	
OSSEO	13,772	633,864	31,693	....	31,693	-17,921	....
OSTRANDER	2,523	36,366	1,818	1,571	3,389	-866	....
OTTERTAIL	861	64,256	3,213	3,179	6,392	-5,531	....
OWATONNA	90,466	747,489	37,374	53,096	90,470	-4	....
PALISADE	3,929	73,011	3,651	2,276	5,927	-1,998	....
PALO	17,239	161,337	8,067	1,989	10,056	7,183	7,183	
PARK RAPIDS	33,717	381,732	19,087	20,577	39,664	-5,946	....
PARKERS PRAIRIE	9,796	88,480	4,424	3,457	7,881	1,915	1,915	
PAYNESVILLE	24,289	225,996	11,300	11,050	22,350	1,939	1,939	
PELICAN RAPIDS	23,739	279,342	13,967	12,885	26,852	-3,113	....
PEMBERTON	....	7,157	358	1,808	2,166	-2,304	....
PENNOCK	5,975	91,731	4,587	4,084	8,671	-2,696	....
PEQUOT LAKES	19,561	213,742	10,687	....	10,687	8,874	8,874
PERHAM	7,645	141,754	7,088	14,070	21,158	-13,513	....
PIERZ	24,164	241,222	12,061	12,855	24,916	-752	....
PIKE SANDY BRITT	12,151	87,998	4,400	....	4,400	7,751	7,751
PILLAGER	15,039	90,131	4,507	6,353	10,860	4,179	4,179	
PINE ISLAND	15,616	157,590	7,880	12,724	20,604	-4,988	....
PINE RIVER	27,354	328,656	16,433	7,340	23,773	3,581	3,581	
PLATO	8,448	122,441	6,122	2,599	8,721	-273	....
PORTER	3,638	60,048	3,002	1,407	4,409	-772	....
PRESTON	12,829	145,002	7,250	5,385	12,635	194	194	
PRINCETON	55,818	615,352	30,768	23,915	54,683	1,136	1,136	
PRINSBURG	6,037	81,880	4,094	2,241	6,335	-298	....
PRIOR LAKE	81,027	511,147	25,557	38,494	64,051	16,975	16,975	
PROCTOR	20,798	144,145	7,207	8,404	15,611	5,186	5,186	
RANDALL	10,891	70,811	3,541	7,592	11,133	-241	....
RANDOLPH	12,302	105,118	5,256	5,279	10,535	1,767	1,767	

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994	1993 Assets	5 Percent	1994	Total Interest & State Aid	Balance of	1994
	Financial Requirements		Assumed Interest	Anticipated State Aid		Financial Requirements	Required Municipal Contribution
LUMP SUM							
RAYMOND	5,975	67,697	3,385	3,781	7,166	-1,191	....
RED WING	6,140	103,953	5,198	5,000	10,198	-4,057	....
REDWOOD FALLS	34,502	354,310	17,716	15,411	33,127	1,376	1,376
REMER	3,238	110,617	5,531	4,220	9,751	-6,513	....
RENVILLE	13,455	98,697	4,935	5,820	10,755	2,700	2,700
REVERE	136	926	46	....	46	90	90
RICE	11,578	109,253	5,463	....	5,463	6,115	6,115
RICE LAKE	18,176	196,907	9,845	6,443	16,288	1,888	1,888
RICHMOND	16,900	129,822	6,491	....	6,491	10,409	10,409
ROCKFORD	26,917	160,793	8,040	7,961	16,001	10,916	10,916
ROCKVILLE	16,105	73,056	3,653	....	3,653	12,452	12,452
ROGERS	12,034	293,689	14,684	....	14,684	-2,651	....
ROLLINGSTONE	3,432	27,246	1,362	3,784	5,146	-1,715	....
ROSE CREEK	7,245	73,118	3,656	2,840	6,496	749	749
ROSEAU	26,604	186,594	9,330	....	9,330	17,275	17,275
ROSEMOUNT	50,388	435,018	21,751	23,634	45,385	5,003	5,003
ROTHSAY	7,951	148,791	7,440	....	7,440	511	511
ROYALTON	5,270	85,332	4,267	3,997	8,264	-2,993	....
RUSH CITY	21,778	189,846	9,492	7,735	17,227	4,551	4,551
RUSSELL	7,017	36,542	1,827	2,394	4,221	2,796	2,796
RUTHTON	6,486	72,367	3,618	....	3,618	2,868	2,868
SABIN-ELMWOOD	6,648	81,655	4,083	2,923	7,006	-357	....
SACRED HEART	11,820	152,344	7,617	....	7,617	4,203	4,203
SAINT ANTHONY	33,922	295,837	14,792	18,371	33,163	759	759
SAINT BONIFACIUS	21,282	156,144	7,807	8,723	16,530	4,751	4,751
SAINT CHARLES	22,154	222,832	11,142	7,973	19,115	3,040	3,040
SAINT CLAIR	21,709	265,219	13,261	7,233	20,494	1,215	1,215
SAINT CLOUD	17,862	397,919	19,896	19,312	39,208	-21,346	....
SAINT FRANCIS	....	196,583	9,829	5,099	14,928	-16,428	....
SAINT JAMES	40,447	200,551	10,028	12,585	22,613	17,834	17,834
SAINT JOSEPH	37,172	335,059	16,753	13,881	30,634	6,539	6,539
SAINT LEO	2,507	39,046	1,952	1,694	3,646	-1,140	....
SAINT MARTIN	5,634	87,645	4,382	2,673	7,055	-1,421	....
SAINT MICHAEL	11,146	103,346	5,167	8,751	13,918	-2,773	....
SAINT PAUL PARK	30,339	304,854	15,243	10,860	26,103	4,236	4,236
SAINT PETER	53,765	630,894	31,545	21,605	53,150	615	615
SAINT STEPHEN	17,745	139,360	6,968	5,746	12,714	5,031	5,031
SANBORN	3,488	42,460	2,123	2,797	4,920	-1,432	....
SANDSTONE	11,314	194,219	9,711	7,084	16,795	-5,481	....
SARTELL	26,877	224,761	11,238	16,781	28,019	-1,142	....
SAUK CENTRE	23,140	167,770	8,389	13,559	21,948	1,192	1,192
SAUK RAPIDS	49,845	588,525	29,426	27,837	57,263	-7,418	....
SCANDIA VALLEY	8,569	63,021	3,151	2,963	6,114	2,454	2,454
SCANLON	3,135	51,170	2,559	1,549	4,108	-972	....
SCHROEDER	6,661	58,514	2,926	636	3,562	3,099	3,099
SEBEKA	11,401	169,200	8,460	5,717	14,177	-2,776	....
SHAFER	3,945	99,426	4,971	3,322	8,293	-4,348	....
SHAKOPPE	109,130	595,015	29,751	34,714	64,465	44,665	44,665
SHELLY	941	53,151	2,658	....	2,658	-1,717	....
SHERBURN	14,041	116,981	5,849	4,400	10,249	3,792	3,792
SHEVLIN	6,352	49,446	2,472	....	2,472	3,880	3,880
SILICA	1,902	24,212	1,211	407	1,618	284	284
SILVER BAY	9,430	135,531	6,777	5,701	12,478	-3,047	....

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994	1993 Assets	5 Percent	1994	Total	Balance of	1994
	Financial		Assumed	Anticipated	Interest &	Financial	Required
	Requirements		Interest	State Aid	State Aid	Requirements	Municipal
LUMP SUM							
SILVER LAKE	7,512	118,270	5,914	...	5,914	1,598	1,598
SLAYTON	31,898	170,230	8,512	7,350	15,862	16,037	16,037
SLEEPY EYE	34,374	393,871	19,694	13,996	33,690	684	684
SOLWAY	5,823	40,675	2,034	3,024	5,058	765	765
SOLWAY RURAL	1,798	13,175	659	1,954	2,613	-815	....
SOUTH HAVEN	3,757	107,456	5,373	4,552	9,925	-6,168	....
SPICER	18,268	135,344	6,767	...	6,767	11,501	11,501
SPRING GROVE	13,590	90,235	4,512	4,826	9,338	4,252	4,252
SPRING VALLEY	17,981	273,974	13,699	7,532	21,231	-3,250	....
SPRINGFIELD	16,251	133,807	6,690	8,603	15,293	957	957
SQUAW LAKE	6,018	42,328	2,116	...	2,116	3,902	3,902
STACY	11,724	139,542	6,977	6,167	13,144	-1,420	....
STAPLES	32,229	173,186	8,659	9,165	17,824	14,405	14,405
STARBUCK	9,417	100,784	5,039	5,941	10,980	-1,563	....
STEPHEN	9,137	111,199	5,560	4,500	10,060	-923	....
STEWART	17,697	92,692	4,635	3,808	8,443	9,254	9,254
STEWARTVILLE	18,849	271,905	13,595	14,464	28,059	-9,210	....
STILLWATER	107,127	1,232,766	61,638	50,340	111,978	-4,851	....
STORDEN	6,514	79,135	3,957	2,501	6,458	56	56
STURGEON LAKE	2,432	13,414	671	1,656	2,327	105	105
SUNBURG	6,677	44,643	2,232	2,827	5,059	1,618	1,618
TACONITE	4,451	63,358	3,168	1,383	4,551	-100	....
TAUNTON	134	2,728	136	270	406	-272	....
TAYLORS FALLS	3,489	284,897	14,245	2,197	16,442	-12,953	....
THIEF RIVER FALLS	35,199	533,517	26,676	19,381	46,057	-10,858	....
THOMSON	22,359	199,943	9,997	7,516	17,513	4,846	4,846
TOFTE	4,173	16,213	811	863	1,674	2,500	2,500
TOWER	6,838	61,890	3,095	...	3,095	3,744	3,744
TRACY	20,919	204,731	10,237	8,021	18,258	2,661	2,661
TRIMONT	6,612	170,704	8,535	4,869	13,404	-6,793	....
TRUMAN	10,338	124,380	6,219	5,603	11,822	-1,484	....
TWIN LAKES [FREEBORN]	757	62,918	3,146	253	3,399	-2,642	....
TWIN VALLEY	8,071	68,059	3,403	4,045	7,448	623	623
TWO HARBORS	16,847	484,046	24,202	13,963	38,165	-21,319	....
TYLER	7,753	95,509	4,775	4,448	9,223	-1,470	....
UNDERWOOD	6,514	59,203	2,960	5,208	8,168	-1,654	....
UPSALA	1,765	62,349	3,117	3,013	6,130	-4,366	....
VADNAIS HEIGHTS	97,535	394,543	19,727	26,299	46,026	51,509	51,509
VERGAS	3,228	74,130	3,707	3,983	7,690	-4,462	....
VERNDALE	6,323	83,203	4,160	...	4,160	2,163	2,163
VERNON CENTER	7,425	68,358	3,418	2,388	5,806	1,620	1,620
VESTA	862	49,286	2,464	1,979	4,443	-3,581	....
VICTORIA	35,638	138,655	6,933	7,945	14,878	20,760	20,760
VILLARD	1,104	22,522	1,126	...	1,126	-22	....
VINING	291	29,440	1,472	1,569	3,041	-2,750	....
WABASHA	24,050	120,081	6,004	8,012	14,016	10,034	10,034
WACONIA	39,385	334,056	16,703	14,596	31,299	8,087	8,087
WADENA	18,870	263,990	13,200	10,664	23,864	-4,993	....
WAITE PARK	16,501	142,586	7,129	9,907	17,036	-535	....
WALDORF	5,480	129,321	6,466	3,483	9,949	-4,469	....
WALKER	23,524	242,114	12,106	10,113	22,219	1,306	1,306
WALNUT GROVE	6,076	63,390	3,170	3,392	6,562	-486	....
WALTERS	1,123	4,750	238	...	238	885	885

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994	1993 Assets	5 Percent	1994	Total Interest & State Aid	Balance of Financial Requirements	1994
	Financial Requirements		Assumed Interest	Anticipated State Aid			Required Municipal Contribution
LUMP SUM							
WARBA-FEBLY-SAGO	272	25,171	1,259	2,010	3,269	-2,997	....
WARREN	8,930	38,398	1,920	8,323	10,243	-1,313	....
WARROAD	3,952	125,849	6,292	10,614	16,906	-12,954	....
WASECA	54,251	445,250	22,263	23,634	45,897	8,354	8,354
WATERTOWN	22,248	258,122	12,906	....	12,906	9,342	9,342
WATERVILLE	11,255	162,109	8,105	5,032	13,137	-1,883	....
WATKINS	13,254	105,251	5,263	4,130	9,393	3,861	3,861
WATSON	6,078	104,239	5,212	3,715	8,927	-2,849	....
WAUBUN	4,303	46,009	2,300	1,985	4,285	18	18
WAVERLY	9,553	64,235	3,212	4,052	7,264	2,289	2,289
WAYZATA	48,530	316,257	15,813	20,644	36,457	12,074	12,074
WELCOME	11,673	116,443	5,822	....	5,822	5,850	5,850
WENDELL	3,010	67,401	3,370	2,980	6,350	-3,340	....
WEST CONCORD	....	156,156	7,808	5,358	13,166	-14,706	....
WESTBROOK	8,092	91,436	4,572	4,859	9,431	-1,338	....
WHEATON	17,203	219,231	10,962	6,960	17,922	-719	....
WILLMAR	78,138	944,562	47,228	37,567	84,795	-6,657	....
WILLOW RIVER	2,693	41,776	2,089	1,791	3,880	-1,186	....
WILMONT	2,292	59,770	2,989	3,925	6,914	-4,622	....
WILSON	6,354	54,288	2,714	12	2,726	3,627	3,627
WINDOM	16,260	538,952	26,948	14,408	41,356	-25,095	....
WINNEBAGO	12,822	101,304	5,065	6,563	11,628	1,194	1,194
WINSTED	12,070	161,564	8,078	5,507	13,585	-1,516	....
WOLF LAKE	5,226	80,624	4,031	3,252	7,283	-2,057	....
WOOD LAKE	1,533	67,878	3,394	2,292	5,686	-4,153	....
WOODBURY	169,311	999,303	49,965	52,633	102,598	66,713	66,713
WOODSTOCK	3,088	37,227	1,861	1,178	3,039	49	49
WRENSHALL	7,310	105,291	5,265	2,435	7,700	-389	....
WRIGHT	279	35,009	1,750	849	2,599	-2,321	....
WYKOFF	3,789	64,917	3,246	2,516	5,762	-1,973	....
WYOMING	8,965	114,646	5,732	7,156	12,888	-3,924	....
YOUNG AMERICA	14,799	135,166	6,758	....	6,758	8,040	8,040
ZIMMERMAN	30,288	206,029	10,301	9,755	20,056	10,232	10,232
ZUMBRO FALLS	11,383	95,890	4,795	4,870	9,665	1,719	1,719
TOTAL	10,483,419	124,016,368	6,200,818	4,949,518	11,150,336	944,891	2,110,416
MONTHLY SERVICE							
APPLE VALLEY	113,481	1,755,018	87,751	79,450	167,201	-53,720	....
BENSON	17,434	232,078	11,604	10,511	22,115	-4,681	....
BROOKLYN CENTER	70,317	2,848,075	142,404	64,039	206,443	-136,126	....
CHANHASSEN	55,081	798,913	39,946	34,094	74,040	-18,958	....
CHASKA	64,348	1,382,942	69,147	28,698	97,845	-33,497	....
COLUMBIA HEIGHTS	23,917	934,089	46,704	....	46,704	-22,787	....
CRYSTAL	146,298	2,559,363	127,968	47,496	175,464	-29,166	....
EAGAN	79,451	1,901,929	95,096	123,407	218,503	-139,053	....
EDEN PRAIRIE	348,982	3,300,374	165,019	118,757	283,776	65,206	65,206
EDINA	33,781	5,806,274	290,314	158,186	448,500	-414,719	....
FAIRMONT	55,633	1,569,315	78,466	30,666	109,132	-53,499	....
GLENCOE	44,316	403,940	20,197	13,527	33,724	10,592	10,592
HUTCHINSON	38,611	717,005	35,850	32,762	68,612	-30,002	....

Table 4
Calculation of 1994 Municipal Contribution

NAME OF ASSOCIATION	1994		5 Percent	1994		Total Interest & State Aid	Balance of Financial Requirements	1994
	Financial Requirements	1993 Assets	Assumed Interest	Anticipated State Aid	Required Municipal Contribution			
MONTHLY SERVICE								
LAKE JOHANNA	134,901	2,039,738	101,987	104,263	206,250	-71,349	....
MINNETONKA	116,009	4,318,131	215,907	140,059	355,966	-239,957	....
MOUND	85,534	1,653,689	82,684	42,738	125,422	-39,889	....
NEW BRIGHTON	111,999	1,437,615	71,881	48,664	120,545	-8,546	....
NEW HOPE	81,646	843,086	42,154	50,744	92,898	-11,253	....
NEW ULM	68,836	1,369,340	68,467	31,532	99,999	-31,163	....
PINE CITY	19,584	328,971	16,449	15,960	32,409	-12,824	....
ROBBINSDALE	78,649	939,974	46,999	34,145	81,144	-2,495	....
ROSEVILLE	293,300	2,966,832	148,342	88,997	237,339	55,962	55,962	
SAVAGE	118,226	834,875	41,744	25,295	67,039	51,187	51,187	
SPRING LAKE PARK	82,406	3,457,450	172,873	120,418	293,291	-210,884	....
WHITE BEAR LAKE	75,864	2,667,057	133,353	81,748	215,101	-139,237	....
WORTHINGTON	90,282	699,744	34,987	22,005	56,992	33,289	33,289	
TOTAL	2,448,884	171,782,185	8,589,109	6,497,679	15,086,788	-1,487,568	216,236	
MONTHLY/LS COMBINATION								
PIPESTONE	52,273	246,273	12,314	12,643	24,957	27,316	27,316	
PLYMOUTH	125,589	1,950,232	97,512	141,685	239,197	-113,607	....
TOTAL	177,862	173,978,690	8,698,935	6,652,007	15,350,942	-86,291	27,316	
GRAND TOTAL	13,244,773	173,978,690	8,698,935	6,652,007	15,350,942	11,197,845	2,353,968	

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal	Investment	All Other	Administration	Service	Other
		Contribution	Earnings			Pensions	Benefits
DEFINED CONTRIBUTION							
ALBANY	6,708	8,750	9,617	....	540	....	....
ANDOVER	32,938	13,300	27,006	....	3,776	36,610	25,101
ANOKA	73,817	....	179,152	1,000	7,935	....	....
BINGHAM LAKE	1,781	323	1,018	....	246	....	....
BRAHAM	8,262	1,250	1,368	....	3,425	1,000	....
BREWSTER	5,019	....	3,536	....	246	517	....
BROOKLYN PARK	119,005	15,233	226,226	....	37,285	13,000	....
CALLAWAY	3,029	....	3,992	2,819	100	2,779	....
COLOGNE	4,429	1,000	2,852	1,542	648	16,957	....
COON RAPIDS	110,259	....	204,667	129	45,435	....	....
CROSSLAKE	7,406	10,800	16,642	....	....	....	....
DALBO	3,122	....	2,871	....	....	....	....
DONNELLY	2,314	....	1,077	....	....	....	....
ELGIN	6,099	....	3,606	....	447	....	....
EMBARRASS	1,974	....	2,065	635	....	3,889	....
ERSKINE	2,052	....	1,962	....	....	....	....
FALCON HEIGHTS	19,825	....	32,964	5,000	....	4,000	....
FOSSTON	14,439	4,000	5,439	711	916	37,065	....
FOUNTAIN	1,347	....	1,026	....	100	1,833	....
FRIDLEY	69,120	....	110,111	1,000	7,709	108,321	....
GARY	1,594	....	573	....	100	1,538	....
GIBBON	5,538	5,500	13,434	30	1,420	....	....
GLENVILLE	2,904	....	1,865	....	112	7,694	....
GOODHUE	10,801	....	16,035	1,000	2,000	31,379	....
HAMPTON	710	....	3,977	4,468	100	19,470	....
HARDWICK	2,333	....	1,939	990	235	....	990
HAWLEY	6,851	5,500	6,334	....	21	10,515	....
IVANHOE	3,419	2,000	3,494	....	1,089	....	....
KENYON	8,250	3,000	5,335	....	236	45,761	....
KERKHOVEN	3,726	607	3,169	....	73	....	....
KIESTER	2,477	....	3,357	....	124	....	....
LAKE GEORGE	1,956	....	1,408	....	....	3,686	....
LAKEPORT	....	430	813	....	....	....	....
LE CENTER	7,245	4,000	9,556	3,000	1,322	35,449	....
LONDON	....	....	996	506	350	....	....
LONGVILLE	6,172	9,500	8,689	2,900	1,546	15,126	....
LYLE	....	....	1,530	103	1,831	....	....
MAGNOLIA	869	....	866	....	55	....	....
MANTORVILLE	3,663	....	1,305	-10	....	....	....
MARINE ON ST. CROIX	3,533	3,114	2,258	....	235	....	....
MAZEPPA	3,726	....	1,830	....	250	....	....
MEDICINE LAKE	1,088	12,100	16,882	....	1,975	....	....
MENDOTA HEIGHTS	33,885	16,238	29,178	337	2,668	....	....
MENTOR	1,690	....	686	....	....	....	....
MILLERVILLE	1,570	5,000	4,559	....	....	....	....
MILROY	2,260	....	2,775	30	207	....	....
MURDOCK	2,488	1,800	2,961	....	....	41,038	....
NORTHROP	436	800	1,807	687	....	....	....
ODESSA	....	23	328	882	....	....	....
OKLEE	2,790	....	1,911	....	651	....	....
PLAINVIEW	9,708	6,405	9,620	2,000	....	37,383	....
PLUMMER	2,460	....	2,152	....	300	5,147	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
DEFINED CONTRIBUTION							
RAMSEY	25,290	....	2,611	2,090	....	....	....
RED LAKE FALLS	5,066	1,000	4,902	....	375	25,168	....
ROUND LAKE	3,527	....	5,557	20	....	....	....
RUSHFORD	7,610	....	8,315	3,697	909	22,524	....
SAINTE HILAIRE	2,472	....	1,578	480	255	8,744	....
SEAFORTH	....	314	150	14	....	....	....
SOUTH BEND	2,890	5,640	3,344	330	....	....	....
SWANVILLE	....	3,500	3,611	1,131	....	....	....
TOIVOLA	1,123	....	2,041	684	668	3,256	....
ULBN	3,151	275	3,708	....	....	2,945	....
VERMILION LAKE	614	500	2,184	188	300	632	....
WABASSO	4,133	....	5,437	916	205	....	....
WAHKON	993	....	991	....	....	....	....
WANAMINGO	....	5,330	2,293	....	....	....	....
WANDA	1,786	....	2,044	....	....	8,547	....
WELLS	8,596	....	7,489	2,704	1,076	18,417	....
WILLIAMS	....	....	1,736	....	....	....	....
WINTHROP	4,927	1,440	8,085	....	415	15,453	....
ZUMBROTA	7,759	....	5,805	156	145	8,454	1,024
TOTAL	707,024	148,672	1,070,700	42,169	130,056	594,297	27,115
LUMP SUM							
ADA	6,860	....	5,735	....	157	....	....
ADAMS	4,928	1,389	4,930	1,027	75	11,116	....
ADRIAN	4,180	....	4,660	....	765	15,510	....
AITKIN	13,623	8,201	20,161	4,000	604	42,500	....
ALASKA TOWNSHIP	....	....	128	....	....	....	....
ALBERT LEA	2,849	9,650	3,890	2,249	352	19,678	200
ALBERTVILLE	3,723	....	1,966	....	....	....	....
ALBORN	1,134	963	290	90	137	....	....
ALDEN	3,181	1,251	1,665	57	200	7,720	....
ALEXANDRIA	37,674	38,148	38,592	3,000	6,636	....	....
ALMELUND	3,291	1,200	618	35	564	....	2,250
ALPHA	1,909	....	3,603	....	....	....	....
ALTURA	2,606	....	2,470	20	205	....	275
AMBOY	3,651	....	2,353	....	....	....	....
ANNANDALE	12,145	....	9,230	2,722	619	25,000	....
APPLETON	6,133	2,000	9,846	205	728	15,108	2,376
ARGYLE	4,079	....	5,925	....	812	....	....
ARLINGTON	7,155	2,800	4,972	1,961	545	....	....
ASHBY	2,507	480	3,388	....	305	....	....
ASKOV	1,672	268	2,149	18	227	19,041	....
ATWATER	4,829	....	6,488	1,400	232	12,250	....
AUDUBON	4,672	....	3,271	120	232	....	....
AURORA	4,222	11,393	18,573	432	2,031	....	....
AVON	....	....	3,945	4,501	496	....	....
BABBITT	4,130	6,000	21,292	3,870	1,180	40,288	....
BACKUS	4,256	5,300	10,480	....	777	13,000	....
BADGER	....	....	3,026	....	....	....	....
BAGLEY	7,621	3,066	4,020	28	325	16,750	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
BALATON	4,213	....	3,439	700	734	7,700	....
BALSAM	2,258	2,000	4,871	304	258	....	....
BARNESVILLE	....	5,525	8,568	1,324	798	....	....
BARNUM	2,670	2,000	7,903	....	....	....	....
BARRETT	1,783	11,325	1,288	....	870	....	....
BASS BROOK	13,993	....	30,721	....	1,020	....	....
BATTLE LAKE	6,390	....	11,714	....	1,125	....	....
BAUDETTE	6,131	12,174	12,654	90	560	....	....
BAYPORT	27,840	....	40,869	....	4,338	....	....
BEARDSLEY	2,095	289	3,108	....	475	....	3,575
BEAVER BAY	446	4,609	1,506	....	....	4,810	....
BEAVER CREEK	2,115	500	2,820	140	296	....	....
BECKER	26,169	4,000	39,525	....	1,366	....	....
BELGRADE	3,154	2,948	6,951	3,883	266	1,549	....
BELLE PLAINE	10,476	4,000	14,968	524	1,901	....	....
BELLE PRAIRIE	9,110	1,500	11,879	2,810	....	6,730	....
BELLINGHAM	2,734	....	3,476	....	....	....	....
BELVIEW	2,641	3,469	4,067	4,998	....	10,448	....
BEMIDJI PIONEER	48,922	4,127	73,843	2,983	7,533	49,000	....
BERTHA	2,703	....	2,080	1,668	150	7,670	....
BETHEL	777	....	589	46	100	....	....
BIG LAKE	15,453	5,000	8,634	953	1,388	57,260	....
BIGFORK	6,312	....	8,169	....	225	8,778	....
BIRD ISLAND	5,691	1,875	2,372	....	366	....	....
BIWABIK	1,653	1,000	1,696	....	....	....	....
BIWABIK CITY	1,825	10,000	11,616	1,000	258	....	....
BLACKDUCK	5,507	603	18	....	58	....	....
BLACKHOOF	1,306	547	1,139	....	722	750	....
BLOMKEST	3,620	2,000	2,245	....	300	....	....
BLOOMING PRAIRIE	10,034	4,000	17,199	2,140	121	6,600	....
BLUE BARTH	....	9,262	15,525	1,170	871	300	....
BLUFFTON	....	....	978	....	....	....	....
BOVEY	2,753	31,612	2,884	....	1,054	12,000	....
BOWLUS	3,282	2,757	....	....	401	15,308	....
BOYD	2,138	....	2,876	151	515	7,500	....
BRAINERD	58,194	41,602	83,170	....	6,491	40,390	....
BRANDON	3,094	5,625	3,331	1,070	785	10,368	....
BRECKENRIDGE	9,771	4,000	18,281	4	2,556	26,791	665
BREITUNG	1,554	....	483	....	175	11,235	....
BREVATOR	1,699	....	572	110	623	....	....
BRICELYN	2,719	....	2,668	....	100	7,865	....
BRIMSON-FAIRBANKS	884	....	943	....	50	....	....
BROOK PARK	....	3,241	2,670	....	110	....	....
BROOTEN	3,518	....	5,139	42	618	....	....
BROWERVILLE	4,612	720	5,089	3,724	....	12,232	....
BROWNS VALLEY	1,634	4,679	5,324	1,021	411	....	....
BROWNSDALE	3,633	483	2,569	7,908	565	8,800	....
BROWNTON	3,448	8,759	4,335	600	1,050	8,443	....
BUFFALO	27,040	....	15,566	....	2,882	31,450	....
BUFFALO LAKE	3,543	....	2,793	1,865	....	20,687	....
BUHL	1,330	7,198	12,276	3,662	14	47,056	140
BUTTERFIELD	2,364	3,500	3,057	104	130	6,160	....
BYRON	....	....	6,767	....	700	....	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
CALEDONIA	9,205	1,800	21,561	....	1,240	20,705	....
CALUMET	....	8,000	6,833	3,000	888	....	....
CAMBRIDGE	23,669	....	29,063	2,000	1,373	77,000	....
CAMPBELL	2,250	....	3,840	....	147	....	....
CANBY	6,995	2,500	12,074	....	1,500	....	....
CANNON FALLS	15,901	....	20,101	....	2,676	34,875	....
CANOSIA	3,495	5,000	1,741	2,423	....	3,960	3,857
CANTON	....	....	1,842	....	25	....	....
CARLOS	3,595	18,500	11,139	1,152	....	....	....
CARLTON	5,974	3,793	11,601	....	150	....	....
CARSONVILLE	2,474	....	1,431	....	395	....	....
CARVER	7,973	12,000	3,914	....	300	....	....
CASS LAKE	....	7,246	23,312	....	800	6,500	....
CENTENNIAL	32,863	17,500	29,479	1,377	2,717	....	....
CENTER CITY	3,276	7,150	4,323	2,650	2,440	17,000	16,150
CEYLON	3,282	....	2,666	1,021	481	....	....
CHANDLER	....	1,200	3,537	....	63	....	....
CHATFIELD	8,376	4,960	7,217	....	138	34,900	....
CHERRY	1,821	....	2,894	100	....	....	....
CHISAGO CITY	9,183	21,184	1,629	12,660	696	....	....
CHISHOLM	10,978	....	35,460	3,000	4,240	....	3,000
CHOKIO	3,830	....	4,179	....	....	15,180	....
CLARA CITY	5,280	....	10,508	660	534	....	....
CLAREMONT	2,789	....	3,405	722	1,705	....	....
CLARISSA	2,567	4,981	2,063	2,455	437	....	....
CLARKFIELD	10,154	391	3,519	....	190	....	....
CLARKS GROVE	3,935	....	4,680	....	....	....	....
CLEAR LAKE	7,432	5,882	2,693	1,305	96	....	....
CLEARBROOK	5,104	....	8,660	218	470	....	....
CLEARWATER	5,974	3,552	11,698	160	2,019	....	....
CLEMENTS	1,395	1,098	971	2,048	555	....	....
CLEVELAND	4,825	2,504	8,213	737	....	....	....
CLIMAX	....	....	714	....	285	....	....
CLINTON [BIG STONE]	2,636	5,961	630	....	642	8,910	....
CLINTON [ST. LOUIS]	1,858	....	4,716	604	100	5,060	....
COKATO	12,205	8,658	9,171	....	446	6,270	....
COLD SPRING	12,948	9,995	14,901	7,164	2,881	36,349	....
COLBRAINE	3,251	11,924	8,435	1,004	1,513	20,718	....
COLVIN	....	2,500	2,018	320	393	....	....
COMFREY	3,999	2,600	2,763	1,576	360	....	345
COOK	5,530	1,000	8,265	....	....	....	....
COSMOS	3,358	....	9,166	459	....	5,500	2,500
COTTAGE GROVE	48,264	....	54,796	554	9,260	13,832	....
COTTON	1,020	....	1,511	1,285	....	....	....
COTTONWOOD	5,203	30	8,200	....	1,272	8,456	....
COURTLAND	3,482	4,448	4,883	2,000	548	....	....
CROWWELL	1,969	6,555	5,460	1,609	1,207	....	....
CROOKED LAKE	1,752	500	1,565	156	100	577	....
CROOKSTON	10,034	10,000	36,440	4,400	6,244	9,080	....
CROSBY	7,811	8,000	17,152	....	1,444	....	....
CURRIE	2,478	1,000	3,601	....	595	....	....
CUYUNA	532	5,735	2,077	1,290	566	....	....
CYRUS	2,086	....	2,434	....	365	....	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal	Investment	All Other	Administration	Service	Other
		Contribution	Earnings			Pensions	Benefits
LUMP SUM							
DALTON	3,052	1,021	4,343	....	725	878	....
DANUBE	3,478	....	4,318	331	245	....	....
DANVERS	1,255	60	487	....	1	....	....
DARFUR	1,410	....	1,699	520	114	....	....
DASSEL	11,012	10,173	29,173	9,470	1,711	26,000	....
DAWSON	7,029	....	21,121	....	1,018	....	....
DAYTON	9,170	3,000	14,969	285	1,245	7,022	....
DEER CREEK	....	1,462	1,833	....	200	7,990	....
DEER RIVER	10,037	....	10,895	3,000	1,512	17,100	....
DEERWOOD	5,406	2,000	3,647	....	....	....	....
DELANO	....	9,800	4,171	2,000	....	16,400	....
DELVAN	2,638	1,663	3,202	673	265	....	....
DENT	3,825	....	1,683	....	128	....	....
DETROIT LAKES	25,764	9,914	31,414	1,000	5,723	15,640	....
DEXTER	2,002	....	1,873	....	546	....	....
DILWORTH	9,757	3,200	23,316	1,297	977	360	....
DODGE CENTER	5,601	....	5,322	16,039	....	14,650	....
DOVER	2,472	4,071	4,967	548	501	....	....
DUMONT	1,118	....	1,269	42	449	....	....
DUNNELL	2,142	....	1,897	....	929	5,198	....
EAGLE BEND	2,678	11,979	2,602	712	....	....	....
EAGLE LAKE	5,435	13,024	19,948	2,000	125	....	....
EAST BETHEL	15,758	2,500	22,172	....	132	....	....
EAST GRAND FORKS	21,085	....	43,901	....	5,729	27,000	....
EASTERN HUBBARD	2,464	....	654	....	74	....	....
EASTON	2,057	....	3,855	....	317	3,120	....
ECHO	2,437	1,193	3,189	....	50	....	....
EDEN VALLEY	5,374	3,000	7,942	135	408	....	....
EDGERTON	5,330	2,665	6,321	5,459	164	22,240	....
EITZEN	1,795	605	1,333	....	987	....	....
ELBOW LAKE	4,074	8,985	7,575	108	1,142	....	....
ELBOW-TULABY	....	....	339	....	....	....	....
ELIZABETH	....	4,000	5,821	382	....	16,445	....
ELK RIVER	38,514	19,000	51,265	....	2,486	....	....
ELLENDALE	....	3,000	1,049	....	400	....	....
ELLSWORTH	3,117	....	4,401	....	....	....	....
ELMER	292	....	465	....	238	1,450	....
ELMORE	3,093	1,600	1,232	3,445	648	5,009	....
ELROSA	....	....	2,064	....	295	2,356	....
ELY	13,263	....	15,254	2,000	1,470	28,000	....
ELYSIAN	3,272	2,399	4,025	1,818	474	13,180	....
EMILY	2,361	2,825	6,815	1,000	3,125	458	....
EMMONS	2,568	....	2,240	1,476	....	5,000	....
EVANSVILLE	2,470	....	3,753	935	306	....	....
EVELETH	6,947	7,053	3,520	....	....	....	....
EXCELSIOR	42,826	....	93,703	....	21,431	10,758	....
EYOTA	5,328	....	6,410	....	....	....	288
FAIRFAX	6,093	....	18,983	1,000	2,001	29,875	....
FARMINGTON	20,361	28,483	20,950	....	1,802	....	....
FAYAL	3,848	8,000	2,854	49	....	....	....
FEDERAL DAM	....	....	15	177	....	....	....
FERGUS FALLS	33,241	1,600	66,705	2,000	3,270	102,000	....
FERTILE	5,579	....	3,383	....	495	8,640	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
FIFTY LAKES	....	1,000	1,877	....	920	2,675	....
FINLAND	3,058	....	2,657	182	249	....	....
FINLAYSON	....	....	738	....	50	....	....
FISHER	679	....	1,497	....	98	1,650	....
FLensburg	386	....	417	....	....	....	....
FLOODWOOD	....	4,635	10,149	....	959	....	2,100
FOLEY	14,655	2,077	21,518	....	2,607	....	....
FORADA	1,275	700	3,373	....	100	4,950	....
FOREST LAKE	37,707	4,803	5,665	650	1,761	....	....
FORESTON	2,340	....	7,444	880	220	4,400	....
FRANKLIN	2,849	2,849	2,781	1,814	867	....	....
FRAZEE	6,904	....	2,480	4,348	1,167	....	....
FREDENBERG	1,761	1,000	2,365	280	....	....	....
FREEPORT	4,644	673	5,324	27	1,027	10,450	....
FRENCH TOWNSHIP	1,414	1,586	1,898	....	....	....	....
FROST	....	....	3,787	....	200	....	....
FULDA	6,788	4,000	10,227	1,390	14,267	....	....
GARFIELD	....	5,000	6,513	606	1,308	....	....
GARRISON	7,403	....	10,701	....	....	....	....
GARVIN	....	....	873	....	122	....	....
GAYLORD	7,147	....	2,764	5,350	3,759	6,916	....
GHEENT	1,737	....	2,072	20	621	....	....
GILBERT	....	9,616	16,707	3,152	1,261	52,987	....
GLENWOOD	9,507	45,081	4,677	....	841	....	....
GLYNDON	5,150	....	7,138	301	100	....	....
GNESEN	2,492	....	1,153	....	....	....	....
GOLDEN VALLEY	60,817	....	171,081	324	34,447	89,500	23,225
GONVICK	2,921	8,361	3,097	5,092	92	34,000	....
GOOD THUNDER	5,132	4,200	11,566	717	1,206	7,874	375
GOODLAND	861	....	252	160	100	....	....
GOODVIEW	5,363	2,911	10,497	9,069	1,109	....	....
GRACEVILLE	4,456	2,500	4,259	....	350	....	....
GRANADA	615	3,232	6,910	....	622	....	....
GRAND LAKE	4,620	1,500	6,864	....	....	1,884	....
GRAND MARAIS	4,197	3,205	16,073	2,000	475	41,600	....
GRAND MEADOW	5,749	....	2,183	2,221	....	10,010	....
GRAND RAPIDS	38,408	8,730	127,707	....	1,643	146,450	....
GRANITE FALLS	....	....	8,197	....	162	24,435	....
GREEN ISLE	1,822	8,000	8,732	....	545	11,300	....
GREENWOOD	2,401	2,000	3,198	17,957	11,540	5,810	....
GREY EAGLE	3,895	1,000	2,993	....	10	....	....
GROVE CITY	4,319	....	7,959	909	225	5,336	....
GRYGLA	2,411	....	507	....	545	....	....
HACKENSACK	5,255	6,400	3,414	....	528	....	....
HALLOCK	5,603	....	4,293	....	....	....	....
HALSTAD	2,219	....	1,726	....	....	....	....
HAM LAKE	18,635	3,150	19,563	1,000	2,055	....	....
HAMBURG	....	11,700	1,390	3,054	703	....	....
HAMEL	9,823	34,000	9,517	....	535	24,400	....
HANCOCK	3,456	....	2,467	....	415	11,350	....
HANLEY FALLS	1,382	200	2,400	4	....	1,170	....
HANOVER	9,141	....	4,033	....	158	13,683	....
HANSKA	3,463	100	4,895	400	500	6,325	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal	Investment	All Other	Administration	Service	Other
		Contribution	Earnings			Pensions	Benefits
LUMP SUM							
HARMONY	4,118	....	3,854	3	879	8,100	....
HARRIS	2,795	....	1,030	840	12	....	....
HARTLAND	1,913	35	2,764	....	595	....	....
HASTINGS	51,001	....	81,136	2,000	10,440	....	212
HAYFIELD	7,113	9,697	9,510	1,910	748	....	....
HAYWARD	2,783	2,000	5,014	....	....	....	5,500
HECTOR	6,581	....	6,038	3,856	642	....	....
HENDERSON	2,769	6,552	7,088	111	1,114	....	....
HENDRICKS	2,968	3,935	2,180	....	133	....	....
HENDRUM	....	1,618	931	....	175	....	....
HENNING	....	5,535	6,360	834	....	9,856	....
HERMAN	....	....	4,406	....	....	....	....
HERMANTOWN	14,254	33,983	17,673	....	1,001	....	....
HERON LAKE	3,827	7,141	7,659	100	298	12,500	....
HEWITT	1,574	....	1,392	....	405	....	....
HIBBING	....	5,121	18,950	....	1,560	....	....
HILL CITY	2,581	....	4,388	340	375	3,400	....
HILLS	3,753	....	3,786	3,954	616	12,650	500
HINCKLEY	7,241	797	5,374	120	416	11,500	....
HITTERDAL	1,583	300	1,016	547	475	....	....
HOFFMAN	3,012	1,169	3,522	....	....	....	....
HOKAH	3,026	....	2,774	30	100	....	....
HOLDINGFORD	5,004	1,600	7,765	2,000	....	....	....
HOLLAND	1,456	....	977	....	60	496	....
HOLYOKE	629	....	53	....	....	....	....
HOPKINS	37,483	24,500	89,920	30	4,930	61,000	....
HOUSTON	4,610	1,509	7,688	....	1,315	....	....
HOVLAND	785	2,897	1,120	23	243	....	....
HOWARD LAKE	6,511	9,361	9,684	3,000	2,214	14,300	....
HOYT LAKES	....	5,442	22,893	3,017	1,809	22,000	....
HUGO	10,119	....	13,365	....	....	1,159	3,000
IDEAL	5,392	10,188	8,485	2,500	....	....	....
INDUSTRIAL	1,063	3,063	2,710	495	495	....	....
INTERNATIONAL FALLS	22,901	....	32,132	5,000	11,139	8,360	....
INVER GROVE HEIGHTS	49,485	....	67,763	4,000	9,543	180,694	....
IONA	....	....	1,668	1,033	....	....	....
IRONTON	841	8,408	2,508	1,074	1,228	7,392	....
ISANTI	14,119	2,275	47,802	....	1,290	12,300	....
ISLE	6,504	1,153	9,131	1,063	403	13,054	....
JACKSON	12,987	6,000	26,544	....	878	13,703	....
JACOBSON	....	....	647	....	....	....	2,070
JANESVILLE	6,861	5,273	6,748	3,635	576	43,160	750
JASPER	3,704	2,250	3,305	751	....	10,566	....
JEFFERS	2,707	....	2,153	400	100	....	....
JORDAN	9,966	9,829	19,743	2,029	1,278	....	....
KANDIYOHI	....	....	559	....	335	....	....
KARLSTAD	3,915	3,324	1,225	450	....	....	....
KASOTA	6,171	3,000	5,593	....	675	23,900	....
KASSON	9,747	16,494	9,297	1,056	2,914	....	....
KEBWATIN	1,730	7,000	17,316	....	2,213	....	....
KELLIHER	2,573	....	3,696	....	....	....	....
KELLOGG	2,713	....	4,508	....	695	....	....
KENNEDY	....	381	456	....	....	....	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
KENSINGTON	....	1,305	2,021	425	338	....	....
KETTLE RIVER	1,926	665	6,043	....	635	....	....
KILKENNY	....	2,000	1,883	....	....	....	....
KIMBALL	5,466	2,002	5,016	1,772	300	....	....
KINNEY	1,446	....	3,909	350	412	....	....
LACRESCENT	11,358	....	10,842	....	1,489	27,466	....
LAFAYETTE	4,571	....	6,125	....	655	....	....
LAKE BENTON	4,589	1,000	3,550	96	318	....	....
LAKE BRONSON	....	....	927	3,148	75	7,700	....
LAKE CITY	14,762	9,491	18,640	1,000	....	25,675	....
LAKE CRYSTAL	11,243	5,000	7,146	....	745	26,500	1,280
LAKE ELMO	14,420	....	23,763	1,450	2,832	....	....
LAKE HENRY	1,430	111	2,620	70	225	8,910	....
LAKE KABETOGAMA	724	3,600	76	2,000	442	....	....
LAKE LILLIAN	....	....	2,180	714	....	8,854	....
LAKE PARK	5,647	....	8,122	1,700	160	10,285	....
LAKE WILSON	2,163	400	4,711	....	118	1,300	....
LAKEFIELD	....	2,283	11,219	4,086	1,340	....	....
LAKELAND	1,122	....	1,779	....	100	2,310	....
LAKEVILLE	59,717	90,831	18,157	3,000	7,579	36,900	....
LAKEWOOD	3,255	....	5,473	25	60	....	....
LAMBERTON	4,486	1,000	3,223	1,000	....	23,000	....
LANCASTER	2,684	....	913	....	409	....	....
LANESBORO	4,127	2,500	3,654	884	468	24,256	....
LASALLE	....	4,250	19	66	....	....	....
LE SUBUR	11,898	6,905	26,681	1,000	929	10,000	....
LEAF VALLEY	....	1,300	4,159	125	625	....	....
LEROY	3,617	1,725	2,806	....	303	....	....
LESTER PRAIRIE	4,047	5,500	5,325	....	363	....	....
LEWISTON	8,341	1,500	10,806	1,320	490	14,333	....
LEWISVILLE	3,847	....	3,076	....	451	17,700	....
LEXINGTON	4,011	200	13,687	....	250	35,780	....
LINDSTROM	2,000	5,675	20,295	5,895	354	....	....
LINWOOD	7,137	10,303	5,826	....	672	3,300	....
LISMORE	2,183	....	1,189	....	95	....	....
LITCHFIELD	20,189	....	24,528	2,015	2,409	22,000	....
LITTLE CANADA	20,039	16,500	119,286	2,495	3,244	134,543	....
LITTLE FALLS	15,035	10,272	12,645	2,522	2,164	....	....
LITTLEFORK	2,906	645	3,667	161	440	....	....
LONG LAKE	19,354	3,093	22,559	9,588	....	33,768	....
LONG PRAIRIE	11,064	2,490	10,705	2,000	647	70,500	....
LONSDALE	9,713	11,291	16,417	29	547	24,000	....
LORETTO	7,804	31,000	7,657	....	300	....	....
LOWER ST. CROIX VAL	15,828	....	22,842	4,602	734	35,096	....
LOWRY	2,007	5,364	....	1,602	....	....	....
LUCAN	1,960	....	1,769	36	307	....	....
LUTSEN	2,270	7,500	1,984	....	....	....	....
LUVERNE	12,117	16,229	15,100	....	4,516	52,569	....
LYND	946	....	225	296	....	....	....
MABEL	3,110	1,995	2,257	1,121	2,235	....	....
MADELIA	7,840	2,330	13,513	140	1,391	....	....
MADISON	6,636	2,555	12,260	1,549	1,017	....	300
MADISON LAKE	3,968	2,500	5,519	783	112	....	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
MAHNOMEN	5,836	500	9,733	3,500	....	....	....
MAHTOMEDI	18,614	7,500	18,824	....	....	6,692	....
MAHTOWA	1,538	1,694	666	....	....	3,150	....
MAKINEN	....	3,000	985	131	....	....	....
MAPLE GROVE	89,953	50,486	80,784	....	10,634	92,705	1,156
MAPLE HILL	1,043	....	247	....	300	....	....
MAPLE LAKE	12,955	4,500	12,722	1,000	1,351	18,550	....
MAPLE PLAIN	11,185	9,900	15,226	....	1,773	36,000	....
MAPLETON	8,253	6,300	19,664	....	1,180	....	8,250
MAPLEVIEW	282	15,000	957	....	10	....	....
MAPLEWOOD	98,795	99,559	161,883	9,000	8,044	378,000	87,500
MARBLE	951	12,580	6,068	1,018	529	....	50
MARSHALL	32,483	44,993	74,141	-5,319	4,848	75,312	1,775
MAYER	2,900	13,020	9,108	2,983	494	....	3,325
MAYNARD	3,776	....	4,568	120	952	....	....
MCDAVITT	1,101	....	6,412	....	....	8,168	....
MCGRATH	....	....	64	....	....	....	....
MCGREGOR	8,119	....	7,539	1,000	....	10,810	....
MCINTOSH	2,519	....	3,936	....	....	....	....
MCKINLEY	....	3,239	1,008	....	429	10,560	....
MEDFORD	2,763	500	2,722	1,196	450	13,156	....
MELROSE	9,367	3,812	6,801	3,000	541	28,000	....
MENAHGA	3,441	1,000	3,544	....	495	....	....
MIDDLE RIVER	2,996	....	1,967	....	328	....	....
MIESVILLE	2,992	3,263	4,099	....	820	....	....
MILACA	11,222	....	14,087	3,500	1,295	27,000	....
MILAN	....	....	2,542	....	....	....	5,988
MILTONA	3,012	3,340	4,161	400	850	....	....
MINNEOTA	6,162	2,894	7,587	2,000	659	....	....
MINNESOTA LAKE	2,844	2,000	12,592	1,000	899	1,000	....
MISSION	3,334	4,021	2,127	251	109	28,153	8,622
MONTEVIDEO	12,797	1,005	13,394	1,000	....	27,000	....
MONTGOMERY	7,570	9,000	4,781	....	1,053	26,800	....
MONTICELLO	29,382	691	24,129	1,000	991	....	200
MONTROSE	3,713	7,713	8,383	20	1,133	....	....
MOOSE LAKE	7,641	3,000	3,992	1,758	....	2,291	....
MORA	15,405	....	31,489	....	797	....	....
MORGAN	5,690	2,078	15,186	3,496	1,587	57,855	....
MORRIS	13,453	....	10,405	2,500	1,010	566	....
MORRISTOWN	6,066	42,000	10,094	1,684	15	19,400	....
MORTON	1,975	....	3,492	....	302	....	....
MOTLEY	4,224	1,596	7,497	....	921	....	....
M.T IRON	5,950	8,400	13,201	200	201	....	....
MT LAKE	6,751	4,200	11,369	995	658	9,948	....
NASHWAUK	5,005	1,770	8,694	7,304	600	21,700	....
NASSAU	624	....	548	....	240	....	....
NEVIS	....	5,000	10,473	....	863	600	....
NEW AUBURN	1,923	2,869	4,867	3,803	267	2,789	....
NEW GERMANY	2,463	4,000	10,801	3,660	....	12,000	....
NEW LONDON	10,489	4,996	12,172	88	930	17,000	....
NEW MARKET	7,239	....	6,460	882	127	17,600	....
NEW MUNICH	....	....	834	....	....	3,200	....
NEW PRAGUE	15,412	7,100	23,776	1,000	166	32,050	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal	Investment	All Other	Administration	Service	Other
		Contribution	Earnings			Pensions	Benefits
LUMP SUM							
NEW RICHLAND	7,004	446	4,272	576	334	....	....
NEW SCANDIA	9,288	9,288	8,034	1,000	....	....	....
NEW YORK MILLS	5,149	2,371	3,584	632	816	....	....
NEWFOLDEN	4,834	....	1,925	940	350	....	....
NEWPORT	8,212	23,163	18,322	....	4,993	....	....
NICOLLET	8,396	3,400	3,542	....	550	....	....
NISSWA	12,424	5,528	13,707	1,611	....	92,000	....
NORTH BRANCH	12,312	10,478	59	108	1,540	26,200	250
NORTH MANKATO	20,642	11,288	17,361	1,022	1,727	26,956	....
NORTH ST. PAUL	25,341	16,583	38,111	....	9,041	30,375	....
NORTHFIELD	41,834	13,707	107,374	1,000	2,050	....	....
NORTHLAND	596	....	389	....	....	....	....
NORTHOME	2,241	....	2,029	23	225	....	....
NORWOOD	4,919	6,143	8,447	....	220	....	....
OAK GROVE	10,892	5,730	6,812	2,000	....	....	....
OAKDALE	20,977	31,085	29,749	....	8,496	....	....
ODIN	1,771	....	3,568	....	235	1,520	....
OGILVIE	5,476	....	4,292	1,627	247	....	....
OKABENA	2,188	....	3,819	840	....	7,700	....
OLIVIA	8,409	4,197	6,331	2,702	734	41,002	....
ONAMIA	5,627	....	14,278	....	228	....	....
ORMSEY	1,596	....	....	3,374	....	858	....
ORONOCO	1,485	....	2,759	12,500	....	....	....
ORR	2,304	2,498	3,986	....	7,482	....	....
OSAKIS	9,418	10,000	7,286	8,715	679	....	....
OSSEO	....	....	35,006	9,552	2,223	38,505	....
OSTRANDER	1,571	202	1,552	494	110	6,820	....
OTTERTAIL	3,179	2,500	2,399	....	178	....	....
OWATONNA	53,096	....	42,767	3,000	1,606	53,650	....
PALISADE	2,276	....	3,680	....	1,011	....	....
PALO	1,989	8,500	9,315	....	422	10,273	....
PARK RAPIDS	20,577	....	21,691	....	179	....	....
PARKERS PRAIRIE	3,457	7,545	4,061	....	500	....	....
PAYNESVILLE	11,050	5,716	12,448	....	348	....	....
PELICAN RAPIDS	12,885	....	14,736	....	703	....	....
PEMBERTON	1,808	....	141	141	375	....	....
PENNOCK	4,084	1,000	2,807	1,252	....	....	....
PEQUOT LAKES	....	....	28,349	....	432	37,650	22,875
PERHAM	14,070	9,000	8,920	2,603	696	16,101	....
PIERZ	12,855	533	8,807	3,000	1,521	....	....
PIKE SANDY BRITT	....	....	4,083	....	....	7,500	....
PILLAGER	6,353	3,000	5,557	907	3,079	13,000	....
PINE ISLAND	12,724	....	10,319	....	....	22,250	....
PINE RIVER	7,340	12,376	20,269	....	1,351	....	....
PLATO	2,599	500	14,961	1,142	438	3,300	....
PORTER	1,407	2,000	1,999	....	....	....	....
PRESTON	5,385	1,012	9,436	....	....	20,992	....
PRINCETON	23,915	13,617	35,299	1,329	5,650	....	....
PRINSBURG	2,241	2,953	3,351	925	451	8,800	....
PRIOR LAKE	38,494	10,935	35,771	....	189	....	....
PROCTOR	8,404	11,696	5,564	....	247	21,800	....
RANDALL	7,592	1,940	3,621	1,100	269	23,300	....
RANDOLPH	5,279	4,000	5,461	....	1,521	8,250	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
RAYMOND	3,781	1,500	2,857	3,709	....	10,560	....
RED WING	5,000	....	6,017	626	14	10,647	....
REDWOOD FALLS	15,411	11,600	24,873	1,000	....	62,000	....
REMER	4,220	6,821	5,205	....	595	8,778	....
RENVILLE	5,820	1,902	2,920	560	341	32,545	....
REVERE	....	....	19	220	....	....	....
RICE	....	782	9,514	115	1,641	1,000	....
RICE LAKE	6,443	5,142	32,841	1,532	4,854	22,000	....
RICHMOND	....	4,700	8,508	....	1,028	....	....
ROCKFORD	7,961	7,804	6,321	....	....	....	....
ROCKVILLE	....	4,799	2,873	....	1,511	....	....
ROGERS	....	....	11,066	1,058	....	33,400	....
ROLLINGSTONE	3,784	....	900	660	137	17,710	....
ROSE CREEK	2,840	....	2,725	....	4	5,750	....
ROSEAU	....	1,332	20,130	2,024	350	29,920	....
ROSEMOUNT	23,634	26,000	25,910	2,010	1,105	....	....
ROTHSAY	....	....	7,824	....	25	....	....
ROYALTON	3,997	7,000	2,978	23	1,014	....	....
RUSH CITY	7,735	16,093	7,647	140	140	....	....
RUSSELL	2,394	6,640	2,209	1,636	....	5,600	....
RUTHTON	....	....	3,746	....	80	....	....
SABIN-ELMWOOD	2,923	77	4,818	....	2,799	....	....
SACRED HEART	....	5,600	5,950	1,652	550	12,500	....
SAINT ANTHONY	18,371	....	16,767	55	2,962	....	....
SAINT BONIFACIUS	8,723	5,230	11,409	2,808	216	48,452	....
SAINT CHARLES	7,973	6,341	11,169	2,027	1,290	15,000	....
SAINT CLAIR	7,233	7,784	10,729	5,024	4,252	18,000	....
SAINT CLOUD	19,312	....	29,897	....	5,304	8,800	....
SAINT FRANCIS	5,099	22,000	15,866	154	....	....	....
SAINT JAMES	12,585	15,484	11,021	596	1,505	13,962	....
SAINT JOSEPH	13,881	8,921	20,536	2,050	13	44,750	....
SAINT LEO	1,694	....	1,664	25	275	6,222	....
SAINT MARTIN	2,673	1,789	3,897	3,801	100	....	....
SAINT MICHAEL	8,751	....	2,312	8,418	490	12,000	....
SAINT PAUL PARK	10,860	6,675	44,298	....	1,384	....	....
SAINT PETER	21,605	18,239	36,616	....	1,708	34,494	1,538
SAINT STEPHEN	5,746	5,600	3,960	....	570	19,139	....
SANBORN	2,797	2,000	1,359	48	....	6,160	....
SANDSTONE	7,084	....	9,797	50	812	....	....
SARTELL	16,781	....	11,913	....	2,284	19,000	....
SAUK CENTRE	13,559	4,832	4,450	4,000	913	16,525	....
SAUK RAPIDS	27,837	9,515	33,050	....	2,527	48,320	....
SCANDIA VALLEY	2,963	....	104	3,340	818	....	....
SCANLON	1,549	....	2,345	330	....	3,630	....
SCHROEDER	636	1,545	3,740	10	280	....	....
SEBEKA	5,717	2,000	7,044	252	522	....	....
SHAFFER	3,322	....	4,733	20	525	....	....
SHAKOPEE	34,714	48,290	52,326	1,142	4,105	18,273	47,523
SHELLY	....	....	3,124	16	270	....	....
SHERBURN	4,400	4,000	4,453	3,057	403	....	600
SHEVLIN	....	1,000	3,292	....	1,075	....	....
SILICA	407	1,801	1,104	8	....	....	....
SILVER BAY	5,701	....	6,240	655	426	....	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal	Investment	All Other	Administration	Service	Other
		Contribution	Earnings			Pensions	Benefits
LUMP SUM							
SILVER LAKE	....	....	4,916	1,000	300	....	....
SLAYTON	7,350	12,796	12,015	....	583	....	....
SLEEPY EYE	13,996	4,000	23,574	....	1,243	....	....
SOLWAY	3,024	803	1,302	1,184	686	2,977	....
SOLWAY RURAL	1,954	100	802	....	305	....	....
SOUTH HAVEN	4,552	2,592	11,917	1,577	852	17,004	....
SPICER	....	....	5,026	195	115	....	....
SPRING GROVE	4,826	1,440	3,293	7,604	741	....	....
SPRING VALLEY	7,532	....	17,062	....	450	19,700	....
SPRINGFIELD	8,603	....	5,027	....	845	14,792	....
SQUAW LAKE	....	1,000	451	145	280	4,000	....
STACY	6,167	....	9,202	1,592	1,449	40,506	....
STAPLES	9,165	11,000	7,818	1,000	944	16,000	....
STARBUCK	5,941	....	3,152	832	700	....	....
STEPHEN	4,500	1,000	3,872	1,300	128	....	....
STEWART	3,808	10,051	4,299	2,000	220	11,500	....
STEWARTVILLE	14,464	....	8,671	....	1,508	....	....
STILLWATER	50,340	....	52,238	143	12,157	29,000	....
STORDEN	2,501	....	4,271	....	50	8,085	....
STURGEON LAKE	1,656	....	666	....	....	....	....
SUNBURG	2,827	5,631	1,459	28	225	2,880	....
TACONITE	1,383	500	4,733	800	69	8,800	....
TAUNTON	270	165	54	....	....	....	....
TAYLORS FALLS	2,197	....	11,037	338	713	....	....
THIEF RIVER FALLS	19,381	....	33,882	58	1,804	....	....
THOMSON	7,516	4,038	10,526	501	995	3,804	....
TOFTE	863	3,000	897	90	125	....	....
TOWER	....	2,400	3,020	1,092	....	....	....
TRACY	8,021	2,500	13,197	1,000	1,942	....	1,500
TRIMONT	4,869	5,265	7,520	1,025	35	....	....
TRUMAN	5,603	3,500	4,972	....	637	2,574	147
TWIN LAKES [FREEBORN]	253	....	3,317	....	60	....	....
TWIN VALLEY	4,045	....	2,943	159	226	3,531	....
TWO HARBORS	13,963	....	29,100	1,000	893	40,345	....
TYLER	4,448	2,491	6,984	1,715	36	....	....
UNDERWOOD	5,208	500	5,941	....	337	7,029	2,174
UPSALA	3,013	....	2,137	....	444	10,640	....
VADNAIS HEIGHTS	26,299	43,752	21,097	2,000	3,600	47,174	....
VERGAS	3,983	....	2,248	32	338	....	....
VERNDALE	....	1,530	2,986	12,609	225	....	....
VERNON CENTER	2,388	7,883	2,444	764	922	....	....
VESTA	1,979	....	2,202	183	160	3,795	....
VICTORIA	7,945	18,217	7,142	....	960	45,200	....
VILLARD	....	615	799	300	550	1,100	....
VINING	1,569	....	1,378	195	603	2,723	....
WABASHA	8,012	10,715	4,046	....	3,009	22,100	....
WACONIA	14,596	14,547	16,979	....	442	....	1,855
WADENA	10,664	2,675	33,249	....	1,030	....	....
WAITE PARK	9,907	3,500	6,930	....	888	....	....
WALDORF	3,483	275	6,460	....	....	....	....
WALKER	10,113	10,776	....	11,969	846	64,540	....
WALNUT GROVE	3,392	500	3,977	600	100	16,170	....
WALTERS	....	....	113	....	100	....	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM							
WARBA-FEELY-SAGO	2,010	....	1,176	1,068	60	....	....
WARREN	8,323	....	2,120	50	154	....	....
WARROAD	10,614	....	4,785	....	194	....	....
WASECA	23,634	6,341	22,748	1,150	2,798	1,020	....
WATERTOWN	....	....	16,243	1,000	....	10,000	....
WATERVILLE	5,032	968	10,780	21	51	10,930	....
WATKINS	4,130	6,500	8,165	148	590	22,275	....
WATSON	3,715	600	3,833	15,026	1,046	....	....
WAUBUN	1,985	329	2,482	....	236	1,200	....
WAVERLY	4,052	5,000	2,244	1,591	....	8,030	....
WAYZATA	20,644	9,356	13,125	....	3,099	9,900	....
WELCOME	....	2,500	7,245	84	670	11,380	....
WENDELL	2,980	390	3,850	....	396	....	....
WEST CONCORD	5,358	....	5,700	....	....	11,600	....
WESTBROOK	4,859	925	5,305	500	....	....	....
WHEATON	6,960	7,500	14,828	2,490	1,159	6,402	....
WILLMAR	37,567	....	65,416	....	3,434	44,601	....
WILLOW RIVER	1,791	....	2,408	....	....	....	....
WILMONT	3,925	....	2,753	457	188	1,434	....
WILSON	12	....	4,034	42	414	....	....
WINDOM	14,408	2,500	28,948	751	806	29,600	....
WINNEBAGO	6,563	2,700	5,670	....	568	10,500	....
WINSTED	5,507	2,700	7,184	....	....	....	....
WOLF LAKE	3,252	....	3,702	145	220	....	....
WOOD LAKE	2,292	200	2,551	4	136	....	....
WOODBURY	52,633	76,660	51,333	....	4,884	....	....
WOODSTOCK	1,178	500	2,015	....	3	....	....
WRENSHALL	2,435	....	9,150	816	1,189	15,893	....
WRIGHT	849	....	1,259	....	....	....	....
WYKOFF	2,516	2,700	3,400	....	82	11,000	....
WYOMING	7,156	2,500	4,398	....	....	....	....
YOUNG AMERICA	....	2,684	6,129	6,367	308	11,000	....
ZIMMERMAN	9,755	20,000	10,526	2,406	1,176	23,500	....
ZUMBRO FALLS	4,870	1,167	8,404	1,745	524	17,500	....
TOTAL	4,242,494	2,613,573	6,321,556	619,939	613,737	5,819,200	270,261
MONTHLY SERVICE							
APPLE VALLEY	79,450	30,000	147,371	....	8,897	45,956	....
BENSON	10,511	5,140	14,291	145	3,961	15,280	....
BROOKLYN CENTER	64,039	27,790	180,055	....	15,574	87,770	....
CHANHASSEN	34,094	23,106	65,131	....	4,325	30,925	....
CHASKA	28,698	29,733	121,758	35,413	6,313	64,194	4,050
COLUMBIA HEIGHTS	....	43,617	61,034	....	12,571	33,624	4,500
CRYSTAL	47,496	45,000	153,681	1,300	13,690	331,874	2,000
EAGAN	123,407	112,874	107,665	....	14,133	142,375	....
EDEN PRAIRIE	118,757	242,981	103,958	2,827	49,564	121,583	....
EDINA	158,186	....	481,460	....	49,574	159,116	8,736
FAIRMONT	30,666	33,730	118,292	12,250	20,532	107,920	....
GLENCOE	13,527	30,979	27,060	....	5,790	41,440	....
HUTCHINSON	32,762	19,200	63,688	....	2,360	44,958	....

Table 5
Revenues and Expenditures
For the year ended December 31, 1993

NAME OF ASSOCIATION	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
MONTHLY SERVICE							
LAKE JOHANNA	104,263	....	78,855	48,840	11,667	113,882	....
MINNETONKA	140,059	17,000	269,668	....	14,686	98,074	19,970
MOUND	42,738	74,424	127,827	....	2,739	107,100	1,248
NEW BRIGHTON	48,664	38,000	85,430	....	3,105	149,656	800
NEW HOPE	50,744	40,997	66,256	....	17,307	105,306	2,448
NEW ULM	31,532	42,953	83,010	....	10,961	78,474	9,375
PINE CITY	15,960	....	24,416	....	3,431	18,500	1,500
ROBBINSDALE	34,145	43,188	65,043	....	8,429	116,115	....
ROSEVILLE	88,997	124,466	225,362	14,926	51,633	165,243	300
SAVAGE	25,295	96,842	51,988	....	11,539	248,416	10,000
SPRING LAKE PARK	120,418	25,000	155,860	....	25,960	120,060	5,400
WHITE BEAR LAKE	81,748	20,000	260,322	3,329	16,638	108,662	....
WORTHINGTON	22,005	56,914	65,795	....	1,130	67,704	....
TOTAL	1,548,161	1,223,934	3,205,276	119,030	386,509	2,724,207	70,327
MONTHLY/LS COMBINATION							
PIPESTONE	12,643	37,957	15,967	....	1,616	36,472	....
PLYMOUTH	141,685	....	111,656	....	10,641	38,028	....
TOTAL	154,328	37,957	127,623	0	12,257	74,500	0
GRAND TOTAL	6,652,007	4,024,136	10,725,155	781,138	1,142,559	9,212,204	367,703

TABLE 6
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1993

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
DEFINED CONTRIBUTION																
ALBANY	25	....	....	50	5	5	25,000	25,000	....	....	....	....	....	....	....	....
ANDOVER	41	....	9	50	5	5	2,500	65,000	....	....	....	....	....	....	....	....
ANOKA	41	....	1	50	10	10	....	500,000	....	....	....	....	....	....	....	100%
BINGHAM LAKE	12	....	6	55	10	10	....	20,000	....	....	....	....	....	....	....	....
BRAHAM	27	....	7	50	7	...	....	30,000	....	....	....	....	....	....	....	....
BREWSTER	21	....	7	55	10	10	....	10,000	....	....	....	....	....	....	....	....
BROOKLYN PARK	58	1	42	50	10	10	....	400,000	....	....	....	....	....	YES	....	YES
CALLAWAY	18	....	....	50	20	10	....	70,000	....	....	....	....	....	....	....	....
COLOGNE	27	....	3	50	10	10	....	10,000	....	....	....	....	....	....	....	....
COON RAPIDS	46	....	4	50	5	5	200,000	200,000	....	....	....	....	....	....	....	20,000
CROSSLAKE	25	....	2	50	10	10	....	25,000	....	....	....	....	....	....	....	....
DALBO	23	....	3	50	10	10	....	40,000	....	....	....	....	....	....	....	....
DONNELLY	27	....	....	50	10	10	....	10,000	....	25 Y/S	....	....	....	....	....	25 Y/S
ELGIN	25	....	3	50	10	10	....	10,000	....	50 WKLY	50 WKLY	50	Y/S	....	....	....
EMBARRASS	19	....	....	50	10	10	....	6,000	....	....	....	....	....	....	....	....
ERSKINE	19	....	....	50	20	10	....	5,000	....	....	....	....	....	....	....	....
FALCON HEIGHTS	25	2	....	50	5	5	50,000	50,000	....	....	....	....	....	....	....	....
FOSSTON	22	....	....	50	10	10	....	20,000	....	....	YES	....	YES	....	YES	....
FOUNTAIN	20	....	....	50	10	10	....	10,000	....	....	....	....	....	....	....	....
FRIDLEY	30	....	4	50	10	10	....	180,000	....	....	....	....	....	....	....	....
GARY	16	....	5	50	10	10	....	20,000	....	....	....	....	....	....	....	100%
GIBBON	25	....	2	50	13	10	....	35,000	....	....	....	....	....	....	....	YES
GLENVILLE	27	....	3	50	5	5	....	10,000	....	....	....	8,000	....	8,000	....	....
GOODHUE	27	....	....	50	10	10	....	30,000	....	30 WKLY	30 WKLY	....	....	....	YES	....
HAMPTON	17	....	5	50	10	10	....	10,000	....	....	....	....	....	....	....	....
HARDWICK	18	....	4	50	10	10	....	45,000	....	....	....	....	....	....	....	YES
HAWLEY	22	....	....	50	10	10	....	15,000	....	....	....	....	....	....	....	....
IVANHOE	27	....	1	50	10	10	....	10,000	....	....	YES	....	....	....	....	YES
KENYON	30	....	2	50	10	10	....	20,000	....	....	....	....	....	....	....	....
KERKHOVEN	22	....	2	50	10	10	10,000	10,000	....	....	....	....	....	....	....	YES
KIESTER	21	....	1	55	10	10	....	35,000	....	....	....	42 WKLY	....	....	....	YES
LAKE GEORGE	17	....	....	50	10	10	....	6,000	....	....	YES	....	....	....	....	YES
LAKEPORT	14	....	....	55	10	10	....	25,000	....	....	....	....	....	....	....	....
LE CENTER	20	....	2	50	10	10	2,000	21,000	....	....	YES	....	....	....	....	YES
LONDON	14	....	....	50	20	10	....	50,000	....	100	....	....	....	....	....	....
LONGVILLE	19	....	....	50	5	5	....	16,000	....	....	....	....	....	....	....	....
LYLE	....	....	....	50	10	10	....	15,000	....	....	....	....	....	....	....	....
MAGNOLIA	12	....	....	50	10	10	....	10,000	....	....	....	....	....	....	....	....
MANTORVILLE	16	....	3	50	10	10	....	10,000	....	....	....	....	....	....	....	....
MARINE ON ST. CROIX	24	....	....	50	5	5	....	15,000	....	....	....	....	....	....	....	....
MAZEPPA	24	....	....	50	10	10	....	7,000	....	....	....	....	....	....	....	....
MEDICINE LAKE	19	....	1	50	5	5	18,500	18,500	....	....	....	....	....	....	....	....
MENDOTA HEIGHTS	35	4	50	10	10	100,000	100,000	125 WKLY
MENTOR	11	4	50	10	10	5,000
MILLERVILLE	17	2	55	10	10	10,000

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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, 1993

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM	MINIMUM YEARS		FAITHFUL		PENSION	DISABILITY	SICK	DEATH BENEFIT		ACCIDENT & HEALTH INSURANCE	
	ACTIVE	RETIRED	DEFERRED	RETIREMENT AGE	ACTIVE SERVICE	ACTIVE MEMBERSHIP	PERFORMANCE SECRETARY	BONDS TREASURER				AMOUNT	AMOUNT		TYPE
DEFINED CONTRIBUTION															
MILROY	15	....	1	50	10	10	....	50,000	....	....	YES	....	....	YES	....
MURDOCK	16	....	....	50	10	10	....	10,000	....	....	....	....	....	....	....
NORTHROP	15	....	....	50	10	10	....	10,000	....	....	....	....	....	....	....
ODESSA	13	....	....	50	20	20	....	10,000	....	....	....	....	....	....	....
OKLEE	18	....	1	50	10	10	....	10,000	....	1,000	MAX	....	....	YES	....
PLAINVIEW	22	....	2	50	10	10	40,000	40,000	....	....	....	....	YES	YES	....
PLUMMER	24	....	....	50	10	10	....	10,000	....	....	YES	....	....	YES	....
RAMSEY	24	1	....	50	10	10	....	10,000	....	....	....	....	....	....	....
RED LAKE FALLS	19	2	1	50	10	10	....	15,000	....	....	....	....	....	....	....
ROUND LAKE	19	....	1	50	20	20	....	80,000	....	....	....	....	....	....	....
RUSHFORD	28	1	1	50	20	10	....	20,000	....	....	....	....	1,500	....	1,500
SAINT HILAIRE	19	....	....	50	10	10	....	20,000	....	....	....	....	....	YES	....
SEAFORTH	14	....	3	50	10	10	....	2,000	....	....	YES	....	....	YES	....
SOUTH BEND	19	....	....	50	10	10	....	30,000	....	....	....	....	....	....	....
SWANVILLE	18	....	1	50	10	10	....	50,000	....	....	....	....	....	....	....
TOIVOLA	23	....	....	50	20	10	....	10,000	....	....	....	35 WKLY	100	Y/S	....
ULEN	22	....	1	50	10	10	....	7,000	....	....	....	....	....	....	....
VERMILION LAKE	16	....	3	50	10	10	....	2,500	....	....	....	....	....	....	....
WABASSO	22	....	2	50	10	10	....	15,000	....	....	....	....	....	....	....
WAHKON	17	....	....	60	10	10	....	1,000	....	....	....	....	....	YES	....
WANAMINGO	27	....	1	50	10	10	....	....	....	....	....	....	....	....	....
WANDA	20	....	....	50	20	20	....	10,000	....	....	....	....	....	....	....
WELLS	21	1	....	50	10	10	....	100,000	....	....	....	....	....	....	....
WILLIAMS	20	....	....	50	15	14	....	5,000	....	....	....	....	YES	YES	....
WINTHROP	22	....	....	50	10	10	....	300,000	....	....	....	....	....	....	....
ZUMBROTA	27	....	....	50	10	10	....	75,000	....	....	....	....	....	....	....
TOTAL	1,565	8	150												
LUMP SUM															
ADA	26	....	1	50	10	10	....	75,000	615	....	....	....	....	615	....
ADAMS	23	....	2	50	10	10	....	10,000	375	375	Y/S	....	....	375	Y/S
ADRIAN	25	....	....	50	20	20	....	10,000	300	300	Y/S	....	....	300	Y/S
AITKIN	30	....	....	50	10	10	....	40,000	925	925	Y/S	....	....	925	Y/S
ALASKA TOWNSHIP	15	....	....	50	10	10	....	10,000	100	....	....	....	....	100	Y/S
ALBERT LEA	15	5	....	50	5	5	....	15,000	800	800	Y/S	....	....	800	Y/S
ALBERTVILLE	20	....	....	55	10	10	....	10,000	350	....	....	....	....	....	350 Y/S
ALBORN	18	....	....	50	20	10	....	3,000	200	....	....	....	....	200	Y/S
ALDEN	23	1	1	50	10	10	....	10,000	225	225	Y/S	....	....	225	Y/S
ALEXANDRIA	30	50	10	10	100,000	3,100	3,100	Y/S	3,100	Y/S
ALMELUND	26	50	10	10	10,000	125	Y/S	125	Y/S

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NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1993

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM	MINIMUM YEARS		FAITHFUL		PENSION	DISABILITY	SICK	DEATH BENEFIT	ACCIDENT & HEALTH	
	ACTIVE	RETIRED	DEFERRED	RETIREMENT	ACTIVE	ACTIVE	PERFORMANCE BONDS	SECRETARY						TREASURER
LUMP SUM														
ALPHA	15	....	....	50	20	10	3,000	6,000	300	....	....	250	Y/S	....
ALTURA	21	....	....	50	20	20	....	10,000	150	....	....	....	....	....
AMBOY	21	....	1	50	10	10	....	10,000	225	....	....	225	Y/S	....
ANNANDALE	22	....	5	50	5	5	....	20,000	800	800 Y/S	....	800	Y/S	800 Y/S
APPLETON	21	7	4	55	10	10	40,000	40,000	650	650 Y/S	....	....	VARY	....
ARGYLE	25	....	1	50	10	10	....	10,000	413	....	....	413	Y/S	413 Y/S
ARLINGTON	28	....	2	50	10	10	....	40,000	500	....	....	....	....	....
ASHBY	24	....	....	50	5	5	....	30,000	325	....	....	....	....	....
ASKOV	18	....	2	55	10	10	....	5,000	250	250 Y/S	....	250	Y/S	250 Y/S
ATWATER	21	....	....	50	10	10	....	10,000	450	....	....	450	Y/S	....
AUDUBON	24	....	....	50	10	10	10,000	10,000	400	200 Y/S	....	200	Y/S	....
AURORA	22	....	1	50	10	10	....	35,000	1,050	1,050 Y/S	....	1,050	Y/S	....
AVON	20	5	....	50	20	10	....	10,000	650	....	....	....	....	....
BABBITT	25	....	1	50	10	10	....	25,000	650	....	....	650	Y/S	....
BACKUS	18	1	4	50	10	10	25,000	25,000	900	900 Y/S	....	900	Y/S	....
BADGER	18	....	....	50	20	10	....	5,000	200	....	100	....	....	....
BAGLEY	25	....	3	50	10	10	....	20,000	750	375 Y/S	....	750	Y/S	750 Y/S
BALATON	26	....	....	50	10	10	10,000	10,000	350	....	....	350	Y/S	....
BALSAM	20	....	2	50	10	10	....	10,000	350	350 Y/S	....	350	Y/S	350 Y/S
BARNESVILLE	26	....	....	50	10	10	....	20,000	600	600 Y/S	....	600	Y/S	600 Y/S
BARNUM	25	....	1	50	10	10	20,000	20,000	550	550 Y/S	....	550	Y/S	....
BARRETT	16	....	1	55	10	10	....	10,000	300	....	....	....	....	....
BASS BROOK	23	....	....	50	10	10	....	50,000	1,550	1,550 Y/S	....	1,550	Y/S	....
BATTLE LAKE	20	....	....	50	10	10	2,000	20,000	650	650 Y/S	....	650	Y/S	....
BAUDETTE	24	....	....	50	5	5	....	10,000	800	350 Y/S	.... Y/S	800	Y/S	....
BAYPORT	22	....	2	50	10	10	....	90,000	2,000	....	....	....	....	....
BEARDSLEY	20	3	....	50	20	20	....	7,500	250	....	....	....	....	....
BEAVER BAY	14	2	5	50	20	10	25,000	25,000	500	100 Y/S	35 WKLY	....	YES	....
BEAVER CREEK	16	....	2	50	10	10	....	10,000	300	300 Y/S	....	300	Y/S	....
BECKER	31	....	4	50	10	10	40,000	50,000	1,400	1,400 Y/S	....	1,400	Y/S	....
BELGRADE	25	1	....	50	10	10	....	15,000	425	....	425 Y/S	425	Y/S	....
BELLE PLAINE	30	....	1	50	10	10	30,000	30,000	825	....	....	825	L/S	825 L/S
BELLE PRAIRIE	24	....	....	50	5	5	10,000	40,000	700	....	....	....	....	....
BELLINGHAM	20	....	....	50	10	10	....	10,000	200	....	....	....	....	....
BELVIEW	24	....	3	50	10	10	....	5,000	250	250 Y/S	....	250	Y/S	250 Y/S
BEMIDJI PIONEER	38	....	4	50	10	10	....	85,000	2,000	....	....	....	....	....
BERTHA	20	....	....	50	10	10	....	6,000	300	300 Y/S	....	300	Y/S	....
BETHEL	11	....	....	55	10	10	....	2,000	120	....	....	....	....	....
BIG LAKE	30	....	4	50	5	5	....	20,000	900	900 Y/S	....	900	Y/S	900 Y/S
BIGFORK	20	....	1	50	10	10	....	20,000	750	....	....	....	....	....
BIRD ISLAND	25	....	2	50	10	10	....	10,000	400	300 Y/S	....	400	Y/S	....
BIWABIK	23	....	....	50	10	10	....	10,000	200	150 Y/S	....	150	Y/S	....
BIWABIK CITY	22	....	....	50	10	10	....	50,000	750	750 Y/S	....	750	Y/S	....
BLACKDUCK	25	1	50	10	10	15,000	500 Y/S	500	Y/S	500 Y/S
BLACKHOOF	20	3	1	50	10	10	3,000	3,000	150	150 Y/S	150	Y/S

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NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1993

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																
BLOMKEST	13	....	1	55	10	10	....	10,000	400	....	....	....	....	200	Y/S	....
BLOOMING PRAIRIE	27	....	....	50	10	10	....	100,000	925	....	....	....	....	....	....	....
BLUE EARTH	30	1	....	50	10	10	....	250,000	1,000	5,000	Y/S	....	....	5,000	Y/S	....
BLUFFTON	16	....	....	50	20	20	....	3,000	100	....	NORM	....	NORM	....	NORM	....
BOVEY	20	....	....	50	10	10	....	15,000	500	....	....	....	....	....	....	....
BOWLUS	21	....	....	50	10	10	....	10,000	250	....	....	....	....	....	....	....
BOYD	19	....	2	50	10	10	....	6,500	250	250	Y/S	....	....	250	Y/S	....
BRAINERD	40	....	2	50	10	10	....	150,000	3,375	3,375	Y/S	84	WKLY	....	....	3,375 Y/S
BRANDON	25	....	....	50	20	20	....	10,000	350	....	....	....	....	....	....	7,000
BRECKENRIDGE	36	1	2	50	10	10	....	50,000	825	825	Y/S	450	5/DAY	825	Y/S	825 Y/S
BREITUNG	21	....	....	50	10	10	....	4,000	187	....	....	....	....	....	....	....
BREVATOR	20	....	....	50	10	10	....	10,000	250	250	Y/S	....	....	250	Y/S	250 Y/S
BRICELYN	22	....	2	55	20	20	....	10,000	325	250	Y/S	....	....	250	Y/S	....
BRIMSON-FAIRBANKS	16	....	....	50	20	10	....	15,000	100	....	....	100	Y/S	100	Y/S	100 Y/S
BROOK PARK	17	....	1	50	5	5	....	50,000	200	200	Y/S	....	....	....	....	200 Y/S
BROOTEN	21	....	....	50	10	10	....	12,000	400	....	....	400	Y/S	400	Y/S	400 Y/S
BROWERVILLE	22	....	1	50	10	10	....	15,000	400	320	Y/S	....	....	320	Y/S	320 Y/S
BROWNS VALLEY	21	....	....	50	20	20	....	10,000	525	525	Y/S	....	....	525	Y/S	525 Y/S
BROWNSDALE	20	....	....	50	20	20	....	10,000	400	....	....	....	....	....	....	....
BROWNTON	22	....	1	50	10	10	....	10,000	300	200	Y/S	....	....	300	Y/S	300 Y/S
BUFFALO	25	....	2	50	10	10	....	250,000	1,200	1,200	Y/S	700	MAX	800	Y/S	....
BUFFALO LAKE	24	....	2	50	10	10	....	10,000	425	425	Y/S	20	DAILY	425	Y/S	....
BUHL	18	....	2	50	10	10	....	25,000	600	....	....	14	WKLY	....	....	....
BUTTERFIELD	24	....	....	50	5	5	....	10,000	350	350	Y/S	200	MAX	350	Y/S	200 MIN
BYRON	30	....	4	50	5	10	10,000	10,000	350	350	Y/S	....	....	350	Y/S	....
CALEDONIA	29	....	9	50	10	10	....	20,000	500	....	....	35	WKLY	....	....	....
CALUMET	21	....	2	50	10	10	....	15,000	700	....	....	....	....	700	Y/S	700 Y/S
CAMBRIDGE	25	....	....	50	10	10	....	60,000	1,500	1,500	Y/S	175	WKLY	1,500	Y/S	....
CAMPBELL	26	....	....	62	20	20	....	10,000	125	....	....	....	....	125	Y/S	....
CANEY	24	....	2	50	10	10	....	30,000	850	....	....	....	....	....	....	....
CANNON FALLS	30	....	1	50	10	10	....	75,000	800	....	....	....	....	....	....	....
CANOSIA	20	....	2	50	10	10	....	100,000	300	....	....	....	....	....	....	....
CANTON	19	....	....	50	10	10	....	10,000	250	250	Y/S	....	....	....	....	....
CARLOS	28	....	....	50	10	10	....	20,000	450	....	....	....	....	....	....	....
CARLTON	26	....	4	50	10	10	20,000	20,000	950	500	Y/S	....	....	500	Y/S	....
CARSONVILLE	19	....	....	50	10	10	....	10,000	75	75	Y/S	....	....	500	Y/S	....
CARVER	27	....	2	50	20	20	30,000	30,000	500	....	....	....	....	1,500	....	....
CASS LAKE	22	2	1	50	10	10	....	20,000	1,000	....	....	....	....	....	....	....
CENTENNIAL	47	....	....	50	5	5	....	500,000	2,000	2,000	Y/S	....	....	2,000	Y/S	....
CENTER CITY	18	....	....	50	10	10	5,000	15,000	850	850	Y/S	....	....	850	Y/S	....
CEYLON	21	....	....	50	10	10	....	8,000	200	25	WKLY	15	WKLY	....	....	....
CHANDLER	17	....	4	50	10	10	....	60,000	300	300	Y/S	....	....	300	Y/S	....
CHATFIELD	24	....	3	50	10	10	....	15,000	800	....	....	....	....	....	....	....
CHERRY	20	2	50	5	5	5,000	200	200	Y/S	200 Y/S
CHISAGO CITY	21	2	50	5	5	10,000	1,250	1,250	Y/S	1,250	Y/S

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FOR THE YEAR ENDED DECEMBER 31, 1993

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																
CHISHOLM	27	....	....	50	10	10	....	42,500	1,000	1,000	Y/S	....	....	1,000	Y/S	1,000 Y/S
CHOKIO	22	....	....	50	20	10	....	10,000	300	300	Y/S	....	....	300	Y/S	....
CLARA CITY	20	....	....	50	20	10	....	15,000	525	....	....	525	Y/S	450	Y/S	....
CLAREMONT	15	....	5	50	10	10	....	10,000	350	....	....	....	....	350	Y/S	350 Y/S
CLARISSA	24	....	....	50	10	10	5,000	10,000	190	190	Y/S	....	....	190	Y/S	....
CLARKFIELD	28	....	2	50	10	10	....	12,000	425	425	Y/S	....	....	425	Y/S	....
CLARKS GROVE	16	....	6	50	10	10	10,000	10,000	150	....	....	....	....	150	Y/S	....
CLEAR LAKE	25	....	....	50	20	10	....	15,000	475	475	Y/S	....	....	475	Y/S	....
CLEARBROOK	19	....	2	50	10	10	....	24,000	680	....	....	....	....	....	....	....
CLEARWATER	29	....	3	50	10	10	30,000	30,000	275	275	Y/S	....	....	275	Y/S	....
CLEMENTS	22	....	1	50	10	10	....	2,000	100	100	Y/S	....	....	100	Y/S	....
CLEVELAND	24	....	1	50	10	10	....	20,000	600	....	....	....	....	....	....	....
CLIMAX	17	....	7	55	10	10	....	4,000	25	....	....	....	....	....	....	....
CLINTON [BIG STONE]	21	....	3	50	10	10	....	5,000	300	....	....	....	....	....	....	....
CLINTON [ST. LOUIS]	18	....	2	50	10	10	5,000	10,000	200	200	Y/S	....	....	200	Y/S	....
COKATO	24	3	1	50	6	6	....	100,000	700	500	Y/S	....	....	2,500	....	....
COLD SPRING	30	....	3	50	10	10	....	26,000	1,300	1,300	Y/S	....	....	1,300	Y/S	....
COLBRAINE	20	....	1	50	10	10	10,000	20,000	750	750	Y/S	....	....	....	....	750 Y/S
COLVIN	15	....	1	50	10	10	10,000	10,000	200	....	....	....	....	....	....	.... YES
COMFREY	23	....	1	50	10	10	....	10,000	400	....	....	105	WKLY	....	....	....
COOK	18	....	....	50	20	10	....	20,000	700	....	....	....	....	700	Y/S	....
COSMOS	12	....	4	50	5	5	....	11,000	400	400	Y/S	....	....	400	Y/S	400 Y/S
COTTAGE GROVE	69	....	8	50	10	10	....	500,000	1,375	....	....	....	....	3,000	L/S	....
COTTON	36	....	....	50	10	10	....	20,000	100	....	....	....	....	100	Y/S	100 Y/S
COTTONWOOD	28	....	2	55	10	10	15,000	15,000	375	375	Y/S	375	Y/S	375	Y/S	375 Y/S
COURTLAND	22	....	1	50	10	10	....	10,000	400	....	....	....	....	....	....	....
CROMWELL	27	....	....	55	10	10	....	10,000	300	300	Y/S	....	....	300	Y/S	....
CROOKED LAKE	19	....	....	50	5	5	....	5,000	175	....	....	....	....	250	Y/S	....
CROOKSTON	25	10	....	50	10	10	....	70,000	1,000	....	....	1,000	Y/S	1,000	Y/S	....
CROSBY	30	....	3	50	5	5	35,000	35,000	1,200	1,200	Y/S	....	....	1,200	Y/S	1,200 Y/S
CURRIE	22	....	....	50	10	10	10,000	10,000	300	....	....	....	....	....	....	....
CUYUNA	24	....	....	50	10	10	....	10,000	350	....	....	....	....	....	....	....
CYRUS	18	....	1	50	10	10	....	10,000	325	5,000	MAX	....	....	....	....	....
DALTON	24	....	....	50	10	10	1,000	10,000	325	....	....	....	....	....	....	....
DANUBE	18	....	4	50	10	10	....	10,000	400	....	....	....	....	....	....	....
DANVERS	16	....	....	50	10	10	5,000	5,000	50	50	Y/S	....	....	50	Y/S	....
DARFUR	16	....	....	50	10	10	....	5,000	160	160	Y/S	140	WKLY	160	Y/S	160 Y/S
DASSEL	28	....	1	50	6	6	....	30,000	1,250	1,250	Y/S	....	....	6,000	MAX	....
DAWSON	25	....	....	50	20	10	....	10,000	800	800	MAX	50	WKLY	800	MAX	....
DAYTON	28	....	2	50	5	5	....	25,000	650	....	....	....	....	750	Y/S	750 Y/S
DEER CRBEK	20	....	....	50	10	10	3,000	4,500	170	....	....	....	....	....	....	....
DEER RIVER	20	....	1	50	10	10	....	20,000	700	700	Y/S	....	....	700	Y/S	700 Y/S
DEERWOOD	20	....	....	50	10	10	....	10,000	575	....	....	....	....	575	Y/S	....
DELANO	25	3	50	5	5	20,000	20,000	800
DELANVAN	19	50	5	5	10,000	280	250	Y/S	250	Y/S	250 Y/S

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FOR THE YEAR ENDED DECEMBER 31, 1993

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														
DENT	24	....	8	50	10	10	....	10,000	100	....	....	100	Y/S	....
DETROIT LAKES	31	17	4	50	5	5	....	100,000	1,400	....	....	....	....	....
DEXTER	16	....	....	52	10	10	....	10,000	125	....	....	....	....	....
DILWORTH	34	....	....	50	10	10	....	25,000	900	....	....	....	....	....
DODGE CENTER	17	....	4	50	10	10	....	15,000	650	....	....	300	Y/S	300 Y/S
DOVER	21	....	....	50	20	10	....	10,000	250	21 WKLY	21 WKLY	250	Y/S	....
DUMONT	20	....	1	50	10	10	....	3,000	110	110 Y/S	....	110	Y/S	110 Y/S
DUNNELL	15	....	....	50	10	10	....	100,000	225	50 Y/S	....	100	Y/S	....
EAGLE BEND	25	....	3	50	10	10	....	30,000	350	....	....	....	....	....
EAGLE LAKE	25	....	2	50	10	10	....	15,000	1,100	1,100 Y/S	....	1,100	Y/S	1,100 Y/S
EAST BETHEL	29	....	4	50	10	10	....	50,000	1,200	1,200 Y/S	....	1,200	Y/S	....
EAST GRAND FORKS	31	....	....	55	5	5	....	50,000	1,500	....	YES	....	....	....
EASTERN HUBBARD	18	....	....	55	10	10	10,000	10,000	200	....	....	100	Y/S	....
EASTON	23	....	....	50	10	10	....	10,000	250	250 Y/S	....	250	Y/S	250 Y/S
ECHO	21	....	1	50	10	10	....	8,000	350	350 Y/S	350 Y/S	350	Y/S	....
EDEN VALLEY	25	....	2	50	10	10	....	25,000	575	....	....	575	Y/S	....
EDGERTON	24	....	....	50	10	10	....	15,000	400	....	....	....	....	....
BITZEN	25	....	....	50	10	10	....	3,000	100	....	....	....	....	....
ELBOW LAKE	27	....	3	50	10	10	....	15,000	600	....	....	....	....	....
ELBOW-TULABY	9	....	....	50	10	10	5,000	5,000	25	10 Y/S	....	10	Y/S	10 Y/S
ELIZABETH	21	....	....	50	10	10	....	10,000	250	....	....	....	....	....
ELK RIVER	34	....	....	50	5	5	250,000	80,000	2,100	....	....	....	VEST	....
ELLENDALE	19	....	....	50	5	5	....	5,000	200	....	....	1,000	....	....
ELLSWORTH	25	....	....	55	10	10	....	10,000	180	180 Y/S	....	180	Y/S	180 Y/S
ELMER	16	....	....	60	10	10	....	1,500	50	....	....	....	....	50 Y/S
ELMORE	24	....	1	50	10	10	....	60,000	375	375 Y/S	....	375	Y/S	375 Y/S
ELROSA	30	....	3	55	5	5	....	10,000	150	....	....	....	....	....
ELY	26	....	4	50	10	10	....	45,000	1,200	....	700 MAX	1,200	Y/S	....
ELYSIAN	21	3	2	50	20	10	....	15,000	325	325 Y/S	....	....	....	325 Y/S
EMILY	19	....	7	50	10	10	....	20,000	535	....	....	535	Y/S	....
EMMONS	23	....	....	50	10	10	25,000	50,000	250	....	....	250	Y/S	....
EVANSVILLE	30	....	....	50	10	10	....	3,000	200	....	....	....	....	200 Y/S
EVELETH	24	....	....	50	5	5	....	10,000	1,000	600 Y/S	....	600	Y/S	....
EXCELSIOR	34	....	10	50	10	10	....	100,000	2,100	....	....	2,100	Y/S	....
EYOTA	19	....	....	50	15	10	....	20,000	500	....	35 WKLY	....	....	....
FAIRFAX	27	....	4	55	5	5	....	400,000	1,200	....	....	1,200	Y/S	1,200 Y/S
FARMINGTON	34	....	7	50	10	10	10,000	42,000	1,450	1,400 Y/S	....	1,400	Y/S	....
FAYAL	22	....	....	50	10	10	....	20,000	300	300 Y/S	....	....	....	....
FEDERAL DAM	9	....	....	50	20	5	10,000	10,000	100	....	....	....	....	....
FERGUS FALLS	37	....	11	50	10	10	....	90,000	2,000	....	YES	....	YES	....
FERTILE	19	....	....	50	20	10	....	7,000	300	....	....	....	....	300 Y/S
FIFTY LAKES	13	....	6	50	10	10	....	30,000	250	....	....	....	....	....
FINLAND	22	....	....	50	10	10	....	10,000	100	....	....	....	....	....
FINLAYSON	30	....	....	50	10	10	....	5,000	50	....	....	50	Y/S	50 Y/S
FISHER	26	....	....	50	20	20	....	3,000	60	....	....	....	....	....

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, 1993

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																
FLensburg	22	....	....	50	20	10	....	5,000	25	....	....	....	....	....	....	....
Floodwood	27	....	3	50	20	20	....	20,000	500	500	Y/S	100	WKLY	500	Y/S	....
Foley	23	....	....	50	10	10	....	35,000	1,000	....	....	....	....	....	VEST	....
FORADA	24	....	1	50	20	20	....	10,000	150	....	....	....	....	....	....	....
FOREST LAKE	30	....	1	50	5	5	40,000	40,000	1,950	1,950	Y/S	....	....	1,950	Y/S	....
FORESTON	23	....	....	50	5	5	....	5,000	400	....	....	....	....	....	....	....
FRANKLIN	20	....	3	50	10	10	....	20,000	350	350	Y/S	....	....	350	Y/S	....
FRAZEE	23	....	....	50	5	5	20,000	20,000	500	....	....	....	....	2,375	....	....
FRDENBERG	15	....	....	50	10	10	....	10,000	200	200	Y/S	....	....	200	Y/S	200 Y/S
FREEPORT	22	....	4	50	20	20	....	20,000	500	....	....	....	....	500	Y/S	....
FRENCH TOWNSHIP	25	....	5	50	10	10	10,000	10,000	50	50	Y/S	....	....	50	Y/S	50 Y/S
FROST	22	....	1	50	10	10	....	10,000	275	....	....	35	WKLY	....	....	....
FULDA	24	....	....	50	10	10	....	15,000	750	....	....	....	....	750	Y/S	750 Y/S
GARFIELD	24	....	1	50	10	10	....	15,000	175	....	....	175	Y/S	175	Y/S	175 Y/S
GARRISON	25	....	1	50	10	10	....	30,000	1,000	1,000	Y/S	....	....	1,000	Y/S	1,000 Y/S
GARVIN	15	....	3	50	10	10	....	5,000	125	....	....	....	....	125	Y/S	....
GAYLORD	25	2	....	50	10	10	15,000	15,000	750	750	Y/S	....	....	750	Y/S	....
GHEHT	16	....	5	50	10	10	....	2,500	100	....	....	....	....	125	Y/S	125 Y/S
GILBERT	20	....	....	50	20	10	....	25,000	900	....	....	....	....	....	....	....
GLENWOOD	32	....	1	50	10	10	....	44,000	700	700	Y/S	....	....	700	Y/S	....
GLYNDON	26	....	4	50	20	10	....	20,000	325	....	....	....	....	325	Y/S	325 Y/S
GNESEN	25	....	1	50	10	10	....	10,000	200	....	....	....	....	....	....	....
GOLDEN VALLEY	47	....	15	50	10	10	....	200,000	3,000	3,000	Y/S	300	WKLY	3,000	Y/S	....
GONVICK	20	....	1	50	10	10	....	10,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
GOOD THUNDER	20	3	4	50	5	5	....	20,000	750	....	....	100	WKLY	750	Y/S	....
GOODLAND	18	....	....	50	5	5	....	7,000	50	50	Y/S	....	....	50	Y/S	....
GOODVIEW	30	....	5	50	8	8	....	100,000	500	500	....	....	....	500	....	....
GRACEVILLE	25	....	4	50	10	10	....	10,000	300	....	....	....	....	....	....	....
GRANADA	17	....	1	50	10	10	....	10,000	75	....	....	....	....	....	....	....
GRAND LAKE	36	....	5	50	10	10	15,000	15,000	325	325	Y/S	....	....	....	....	325 Y/S
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	....	4	50	10	10	90,000	90,000	3,000	....	....	40	WKLY	....	....	....
GRANITE FALLS	26	....	....	50	10	10	15,000	15,000	750	....	....	....	....	....	....	....
GREEN ISLE	24	....	2	50	10	10	....	15,000	400	400	Y/S	....	....	400	Y/S	....
GREENWOOD	30	....	....	50	5	5	....	10,000	300	500	Y/S	....	....	500	Y/S	500 Y/S
GREY EAGLE	18	....	8	50	5	5	....	10,000	425	100	Y/S	....	....	425	Y/S	425 Y/S
GROVE CITY	20	6	....	50	10	10	....	10,000	400	....	....	....	....	....	....	....
GRYGLA	20	....	....	50	20	20	....	20,000	100	....	....	....	....	100	Y/S	100 Y/S
HACKENSACK	20	....	1	50	10	10	....	6,000	750	750	Y/S	....	....	....	....	....
HALLOCK	28	....	1	50	10	10	....	100,000	400	....	....	20	Y/S	50	Y/S	....
HALSTAD	24	....	5	55	10	10	....	40,000	200	200	Y/S	....	....	200	Y/S	200 Y/S
HAM LAKE	39	....	3	50	10	5	30,000	50,000	1,400	1,400	Y/S	....	....	1,400	Y/S	1,400 Y/S
HAMBURG	27	1	50	20	20	10,000	450	10	WKLY	15	WKLY	200	Y/S
HAMEL	35	2	50	10	10	20,000	20,000	500

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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, 1993

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																
HANCOCK	23	....	2	50	20	20	....	10,000	275	....	....	....	....	100	Y/S	....
HANLEY FALLS	23	....	6	50	10	10	....	20,000	150	....	....	50	....	100	Y/S	....
HANOVER	....	....	....	60	10	10	....	50,000	400	....	....	....	....	....	....	....
HANSKA	25	....	....	50	20	20	....	10,000	250	300	Y/S	....	....	300	Y/S	....
HARMONY	25	....	....	50	10	10	....	10,000	300	....	....	....	....	....	....	....
HARRIS	19	....	....	50	20	10	....	50,000	150	150	Y/S	....	....	150	Y/S	....
HARTLAND	21	....	....	50	20	10	....	10,000	150	150	Y/S	42	WKLY	150	Y/S	150 Y/S
HASTINGS	48	....	4	50	10	10	....	100,000	2,500	1,400	Y/S	28	WKLY	....	....	....
HAYFIELD	25	....	2	50	10	10	....	15,000	700	700	Y/S	....	....	700	Y/S	....
HAYWARD	22	....	3	50	10	10	....	15,000	225	....	....	....	....	200	Y/S	....
HECTOR	23	....	....	50	10	10	15,000	15,000	700	....	....	....	....	3,000	....	....
HENDERSON	24	....	3	50	10	10	....	20,000	500	500	Y/S	....	....	....	....	500 Y/S
HENDRICKS	25	....	5	50	5	5	1,000	5,000	350	....	....	....	....	....	....	....
HENDRUM	19	....	....	50	20	20	10,000	10,000	200	....	YES	....	....	....	YES	....
HENNING	24	....	....	50	5	5	....	....	320	....	YES	....	YES	....	YES	....
HERMAN	25	....	....	50	10	10	....	10,000	380	....	....	....	....	....	....	380 Y/S
HERMANTOWN	33	....	7	50	10	10	30,000	30,000	1,200	1,200	Y/S	....	....	1,200	Y/S	1,200 Y/S
HERON LAKE	20	....	....	55	10	10	....	20,000	500	....	....	....	....	....	....	....
HEWITT	14	....	....	50	10	10	....	5,000	250	250	Y/S	....	....	250	Y/S	....
HIBBING	24	....	5	50	5	5	....	50,000	800	....	....	....	....	800	Y/S	800 Y/S
HILL CITY	23	....	3	50	10	10	....	15,000	200	200	Y/S	....	....	200	Y/S	200 Y/S
HILLS	26	....	1	50	10	10	....	10,000	250	....	....	....	....	....	....	....
HINCKLEY	26	....	....	50	10	10	....	100,000	500	....	....	....	....	500	Y/S	....
HITTERDAL	15	....	....	55	10	10	....	20,000	170	....	....	....	....	....	....	....
HOFFMAN	24	....	....	50	10	10	....	10,000	350	350	Y/S	....	....	350	Y/S	350 Y/S
HOKAH	30	....	1	50	10	10	....	20,000	170	170	Y/S	....	....	170	Y/S	170 Y/S
HOLDINGFORD	24	....	....	50	20	10	....	17,500	600	....	....	....	....	....	....	....
HOLLAND	20	....	....	50	10	10	....	10,000	100	....	....	....	....	....	....	....
HOLYOKE	9	....	....	50	5	5	....	5,000	25	....	....	....	....	....	....	....
HOPKINS	40	....	5	50	10	5	100,000	100,000	3,000	....	YES	105	WKLY	3,000	Y/S	....
HOUSTON	25	....	4	50	10	10	....	50,000	475	....	....	....	....	2,000	....	....
HOVLAND	11	....	....	50	20	10	....	5,000	250	....	....	....	....	....	....	....
HOWARD LAKE	27	....	2	50	20	10	....	20,000	700	700	Y/S	....	....	700	Y/S	700 Y/S
HOYT LAKES	25	....	2	50	10	10	....	50,000	1,000	....	....	....	....	1,000	....	....
HUGO	29	....	5	50	10	10	....	25,000	600	....	YES	....	....	300	Y/S	....
IDEAL	22	....	....	50	10	10	....	20,000	800	800	Y/S	800	YES	800	Y/S	....
INDUSTRIAL	17	....	....	50	5	5	10,000	10,000	250	250	Y/S	....	....	250	Y/S	250 Y/S
INTERNATIONAL FALLS	24	....	....	50	5	5	....	50,000	1,575	1,575	Y/S	....	....	1,575	Y/S	1,575 Y/S
INVER GROVE HEIGHTS	58	....	6	50	10	10	25,000	200,000	2,100	2,100	Y/S	....	....	2,100	Y/S	....
IONA	9	....	....	50	20	10	5,000	5,000	250	....	....	....	....	....	YES	....
IRONTON	25	....	3	50	10	10	....	10,000	400	....	....	....	....	400	Y/S	....
ISANTI	27	....	....	50	10	10	....	35,000	1,150	....	....	....	....	....	YES	....
ISLE	18	....	2	50	10	10	....	12,000	736	....	YES	....	....	....	YES	....
JACKSON	30	2	50	5	5	35,000	1,100	42	WKLY	400	Y/S	200 Y/S
JACOBSON	16	50	10	10	15,000	120	120	Y/S	120	Y/S

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VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1993

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM	MINIMUM YEARS		FAITHFUL		PENSION	DISABILITY	SICK		DEATH BENEFIT		ACCIDENT & HEALTH INSURANCE	
	ACTIVE	RETIRED	DEFERRED	RETIREMENT	ACTIVE SERVICE	ACTIVE MEMBERSHIP	PERFORMANCE SECRETARY	BONDS TREASURER			AMOUNT	AMOUNT	TYPE	AMOUNT		TYPE
LUMP SUM																
JANESVILLE	25	18	2	50	10	10	....	15,000	650	....	....	....	....	250	Y/S	250 Y/S
JASPER	22	....	1	50	10	10	....	5,000	375	375	Y/S	....	....	375	Y/S	....
JEFFERS	20	....	....	50	20	20	....	10,000	300	....	....	....	....	....	....	....
JORDAN	29	....	2	50	10	10	....	25,000	925	925	Y/S	....	....	925	Y/S	....
KANDIYOHI	20	....	4	50	5	5	....	20,000	400	....	....	....	....	400	Y/S	....
KARLSTAD	30	....	....	50	10	10	....	55,000	200	200	Y/S	....	....	200	Y/S	200 Y/S
KASOTA	22	....	....	50	10	10	....	10,000	500	....	....	10	WKLY	450	Y/S	....
KASSON	27	....	5	50	20	20	....	20,000	830	830	Y/S	....	....	830	Y/S	830 Y/S
KEEWATIN	21	....	3	50	10	10	....	22,000	750	....	....	900	MAX	750	Y/S	....
KELLIHER	23	....	....	50	10	10	....	10,000	250	250	Y/S	....	....	250	Y/S	250 Y/S
KELLOGG	23	....	....	50	20	10	....	10,000	300	300	Y/S	....	....	300	Y/S	....
KENNEDY	15	....	....	50	10	10	....	....	250	....	....	250	Y/S	250	Y/S	....
KENSINGTON	24	....	....	50	10	10	....	10,000	400	....	....	....	....	....	....	....
KETTLE RIVER	19	....	3	50	10	10	....	10,000	450	150	Y/S	....	....	150	Y/S	200
KILKENNY	22	....	....	50	10	10	....	60,000	200	200	Y/S	....	....	1,000	MIN.	....
KIMBALL	24	....	....	50	10	10	....	10,000	475	....	....	....	....	405	Y/S	405 Y/S
KINNEY	19	....	4	50	10	10	....	15,000	400	14	WKLY	14	WKLY	400	Y/S	....
LACRESCENT	24	....	6	50	10	10	....	40,000	700	....	....	105	WKLY	....	....	....
LAFAYETTE	22	....	1	50	10	10	....	15,000	425	....	....	....	....	....	....	....
LAKE BENTON	24	....	....	50	10	10	....	15,000	500	....	....	....	....	....	YES	....
LAKE BRONSON	14	....	....	50	10	10	....	2,000	200	....	....	....	....	250	Y/S	....
LAKE CITY	22	....	....	50	10	10	....	35,000	1,175	1,175	Y/S	....	....	1,175	Y/S	....
LAKE CRYSTAL	25	....	....	50	10	10	....	20,000	850	....	....	....	....	....	....	....
LAKE ELMO	29	....	2	50	10	10	....	50,000	1,350	....	....	....	....	....	....	5,000 MAX
LAKE HENRY	18	....	....	50	10	10	....	10,000	150	150	Y/S	....	....	150	Y/S	....
LAKE KABTOGAMA	19	....	....	50	5	5	....	2,500	300	300	Y/S	....	....	300	Y/S	300 Y/S
LAKE LILLIAN	15	....	....	50	10	10	....	15,000	300	300	....	....	....	300	....	300
LAKE PARK	23	....	....	50	10	10	....	15,000	425	....	....	....	....	....	....	....
LAKE WILSON	17	....	....	50	20	10	....	10,000	50	70	WKLY	....	....	....	....	....
LAKEFIELD	24	....	2	50	10	10	....	85,000	700	....	....	....	....	....	....	....
LAKELAND	17	....	....	50	20	10	....	10,000	50	50	Y/S	....	....	50	Y/S	....
LAKEVILLE	69	....	7	50	10	10	....	200,000	3,375	3,375	Y/S	....	....	3,375	Y/S	3,375 Y/S
LAKEWOOD	25	....	....	50	20	20	....	50,000	250	....	....	....	....	....	....	....
LAMBERTON	20	....	2	50	10	10	....	11,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
LANCASTER	19	....	....	55	10	10	....	20,000	100	50	Y/S	....	....	50	Y/S	....
LANESBORO	22	....	....	50	10	10	....	10,000	360	....	....	....	....	....	....	....
LASALLE	13	....	....	50	10	10	....	....	25	....	....	....	....	....	....	....
LE SUEUR	24	....	1	50	10	10	....	50,000	1,200	....	....	250	Y/S	1,200	Y/S	....
LEAF VALLEY	19	....	....	50	5	5	....	5,000	125	....	....	....	....	....	....	....
LEROY	24	....	1	50	10	10	....	10,000	300	300	Y/S	....	....	300	Y/S	300 Y/S
LESTER PRAIRIE	30	....	....	50	20	10	....	14,000	450	....	....	20	WKLY	250	Y/S	....
LEWISTON	25	....	2	50	5	5	....	20,000	625	625	Y/S	....	....	625	Y/S	625 Y/S
LEWISVILLE	18	50	20	10	50,000	300	50	WKLY	300	Y/S	300 Y/S
LEXINGTON	25	5	50	10	10	50,000	900
LINDSTROM	21	4	50	20	20	100,000	1,250

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FOR THE YEAR ENDED DECEMBER 31, 1993

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM RETIREMENT AGE	MINIMUM YEARS		FAITHFUL PERFORMANCE BONDS		PENSION AMOUNT	DISABILITY AMOUNT	TYPE	SICK		DEATH BENEFIT		ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED		ACTIVE SERVICE	ACTIVE MEMBERSHIP	SECRETARY	TREASURER				AMOUNT	TYPE	AMOUNT	TYPE	
LUMP SUM																
LINWOOD	22	....	4	50	10	10	20,000	20,000	800	....	....	400	....	800	Y/S	....
LISMORE	23	....	....	50	20	10	....	30,000	95	....	....	600	MAX	200	Y/S	....
LITCHFIELD	29	....	4	50	10	10	....	70,000	1,150	1,150	Y/S	84	WKLY	1,150	Y/S	1,150 Y/S
LITTLE CANADA	33	....	4	50	10	10	20,000	100,000	2,050	2,050	Y/S	....	....	2,050	Y/S	....
LITTLE FALLS	23	....	1	50	10	10	30,000	30,000	1,250	....	....	....	....	1,250	Y/S	....
LITTLEFORK	26	....	....	50	5	5	....	10,000	325	....	....	....	....	....	....	....
LONG LAKE	....	....	....	50	10	10	....	50,000	1,435	....	....	....	....	1,435	Y/S	....
LONG PRAIRIE	22	....	2	50	10	10	50,000	50,000	1,350	....	....	....	....	1,350	Y/S	....
LONSDALE	24	....	4	50	10	10	....	30,000	800	800	Y/S	....	....	800	Y/S	800 Y/S
LORETTO	30	....	3	50	10	10	25,000	25,000	1,000	150	Y/S	....	....	150	Y/S	150 Y/S
LOWER ST. CROIX VAL	22	....	8	50	10	10	....	100,000	1,300	....	....	....	....	1,300	Y/S	....
LOWRY	23	....	....	50	10	10	....	5,000	240	100	Y/S	....	....	100	Y/S	100 Y/S
LUCAN	22	....	....	50	20	10	....	5,000	150	....	....	....	....	150	Y/S	....
LUTSEN	14	....	1	50	10	10	....	10,000	600	200	Y/S	....	....	200	Y/S	200 Y/S
LUVERNE	34	16	2	50	10	10	150,000	150,000	700	....	....	....	....	750	L/S	....
LYND	15	....	....	50	20	20	....	10,000	50	....	....	....	....	50	Y/S	....
MABEL	20	....	....	50	10	10	....	10,000	350	....	....	....	YES	125	Y/S	....
MADELIA	26	....	4	50	10	10	....	100,000	700	....	....	....	....	....	....	....
MADISON	25	....	....	50	10	10	20,000	20,000	700	....	....	....	300	MAX	....	....
MADISON LAKE	24	....	1	50	5	5	10,000	10,000	400	....	....	....	....	....	....	....
MAHNOMEN	25	....	....	50	10	10	....	20,000	550	75	% AL	....	....	550	Y/S	....
MAHTOMEDI	32	....	3	50	10	10	20,000	20,000	1,000	....	....	....	....	1,000	Y/S	....
MAHTOWA	16	....	....	50	5	5	10,000	10,000	150	150	Y/S	....	....	150	Y/S	....
MAKINEN	18	....	7	50	10	10	30,000	30,000	100	....	....	....	....	50	Y/S	....
MAPLE GROVE	72	....	7	50	5	5	400,000	400,000	2,800	....	YES	92	WKLY	....	YES	....
MAPLE HILL	17	....	....	50	10	10	....	10,000	50	....	....	....	....	....	....	....
MAPLE LAKE	27	....	....	50	10	10	30,000	30,000	650	....	....	650	Y/S	650	Y/S	650 Y/S
MAPLE PLAIN	27	....	9	50	10	10	....	50,000	1,000	....	....	....	....	....	....	....
MAPLETON	24	....	4	50	10	10	....	30,000	750	....	YES	....	....	750	Y/S	....
MAPLEVIEW	18	....	1	50	20	5	....	10,000	250	....	....	....	....	....	....	....
MAPLEWOOD	151	....	18	50	10	10	200,000	300,000	2,080	3,000	Y/S	....	....	3,000	Y/S	....
MARBLE	19	....	2	50	10	10	8,000	10,000	500	500	Y/S	10	WKLY	500	Y/S	....
MARSHALL	39	1	2	50	5	5	125,000	125,000	2,900	2,900	Y/S	175	WKLY	2,900	Y/S	2,900 Y/S
MAYER	24	....	1	50	5	5	....	15,000	400	320	Y/S	....	....	320	Y/S	....
MAYNARD	23	....	1	55	10	10	....	20,000	350	125	Y/S	....	....	....	....	150 Y/S
MCDAVITT	18	....	3	50	10	10	10,000	10,000	225	225	Y/S	....	....	225	Y/S	225 Y/S
MCGRATH	20	....	....	50	5	5	....	1,000	100	....	....	....	....	....	....	....
MCGREGOR	20	....	2	50	10	10	....	20,000	675	675	Y/S	....	....	....	....	675 Y/S
MCINTOSH	17	....	....	50	10	10	....	10,000	350	....	....	....	....	....	....	....
MCKINLEY	11	....	....	50	5	5	....	5,000	120	....	....	....	....	....	....	....
MEDFORD	25	2	2	50	10	10	....	50,000	230	230	Y/S	....	....	....	....	230 Y/S
MELROSE	....	....	....	50	10	10	....	15,000	650	....	....	....	....	....	YES	.... YES
MENAHGA	20	....	1	55	10	10	....	100,000	450	450	Y/S	....	....	250	....	....
MIDDLE RIVER	19	1	50	20	10	5,000	100	100	WKLY
MIESVILLE	32	50	10	10	10,000	300	300	Y/S

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FOR THE YEAR ENDED DECEMBER 31, 1993

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM	MINIMUM YEARS		FAITHFUL		PENSION	DISABILITY	SICK		DEATH BENEFIT		ACCIDENT
	ACTIVE	RETIRED	DEFERRED	RETIREMENT	ACTIVE	ACTIVE	PERFORMANCE	BONDS			AMOUNT	AMOUNT	TYPE	AMOUNT	TYPE	& HEALTH
				AGE	SERVICE	MEMBERSHIP	SECRETARY	TREASURER							INSURANCE
LUMP SUM															
MILACA	20	....	5	50	5	5	....	35,000	1,300	....	....	....	....	YES	....
MILAN	20	....	....	55	10	10	....	10,000	300	300	Y/S	21	WKLY	300	Y/S
MILTONA	25	....	4	50	10	10	....	10,000	350	350	Y/S	....	....	350	Y/S
MINNEBOTA	26	....	....	50	10	10	....	22,500	675	675	Y/S	25	WKLY	675	Y/S
MINNESOTA LAKE	25	1	4	50	5	5	....	50,000	655	....	....	....	....	655	Y/S
MISSION	14	....	....	50	10	10	5,000	5,000	450	450	Y/S	....	....	....	450
MONTEVIDEO	29	....	....	50	20	10	....	50,000	1,000	500	Y/S	100	WKLY	500	Y/S
MONTGOMERY	30	17	3	55	20	10	200,000	200,000	650	....	....	8	WKLY	....	....
MONTICELLO	28	....	....	50	10	10	....	25,000	1,225	1,225	Y/S	400	MAX	1,225	Y/S
MONTROSE	20	....	2	55	10	10	10,000	10,000	600	600	Y/S	....	....	600	Y/S
MOOSE LAKE	27	....	3	50	10	10	6,000	15,000	500	500	Y/S	....	....	500	Y/S
MORA	25	....	8	55	10	10	....	250,000	900	....	....	....	....	....	....
MORGAN	20	....	3	50	10	10	....	25,000	775	....	....	....	....	775	Y/S
MORRIS	30	....	....	50	20	29	....	20,000	745	....	....	....	....	....	....
MORRISTOWN	25	....	....	50	10	10	....	100,000	800	....	....	....	....	....	....
MORTON	20	....	....	50	10	10	....	50,000	320	....	....	320	YEAR	....	....
MOTLEY	20	....	....	50	10	10	....	....	650	....	....	....	....	....	....
MT IRON	19	....	1	50	10	10	....	25,000	1,000	....	....	....	....	1,000	Y/S
MT LAKE	23	1	1	50	10	10	....	50,000	900	....	....	900	YRLY	....	....
NASHWAUK	27	....	....	50	10	10	....	20,000	900	....	....	12	WKLY	900	Y/S
NASSAU	20	....	....	55	20	10	....	10,000	25	....	....	....	....	....	....
NEVIS	27	....	1	50	10	10	5,000	15,000	500	500	Y/S	....	....	500	Y/S
NEW AUBURN	22	....	....	50	10	10	....	10,000	300	....	....	....	....	....	2,000
NEW GERMANY	27	....	4	50	10	10	....	20,000	500	500	Y/S	....	....	500	Y/S
NEW LONDON	23	....	....	50	10	10	....	100,000	800	....	....	....	....	100	Y/S
NEW MARKET	20	....	2	50	10	10	....	10,000	550	....	....	550	....	550	Y/S
NEW MUNICH	17	....	2	50	10	10	....	3,000	100	....	YES	....	....	....	YES
NEW PRAGUE	30	1	....	50	20	10	....	30,000	1,225	....	....	....	....	....	....
NEW RICHLAND	23	....	1	50	10	10	....	20,000	600	600	Y/S	....	....	600	Y/S
NEW SCANDIA	30	....	....	50	10	10	....	30,000	800	800	Y/S	....	....	800	Y/S
NEW YORK MILLS	22	....	3	50	10	10	....	10,000	450	125	Y/S	125	Y/S	125	Y/S
NEWFOLDEN	15	....	....	50	10	10	....	10,000	400	....	....	200	WKLY	300	....
NEWPORT	31	....	7	50	10	10	40,000	50,000	1,500	1,500	Y/S	....	....	1,500	Y/S
NICOLLET	22	....	....	50	5	5	....	10,000	515	....	....	....	....	....	....
NISSWA	27	....	....	50	10	10	....	25,000	1,000	1,000	Y/S	....	....	1,000	Y/S
NORTH BRANCH	28	....	1	50	10	10	20,000	25,000	900	....	....	800	....	900	Y/S
NORTH MANKATO	25	1	7	50	5	5	25,000	25,000	1,250	1,250	Y/S	....	....	1,250	Y/S
NORTH ST. PAUL	36	....	3	50	10	10	....	50,000	1,800	1,800	Y/S	....	....	1,800	Y/S
NORTHFIELD	28	....	2	50	5	5	....	125,000	3,200	3,000	Y/S	....	....	3,000	Y/S
NORTHLAND	10	....	....	50	10	10	....	6,000	50	....	....	....	....	50	Y/S
NORTHOME	20	....	1	50	11	11	....	10,000	225	....	....	....	....	....	....
NORWOOD	30	....	8	50	10	10	....	50,000	550	....	....	....	....	550	Y/S
OAK GROVE	24	....	2	50	10	10	....	20,000	800	800	Y/S	....	....	800	Y/S
OAKDALE	30	....	1	50	20	10	....	70,000	2,000	....	YES	35	WKLY	....	....
ODIN	13	....	....	50	20	10	....	10,000	350	....	....	10	WKLY	350	FUN.

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, 1993

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	TYPE	AMOUNT	TYPE	AMOUNT	TYPE		
LUMP SUM																	
OGILVIE	19	....	....	50	10	10	....	200,000	450	....	YES	35	....	....	YES	....
OKABENA	20	....	1	55	5	5	....	10,000	350	350	Y/S	....	....	350	Y/S	350 Y/S
OLIVIA	25	....	....	50	10	10	....	40,000	750	500	MAX	....	....	....	YES	....
ONAMIA	21	....	1	50	10	10	....	100,000	800	800	Y/S	....	YES	800	Y/S	800 Y/S
ORMSBY	15	....	2	40	10	10	....	10,000	300	....	YES	....	....	....	YES	....
ORONOCO	22	....	....	50	10	10	....	10,000	200	....	....	....	....	200	Y/S	....
ORR	10	....	1	50	10	10	....	10,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
OSAKIS	19	....	2	50	20	10	....	50,000	1,250	1,250	Y/S	....	....	1,250	Y/S	1,250 Y/S
OSSBO	24	23	....	50	20	20	....	40,000	50,000	6	....	....	....	500	YES	....
OSTRANDER	14	....	....	50	20	10	....	5,000	200	....	....	....	....	....	....	....
OTTERTAIL	26	....	4	50	10	10	....	7,500	100	100	Y/S	....	YES	100	Y/S	100 Y/S
OWATONNA	36	....	3	50	10	10	....	100,000	2,025	2,025	Y/S	28	WKLY	2,025	Y/S	....
PALISADE	19	....	1	50	10	10	....	10,000	250	250	Y/S	25	WKLY	250	Y/S	250 Y/S
PALO	25	....	1	50	10	10	....	30,000	570	....	YES	....	YES	....	YES	....
PARK RAPIDS	26	....	....	50	10	10	....	6,000	40,000	1,400	....	....	....	....	....	....
PARKERS PRAIRIE	25	....	....	50	10	10	....	10,000	400	....	....	....	....	....	....	....
PAYNESVILLE	25	....	....	50	10	10	....	15,000	800	800	Y/S	....	....	800	Y/S	....
PELICAN RAPIDS	24	....	2	50	10	10	....	25,000	30,000	1,000	1,000	Y/S	....	1,000	Y/S	....
PEMBERTON	17	....	....	50	10	10	....	5,000	10	50	Y/S	50	Y/S	50	Y/S	....
PENNOCK	19	....	....	50	10	10	....	10,000	400	....	....	400	....	....	....	....
PEQUOT LAKES	25	....	1	50	10	10	....	25,000	875	....	....	....	....	....	....	....
PERHAM	27	....	5	55	10	10	....	10,000	10,000	400	....	....	....	400	Y/S	....
PIERZ	26	....	....	50	12	12	....	100,000	100,000	700	....	....	....	700	Y/S	....
PIKE SANDY BRITT	40	....	5	50	10	10	....	10,000	10,000	300	....	....	....	....	....	....
PILLAGER	20	....	3	50	10	10	....	20,000	450	....	....	450	Y/S	450	Y/S	....
PINE ISLAND	26	....	....	50	10	10	....	100,000	100,000	625	....	....	....	....	....	....
PINE RIVER	25	....	4	50	10	10	....	25,000	1,200	....	YES	....	....	....	YES	....
PLATO	26	....	....	50	5	5	....	15,000	412	....	....	....	....	....	....	....
PORTER	24	....	....	55	10	10	....	10,000	175	105	Y/S	....	....	....	....	175 Y/S
PRESTON	24	....	....	50	10	10	....	15,000	525	....	....	....	....	....	....	....
PRINCETON	33	....	4	50	10	10	....	75,000	1,700	950	Y/S	....	....	1,700	Y/S	1,700 Y/S
PRINSBURG	20	....	2	50	10	10	....	60,000	60,000	400	400	Y/S	....	400	Y/S	....
PRIOR LAKE	37	....	3	50	10	10	....	75,000	75,000	1,900	100	Y/S	....	500	Y/S	....
PROCTOR	22	50	20	10	10,000	10,000	800	28	WKLY	17	WKLY	800	Y/S
RANDALL	25	....	....	50	10	10	....	25,000	400	....	....	....	....	....	....	....
RANDOLPH	30	....	8	50	20	10	....	20,000	375	....	....	....	....	....	....	....
RAYMOND	22	....	1	50	10	10	....	15,000	400	400	Y/S	....	Y/S	400	Y/S	400 Y/S
RED WING	30	....	9	55	10	10	....	20,000	20,000	250	....	....	....	1,000	....	....
REDWOOD FALLS	30	....	2	50	10	10	....	50,000	1,300	1,300	Y/S	....	....	1,300	Y/S	1,300 Y/S
REMER	18	....	1	50	20	10	....	35,000	750	....	....	....	....	....	YES	....
RENVILLE	25	....	....	50	10	10	....	15,000	450	....	....	....	....	....	....	....
REVERE	20	....	....	50	10	10	....	....	10	25	YEAR	....	....	50	YEAR	....
RICE	22	....	....	50	5	5	....	50,000	50,000	500	500	Y/S	....	500	Y/S	500 Y/S
RICE LAKE	24	2	50	10	10	20,000	700	700	Y/S	700 Y/S	
RICHMOND	24	50	10	10	15,000	15,000	500	

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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, 1993

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																
ROCKFORD	26	....	1	50	5	5	....	15,000	1,000	....	YES	....	....	....	YES	....
ROCKVILLE	25	....	4	50	10	10	....	10,000	456	2,100	MAX	....	....	....	....	....
ROGERS	26	1	2	50	10	10	....	50,000	900	900	Y/S	....	....	900	Y/S	900 Y/S
ROLLINGSTONE	22	....	1	50	10	10	....	10,000	150	150	Y/S	....	....	150	Y/S	150 Y/S
ROSE CREEK	21	....	1	50	10	10	....	10,000	250	250	Y/S	....	....	250	Y/S	250 Y/S
ROSEAU	24	....	....	50	10	10	....	20,000	1,000	....	YES	....	....	1,000	Y/S	.... YES
ROSEMOUNT	28	....	5	50	10	10	75,000	75,000	1,600	....	....	....	....	1,600	Y/S	1,600 Y/S
ROTHSAY	22	....	3	50	10	10	....	15,000	450	....	YES	....	....	....	....	....
ROYALTON	22	....	2	50	10	10	....	100,000	350	350	Y/S	....	....	350	Y/S	....
RUSH CITY	27	....	3	50	10	10	25,000	25,000	600	....	....	....	....	....	....	....
RUSSELL	20	....	....	50	10	10	....	5,000	350	....	....	....	....	350	Y/S	350 Y/S
RUTHTON	18	....	....	50	10	10	....	10,000	400	....	....	....	....	400	Y/S	....
SABIN-ELMWOOD	21	....	4	50	10	10	10,000	10,000	250	....	YES	....	....	....	YES	....
SACRED HEART	25	....	3	50	10	10	....	25,000	500	....	....	....	....	500	Y/S	500 Y/S
SAINT ANTHONY	23	....	8	50	10	10	....	30,000	1,000	....	....	....	....	....	....	....
SAINT BONIFACIUS	21	....	1	50	10	10	....	20,000	1,050	925	Y/S	....	....	925	Y/S	925 Y/S
SAINT CHARLES	28	....	2	50	10	10	....	25,000	700	....	....	....	....	700	Y/S	....
SAINT CLAIR	25	1	2	50	10	10	25,000	25,000	680	....	....	....	....	680	Y/S	680 Y/S
SAINT CLOUD	28	....	1	50	10	10	35,000	40,000	800	800	Y/S	....	....	800	Y/S	....
SAINT FRANCIS	26	....	1	50	10	10	....	25,000	500	....	....	....	....	....	YES	.... YES
SAINT JAMES	33	4	2	55	10	10	....	25,000	975	....	....	....	....	....	YES	.... YES
SAINT JOSEPH	28	....	2	50	10	10	....	35,000	950	....	....	....	....	....	....	....
SAINT LEO	24	....	....	50	10	10	....	4,000	125	5	WKLY	....	....	....	....	125 Y/S
SAINT MARTIN	24	....	....	50	5	5	....	30,000	250	....	....	....	....	250	Y/S	....
SAINT MICHAEL	24	....	....	50	10	10	....	100,000	500	....	YES	....	YES	....	YES	.... YES
SAINT PAUL PARK	24	....	2	50	10	10	....	30,000	1,400	....	....	....	....	7,000	YES	....
SAINT PETER	33	6	1	50	5	5	1,000	50,000	1,400	....	....	140	WKLY	....	....	....
SAINT STEPHEN	24	....	....	50	10	10	....	50,000	500	500	Y/S	....	....	500	Y/S	500 Y/S
SANBORN	19	....	....	50	20	20	....	5,000	200	200	Y/S	....	....	200	Y/S	200 Y/S
SANDSTONE	25	....	....	50	20	20	....	50,000	500	500	Y/S	....	....	500	Y/S	....
SARTELL	28	....	....	50	10	10	....	30,000	950	....	....	....	....	....	....	....
SAUK CENTRE	30	....	....	50	10	10	....	100,000	675	675	Y/S	....	....	675	Y/S	....
SAUK RAPIDS	25	....	1	50	10	10	30,000	30,000	1,600	....	....	35	WKLY	1,600	Y/S	....
SCANDIA VALLEY	21	....	....	50	10	10	20,000	20,000	500	500	Y/S	....	....	500	Y/S	....
SCANLON	17	....	2	50	10	10	5,000	5,000	300	300	Y/S	....	....	300	Y/S	....
SCHROEDER	11	....	....	50	20	10	5,000	5,000	650	....	....	....	....	650	Y/S	....
SEBEKA	21	....	1	50	10	10	....	20,000	600	....	....	....	....	....	YES	....
SHAFER	22	....	4	50	10	10	....	150,000	275	2,750	....	2,750	....	2,750	....	2,750
SHAKOPPE	33	....	....	50	5	5	....	60,000	2,263	....	....	....	....	2,263	Y/S	2,263 Y/S
SHELLY	23	....	....	50	10	10	....	5,000	150	....	....	....	....	150	Y/S	....
SHERBURN	25	....	3	50	10	10	....	25,000	525	525	Y/S	75	WKLY	525	Y/S	....
SHEVLIN	20	....	....	50	10	10	....	10,000	300	300	Y/S	....	....	1,500	MIN	....
SILICA	16	....	....	50	10	10	10,000	10,000	200	....	....	....	....	....	....	....
SILVER BAY	22	....	3	50	10	10	7,500	7,500	700	700	Y/S	....	....	....	....	700 Y/S
SILVER LAKE	27	....	3	50	10	10	....	25,000	250	500	Y/S	....	....	500	Y/S	500 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, 1993

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM	MINIMUM YEARS		FAITHFUL		PENSION	DISABILITY		SICK		DEATH BENEFIT		ACCIDENT
	ACTIVE	RETIRED	DEFERRED	RETIREMENT	ACTIVE	ACTIVE	PERFORMANCE	BONDS		AMOUNT	AMOUNT	TYPE	AMOUNT	TYPE	AMOUNT	TYPE	& HEALTH
				AGE	SERVICE	MEMBERSHIP	SECRETARY	TREASURER								INSURANCE
LUMP SUM																
SLAYTON	29	....	3	50	10	10	5,000	14,000	900	....	....	....	....	....	....	....
SLEEPY EYE	31	....	2	55	10	10	40,000	40,000	1,025	....	....	....	....	....	....	....
SOLWAY	35	....	4	50	10	10	....	5,000	200	....	....	....	....	....	....	....
SOLWAY RURAL	19	....	....	50	10	10	....	14,000	100	....	YES	....	....	....	YES	....
SOUTH HAVEN	20	....	....	50	10	10	50,000	50,000	250	....	....	....	....	....	....	....
SPICER	23	....	2	50	10	10	....	15,000	750	750	Y/S	....	....	3,500	LUMP	....
SPRING GROVE	25	....	....	50	10	10	....	7,500	475	....	....	....	....	....	....	....
SPRING VALLEY	20	....	....	50	10	10	....	30,000	850	850	Y/S	....	....	850	Y/S	850 Y/S
SPRINGFIELD	26	....	3	50	10	10	....	50,000	550	....	....	....	....	....	....	....
SQUAW LAKE	22	1	....	55	10	10	5,000	5,000	250	250	Y/S	....	....	250	Y/S	....
STACY	25	....	3	50	20	10	....	16,000	450	....	....	....	....	....	....	....
STAPLES	28	....	2	50	10	10	....	25,000	750	750	Y/S	....	....	750	Y/S	....
STARBUCK	23	....	....	50	10	10	....	10,000	450	....	....	....	....	....	....	....
STEPHEN	29	....	....	50	20	20	....	20,000	325	....	....	....	....	325	Y/S	....
STEWART	24	....	....	50	10	10	....	10,000	500	....	....	....	....	500	Y/S	....
STEWARTVILLE	23	....	3	50	10	10	....	30,000	975	....	....	....	....	975	Y/S	....
STILLWATER	36	....	3	50	10	10	....	125,000	2,600	2,600	Y/S	35 WKLY	2,600	Y/S	2,600 Y/S	
STORDEN	....	....	....	50	10	10	....	10,000	350	....	....	....	....	....	....	....
STURGEON LAKE	14	....	....	50	10	10	....	5,000	125	125	Y/S	....	....	125	Y/S	....
SUNBURG	19	....	1	50	10	10	....	100,000	300	....	....	....	....	....	....	....
TACONITE	14	....	....	50	10	10	....	6,000	400	....	....	280 MAX	400	Y/S	400 Y/S	
TAUNTON	14	....	....	60	20	10	10,000	10,000	15	....	....	50 Y/S	50	Y/S	....
TAYLORS FALLS	25	....	1	50	10	10	....	30,000	700	....	....	....	....	200	Y/S	200 Y/S
THIEF RIVER FALLS	23	....	4	50	10	10	....	50,000	2,000	500	Y/S	....	....	....	....	....
THOMSON	30	....	4	50	10	10	....	20,000	700	....	....	....	....	400	Y/S	....
TOFTE	11	....	....	50	5	10	....	....	250	250	Y/S	....	....	250	Y/S	....
TOWER	19	....	....	50	10	10	....	10,000	300	300	Y/S	....	....	300	Y/S	....
TRACY	24	....	5	50	5	5	20,000	20,000	925	925	Y/S	....	....	925	Y/S	925 Y/S
TRIMONT	22	....	3	50	10	10	....	20,000	500	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]	19	....	1	50	10	10	....	7,500	200	....	....	....	....	200	Y/S	200 Y/S
TWIN VALLEY	26	....	3	50	10	10	....	10,000	300	....	....	....	....	1,000	YES	....
TWO HARBORS	19	....	4	50	10	10	....	50,000	1,450	1,450	Y/S	....	....	1,450	Y/S	....
TYLER	24	....	....	50	10	10	....	10,000	350	....	....	....	....	350	Y/S	....
UNDERWOOD	17	....	2	50	10	10	....	6,000	350	350	Y/S	....	....	350	Y/S	....
UPSALA	17	....	1	50	10	10	....	10,000	400	....	....	....	....	....	....	....
VADNAIS HEIGHTS	42	....	1	50	10	10	....	50,000	1,800	1,800	Y/S	....	....	1,800	Y/S	....
VERGAS	16	....	....	50	10	10	....	7,000	250	....	....	....	....	250	Y/S	250 Y/S
VERNDALE	24	....	....	50	5	5	....	10,000	350	350	Y/S	350 Y/S	350	Y/S	350 Y/S	
VERNON CENTER	20	....	....	50	10	10	....	30,000	375	375	Y/S	....	....	375	Y/S	....
VESTA	17	....	1	50	10	10	5,000	5,000	150	150	Y/S	....	....	150	Y/S	150 Y/S
VICTORIA	27	....	3	50	5	5	....	20,000	900	....	....	....	....	....	....	....
VILLARD	24	....	....	50	10	10	....	5,000	100	....	....	....	....	....	....	....
VINING	15	....	....	55	10	10	....	7,500	75	....	....	....	....	300	Y/S	....
WABASHA	28	....	....	50	10	10	35,000	35,000	650	....	....	25 WKLY	650	Y/S	650 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, 1993

NAME OF ASSOCIATION	NUMBER OF MEMBERS			MINIMUM	MINIMUM YEARS		FAITHFUL		PENSION	DISABILITY	SICK		DEATH BENEFIT		ACCIDENT & HEALTH INSURANCE
	ACTIVE	RETIRED	DEFERRED	RETIREMENT AGE	ACTIVE SERVICE	ACTIVE MEMBERSHIP	PERFORMANCE SECRETARY	PERFORMANCE TREASURER			AMOUNT	AMOUNT	TYPE	AMOUNT		TYPE	AMOUNT	TYPE
LUMP SUM															
WACONIA	34	....	2	50	10	10	....	150,000	850	850 Y/S	....	....	115	YES	....
WADENA	20	....	2	50	10	10	....	60,000	1,000	....	1,000	....	1,000	....	1,000
WAITE PARK	25	....	....	50	10	10	1,000	20,000	750	750 Y/S	....	....	....	....	750 Y/S
WALDORF	23	....	3	50	10	10	50,000	50,000	400	....	....	....	400	Y/S	....
WALKER	22	....	....	50	10	10	....	10,000	1,000	1,000 Y/S	30	WKLY	1,000	Y/S	1,000 Y/S
WALNUT GROVE	20	....	2	50	10	10	....	100,000	300	....	....	....	....	....	....
WALTERS	17	....	....	50	5	5	....	....	50	....	....	....	....	YES	....
WARBA-FEBLY-SAGO	19	....	....	50	10	10	....	10,000	150	....	....	....	50	Y/S	....
WARREN	24	....	4	50	5	5	50,000	50,000	250	....	....	....	....	....	....
WARROAD	25	....	8	50	10	10	5,000	15,000	200	200 Y/S	....	....	200	Y/S	....
WASECA	31	2	3	50	10	10	....	50,000	1,400	....	....	....	....	....	....
WATERTOWN	30	....	....	50	5	5	....	40,000	900	....	....	....	3,000	YES	....
WATERVILLE	20	....	1	50	10	10	....	25,000	600	600 Y/S	....	....	600	Y/S	....
WATKINS	25	....	2	50	10	10	....	10,000	460	....	....	....	....	....	....
WATSON	20	....	....	50	10	10	....	15,000	325	325 Y/S	....	....	....	....	325 Y/S
WAUBUN	20	....	....	50	10	10	....	5,000	250	....	....	....	250	Y/S	....
WAVERLY	20	....	2	50	10	10	....	6,000	365	....	....	....	....	YES	....
WAYZATA	30	....	3	50	10	10	....	100,000	1,200	....	....	....	2,000	YES	....
WELCOME	25	....	3	50	10	10	....	25,000	425	425 Y/S	425	....	425	Y/S	425 Y/S
WENDELL	20	....	....	50	20	20	....	10,000	300	300 Y/S	....	....	300	Y/S	....
WEST CONCORD	22	1	....	50	10	10	....	20,000	400	1,500 YES	....	....	1,500	YES	....
WESTBROOK	19	....	1	50	10	10	....	10,000	500	....	....	....	1,000	YES	....
WHEATON	25	....	2	50	10	10	50,000	50,000	800	800 Y/S	....	....	800	Y/S	....
WILLMAR	47	....	....	50	10	10	....	200,000	2,200	....	....	....	....	YES	....
WILLOW RIVER	16	....	2	50	10	10	....	5,000	250	250 Y/S	....	....	250	Y/S	....
WILMONT	24	....	....	50	10	10	....	10,000	167	....	....	....	100	YES	....
WILSON	31	....	....	50	10	10	20,000	20,000	200	....	....	....	....	....	....
WINDOM	23	....	2	55	10	10	....	30,000	1,300	....	....	....	6,500	YES	6,500 YES
WINNEBAGO	21	....	3	50	10	10	....	10,000	525	525 Y/S	....	....	525	Y/S	525 Y/S
WINSTED	30	....	1	50	20	10	2,000	20,000	500	....	100	WKLY	....	....	....
WOLF LAKE	21	....	....	55	10	10	....	20,000	400	....	140	YES	100	Y/S	....
WOOD LAKE	20	....	2	50	10	10	10,000	10,000	275	....	....	....	....	....	....
WOODBURY	67	....	9	50	5	5	....	150,000	2,200	2,200 Y/S	280	WKLY	2,200	Y/S	....
WOODSTOCK	15	....	....	50	10	10	....	10,000	250	....	....	....	....	....	....
WRENSHALL	19	....	1	50	15	10	....	15,000	350	350 Y/S	30	WKLY	350	Y/S	200 FUN.
WRIGHT	18	....	1	55	20	10	10,000	10,000	100	50 Y/S	....	....	50	Y/S	....
WYKOFF	20	....	....	50	20	10	....	7,500	250	250 Y/S	....	....	250	Y/S	....
WYOMING	27	....	2	50	10	10	....	15,000	400	....	400	....	....	....	....
YOUNG AMERICA	29	....	4	50	10	10	....	100,000	500	500 Y/S	....	....	500	Y/S	....
ZIMMERMAN	25	....	....	50	10	10	....	30,000	900	....	....	....	....	....	....
ZUMBRO FALLS	21	....	1	50	10	10	....	10,000	500	500 Y/S	....	....	500	Y/S	500 Y/S
TOTAL	14,051	173	945												

76

MONTHLY SERVICE

TABLE 6
VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
NUMBER OF MEMBERS, MINIMUM REQUIREMENTS, FIDELITY BONDS AND OTHER BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 1993

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
MONTHLY SERVICE																
APPLE VALLEY	71	17	3	50	5	5	250,000	17 YES
BENSON	32	17	3	50	10	10	10,000	25,000	4	10 WKLY	21 WKLY	2,000	Y/S	2,000	Y/S	2,000 Y/S
BROOKLYN CENTER	40	34	6	50	10	10	300,000	300,000	22	....	....	2,500	L/S	....	.... YES
CHANHASSEN	45	10	3	50	10	10	200,000	200,000	....	.... YES	.... YES	....	Y/S	....	.... YES
CHASKA	40	20	2	50	15	15	150,000	150,000	13	13 MONTH	13 MONTH	4,000	L/S	....	.... YES
COLUMBIA HEIGHTS	23	10	....	50	10	10	100,000	100,000	17	17 M/Y/S	17 M/Y/S	1,500	....	....	.... 15/Y
CRYSTAL	38	31	4	50	10	10	300,000	300,000	18	3,000 Y/S	70 WKLY	1,500	Y/S	1,500	Y/S	1,500 Y/S
EAGAN	90	50	5	5	200,000	23
EDEN PRAIRIE	77	23	5	50	10	10	....	350,000	30	.... YES	....	....	Y/S	....	.... YES
EDINA	39	19	3	50	5	5	500,000	500,000	30	180 MONTH	10 DAILY	360	Y/S	360	Y/S	30 Y/S
FAIRMONT	31	16	5	50	10	10	175,000	175,000	17	17 MO/Y/S	....	1,000	....	....	.... YES
GLENCOE	40	12	1	50	10	10	50,000	7	850 Y/S	20 DAILY	850	Y/S	850	Y/S	850 Y/S
HUTCHINSON	40	28	10	50	10	10	....	80,000	7	50 Y/S	....	5,000	Y/S	....	....
LAKE JOHANNA	69	24	....	50	10	10	500,000	500,000	20	....	80 WKLY	....	....	....	....
MINNETONKA	72	33	7	50	10	10	1,000,000	1,000,000	30	....	35 WKLY	5,000	Y/S	....	....
MOUND	37	22	4	50	20	20	....	200,000	21	425 MONTH	425 MONTH	1,500	....	....	319 MONTH
NEW BRIGHTON	37	24	2	50	10	10	....	170,000	20	....	70 WKLY	1,000	....	....	10 Y/S
NEW HOPE	31	15	8	50	5	5	50,000	100,000	17	17 MTHLY	35 WKLY	150	Y/S	150	Y/S	9 MTHLY
NEW ULM	42	26	3	50	10	10	3,000	114,000	12	.... YES	.... YES	5,000	Y/S	....	....
PINE CITY	25	25	....	50	20	20	10,000	34,000	4	....	....	1,500	L/S	....	....
ROBBINSDALE	30	19	1	50	10	10	....	500,000	12	....	50 WKLY	2,500	Y/S	....	.... YES
ROSEVILLE	78	28	7	50	10	10	300,000	300,000	18	300 MONTH	70 WKLY	750	Y/S	....	.... YES
SAVAGE	38	23	3	50	20	10	....	150,000	14	.... YES	25 WKLY	5,000	MAX	....	.... YES
SPRING LAKE PARK	69	29	3	50	20	20	....	300,000	20	....	175 WKLY	3,000	....	....	.... 75%
WHITE BEAR LAKE	51	31	10	50	10	10	10,000	250,000	15	....	....	1,000	....	....	.... YES
WORTHINGTON	33	30	7	55	10	10	....	100,000	10	....	....	1,000	Y/S	....	....
TOTAL	1,218	566	100													
MONTHLY/LS COMBINATION																
PIPESTONE	35	15	50	10	10	30,000	1,100	1,000
PLYMOUTH	65	11	1	50	10	10	100,000	195,000	24	170 MONTH	170 MONTH	2,500	....	....	.... YES
TOTAL	100	26	1													
GRAND TOTAL	16,934	773	1,196													

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	0.84	-60,780	925 py	8,201
ALBERTVILLE	0.59	-30,154	350 py	....
ALDEN	0.94	-3,707	225 py	1,251
ALEXANDRIA	0.85	-132,560	3,100 py	38,148
ALMELUND	0.67	-7,174	125 py	1,200
ANNANDALE	0.87	-24,630	800 py	....
APPLE VALLEY	0.85	-302,517	17 pm	30,000
APPLETON	0.90	-21,505	650 py	2,000
BAGLEY	0.93	-12,236	750 py	3,066
BEAVER BAY	0.85	-7,497	500 py	4,609
BEAVER CREEK	0.94	-4,485	300 py	500
BENSON	0.75	-75,965	4 pm	5,140
BIG LAKE	0.88	-23,413	900 py	5,000
BIRD ISLAND	0.94	-4,777	400 py	1,875
BLACKHOOF	0.85	-3,335	150 py	547
BLOOMING PRAIRIE	0.90	-31,477	925 py	4,000
BREITUNG	0.92	-2,082	187 py	....
BUFFALO	0.83	-58,073	1,200 py	....
BUTTERFIELD	0.88	-12,830	350 py	3,500
CALUMET	0.94	-7,248	700 py	8,000
CAMBRIDGE	0.85	-67,247	1,500 py	....
CARVER	0.89	-10,186	500 py	12,000
CHANHASSEN	0.89	-99,655	0 pm	23,106
CHATFIELD	0.77	-42,962	800 py	4,960
CHISAGO CITY	0.87	-36,773	1,250 py	21,184
CLINTON [BIG STONE]	0.66	-19,292	300 py	5,961
COKATO	0.89	-22,659	700 py	8,658

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>
COLD SPRING	0.83	-53,838	1,300 py	9,995
COMFREY	0.90	-10,591	400 py	2,600
COURTLAND	0.93	-6,405	400 py	4,448
CROOKSTON	0.84	-56,014	1,000 py	10,000
CROSBY	0.86	-47,697	1,200 py	8,000
CUYUNA	0.78	-16,964	350 py	5,735
DANVERS	0.88	-959	50 py	60
DASSEL	0.87	-48,670	1,250 py	10,173
DEERWOOD	0.94	-5,268	575 py	2,000
DELANO	0.63	-95,874	800 py	9,800
EAGLE BEND	0.83	-18,017	350 py	11,979
EAGLE LAKE	0.93	-19,422	1,100 py	13,024
EDEN PRAIRIE	0.76	-1,015,472	30 pm	242,981
EITZEN	0.90	-3,592	100 py	605
ELLENDALE	0.81	-8,204	200 py	3,000
FARMINGTON	0.75	-152,581	1,450 py	28,483
FOREST LAKE	0.88	-54,494	1,950 py	4,803
FRAZEE	0.92	-9,863	500 py	....
GAYLORD	0.90	-23,876	750 py	....
GLENWOOD	0.74	-48,026	700 py	45,081
GONVICK	0.75	-20,004	500 py	8,361
GOOD THUNDER	0.94	-12,587	750 py	4,200
HACKENSACK	0.65	-38,112	750 py	6,400
HAMBURG	0.40	-75,024	450 py	11,700
HAYFIELD	0.86	-27,996	700 py	9,697
HENDERSON	0.89	-14,702	500 py	6,552
HENDRICKS	0.80	-20,013	350 py	3,935

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>
HENNING	0.91	-13,284	320 py	5,535
HERMANTOWN	0.78	-97,124	1,200 py	33,983
HERON LAKE	0.86	-27,646	500 py	7,141
HOLDINGFORD	0.92	-12,769	600 py	1,600
HUTCHINSON	0.79	-189,280	7 pm	19,200
IDEAL	0.92	-11,530	800 py	10,188
JANESVILLE	0.84	-23,035	650 py	5,273
JORDAN	0.85	-47,188	925 py	9,829
KARLSTAD	0.80	-11,151	200 py	3,324
KASSON	0.82	-42,798	830 py	16,494
KENNEDY	0.65	-7,493	250 py	381
KIMBALL	0.76	-29,352	475 py	2,002
LAKE CITY	0.85	-44,198	1,175 py	9,491
LAKE CRYSTAL	0.86	-30,394	850 py	5,000
LAKE JOHANNA	0.78	-565,522	20 pm	....
LAKE LILLIAN	0.82	-9,472	300 py	....
LAKEVILLE	0.77	-436,343	3,375 py	90,831
LESTER PRAIRIE	0.93	-9,608	450 py	5,500
LINWOOD	0.81	-37,685	800 py	10,303
LONSDALE	0.85	-46,346	800 py	11,291
LUTSEN	0.77	-13,821	600 py	7,500
LUVERNE	0.81	-63,667	700 py	16,229
MABEL	0.92	-5,338	350 py	1,995
MAHTOWA	0.64	-9,384	150 py	1,694
MAKINEN	0.79	-6,537	100 py	3,000
MAPLEWOOD	0.83	-479,625	2,080 py	99,559
MARSHALL	0.90	-115,420	2,900 py	44,993

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>
MELROSE	0.94	-7,278	650 py	3,812
MINNEOTA	0.94	-13,446	675 py	2,894
MISSION	0.60	-16,480	450 py	4,021
MONTEVIDEO	0.94	-15,133	1,000 py	1,005
MONTGOMERY	0.53	-140,335	650 py	9,000
MONTROSE	0.71	-32,215	600 py	7,713
MOUND	0.70	-720,441	21 pm	74,424
NEVIS	0.93	-9,880	500 py	5,000
NEW BRIGHTON	0.73	-535,448	20 pm	38,000
NEW HOPE	0.79	-221,533	17 pm	40,997
NEW ULM	0.90	-155,617	12 pm	42,953
NEW YORK MILLS	0.88	-11,619	450 py	2,371
NEWPORT	0.91	-41,120	1,500 py	23,163
NICOLLET	0.88	-14,859	515 py	3,400
NISSWA	0.84	-37,111	1,000 py	5,528
NORTH BRANCH	0.72	-78,676	900 py	10,478
NORTHFIELD	0.88	-149,306	3,200 py	13,707
NORWOOD	0.73	-45,003	550 py	6,143
OAKDALE	0.94	-31,732	2,000 py	31,085
OLIVIA	0.92	-10,968	750 py	4,197
OSAKIS	0.84	-26,131	1,250 py	10,000
OWATONNA	0.87	-111,253	2,025 py	....
PAYNESVILLE	0.89	-27,844	800 py	5,716
PIERZ	0.93	-17,880	700 py	533
PIKE SANDY BRITT	0.80	-21,740	300 py	....
PILLAGER	0.90	-9,973	450 py	3,000
PINE CITY	0.77	-95,784	4 pm	....

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>
PIPESTONE	0.49	-252,867	1,100 pm	37,957
PRIOR LAKE	0.89	-63,968	1,900 py	10,935
PROCTOR	0.81	-34,815	800 py	11,696
RANDALL	0.88	-9,277	400 py	1,940
RANDOLPH	0.93	-7,489	375 py	4,000
RENVILLE	0.89	-11,841	450 py	1,902
RICHMOND	0.89	-16,518	500 py	4,700
ROBBINSDALE	0.68	-439,203	12 pm	43,188
ROCKFORD	0.90	-17,390	1,000 py	7,804
ROCKVILLE	0.69	-33,001	456 py	4,799
ROSE CREEK	0.82	-16,182	250 py	....
ROSEAU	0.85	-32,866	1,000 py	1,332
ROSEMOUNT	0.94	-28,108	1,600 py	26,000
ROSEVILLE	0.74	-1,064,928	18 pm	124,466
RUSH CITY	0.89	-24,474	600 py	16,093
RUSSELL	0.69	-16,540	350 py	6,640
SAINT ANTHONY	0.87	-45,503	1,000 py	....
SAINT BONIFACIUS	0.86	-24,962	1,050 py	5,230
SAINT JAMES	0.90	-22,774	975 py	15,484
SAINT JOSEPH	0.88	-45,886	950 py	8,921
SAINT STEPHEN	0.75	-47,360	500 py	5,600
SAUK CENTRE	0.92	-14,126	675 py	4,832
SAVAGE	0.45	-1,006,447	14 pm	96,842
SHAKOPEE	0.77	-178,851	2,263 py	48,290
SHERBURN	0.91	-11,931	525 py	4,000
SLAYTON	0.84	-31,893	900 py	12,796
SLEEPY EYE	0.93	-29,753	1,025 py	4,000

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>
SPICER	0.88	-17,896	750 py	....
SPRING GROVE	0.87	-13,177	475 py	1,440
SPRINGFIELD	0.90	-15,604	550 py	....
STAPLES	0.72	-65,958	750 py	11,000
STEWART	0.73	-33,858	500 py	10,051
STURGEON LAKE	0.84	-2,615	125 py	....
SUNBURG	0.90	-4,832	300 py	5,631
TOFTE	0.70	-7,107	250 py	3,000
TOWER	0.90	-6,966	300 py	2,400
VADNAIS HEIGHTS	0.63	-233,933	1,800 py	43,752
VICTORIA	0.61	-87,459	900 py	18,217
WABASHA	0.84	-23,447	650 py	10,715
WALTERS	0.61	-3,079	50 py	....
WARREN	0.65	-20,962	250 py	....
WATKINS	0.88	-14,428	460 py	6,500
WAVERLY	0.81	-14,786	365 py	5,000
WAYZATA	0.81	-75,161	1,200 py	9,356
WOODBURY	0.92	-87,207	2,200 py	76,660
WORTHINGTON	0.50	-691,033	10 pm	56,914
ZIMMERMAN	0.85	-37,161	900 py	20,000

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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	1.15	18,788	615 py	....
ADRIAN	1.41	24,413	300 py	....
ALASKA TOWNSHIP	1.14	742	100 py	....
ALPHA	1.95	32,026	300 py	....
ALTURA	1.30	10,785	150 py	....
AMBOY	1.54	27,046	225 py	....
ARGYLE	1.14	11,510	413 py	....
ASKOV	1.22	8,274	250 py	268
ATWATER	1.11	9,907	450 py	....
AUDUBON	1.35	20,685	400 py	....
BABBITT	1.21	35,038	650 py	6,000
BADGER	2.40	45,580	200 py	....
BALATON	1.14	10,984	350 py	....
BARNUM	1.33	35,672	550 py	2,000
BARRETT	1.16	6,730	300 py	11,325
BATTLE LAKE	1.32	35,812	650 py	....
BAYPORT	1.92	391,934	2,000 py	....
BEARDSLEY	1.41	18,431	250 py	289
BELLE PRAIRIE	1.24	33,315	700 py	1,500
BELLINGHAM	1.30	16,533	200 py	....
BEMIDJI PIONEER	1.16	118,867	2,000 py	4,127
BETHEL	1.89	6,772	120 py	....
BIWABIK	1.43	8,037	200 py	1,000
BIWABIK CITY	1.18	26,266	750 py	10,000
BLOMKEST	1.17	10,049	400 py	2,000
BLUFFTON	2.21	15,081	100 py	....
BOVEY	1.54	38,838	500 py	31,612

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>
BRANDON	1.14	10,765	350 py	5,625
BREVATOR	1.30	4,764	250 py	....
BRIMSON-FAIRBANKS	1.33	3,646	100 py	....
BROOK PARK	1.71	29,258	200 py	3,241
BROWERVILLE	1.28	28,710	400 py	720
BROWNS VALLEY	1.13	12,471	525 py	4,679
BROWNSDALE	1.11	7,178	400 py	483
BUHL	1.18	13,571	600 py	7,198
CAMPBELL	1.35	18,073	125 py	....
CANBY	1.27	62,211	850 py	2,500
CANTON	1.19	7,812	250 py	....
CARLTON	1.12	19,896	950 py	3,793
CARSONVILLE	2.09	13,683	75 py	....
CASS LAKE	1.25	51,913	1,000 py	7,246
CENTENNIAL	1.18	68,827	2,000 py	17,500
CEYLON	1.72	27,716	200 py	....
CHISHOLM	1.66	144,404	1,000 py	....
CHOKIO	1.19	11,949	300 py	....
CLARA CITY	1.13	14,578	525 py	....
CLARKS GROVE	1.61	34,317	150 py	....
CLEARBROOK	1.23	38,755	680 py	....
CLEARWATER	1.59	45,123	275 py	3,552
CLEMENTS	1.22	4,194	100 py	1,098
CLIMAX	3.06	14,364	25 py	....
CLINTON [ST. LOUIS]	1.25	15,399	200 py	....
COLUMBIA HEIGHTS	1.54	327,108	17 pm	43,617
COOK	1.66	74,155	700 py	1,000

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>
COSMOS	1.40	29,048	400 py	....
COTTON	1.60	7,193	100 py	....
CROOKED LAKE	1.34	7,712	175 py	500
CYRUS	1.16	8,328	325 py	....
DANUBE	1.49	27,611	400 py	....
DARFUR	1.61	15,739	160 py	....
DAWSON	1.20	38,861	800 py	....
DEER CREEK	1.53	13,675	170 py	1,462
DEER RIVER	1.13	15,499	700 py	....
DELAVAN	1.67	31,027	280 py	1,663
DENT	1.28	9,038	100 py	....
DETROIT LAKES	1.54	171,887	1,400 py	9,914
DEXTER	1.62	15,811	125 py	....
DILWORTH	1.13	32,708	900 py	3,200
DODGE CENTER	1.24	26,262	650 py	....
DUNNELL	1.99	24,698	225 py	....
EAGAN	1.31	454,768	23 pm	112,874
EAST BETHEL	1.32	80,427	1,200 py	2,500
EASTERN HUBBARD	1.86	9,522	200 py	....
EASTON	1.25	17,424	250 py	....
ECHO	1.11	8,651	350 py	1,193
EDINA	1.24	1135,575	30 pm	....
ELBOW-TULABY	6.58	4,933	25 py	....
ELLSWORTH	1.27	20,332	180 py	....
ELMER	1.56	4,727	50 py	....
EMMONS	1.11	6,247	250 py	....
EVANSVILLE	1.17	9,744	200 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>
EVELETH	1.12	8,703	1,000 py	7,053
EXCELSIOR	1.14	120,485	2,100 py	....
FAIRFAX	1.12	40,432	1,200 py	....
FAYAL	2.50	35,412	300 py	8,000
FERTILE	2.02	28,336	300 py	....
FIFTY LAKES	1.45	15,141	250 py	1,000
FINLAND	2.36	30,630	100 py	....
FINLAYSON	1.55	5,907	50 py	....
FISHER	2.85	18,017	60 py	....
FLENSBURG	1.22	2,346	25 py	....
FORADA	1.41	18,913	150 py	700
FORESTON	1.60	32,988	400 py	....
FRANKLIN	1.33	17,634	350 py	2,849
FREDENBERG	1.24	7,316	200 py	1,000
FRENCH TOWNSHIP	1.61	7,163	50 py	1,586
FROST	1.16	9,801	275 py	....
GARFIELD	1.63	44,622	175 py	5,000
GARRISON	1.24	47,993	1,000 py	....
GARVIN	1.92	11,681	125 py	....
GHENT	1.66	16,852	100 py	....
GLYNDON	1.67	45,269	325 py	....
GNESEN	1.12	5,559	200 py	....
GOLDEN VALLEY	1.16	222,499	3,000 py	....
GOODLAND	1.30	1,699	50 py	....
GOODVIEW	1.24	31,646	500 py	2,911
GRACEVILLE	1.17	11,404	300 py	2,500
GRANADA	4.47	49,295	75 py	3,232

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>
GRAND LAKE	1.21	19,677	325 py	1,500
GRAND MARAIS	1.20	37,645	825 py	3,205
GRAND MEADOW	1.46	21,104	325 py	....
GREEN ISLE	1.13	13,218	400 py	8,000
GREENWOOD	1.41	22,390	300 py	2,000
GROVE CITY	1.36	20,028	400 py	....
GRYGLA	1.26	4,226	100 py	....
HALLOCK	1.29	26,000	400 py	....
HALSTAD	1.19	7,717	200 py	....
HANCOCK	1.64	28,207	275 py	....
HANLEY FALLS	1.19	6,780	150 py	200
HANSKA	1.34	19,310	250 py	100
HARRIS	1.86	15,095	150 py	....
HARTLAND	2.58	47,425	150 py	35
HASTINGS	1.19	168,160	2,500 py	....
HAYWARD	1.72	52,069	225 py	2,000
HIBBING	1.32	61,449	800 py	5,121
HILL CITY	1.12	9,236	200 py	....
HITTERDAL	1.25	5,136	170 py	300
HOKAH	1.16	11,011	170 py	....
HOLLAND	2.47	16,699	100 py	....
HOLYOKE	1.87	1,502	25 py	....
HOUSTON	1.13	13,942	475 py	1,509
HOVLAND	1.42	8,548	250 py	2,897
HOWARD LAKE	1.22	39,629	700 py	9,361
HOYT LAKES	1.24	54,849	1,000 py	5,442
HUGO	1.82	104,285	600 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>
IONA	1.78	17,003	250 py	....
JACOBSON	1.57	8,745	120 py	....
KANDIYOHI	1.56	36,797	400 py	....
KASOTA	1.11	13,429	500 py	3,000
KEEWATIN	1.12	25,826	750 py	7,000
KELLOGG	1.64	38,549	300 py	....
KENSINGTON	1.19	8,204	400 py	1,305
KILKENNY	1.39	17,289	200 py	2,000
KINNEY	1.68	46,450	400 py	....
LACRESCENT	1.31	57,303	700 py	....
LAFAYETTE	1.14	19,375	425 py	....
LAKE BRONSON	1.22	4,085	200 py	....
LAKE ELMO	1.31	85,738	1,350 py	....
LAKE HENRY	1.13	5,385	150 py	111
LAKE PARK	1.22	16,487	425 py	....
LAKE WILSON	7.59	77,300	50 py	400
LAKEFIELD	1.19	26,214	700 py	2,283
LAKELAND	2.88	11,038	50 py	....
LAKESWOOD	1.34	16,403	250 py	....
LANESBORO	1.17	13,860	360 py	2,500
LASALLE	7.40	4,245	25 py	4,250
LEAF VALLEY	1.33	13,018	125 py	1,300
LEWISVILLE	1.34	19,612	300 py	....
LEXINGTON	1.16	32,117	900 py	200
LINDSTROM	1.43	89,852	1,250 py	5,675
LISMORE	1.37	8,399	95 py	....
LITTLEFORK	1.12	7,962	325 py	645

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>
LUCAN	1.15	5,368	150 py	....
LYND	1.70	4,648	50 py	....
MADISON	1.13	23,149	700 py	2,555
MAHTOMEDI	1.35	72,795	1,000 py	7,500
MAPLE HILL	1.95	4,632	50 py	....
MAPLETON	1.57	94,018	750 py	6,300
MARBLE	1.72	42,226	500 py	12,580
MAYER	1.13	14,526	400 py	13,020
MAYNARD	1.16	14,477	350 py	....
MCDAVITT	3.55	60,268	225 py	....
MCGRATH	1.27	858	100 py	....
MCINTOSH	1.23	13,624	350 py	....
MEDFORD	1.22	16,640	230 py	500
MIDDLE RIVER	1.84	23,718	100 py	....
MILACA	1.42	98,846	1,300 py	....
MILTONA	1.24	18,438	350 py	3,340
MINNESOTA LAKE	1.29	44,010	655 py	2,000
MINNETONKA	1.11	414,873	30 pm	17,000
MOOSE LAKE	1.17	16,071	500 py	3,000
MORGAN	1.12	21,561	775 py	2,078
MORRIS	1.25	41,081	745 py	....
MORRISTOWN	1.21	53,110	800 py	42,000
MORTON	1.50	22,660	320 py	....
MT IRON	1.18	32,960	1,000 py	8,400
MT LAKE	1.20	36,433	900 py	4,200
NASHWAUK	1.75	79,070	900 py	1,770
NASSAU	3.76	9,775	25 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>
NEW AUBURN	1.34	19,773	300 py	2,869
NEW MUNICH	1.14	2,669	100 py	....
NEW RICHLAND	1.19	23,418	600 py	446
NEWFOLDEN	1.12	7,326	400 py	....
NORTHOME	1.52	21,337	225 py	....
OAK GROVE	1.22	26,078	800 py	5,730
ODIN	1.59	22,065	350 py	....
OKABENA	1.27	15,154	350 py	....
ONAMIA	1.23	37,876	800 py	....
ORMSBY	1.30	15,680	300 py	....
ORONOCO	1.58	27,419	200 py	....
ORR	1.58	27,722	500 py	2,498
OSTRANDER	1.35	9,350	200 py	202
OTTERTAIL	1.65	25,206	100 py	2,500
PALISADE	1.28	16,176	250 py	....
PEMBERTON	13.08	6,610	10 py	....
PENNOCK	1.14	11,375	400 py	1,000
PERHAM	1.33	35,074	400 py	9,000
PLATO	1.16	16,872	412 py	500
PRINSBURG	1.22	14,616	400 py	2,953
RAYMOND	1.22	12,329	400 py	1,500
RED WING	1.14	13,022	250 py	....
REVERE	1.32	222	10 py	....
RICE LAKE	1.18	29,615	700 py	5,142
ROTHSAY	1.28	32,799	450 py	....
ROYALTON	1.28	18,623	350 py	7,000
RUTHTON	1.14	8,847	400 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>
SABIN-ELMWOOD	1.24	15,675	250 py	77
SAINT CLOUD	1.44	122,037	800 py	....
SAINT FRANCIS	2.58	120,303	500 py	22,000
SAINT LEO	1.21	6,831	125 py	....
SAINT MARTIN	1.12	9,092	250 py	1,789
SANDSTONE	1.15	25,969	500 py	....
SCANDIA VALLEY	1.21	11,081	500 py	....
SCANLON	1.35	13,166	300 py	....
SCHROEDER	1.27	12,450	650 py	1,545
SHAFER	1.69	40,735	275 py	....
SHELLY	1.87	24,735	150 py	....
SILICA	1.38	6,664	200 py	1,801
SILVER BAY	1.46	42,406	700 py	....
SOUTH HAVEN	1.36	28,301	250 py	2,592
SPRING LAKE PARK	1.14	429,642	20 pm	25,000
STARBUCK	1.13	11,891	450 py	....
STEPHEN	1.11	10,703	325 py	1,000
STEWARTVILLE	1.18	41,060	975 py	....
TACONITE	1.34	16,126	400 py	500
TAUNTON	1.38	758	15 py	165
TAYLORS FALLS	1.95	138,527	700 py	....
THIEF RIVER FALLS	1.22	95,882	2,000 py	....
TRACY	1.13	24,220	925 py	2,500
TRIMONT	1.49	56,346	500 py	5,265
TRUMAN	1.14	15,410	500 py	3,500
TWIN LAKES [FREEBORN]	1.84	28,810	200 py	....
TWO HARBORS	1.39	134,586	1,450 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>
UPSALA	1.52	21,349	400 py	....
VERGAS	1.21	12,620	250 py	....
VERNDALE	1.17	12,069	350 py	1,530
VESTA	1.70	20,333	150 py	....
VILLARD	2.62	13,934	100 py	615
VINING	1.89	13,828	75 py	....
WADENA	1.20	44,698	1,000 py	2,675
WAITE PARK	1.12	14,876	750 py	3,500
WALDORF	1.16	17,841	400 py	275
WARBA-FEELY-SAGO	3.48	17,941	150 py	....
WARROAD	1.29	28,508	200 py	....
WAUBUN	1.16	6,409	250 py	329
WENDELL	1.65	26,619	300 py	390
WEST CONCORD	1.90	73,948	400 py	....
WESTBROOK	1.13	10,576	500 py	925
WHEATON	1.20	36,040	800 py	7,500
WILLOW RIVER	1.24	8,016	250 py	....
WILMONT	1.45	18,668	167 py	....
WINDOM	1.37	145,778	1,300 py	2,500
WINSTED	1.11	15,904	500 py	2,700
WOLF LAKE	1.33	19,776	400 py	....
WOOD LAKE	1.28	14,815	275 py	200
WOODSTOCK	1.17	5,502	250 py	500
WRENSHALL	1.20	17,602	350 py	....
WRIGHT	1.82	15,775	100 py	....
WYKOFF	1.26	13,257	250 py	2,700

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1992 BENEFIT AMOUNT</u>	<u>1993 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
AITKIN	AITKIN	900	925	25
ALBERT LEA	FREEBORN	560	800	240
ALEXANDRIA	DOUGLAS	2,900	3,100	200
APPLE VALLEY	DAKOTA	15	17	2
ARGYLE	MARSHALL	412	413	1
ATWATER	KANDIYOHI	400	450	50
BABBITT	ST LOUIS	600	650	50
BADGER	ROSEAU	100	200	100
BALSAM	ITASCA	325	350	25
BELGRADE	STEARNS	400	425	25
BELLE PLAINE	SCOTT	800	825	25
BELLE PRAIRIE	MORRISON	575	700	125
BIG LAKE	SHERBURNE	800	900	100
BIGFORK	ITASCA	705	750	45
BIWABIK	ST LOUIS	150	200	50
BLACKHOOF	CARLTON	125	150	25
BLOOMING PRAIRIE	STEELE	825	925	100
BOWLUS	MORRISON	225	250	25
BRAINERD	CROW WING	3,000	3,375	375
BRANDON	DOUGLAS	325	350	25
BREITUNG	ST LOUIS	160	187	27
BREVATOR	ST LOUIS	50	250	200
BUFFALO	WRIGHT	1,000	1,200	200
BUHL	ST LOUIS	500	600	100
BUTTERFIELD	WATONWAN	250	350	100
CALUMET	ITASCA	500	700	200

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1992 BENEFIT AMOUNT</u>	<u>1993 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
CAMBRIDGE	ISANTI	1,300	1,500	200
CANBY	YELLOW MEDICINE	750	850	100
CANNON FALLS	GOODHUE	775	800	25
CANTON	FILLMORE	200	250	50
CARLOS	DOUGLAS	350	450	100
CARLTON	CARLTON	900	950	50
CENTENNIAL	ANOKA	1,200	2,000	800
CHASKA	CARVER	11	13	2
CHISAGO CITY	CHISAGO	1,100	1,250	150
COLD SPRING	STEARNS	1,100	1,300	200
COSMOS	MEEKER	250	400	150
CROSBY	CROW WING	900	1,200	300
CRYSTAL	HENNEPIN	17	18	1
CURRIE	MURRAY	275	300	25
CYRUS	POPE	250	325	75
DALTON	OTTER TAIL	300	325	25
DAYTON	HENNEPIN	600	650	50
DEERWOOD	CROW WING	525	575	50
DETROIT LAKES	BECKER	1,300	1,400	100
DILWORTH	CLAY	750	900	150
EAGAN	DAKOTA	22	23	1
EAGLE BEND	TODD	325	350	25
EAST GRAND FORKS	POLK	1,450	1,500	50
EASTON	FARIBAULT	200	250	50
ELLENDALE	STEELE	150	200	50
ELMORE	FARIBAULT	300	375	75

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1992 BENEFIT AMOUNT</u>	<u>1993 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
EXCELSIOR	HENNEPIN	1,950	2,100	150
FAIRFAX	RENVILLE	1,100	1,200	100
FAIRMONT	MARTIN	16	17	1
FARMINGTON	DAKOTA	1,200	1,450	250
FAYAL	ST LOUIS	200	300	100
FEDERAL DAM		0	100	100
FIFTY LAKES	CROW WING	225	250	25
FOLEY	BENTON	900	1,000	100
FRAZEE	BECKER	475	500	25
GLENCOE	MCLEOD	5	7	2
GRACEVILLE	BIG STONE	275	300	25
GRAND LAKE	ST LOUIS	275	325	50
GRANITE FALLS	YELLOW MEDICINE	700	750	50
HACKENSACK	CASS	600	750	150
HANOVER	HENNEPIN	290	400	110
HECTOR	RENVILLE	600	700	100
HENNING	OTTER TAIL	309	320	11
HERMAN	GRANT	360	380	20
HERMANTOWN	ST LOUIS	1,000	1,200	200
HOFFMAN	GRANT	300	350	50
IDEAL	CROW WING	700	800	100
INTERNATIONAL FALLS	KOOCHICHING	1,515	1,575	60
ISANTI	ISANTI	900	1,150	250
ISLE	MILLE LACS	574	736	162
JANESVILLE	WASECA	600	650	50
JEFFERS	COTTONWOOD	250	300	50

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1992 BENEFIT AMOUNT</u>	<u>1993 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
KANDIYOHI	KANDIYOHI	300	400	100
KASOTA	LE SUEUR	450	500	50
KASSON	DODGE	800	830	30
KIMBALL	STEARNS	405	475	70
LAKE ELMO	WASHINGTON	1,250	1,350	100
LAKE KABETOGAMA	ST. LOUIS	200	300	100
LAKEVILLE	DAKOTA	3,000	3,375	375
LAKESWOOD	ST LOUIS	175	250	75
LANESBORO	FILLMORE	340	360	20
LESTER PRAIRIE	MCLEOD	400	450	50
LITCHFIELD	MEEKER	1,000	1,150	150
LITTLE CANADA	RAMSEY	2,000	2,050	50
LONG PRAIRIE	TODD	1,250	1,350	100
LOWER ST. CROIX VAL	WASHINGTON	1,200	1,300	100
LUCAN	REDWOOD	130	150	20
LUTSEN	COOK	200	600	400
LUVERNE	ROCK	625	700	75
LYND	LYON	25	50	25
MAHNOMEN	MAHNOMEN	500	550	50
MAHTOMEDI	WASHINGTON	850	1,000	150
MAKINEN	ST. LOUIS	50	100	50
MAPLEWOOD	RAMSEY	1,900	2,080	180
MCDAVITT	ST LOUIS	150	225	75
MCINTOSH	POLK	300	350	50
MONTROSE	WRIGHT	400	600	200
MORRIS	STEVENS	700	745	45

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1992 BENEFIT AMOUNT</u>	<u>1993 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
MORRISTOWN	RICE	600	800	200
MT IRON	ST LOUIS	950	1,000	50
NEW AUBURN	SIBLEY	200	300	100
NEW HOPE	HENNEPIN	15	17	2
NEW PRAGUE	SCOTT	1,150	1,225	75
NEW SCANDIA	WASHINGTON	600	800	200
NEW ULM	BROWN	11	12	1
NISSWA	CROW WING	925	1,000	75
NORTHFIELD	RICE	3,000	3,200	200
OAK GROVE	ANOKA	600	800	200
OAKDALE	WASHINGTON	1,900	2,000	100
ODIN	WATONWAN	300	350	50
ORONOCO	OLMSTED	120	200	80
OSSEO	HENNEPIN	6	6	0
OWATONNA	STEELE	1,900	2,025	125
PALO	ST LOUIS	550	570	20
PEQUOT LAKES	CROW WING	825	875	50
PINE CITY	PINE	4	4	0
PIPESTONE	PIPESTONE	4	1,100	1,096
PORTER	YELLOW MEDICINE	100	175	75
PRESTON	FILLMORE	500	525	25
PRINCETON	MILLE LACS	1,425	1,700	275
REDWOOD FALLS	REDWOOD	1,200	1,300	100
REMER	CASS	700	750	50
ROCKFORD	WRIGHT	900	1,000	100
ROCKVILLE	STEARNS	372	456	84

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1992 BENEFIT AMOUNT</u>	<u>1993 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
ROSEAU	ROSEAU	900	1,000	100
ROSEVILLE	RAMSEY	15	18	3
ROYALTON	MORRISON	200	350	150
RUSH CITY	CHISAGO	550	600	50
SAINT BONIFACIUS	HENNEPIN	825	1,050	225
SAINT FRANCIS		0	500	500
SAINT JAMES	WATONWAN	950	975	25
SAINT MICHAEL	WRIGHT	350	500	150
SAINT PAUL PARK	WASHINGTON	1,300	1,400	100
SAINT STEPHEN	STEARNS	450	500	50
SARTELL	STEARNS	940	950	10
SAUK CENTRE	STEARNS	650	675	25
SAUK RAPIDS	BENTON	1,400	1,600	200
SAVAGE	SCOTT	12	14	2
SCANDIA VALLEY	MORRISON	350	500	150
SLAYTON	MURRAY	750	900	150
SLEEPY EYE	BROWN	950	1,025	75
SPRING GROVE	HOUSTON	450	475	25
SQUAW LAKE	ITASCA	200	250	50
STARBUCK	POPE	400	450	50
STILLWATER	WASHINGTON	2,250	2,600	350
TAUNTON	LYON	10	15	5
THOMSON	CARLTON	650	700	50
TOWER	ST LOUIS	200	300	100
TRACY	LYON	850	925	75
VADNAIS HEIGHTS	RAMSEY	1,600	1,800	200

EXHIBIT 3
ASSOCIATIONS REPORTING AN INCREASE IN BENEFIT

<u>NAME OF ASSOCIATION</u>	<u>COUNTY</u>	<u>1992 BENEFIT AMOUNT</u>	<u>1993 BENEFIT AMOUNT</u>	<u>DIFFERENCE</u>
VICTORIA	CARVER	800	900	100
WALKER	CASS	800	1,000	200
WATERTOWN	CARVER	850	900	50
WATKINS	MEEKER	400	460	60
WATSON	CHIPPEWA	300	325	25
WAYZATA	HENNEPIN	1,000	1,200	200
WELCOME	MARTIN	400	425	25
WHEATON	TRAVERSE	650	800	150
WILLMAR	KANDIYOHI	2,100	2,200	100
WINDOM	COTTONWOOD	1,250	1,300	50
WYOMING	CHISAGO	350	400	50
ZIMMERMAN	SHERBURNE	600	900	300

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>
ALMELUND	0	0	215	93	308	2.15
BARRETT	500	0	355	15	870	1.78
BENSON	300	0	3,550	111	3,961	1.71
BLACKHOOF	300	0	222	200	722	3.69
BRAHAM	250	0	35	3,080	3,365	1.80
BREVATOR	0	0	223	300	523	2.56
CARSONVILLE	0	0	395	0	395	1.50
CENTER CITY	0	0	440	2,000	2,440	2.64
CLAREMONT	855	700	150	0	1,705	2.59
CLEMENTS	400	0	150	5	555	2.39
CLIMAX	0	0	285	0	285	1.34
CLINTON [BIG STONE]	0	0	634	8	642	1.68
COLD SPRING	1,498	375	993	15	2,881	1.07
COLVIN	0	0	350	0	350	1.05
COON RAPIDS	2,951	6,628	14,477	21,379	45,435	2.09
CROMWELL	0	0	495	712	1,207	1.61
CROOKSTON	0	0	3,604	77	3,681	1.21
DEXTER	146	0	400	0	546	1.32
DUMONT	80	0	368	1	449	1.71
DUNNELL	0	0	602	327	929	1.88
EITZEN	677	0	275	0	952	2.79
ELLENDALE	0	0	400	0	400	1.13
ELMER	0	0	188	50	238	1.81
EMILY	0	0	3,107	18	3,125	2.69
FAIRMONT	4,100	0	11,355	5,077	20,532	1.31
FIFTY LAKES	0	0	920	0	920	1.87

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>
FRANKLIN	300	0	567	0	867	1.21
FRAZEE	250	0	718	199	1,167	1.01
FULDA	100	96	50	14,021	14,267	7.19
GARFIELD	0	80	1,107	121	1,308	1.14
GAYLORD	1,850	247	1,569	93	3,759	1.80
GHENT	200	0	409	12	621	1.46
GOODLAND	0	0	100	0	100	1.36
GREENWOOD	0	343	2,520	8,677	11,540	15.04
GRYGLA	0	0	545	0	545	2.70
HAMBURG	500	0	203	0	703	1.40
HARMONY	450	0	360	69	879	1.05
HEWITT	0	0	405	0	405	1.16
HITTERDAL	0	0	400	75	475	1.83
HOWARD LAKE	1,100	0	706	408	2,214	1.02
INDUSTRIAL	0	0	495	0	495	1.17
INTERNATIONAL FALLS	600	1,124	1,519	7,896	11,139	2.52
IRONTON	0	0	1,000	228	1,228	1.55
IVANHOE	300	327	462	0	1,089	1.12
KASSON	375	900	1,416	223	2,914	1.45
LAKE KABETOGAMA	100	0	308	34	442	3.75
LANCASTER	0	0	409	0	409	1.96
LEAF VALLEY	0	0	450	175	625	1.20
LONDON	120	0	230	0	350	1.12
LUVERNE	600	0	3,908	8	4,516	1.65
LYLE	300	0	430	1,101	1,831	4.78
MABEL	0	0	335	1,900	2,235	3.87

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>
MAPLE HILL	0	0	300	0	300	3.16
MCKINLEY	0	0	0	429	429	2.61
MEDICINE LAKE	0	0	1,975	0	1,975	1.09
MONTROSE	0	0	758	375	1,133	1.45
NASSAU	50	0	189	1	240	1.80
NEW HOPE	1,475	0	7,230	925	9,630	1.14
NEWPORT	300	1,893	2,800	0	4,993	1.21
OAKDALE	2,300	1,180	4,900	116	8,496	1.69
OKLEE	300	0	259	92	651	1.05
ORR	0	0	475	7,007	7,482	9.91
PALISADE	0	0	860	37	897	1.23
PEMBERTON	0	0	375	0	375	5.24
PILLAGER	450	0	532	2,022	3,004	3.33
PINE CITY	1,016	1,057	782	576	3,431	1.04
RANDOLPH	225	0	1,266	30	1,521	1.45
ROCKVILLE	275	0	541	92	908	1.24
ROSEVILLE	7,680	0	31,673	4,444	43,797	1.48
ROYALTON	300	0	364	350	1,014	1.19
SABIN-ELMWOOD	0	0	2,263	14	2,277	2.79
SCANDIA VALLEY	0	650	130	38	818	1.30
SHEVLIN	0	0	885	168	1,053	2.13
SOLWAY	0	0	390	296	686	1.69
SOLWAY RURAL	0	0	305	0	305	2.31
STACY	1,100	0	337	12	1,449	1.04
TOIVOLA	0	0	0	668	668	2.02
VERMILION LAKE	0	0	300	0	300	1.28

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>
VERNON CENTER	300	0	612	10	922	1.35
VILLARD	0	0	550	0	550	2.44
VINING	0	0	100	503	603	2.05
WABASHA	650	0	2,170	189	3,009	2.51
WALTERS	0	0	0	100	100	2.11
WATSON	0	0	1,030	16	1,046	1.00
WRENSHALL	393	0	747	0	1,140	1.08

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	2,951	6,628	14,477	21,379	45,435	2.09
EDINA	20,500	4,491	15,025	3,308	43,324	0.75
FAIRMONT	4,100	0	11,355	5,077	20,532	1.31
ROSEVILLE	7,680	0	31,673	4,444	43,797	1.48
SPRING LAKE PARK	10,720	5,089	6,787	3,364	25,960	0.75

